banana accounting+

User's guide

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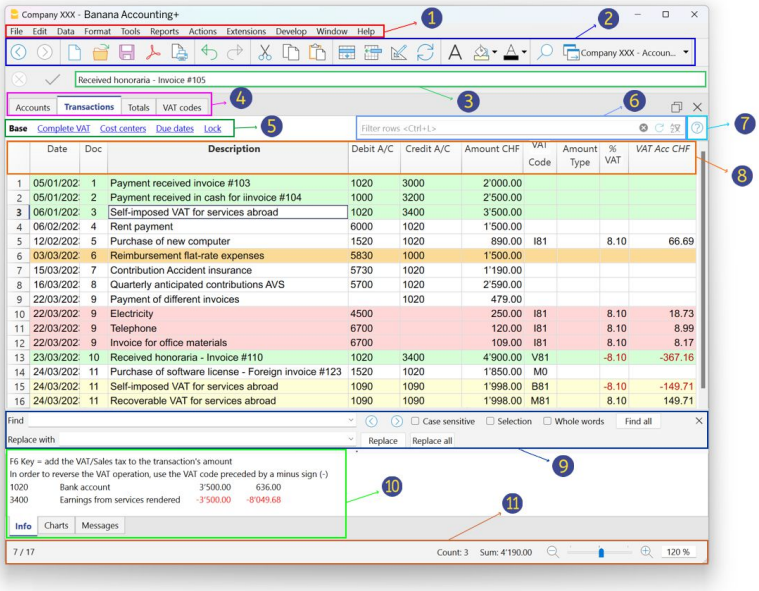
Banana Accounting Plus Interface

Are you new to Banana Accounting Plus? Not a problem. On this page we briefly show you what you will find on the main screen and ho the various elements work.

At first glance, Banana Accounting is similar to Excel, based on tables, and its mode of use is very practical and intuitive. But you will soon discover that Banana Accounting Plus does so much more.

- ▶ **Video**: The Interface of Banana Accounting Plus
- Tips and commands for fast data entry

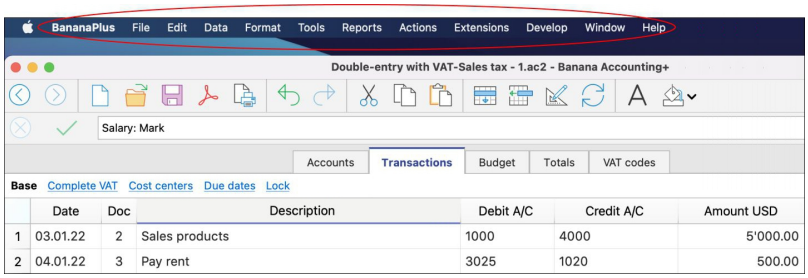


1. The menu bar

The menu bar changes depending on which application is open. Each menu has specific commands. The menus in accounting applications are: **File, Edit, Data, Format, Tools, Reports, Actions, Extensions, Windows, Help.**

From the Help menu you can manage the data of the Banana Accounting Plus subscription.

Warning: In Mac operating systems, the menu bar is located at the top, to the right of the Apple logo in the shape of an apple.



New: In the Window Menu you have several commands, which allow you to, among other things

- Change the layout of the data windows (side-by-side or cascading)

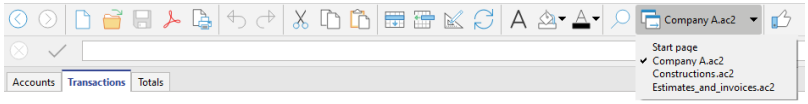
- Choose different settings from the **Appearance** command:
  - Choose which interface elements to display, to adapt them to small screens.
  - Choose the display theme.
  - Make the Develop menu visible.

2. The toolbar

The toolbar provides quick access to the most frequently used dialogues and commands.

Simply move the mouse over the desired icon and wait a moment for a description of what it means.

New: If you have several files open, you can now easily see which one you are working on and switch between them very simply from the toolbar.



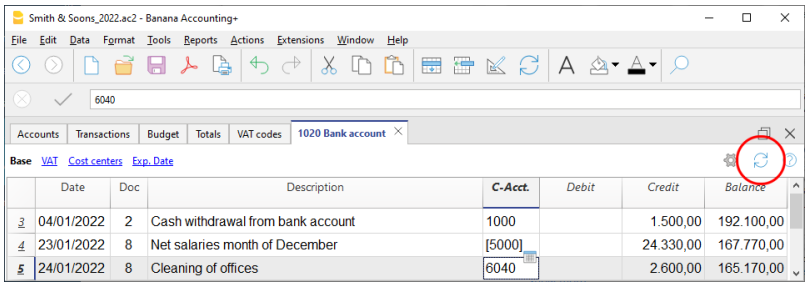
3. Text input area

Normally, texts are written directly in the cell, but they also appear in the area below the toolbar, where they can also be edited. Several functions speed up and automate their entry.

4. The tables

Each file consists of several tables, which show different accounting or application contents. **Switch from one table to another by simply touching the table name with the mouse**. Tables vary depending on which application is open. Working with tables allows you to always have data sorted and grouped according to content.

There are main tables (fixed) and auxiliary tables (which appear following certain commands). Auxiliary tables (i.e. generated by the user) must be updated if there is a change or addition of data, simply by clicking on the icon at the top right of the table



In addition to the various reports available, Banana Accounting Plus allows you to print everything you see on the screen in any table. For more information, visit the Printouts/Preview page.

5. The views

Views are different ways of displaying data from the same table, showing only certain columns. They are very useful when you want to display data differently, without altering the basic settings. **Switch from one view to another simply by touching the name of the view with the mouse.**

The views are located in the area below the tables and can be customised with the Tables setup command. There is also the possibility of creating new ones.

6. The Filter

The **Filter rows** function, available in the Advanced plan of Banana Accounting Plus, allows to instantly search, find and modify previously entered transactions. Together with the **Temporary Sort Rows** represents an important innovation for speeding up accounting control.
For further information visit the page Filter and Temporary Sort rows.

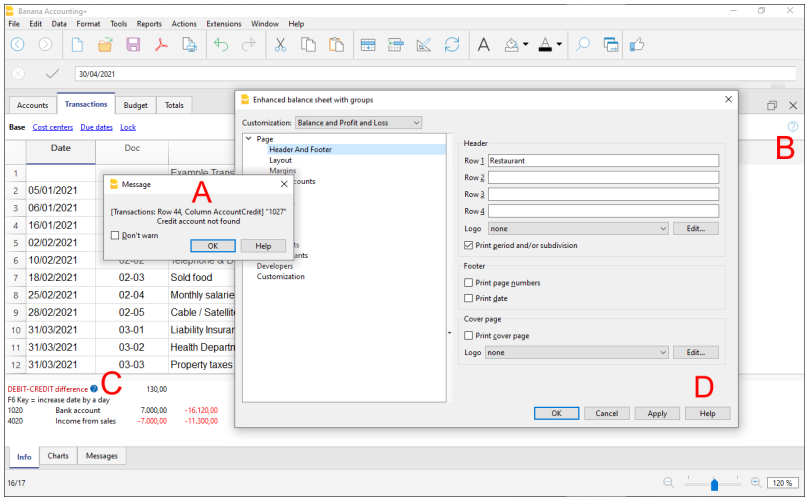
7. Contextual help

In Banana Accounting Plus, contextual help gives you immediate help related to exactly what you are working on. This is done in several complementary ways:

- **A** - The error message window, which the programme displays when it detects a possible error:
  - If you press **OK** you are shown each individual message.
  - If you press **Help** you are taken to the page explaining the error message with possible solutions.
  - If you press **Do Not Report**, all error messages are saved in the Error Message window.

- **B** - **Question mark** symbol at the top right of the table question mark table
  A click on the symbol takes you to our Documentation page, where you can find in-depth information on the use of the table and all other programme functions.

- **C** - **Question mark** symbol at the bottom of the **Info** or **Message** window
  Clicking on this symbol takes you to the page explaining the error message and possible solutions.
- **D** - **Help** button in dialogue windows
  Clicking this button displays the online explanation page of the opened dialogue box or error message.



8. The columns

Columns are the vertical elements of the table. Each column has its own header. The arrangement, size, description, format, width, style and alignment of the columns can be customised using the

functions found in the menu Data → Columns setup

In some columns the data is entered by the user, while in others the programme automatically enters the data and is therefore not editable by the user (e.g. account card columns).

You can also add new columns via Data → Columns setup, but if they contain values they will not be processed by the programme.

9. Find and replace

The Find and Replace function is activated from the **Data** menu and remains visible until manually closed. It is very practical for finding and changing texts quickly and easily in the table. Not to be confused with the Rename command (only in the Advanced plan), which instead changes the name of an account, VAT code or other throughout the file.

10. The Info windows

This is the area located at the bottom of the screen, where useful information about the table and the box you are in is displayed. This area is divided into three very useful windows that provide immediate information:

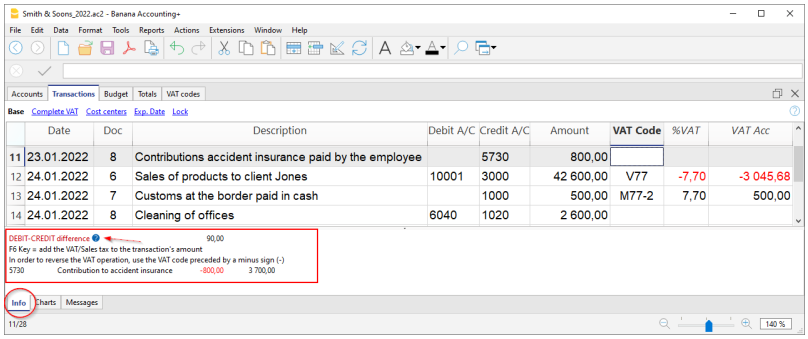
- the **Info** window reports the contents of the row and cell in which you are (e.g. name and balance of the account, VAT code and description of the code used).
- the **Messages** window, reports error messages.
- the **Charts** window, displays the chart of the contents of the cell or row you are in (e.g. if you are in an account, the chart with the account's trend appears).

Switch between windows by simply touching the window name with the mouse.

The Info window

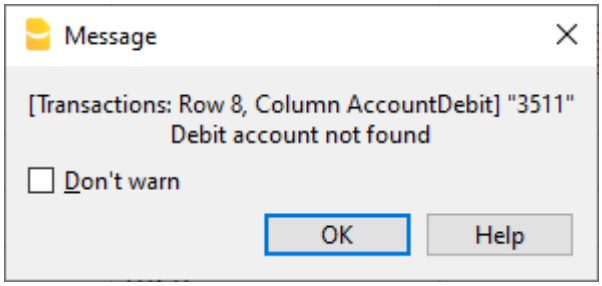
The **Info** window shows the information concerning the cell and the line in which you are: the names and codes of the accounts involved in the entry, the amounts and the remaining balances. When there is an error, the difference is displayed here in red.

- Clicking on the question mark symbol takes you to the page where the error is explained.



The Messages window

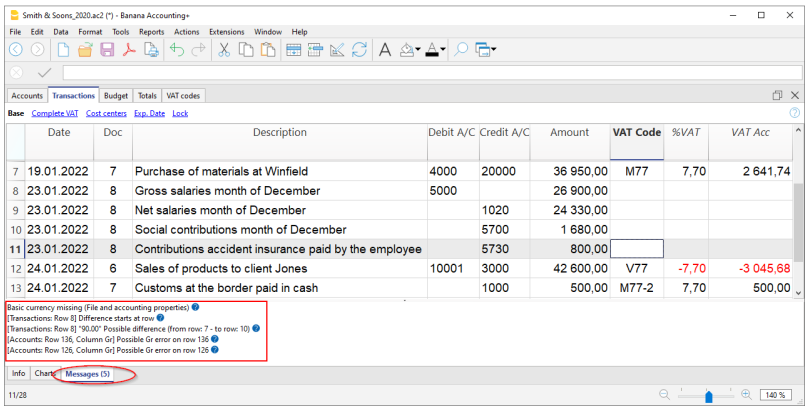
When the programme encounters errors, a dialogue box appears to report them:



- Press **OK** to view each individual message.
- If you press **Do Not Report**, all error messages are saved in the Error Messages window.
- Pressing **Help** takes you to the page explaining the error with possible solutions (Contextual Help).

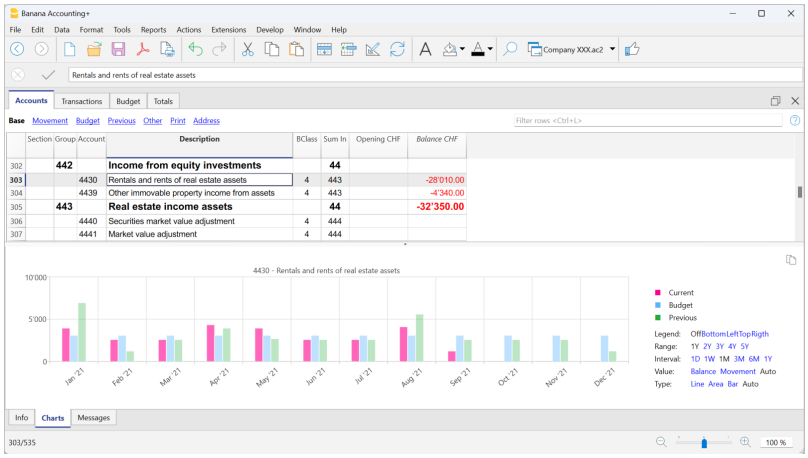
The **Messages** window contains a list of errors that have been reported by the programme.

- From the **Messages** window, double-click on the error message to jump to the line that generated the error.
- A click on the question mark symbol takes you to the page explaining the message.



The Charts window

By selecting an account or a group, you obtain the chart in the **Charts** window at the bottom. The chart immediately provides you with the trend of the situation, including a comparison between forecast and actual situation. You have an immediate view over time without having to consult the amounts.
With the Advanced plan of Banana Accounting Plus, it is now also possible to copy, export and print graphs, as well as copy the data that determined the graph to the clipboard. More information on the Charts page.



11. The status bar

It is located at the bottom of the programme window and contains the following information:

- **Line number** of the selected cell/number of rows in the table.
- If the Filter is active, the number of visible rows is also indicated
- If several numeric or time-counter type cells are selected, this is obtained:
  - **Count:** Number of selected cells containing numbers.
  - **Sum** : Sum of the values of the selected cells.
    In the image above, 3 numeric cells were selected (1'500 + 1'500 + 1'910) and in fact the total is 4'910 in the status bar.
- **Zoom**
  - To enlarge or reduce the size of tables.
  - To change the text size of menus, use the operating system settings.
  - See also Programme Options.



Fast Entry

In Banana Accounting Plus several practical functions allow you to speed up and automate the following operations:

- The entry and modification of data
- Error check and detection

Here are the most frequently used functions for fast data entry:

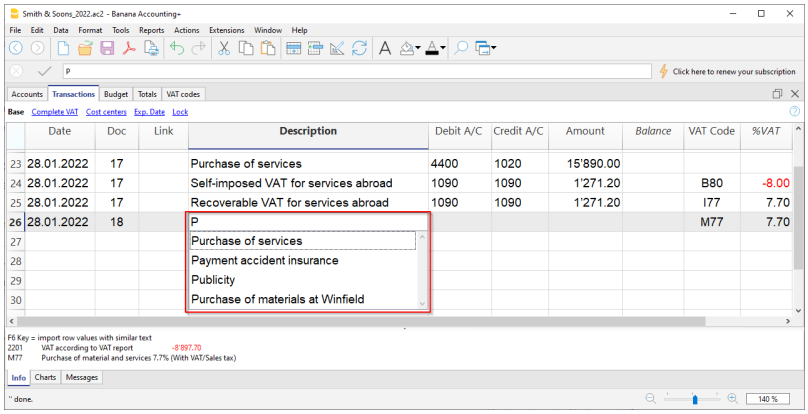
Copy, Cut and Paste

Use these functions to copy, cut and paste data from one cell to another, one row to another, one table to another, Excel to Banana, etc. See the functions in the Edit menu.

Texts, accounts and amounts auto-completion

Auto-completion makes data entry much easier and faster. As soon as you type the first few characters, the programme suggests how to complete based on already existing data (accounts, VAT codes, dates or texts you have already entered).
In the menu **Tools → Program Options → Editor → Smart fill rows limit** , you can limit the number of values that are suggested or even deactivate the functionality.
You can use one of the following keys to accept the value that is proposed:

- **Enter** key, accept the choice and move to the next editable cell, either to the right or below, depending on the settings you have chosen.
- **Ctrl**+ **Down Arrow** key, accepts the chosen value and moves to the cell below.
- **Tabulator** key, accepts and moves to the cell to the right.
- **Shift**+**Tabulator** key, accepts and switches to the cell to the left.
- **F6** key (or **Cmd+6** for Mac) accepts the text and executes the associated command (see explanation below).



Important:

To deactivate auto-completion of the previous year, the **Smart fill with transactions from previous year** option must be deactivated, from the menu **File** → File and accounting properties → Options.

Input and shortcut keys

You can speed up your data entry with various shortcut keys or by entering the dot '.', which takes on different functions depending on which column you are in.

Here are the most common ones:

- On a **Date** column, the dot "." inserts today's date.
- On a **Time** column, the dot '.' inserts the current time (e.g. in the Time Sheet).
- **F4** key (or **Cmd+4** on Apple computers): copies data from the cell above.

You can find the complete list of keyboard shortcuts in the menu **Help** → **Keyboard Shortcuts.**

Recurring transactions

Do you have transactions that keep on repeating or almost the same every month? You can write them in the **Recurring transactions** table and automatically recall them in the **Transactions** table when you need them.

See how to enter Recurring transactions.

Import bank statements

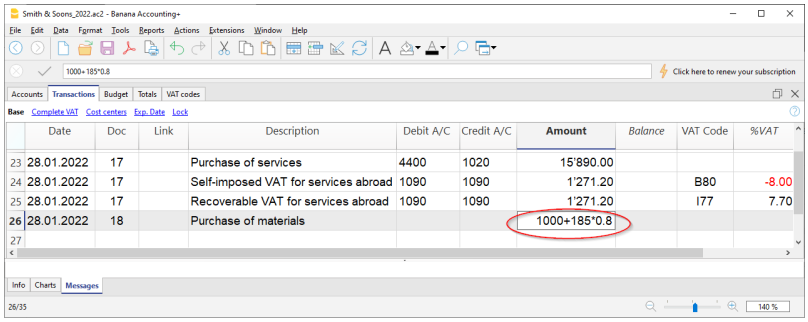
Automatically import data from bank, postal, credit card, or PayPal statements.

See all available options

Integrated calculator

You can quickly enter formulas in unprotected cells, then press the **Enter** key and the programme performs the calculation and enters the final result. This function allows you to make immediate calculations, for example when you need to quote a value from a paper document or need to calculate a percentage. The integrated calculator is useful in all tables and in all columns of the

Amount type **.**



Execute Command (F6 key)

Some columns are associated with actions that are activated with the menu **Edit → Execute Command**, or with the corresponding key (**F6** or **Cmd+6** on Apple computers) indicated in the information window. This function makes it possible to retrieve data or rows quickly without having to retype the contents. Examples of actions:

- **Doc** column: resumption of recurring transactions or sequence number.
- **Description** column: resumption of similar row data.

Wrap text

When the text of a line is very long, the **Calculate Line Height** command from the **Format** menu allows you to display it completely, adjusting the line height. For more information see the Format Menu page.

Here are the most frequently used functions for checking and detecting possible errors:

The Balance Column

In Banana Accounting Plus the possibility has been introduced to activate, in the **Transactions** table, the **Balance** column, which verifies in real time the difference between **Debit** and **Credit** accounts and immediately shows any differences.

Watch the Balance Column Video
The Balance column page

Check accounting and recalculate accounting command

The Check Accounting command from the **Actions** menu, rechecks all transactions and immediately reports any errors or differences.

Totals Table

The **Totals** table gives you a concise overview of how your business is doing, as it shows the totals of the main groups and is used to check the balancing of accounts. See the explanations on the Totals table.

Temporary Filter & Sort rows

This double feature allows to Temporary Filter and Sort rows. It helps to temporary sort and filter table rows quickly ,without changing its permanent content or order. These are very useful functions to immediately search for data, both text and amounts.
Once the sorting criteria or filter is lifted **the table rows go back to their original order**. More info...

Filter & Temporary Sort rows

The **Filter and Temporary Sort rows** tools of Banana Accounting Plus allow rows in a table to be filtered and temporarily sorted, without changing their permanent order. These functions are very useful for immediately searching for data in both text and amounts.
Once the sorting or filtering criteria have been removed, **the table rows return to their original order.**

To change the sorting permanently, use the Data menu > Sort rows command.

> **The Filter and Temporary Sort Rows are new functions. Kindly give us your feedback on how to improve them.**
> They are **only available** in the Advanced plan of Banana Accounting Plus.

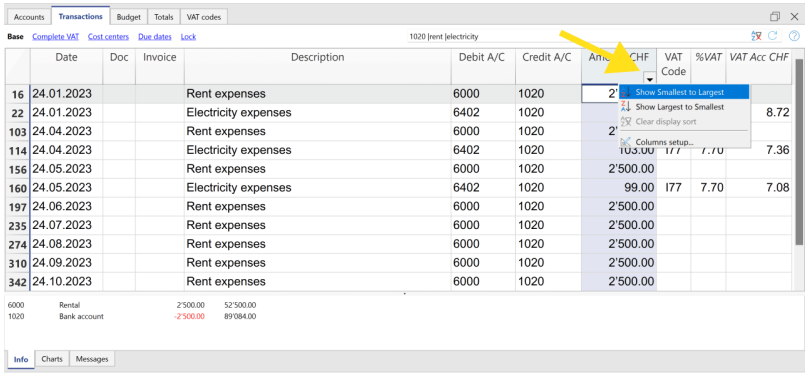
The Temporary Sort feature

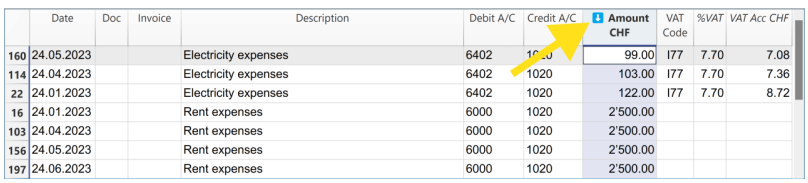
This tool makes it possible to quickly sort the content according to the column from which the **Sort** command is given:

- Right-click on the column header where you need sorting.
- Position yourself on the small arrow and select ascending or descending sorting criteria.

Advantages

- You can **sort the displayed rows**, ascending or descending, according to the column you want.
- Unlike Excel, when you **remove the temporary sort**, you return to the **original order of the rows without having to undo** the operation.





An arrow will appear in the header of the column chosen to sort the data.

Important Note

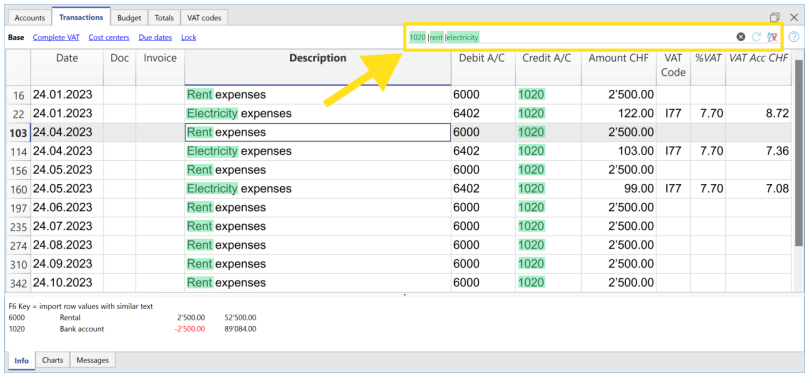
The **Temporary Sort row** feature is different from the **Sort rows** command (from the Data menu):

- The **Temporary Sort row** feature is a temporary sort of the rows you see on video conceived to speed the review and editing of previously entered data; you can easily lift the sorting criteria to go back to the original rows order. This feature is only available with the Advanced plan.
- The Sort rows command will permanently change the rows order of the table; it can only be undone with the **Undo** command. This command is available for all plans.

The Filter rows feature

The **rows filter** feature allows to display only those rows of the table that include the keyword entered as a search criteria. This **saves considerable time** for the following reasons:

- You can find the transactions you are looking for within seconds.
- You can directly edit filtered transactions.
- The Temporary Filter is present in all tables (Accounts, Transactions, Exchange rates ...) and to use it, you can simply type your key words in the Filter box.
- Easily lift the Filter to go back to the original rows order.



The green text highlight is for explaining purposes only; it doesn't appear in the software.

Filter features and syntax

The filter allows you to find rows simply by entering text separated by space. While you enter the text the program filters all transactions and only shows the ones that contain all the specified space separated text.

- **mario invoice**
  Will show the rows that contain in any position the words, "mario" and "invoice"
- **mar inv**
  Depending on the number of rows you have, you could probably get the same result just by entering an abbreviated text.
- **"mario invoice"**
  Search for text that includes spaces: if you enter the text within quotes, the program will consider the quoted text as a single word.
- **"!~Mario"**
  Normally the search is case insensitive.
  You can specify the search to be case sensitive with a special command.

Space is a AND command separator.

- The space means that the conditions are additive.
- Never include spaces in search unless they are between quote characters "mario invoice".

Special characters

You can use almost any character in the search.
Only the exclamation mark "**!**" and the vertical bar "**|**" at the beginning of a text sequence have a special meaning.

- "**|**" OR specifier
  At least one of the elements that are preceded by the "**|**" must be present on the row.
  In the following case the search will display rows that include "mario" and either "invoice" or "fee".
  mario |invoice |fee
- "**!**" command specifier
  Any text preceded by the exclamation point is considered a command and has a special meaning.
  For example to exclude a text use the command sequence "**!-**"
  mario !-invoice

Advanced search syntax

The Advanced search syntax is only experimental: it might be subject to changes and improvements.

The "**!**" character at the begin of a text means this is a special search command.

- **!**
  when positioned before or after a space, it starts a command sequence
- **!!**
  is considered as a simple "**!**" and not a command sequence
- **!-**
  the minus sign "**-**" is used to exclude content, and it can be used with any other operator
  !-mario !-1000 !-=1000 !-^payment !-~10
- **!~**
  The tilde "**~**" must come immediately after the "**!**" or the "**!-**" characters
  With the "**~**" the search is case sensitive
  !~mario
  !-~mario

Command characters

They are the characters that immediately follow the command begins "!", "!-","!~" or "!-~":
They can also be used with the "-" exclude and "~" case sensitive character, but here are explained without.

- **!=**

Finds exact, the cell must contains exactly the specified text. Useful for accounts.
!=1000
It can be used with multiple values, with the **|** operator search for any of.
!=1000|2000|30000
Empty cell.
From Banana version 10.1.16 it select cell with empty values.
!=

- **!+**
  Contains, the cell must contain exactly the specified text. Useful for accounts.
  It is equivalent to searching without the ! command, "mario" or "!+mario" are the same.
  But the "!+"allows to be used in combinations of other characters .
  !-+mario excludes rows that contains mario.
  !~+mario excludes rows that contains mario case sensitive.
- **!<>**
  Different, the cell text must be different from the one provided.
  !<>1000
- **!.**
  "**.**" wildcards (*,?), same as exact but with wildcards. Supports multiple values.
  !.100*
  !.100*|2?0*
- **!^**
  Starts with. The cell text must start with the specified text. Supports multiple values.
  ^mar
  ^mar|hom
- **!$**
  Ends with. The cell text must end with the specified text. Supports multiple values.
  !$rio
- **!_**
  Whole word search. Does not match with "1000". Supports multiple values.
  !_100
  !_100|200
- **!:**
  Regular expression. The text following ":" must be a regular expression.
  !:\bmario\b

Greater than, Less than and range characters

They are characters that are used for comparing values.
For this is used the xml value of the content.

- Date in the format yyyy-mm-dd
  2024-12-31
- Amount with the "**.**" as decimal separator and without thousands separator.
  1999.99

Commands characters

- **!>**
  Greater than. Cell content that is greater than 100.
  !>100
- **!>=**
  Greater or equal than.

!>=100
- **!<**
  Less than.
  !<100
- **!<=**
  Less or equal than.
  !<=100
- **!<>**
  Different than.
- !><
  Within a range of values , excluding the specified elements.
  It is equivalent of using two filter > and <
  A range and it need two elements separated by "|".
  !><99.99|200
- !>=<
  Within a range of values, including the specified elements.
  It is equivalent of using two filter >= and <=
  A range and it need two elements separated by "|".
  !>=<100|199.99

Columns specifier

It allows to specify the column to use as a search.

Column based filter Search only within the column specified between the two exclamation point.

- **!description!**
  It includes all the columns header that match the entered text. You can use wildcard and separators
  - !description!mario
    Search "mario" on column header "description"
  - !description!=
    Search empty text on column header "description"
  - !des*!mario
    Search "mario" on all column header starting with "des"
  - !des*;doc!mario
    Search "mario" on the column header starting with "des" and column header starting with "doc"
  - !description:xml!mario
    Search "mario" on a column with column name XML "description" .
  - !debit*!=1000
    Search in column with header starting with "debit" for the exact content "1000"

Show rows with color

They are used for searching rows with color.

- **!_co!** or **!_color!**
  Color search.
  Show all lines that have a color.
- **!_co!2**
  Will show all rows with the style color 2.

- **!_co!2|3**
  Will show all rows with either the style color 2 or 3.

Style colors:

- When assigning a text and background color to a row, the program assigns for a combination of color a progressive style number. The style number depends from when a color is assigned and is then reused when the same colors are applied.
  The style number will therefore be different for each accounting file.

No color and Automatic color:

- The rows with Text No color or background Automatic color have the style number 0.
- Rows that use the color black or white are considered as colored and have their own number even if they, depending on the display theme used, may look as no color.
  If you don't want to view rows with black and white displayed, select the rows and apply the No Color and Automatic color.

Show rows with formatting

They are used for searching for formatting.
Currently only a row search is implemented.

- **!_fo!** or **!_format!**
  Show all lines that have a specific row format.
- **!_fo!b**
  Show all rows with format bold
- **!_fo!i**
  Show all rows with format italic
- **!_fo!14**
  Show all rows with format point size 14
- **!_fo!b|14**
  Show all rows with format bold or point size 14
- **!_fo!b !_fo!14**
  Show all rows with format bold and point size 14

Show rows with errors

Used for searching rows that the software has marked with an error or a warning.
To check again for errors use the Recalculate all command.

- **!_er!** or **!_error!**
  Show all lines marked with an error or warning.
- **!_er!e**
  Show all lines marked as errors.
- **!_er!w**
  Show all marked as warning.

Combining different filters

Enter the filter text separated by the space. For example:

- **2022 !des*!mario !debit*!=1000**

Will show rows that contain "2022" in any column, "mario" in any column starting with "des" and with all column starting with "debit" that contains exactly "1000".

Rationale for the filter syntax

The advanced search syntax looks strange, but we wanted a syntax that

- Does not interfere with the natural search, so that the user could accomplish most searches naturally, combining texts, exactly how people are used to search within a smartphone application.
- It is not specific to a language, so it only uses symbols.
- Does support all the possible searches, so that it can be used to express filters entered by the user in a way similar to Excel.
- It opens the possibility to include commands that are specific to Banana like color, errors, etc.

We have evaluated different other search syntax but they all have special uses for normal characters like the minus "-" or "+" marks or other "\", "(", "*", "?, frequently used in accounting.
So we come up with creating a special syntax where the explanation mark "**!**" is used as a command starter. The "!" is normally used at the end of a phrase, so it is unlikely to interfere with the search.

All feedbacks and suggestions are welcome!

Banana Accounting+ Filter rows command creator GPT

> **The GPT command creator for advanced search syntax is only experimental: it might be subject to changes and improvements.**

This Banana Accounting GPT was created using ChatGPT and is designed to generate advanced search syntax for filtering rows in the Transactions table.

Requirements

To use this GPT, you must:

- Download and install the last version of Banana Accounting Plus.
- Have a ChatGPT account.
  - To use this GPT, you must have a ChatGPT Plus subscription. Without it, you can try the service for free for up to ten requests. After that, you'll need to either upgrade to ChatGPT Plus or wait some hours before making additional requests.

How it works

- Open the Banana GPT from this link:
  - https://chatgpt.com/g/g-HTOEAHRVb-banana-accounting-filter-rows-command-creator-gpt.
- In the Message field at the bottom, enter a sentence describing what you want to search for within the Transactions table. Generally, more specific requests will yield better results.
- GPT will process your request and return the corresponding result.
  Based on the input provided to the GPT, a text string is generated containing the command needed to filter the rows in the Transactions table.
- Copy the generated text string.

- Paste the copied string into the Filter of the Transactions table in Banana Accounting Plus.

Examples of messages to enter in GPT

The following are examples of messages to enter into the GPT chat, along with their respective generated results:

- "Find all transactions from the third quarter of 2024"
    - Result: "*!date:xml!>=2024-07-01 !date:xml!<=2024-09-30*"
- "Search for rows with an amount greater than 200"
    - Result: "*!amount:xml!>200*"
- "Search for rows with the value 3001 in the Account Credit column"
    - Result: "*!accountcredit:xml!=3001*"
- "Give me rows with the value 1020 in the Account Credit column and an amount between 1500 and 4000"
    - Result: "*!accountcredit:xml!=1020 !amount:xml!>=<1500|4000*"

File Menu

When using Banana Accounting, each accounting management is saved as a different file. Banana Accounting files are compatible with versions from all operating systems and with synchronization systems.

- New...
- Open...
- Close / Close all
- File and accounting properties
- Save/Save as/Save all
- Create Pdf dossier
- Export file
- Page setup
- Logo setup
- Print/Print preview
- Create Pdf...
- Send file via email
- Open file location
- Recent files / Favorite files

Close / Close all

These commands allow you to close the active file or all open files of Banana Accounting.

Create a new file

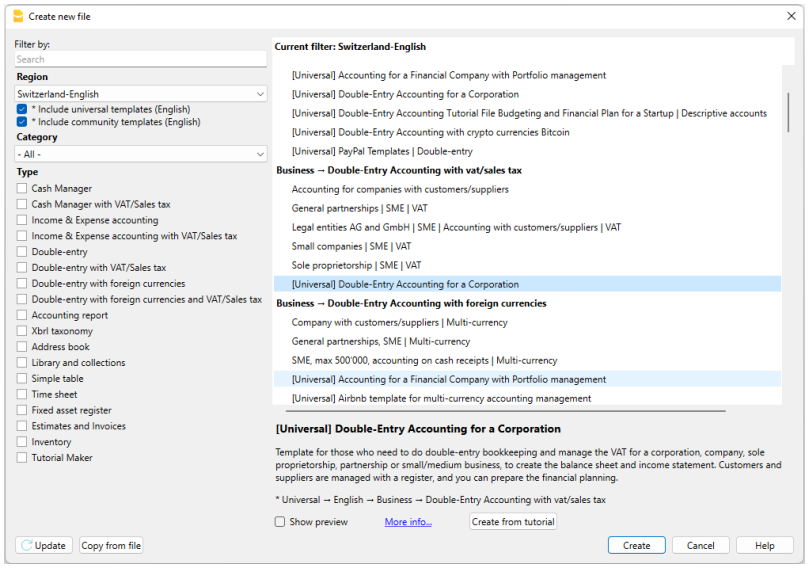
To create a new File, go to the File menu and click the New command.

This command opens the window for creating a new file. From the same window you can access all available templates. We recommend that you start from an existing template and customize it with your data. The window that appears offers the possibility to create a new file in three different ways:

1. Using an existing Template
2. Copy data from an existing File
3. Use a New empty File

Start with one of our templates

This will generate a new File based on one of the existing templates. There are multiple templates suitable for every legal form and business.



- **File** Menu, → **New**
- Select your country/language
- Select your category
- Select your Accounting template
- From the drop-down list of templates that will display in the dialog box, select the template that most closely matches your needs.
  By clicking on the file, it opens automatically and can be saved with a name.

All the files with the VAT option have the VAT codes table adjusted to the new rates.
The Chart of Accounts can be adapted to your requirements (change of account description, insert or delete groups, sub-groups, etc.)

You can search for a template by entering a keyword in the **search box.**

Save the file with a name

Once you have opened the template with Banana you need to use the **Save as** command from the **File** menu

- Select the destination folder
  It might prove useful to create a separate folder for each year, so you are able to store documents, other than the accounting file that are related to that year.
- Select a file name containing the company name and the accounting year(for example smith_company_2018).
- The software will add the .ac2 extension, typical for the Banana files

Adapting a template

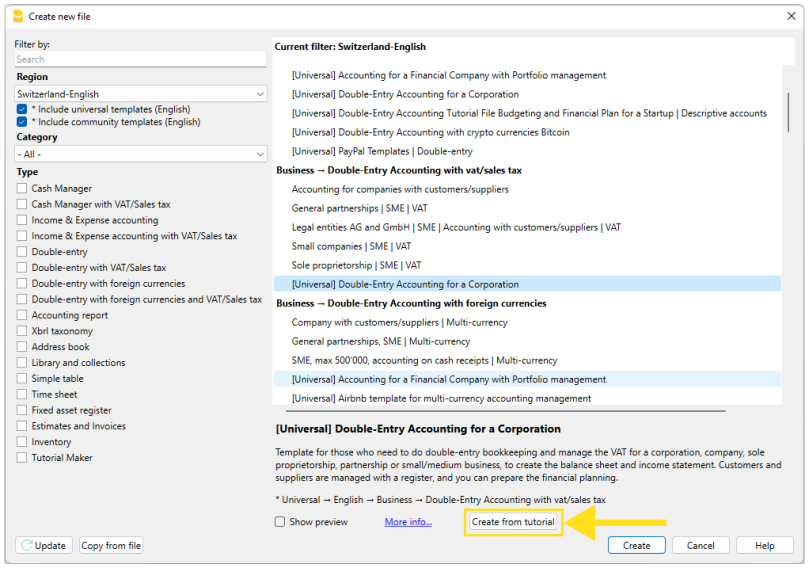
1. Edit the File properties
   - Headings and accounting period
   - Address
2. Adapt your Chart of accounts
   - Enter your bank accounts.
   - Enter or edit the accounts to fit it to your requirements.
     While going along with your work, you will still be able to add or edit accounts, if new needs arise.

Start with a Tutorial

Start by using existing templates, which already contain example accounting data within them. Not for all models is a tutorial available.

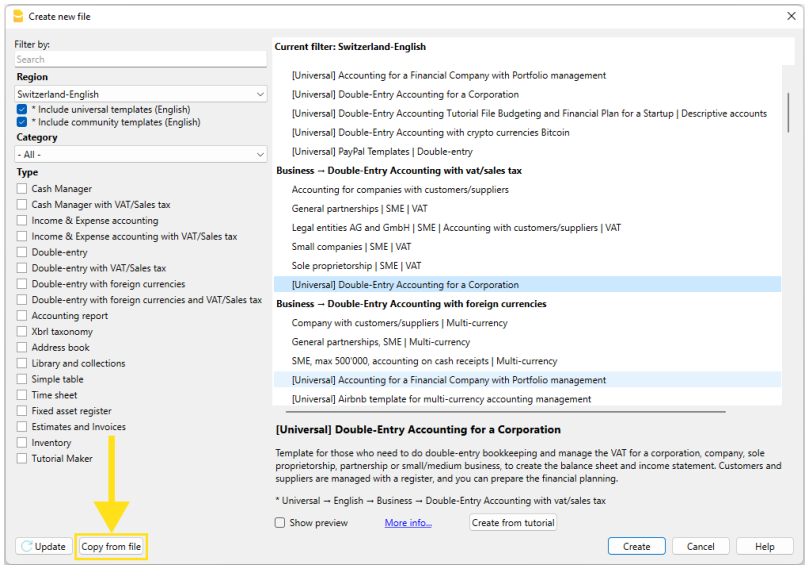
The tutorial files are useful for understanding how to structure accounting within a certain template. The example data entered are for demonstration purposes only and can be changed, deleted or replaced with your own data at any time.

When you select a template and it has a tutorial file, the button **Create from Tutorial** automatically appears next to the template detail description.



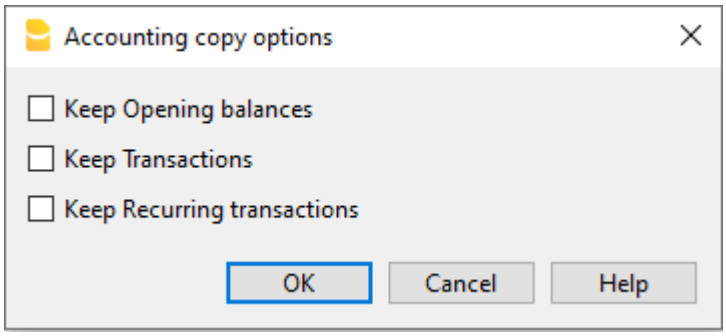
Start from an existing File

Starting from an existing file or template, without modifying the existing file.



There are several possibilities to copy data:

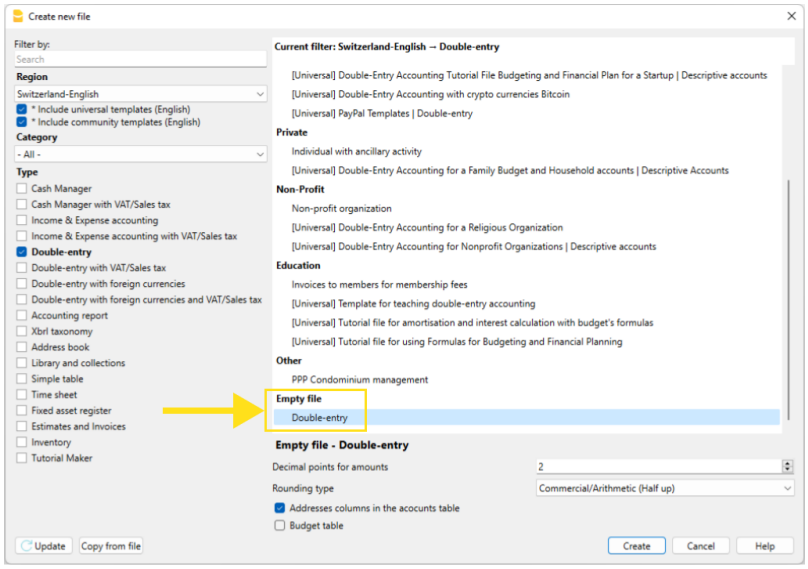
- Open the File that is to be your template via the Browse button and indicate the path to locate your file.
- Create a copy of the open file, using the **File → Save As** command.
- Else, you may create a copy of the open file via the **Tools → Create File Copy** command. Choose which data to keep in the dialog window. If none of the three options are activated, a file is created with the Chart of Accounts only.



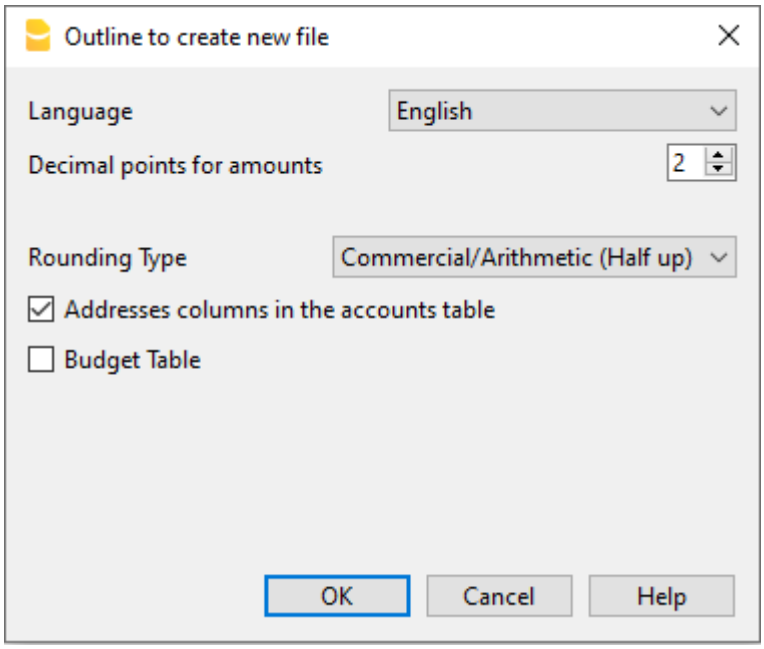
- **Save the file** in the folder where you wish to keep the data (normally in the documents folder). Enter the company name and the accounting year as file name, for example smith_company_2018.
- If you are taking over an existing accounting file, you will also need to enter the opening balances in the **Opening** column.
- If you are working in a multi-currency file, you need to update the opening exchange rates.

Starting from a New empty File

You will be starting from scratch, so you will need to set up the basic accounting data and the entire Chart of Accounts (not recommended).



- Menu **File → New**.
- Select your country/language
- Select your category
- Select your Accounting template
- On the bottom of the list click on **New empty.**
- Setup the Outline to create new file



- Setup the File and accounting properties
- Save with File Name.
- Create the Chart of Accounts structure

Related documents

- Income and expenses accounting and Cashbook
- Double-entry accounting
- Double-entry accounting with multi currency
- Utilities documents

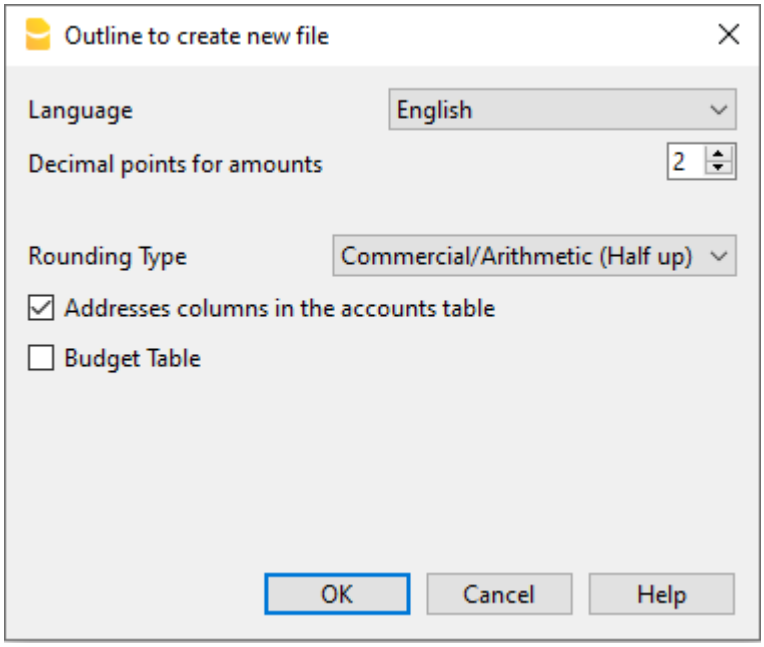
Transferring to a new year

When transferring to a new year, there is a specific procedure to follow, in order to create a new year's file and automatically carry forward the opening balances.

New file settings

When the program creates a file with new characteristics, you need to setup the outline of the new file.

Outline to create new file



Language

The language used for the columns headers of the various tables.

Decimals and rounding

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.

For other currencies that use multiple decimals such as the Tunisian Dinar or crypto currencies such as Bitcoin (9 decimal places), Ethereum (18 decimal places) the appropriate number must be indicated.
Accounting can be managed with amounts of up to 27 decimal places.

Decimal points for amounts in foreign currency

When using a multi-currency accounting, the number of decimals for the amounts in foreign currency must be defined. For example, if the accounting is in EUR and you are managing crypto currencies such as Ethereum, you must enter 18.
Generally, the number of decimals must not be less than the number of decimals in the base currency.

Rounding type

The rounding is applied to amounts with decimals that go beyond the set number of decimals.
If 2 decimals are set, this is the type used to round the digits over two decimals.
Depending on the methods used, the following amounts: 1.005; 1,015; 1,025; 1,035 will be rounded in

a different way.

- Commercial/Arithmetic (Half up) rounding to the next whole number: 1.01; 1.02; 1.03; 1.04.. In accounting, this is most commonly used.
- Banking (Half average) rounding up or down towards the nearest even number: 1.01; 1.02; 1.03; 1.04.

Functionalities to be included

For more information on the functions to be included see:

- add new functionalities

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.

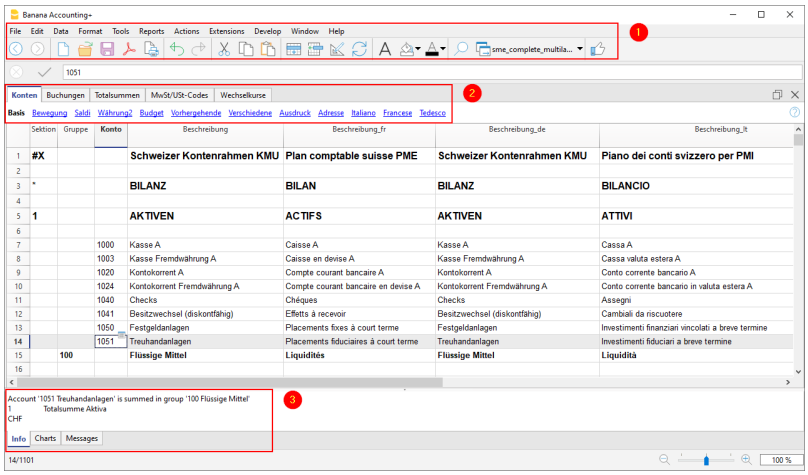
Budget Table

When this option is activated a **Budget Table** is created, where the user can enter his budget transactions.

Accounting files, in different languages can thus be created, 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 via **Tools → Convert to new file** from the menu.

Accounting with multiple languages

With Banana Accounting Plus, you can create accounting files in different languages, and present the Balance Sheet and Profit & Loss Statement in the language you need.
The available languages are: English, Italian, German, French, Spanish, Portuguese, Chinese, Dutch.



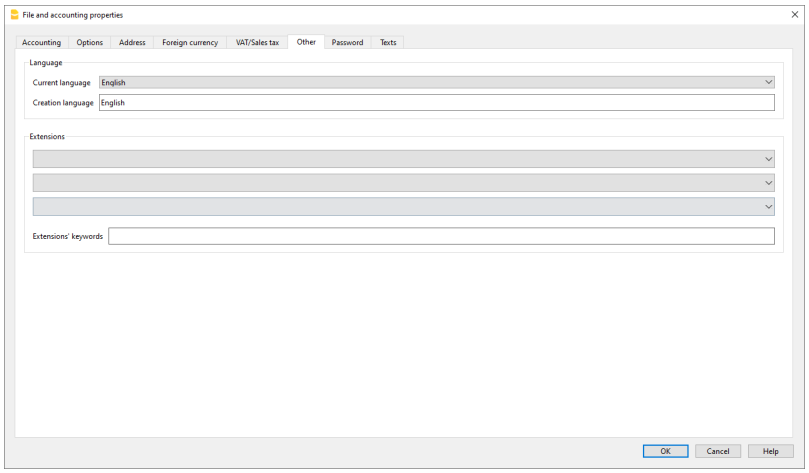
The different languages

- **Program language**
  The one used for the interface, menu dialogues, etc.
  You can change it from the Tools menu → Program options.
  See **red box 1 and 3** in the image above.
- **Documentation in different languages**
  You have a complete documentation in different languages, easily accessible by clicking on the help button.
- **Accounting file language**
  When you create an accounting file, the columns are set in the creation language.
  See **red box 2** in the image above.
- **The language of the column and table header**
  You can change it at your convenience. For example, instead of using the term VAT, you can use the abbreviation that best suits your country's requirement.
- **The content in any language**
  In the cells you can enter texts in any language.
- **Additional columns for other languages.**
  You can add columns to have the Balance Sheet and the Profit & Loss Statement in different languages. You can create columns for other languages in the Transactions table and also in all other tables.
- **Views in different languages**
  You can easily switch between different languages and just print the output in the desired language.
- **Balance Sheet and Profit & Loss Statement in different languages**
  You can customize the printout, and just choose to show the required columns in the final reports.

How to change the file creation language

Each document on Banana Accounting Plus is a separate file. The language of the file is separate from that of the program and is defined when the file is created. (**File** menu → **New**).

Column names and headers are assigned at the time the file is created, the creation language is then used.



To change the language of the file and columns, you need to re-create a new file:

- From the Tools menu → Convert to new file command
- In the open dialog box, select the file type equivalent to your existing file and click **OK**
- In the next window choose the new language of the file and the type of rounding, then click **OK**

The program creates a new file identical to your previous one, with the new language settings. This new file must be saved with a new name.

Change the current language of the file

The current language is the one the program uses to display the wordings, such as "Opening balance" in the account card or the dates in the reports.
Normally, it will be the same as the creation language, but it may be changed in File properties → Other.

Change the column headings

You can change the column header with the Data menu → Columns setup.

Add columns for different languages

In the Accounts table and also in the other tables (Transactions, VAT codes), you can add additional columns where you can enter the descriptions in other languages.

- From the Data menu →Tables setup → Add new column command
- Use the name of the language (e.g. German, Chinese, etc.) as the column name.
- In the newly created columns, for each row, complete the description in the language that has been added.

Create Views for each language

Create a view for each language to have printout only with the desired language.

- Data menu → Tables setup command
- Create a View for each language.
  In each table you can have different views for different languages, or the views that include columns of different languages.
- Customize your printout in the language you require. If you want to print in different languages you can create one Customization print for each language so you don't have to change the settings each time, but have them already set up.

Enhanced Balance Sheet for each language

Once you've added the language column to the Accounts table, you can have it appear in the Enhanced Balance Sheet report as well.

- Open the Enhanced Balance Sheet with groups.
- Choose the Customization you want to print.
- In the Customization section with the Duplicate command Create a new Customization for your language.
  As customization name, give the name of the language.
- Go to the Columns section:
  - Advanced button for the Balance Sheet columns
  - Add button
    In the section of the Accounts table:
    - Make the column of the language you are interested in visible.
    - Hide the Description column of the default language.
  - Repeat the operation also for the Profit and Loss columns.
- Next time when you open the Enhanced balance sheet with groups, you will have your language already set up.
- Include the Customization in the Favorites menu.
  This allows you to access your report faster.

The predefined texts of the report (date etc.) are displayed in the current accounting language. It may be necessary to change the current language from time to time.

Extensions

If you have specific needs in different languages, they can be programmed as Extensions.

Open and save a file

To open a file, choose the **Open** command from the **File** menu, or use the corresponding icon in the Toolbar.

Opening a file

Data on the disk is loaded into memory, where it can be processed.

- Accounting files can be opened in Banana Accounting if they are on the local computer or if they are accessible through a network.
  If they have been sent by email, you need to move them to a computer folder before opening.
- Only one user at a time can edit a file.
  If you edit a protected file or a file already in use by other users, you will need to save the file with different name in order to save your changes.
- If the file is protected by a password, the password dialogue is displayed.
- The Banana Accounting program, notifies you that you have opened a read-only file in the following cases:
  - the file is located on a non-writable disk (CD-ROM)
  - the file is located on a temporary non-writable folder
  - the file is protected or the user doesn't have rights to edit it
  - the file has already been opened by another user
  - the file has already been opened by the same user but in another session

How to look for *.ac2 files

If you don't remember in which directory your accounting files are located, you can use the search Windows Explorer or the Mac finder search tool.

Find your accounting file on a Windows computer

Banana Accounting files have an .ac2 extension. The Windows search tool will vary depending on your Windows version.

- Windows 10: click on the **Search** icon on the Applications bar and enter "**ac2**" or your file name and click on the **Documents** arrow.
- From the Explorer File Manager enter the "*.ac2" extension or your file name and let Windows look for it.
- When in Banana Accounting, click on the **File** menu > **Open**, enter the "*.ac2" extension in the top right search box of the dialog window and then click on the **look in the whole PC** icon, or select the directory where you want Windows to look for your file.

Find your accounting file on a Mac computer

- In Banana Accounting, in the opening dialog **File** menu > **Open**, enter "**ac2**" or a word that is part of the file name in the top right **Search** box. With the icons, select where you want to look for your file (in the entire computer or in selected folders).
- Open the **Finder** and enter "ac2" or a word belonging to the file name in the search box.
- Right click on the **Finder** icon, then click on **Search**, and then enter "ac2" or a word belonging

to the file name.

Saving a file

With the **Save** or **Save as...** command, data is saved onto the hard disk. Pre-existing disk data are replaced with the new ones.

- A single file can be saved by only one user at a time.
  The file can be saved by the user and only if it is not also being used by other users
- Files can be saved anywhere.
  You can enter the file name and destination when saving it for the first time or when using the **Save as** command from the **File** menu
  As a first option, Banana Accounting will suggest the Documents folder as destination folder for the .ac2 files, but this can be changed with the **Browse** button.
- If you are managing different accounting files, we suggest you create a separate folder for each company and for each accounting year.
- Each file can be password protected.

Automatic saving

Banana Accounting automatically creates and saves your work in a temporary file that ends with ".autosave" . When you save a file or you exit the program, this temporary file is deleted. In case your computer should crash or turn off in the middle of your work, it would be possible to recover your data by opening this file.

When the program is reopened after a crash, it will check that the temporary autosave file was not deleted, a message appears, Recover autosave file, asking whether you want to retrieve the file.

In the Program Options of the **Tools** menu, it is possible to setup how frequently Banana Accounting should execute this autosave.

Accounting files (*.ac2)

- Files created with Banana Accounting have an ".ac2" extension, regardless of the operating system being used.
- The .ac2 file format is specific for Banana. When saving, all data are compacted and saved in bulk.
- Ac2 files are compatible between different operating systems (Windows, Mac and Linux)
  You can save a file with Windows, then open it and edit it on a Mac, and then reopen in it a Linux or Windows computer.
- Each file can be sent as an email attachment, edited on different operating system and resent to the sender.
- Accounting files are completely separated from the software Banana Accounting itself, that has an .exe extension for Windows,
- The installation files for Mac have a .dmg extension and a .deb, .rmp .run or .tgz extension for Linux.

Copying or moving files

Banana Accounting can save files on any drive recognized by the operating system as a rewritable disk.
From non-rewritable drives (CD or DVD) Banana Accounting can only read files.

*.ac2 files can be moved:

- **From one folder to another**
  - Use Windows Explorer (Windows) or Finder (Mac) to look for the folder where the files have been saved.
  - Copy and move them to the new destination folder (once pasted, if necessary, they can be deleted from the original folder).
- **From one computer to another**
  - Save the files on a USB memory stick and transfer them on the new computer:
    - Open in Banana Accounting the file to be moved
    - From the **File** menu > **Save As** command, choose as destination the memory stick
    - You can also copy it by opening Windows Explorer and dragging the accounting file to the memory stick drive.
  - Send the file as an email attachment to the new computer

Deleting or renaming files

Banana Accounting does not have a feature for deleting or renaming files. In order to do this you must use the relative function of the operating system (Windows Explorer or Finder in Mac).

Saving files on DropBox, Google Drive and other Cloud systems

Banana Accounting Plus is a NoCloud (or non Cloud) programme: it is installed and works locally.

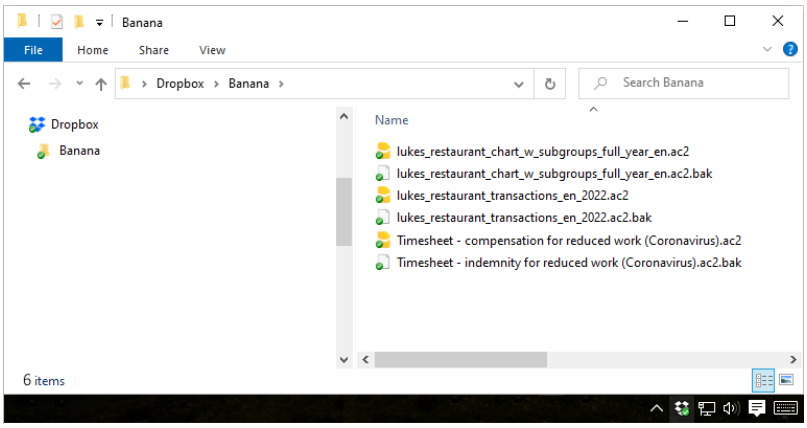
Files created with Banana Accounting Plus, as well as all related documents belong exclusively to you and you can save them wherever you want, including on systems such as DropBox and Google Drive that keep files synchronized with Cloud storage services. More info...
Banana Accounting overwrites the *.ac2 files and deletes the *.ac2.bak file. In the list of deleted files you can find the previous versions of the *.ac2.bak file.

Visualization of changes

Banana Accounting, Android version, works directly with the Dropbox server. If you make changes on the PC, normally you have to wait a few seconds before seeing the changes on the server and then on the Banana Accounting file.

To ensure that the file is correctly synchronized with the server on your computer, the file must be marked with a green check.
If you do not see the synchronization symbols (green, red, blue), you must update the Dropbox application installed on your computer.

Another way to check the synchronization status from your computer is to click on the Dropbox symbol in the bottom bar:



Furthermore, on Android, synchronization does not occur while you are working with the application. You must therefore close and reopen it.

Warning:

Banana Accounting cannot notice if you open and edit files on several computers at the same time. It may therefore happen that one person deletes data or another person adds new data. Only the last copy of the file that has been saved is kept.
You must therefore take care to avoid working on the same file at the same time.

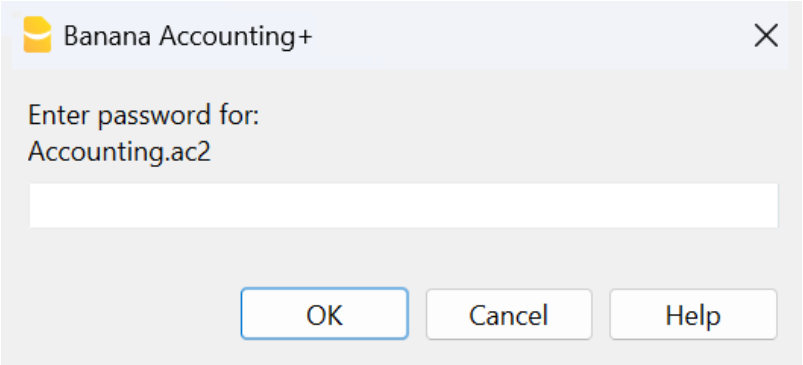
Related resources:

- Open file location
- Copy and move accounting files
- Data backup
- Recover autosave file

Enter password

When the user opens a password-protected file, a dialog box appears to enter the password.

- The file password is set in File> File and accounting properties > Password tab.
- This dialog also appears with the first execution of some commands, which require access to a password-protected file, such as the previous year's accounting.



NOTE

When the previous year is password-protected, and you want to execute the Enhanced Balance Sheet with groups command , or resume transactions from the previous year, the programme will ask you to enter the password for the previous year.

To avoid being repeatedly asked to enter the password, one of the following steps must be taken:

- Enter the same password also in the new year
- Save the file after entering the password for the previous year (the password will remain stored) If, however, you move the new year or the previous year to a new folder, you will have to re-enter the password (this is the case if you open documents from shared folders that may have different paths from computer to computer). If the file refers to several years, e.g. 2022, 2021, 2020, ... it will be necessary to open each file (thus 2022, 2021, 2020, ...) and re-enter the password for the previous year (2021, 2020, ...) in each year, then save each file.
- Delete the previous year file link in File and accounting properties > Options > File from previous year (this solution is only recommended if the previous year link is no longer required)

Data backup

Security copies (backups)

Banana Accounting lets you choose the support and the directory where to save the accounting file. You can best organize your files on the local computer, the network computer or the cloud. It doesn't include a backup management system.

We advise you to create external backup copies to make up for any loss of data, for example due to a computer crash, hard disk defect or other causes.

- For Mac use the "Time machine" function.
- For Windows use the "File History" function.
- Dropbox, OneDrive, iCloud, Google Drive offer the possibility to keep previous versions of your files.

There are also other programs on the market that allow you to automatically create backup copies of your data.

.bak files

When the saving procedure is successful, Banana Accounting replaces the contents of the existing file with the most recent accounting data:

- The data are saved in a temporary file.
  The data saved on disk are replaced with the pre-existing data, only if the saving operation is completed correctly.
- The **Create backup copy (.bak)** option, from the **Tools** menu → **Program Options** command → **File handling** tab, is active by default, and renames the existing file with the same name, and adds the extension ".bak".
  A new file is created with the name "file name.ac2.bak" which contains the data before saving it.

If a file is corrupted, you can recover the version before saving it by opening the .bak file, by dragging and dropping it in Banana Accounting or using the **File** menu → **Open** command.

Recovering data from a *.bak file

When for any reason you can't find your accounting file, you can recover it from the backup copy that the program automatically runs.

How to proceed:

- Open the folder where the accounting file is located.
- Open the file with the extension .bak. If it does not appear in the folder, select "File type" All files (*.*) in the window below.
- Once the file is opened, save it as a file. Usually it is given the same name as the lost file.

Automatic saving

Banana Accounting automatically creates and saves the work in a temporary file. When you save or normally exit the program, this temporary file is deleted. If the computer should suddenly shut down, the data can be recovered using this file.

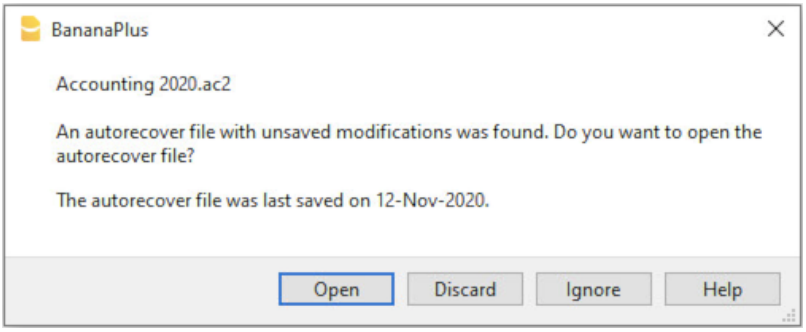
Damaged .ac2 file

Computers sometimes have technical problems or are infected by viruses. Sometimes documents sent by email arrive damaged. It is therefore always useful to have backup copies.
In case your files are damaged due to a technical error, our Support can verify, for a fee, whether data can be recovered.

Recover autosave file

This dialog appears when the program closes unexpectedly, and it was not possible to save changes made to the file.

When the program is reopened, it detects that the autosave file (temporary file) has not been canceled, and then asks if you want to retrieve the file.



You can choose from the following options:

- Recover
  - The autosave file is copied replacing the original file
  - The original file is renamed as indicated in the dialog window
- Don't recover
  - The program deletes the autosave file.
  - The program opens the original file.
- Ignore
  - The program keeps the autosave file and doesn't open any file.
  - Next time you open this file, the program will warn you that an autosave file with unsaved changes was found

If the program stops working

If the program is closed normally, it asks whether to save the modified data, and the autosave file is deleted.

The program may however unexpectedly shut down for a number of reasons:

- A power outage or another event that caused an immediate arrest of the operating system
- A problem that led to the crash of the program
  - Due to another program or to a situation of the operating system or driver that caused the program to stop.
    Try to restart your computer and use the program without other programs.
    - A flaw in the operating system or a faulty program can cause an interruption of Banana Accounting.
      - Problem with some Dell computers.
    - A computer fault (memory error)
    - A virus or some other problem
  - A problem in the Banana Accounting software
    Usually when, repeating the same command always causes the program to crash.
    If the program stops in completely different situations, it is more likely that the problem is

due to a computer or operating system (see above)
    - First of all, make sure that you have the latest version of the program. Install the updates if necessary. The problem could have been solved in the meantime

Contact technical support

Countercheck the situation in which the program stops.

- It is important to understand in what situations the program stops, so that technicians can replicate the problem.
- When you contact the technical service:
    - Describe the problem and how it can be reproduced - describe the error.
    - Enter your system details (you can copy them under **Tools → Program Options → Info System**.
    - If the problem occurs in relation to a file, send a copy of the file (removing confidential data).

Local copy of your work

One of the key points of any Desktop application is saving files. The user's work and the data entered must not be lost. Even in the case of a computer crash, the amount of work lost must be minimized.

A new strategy for saving files has been introduced with Banana Accounting+. From the user's point of view nothing has changed, but internally important improvements have been made to make the data saving process even more secure and solid, and to optimize it for use on cloud and mobile disks.

How it works

With the new implementation of the file saving and recovery process, Banana Accounting creates a local copy of the open file and then works on the local copy present in the device (pc, mobile, tablet) until the user saves the document. At this point Banana Accounting returns and saves the modifications in the source file. In the meantime, Banana Accounting regularly saves the modifications made to the document in the local copy.

Banana Accounting proceeds as follows:

- The user selects the file to be opened (source file)
- Banana Accounting create a local copy of the source file
- Banana Accounting blocks the opening of the source file to prevent modifications from multiple users
- Banana Accounting reads the local copy
- Banana Accounting regularly saves (by default every 2 minutes) the modifications made to the document in the local copy
- As soon as the user clicks on the Save button, Banana Accounting returns and saves the modifications in the source file.
- When the file is closed, Banana Accounting unlocks the source file and deletes the local copy.
- If the application cannot close or correctly save the modifications in the source file (electricity interruption or other causes), the local copy remains on the device and the its content can be recovered at the next Banana Accounting launch.
- If the file is temporarily not accessible (example if it is on a disconnected network disk or a USB pen), the user can keep working and the document modifications are saved in the local copy until when the source file is accessible again.

In other words the local copy is both a working document and a recovery document.

Advantages

The autosave feature is always active, so the work that could be lost (with the default settings for file recovery) corresponds at most to the work of the last two minutes.

Access to the file doesn't have to be continuous. Even if a file is temporarily inaccessible (e.g.: the file resides on a network disk or a disconnected USB pen), the user can continue working, and changes to the document are saved in the local copy until the source file is accessible again.

The local copy is not synchronized in the cloud. For this reason, the performance of the application is improved and the amount of data sent to the cloud is minimized.

This process is implemented in the same way on all operating systems: Windows, MacOS, iOS, Linux, Android and WebAssembly, regardless of where the file is saved.

Data recovery

In case of an interruption of the application, the local copy remains on the user's device. The next time the Banana Accounting is started, the application informs the user that changes have been found that have not been saved in the source file.

At this point the user has 3 choices:

- Open the recovered file
  The user can decide whether to save the recovered file or to abandon the changes
- Ignore the message
  The user can later decide what to do
- Cancel de recovered file
  The recovered file will be canceled

The local copy remains on the user's device as long as the document remains in use or the changes have not been correctly returned to the source file. Once the file has been closed, the local copy is deleted.

The local copies are saved in a folder hidden under the system's user data. The user does not need to access this folder, access to this folder is not recommended. In case our support requires you to open this folder, you can access it through the menu **Tools → Program Options → Advanced → System Info → Working copies path → Open path ....**

Keep in mind

This implementation:

- It does not replace a good backup policy.
- It does not replace a version control system.

Although this implementation is very secure and robust, we cannot guarantee that it will work 100% smoothly in all cases. For this reason, we encourage our customers to adopt a good backup policy and version control system.

Several operating systems provide backup and versioning functions. We ask you to browse the documentation of your operating system....

File compatibility with previous versions

The Banana Accounting files are compatible with the previous versions starting from version 5.12. This means that the files can be read and written by any version of the program.

We try to preserve compatibility as much as possible, so that files can be exchanged with different versions of the program.

- Newer versions implement new features that are not available in earlier versions. Using these features leads to incompatibility. When opening the file with an older version of the program, you are warned not to use the file, because there may be errors in calculations and/or data loss.
- Newer versions offer new applications. These cannot be opened with older versions.

Below we present the list of changes that lead to incompatibilities. If you use these features you should update the program to the new version.

Version 10 (BananaPlus 2020)

- Using the new **Links** column.
  The new version introduces the possibility of linking a document in every row of any table, through the menu **Data → Links**.
  In previous versions, this possibility existed only in the **Transactions** table. The ability to add links in any table is a feature that is highly requested by users; unfortunately, it was not possible to implement it, maintaining the compatibility of files created with previous versions. If links are used, the files are no longer compatible with previous versions.
  In the new version, when the file is opened, a **Link** column is added to each table. The data contained in the **DocLink** column of the **Transactions** table is copied to the new column, and the **DocLink** column is deleted.
- Accounting Applications:
  - Use of the new Segments column.
  - Use of VAT code for the Reverse charge.
  - Use of the Payments column.
  - Use of the BeginFormula column in the Budget table.
- Timesheet
  - Added Columns "TimeWork", "TimeAbsence".
  - Column Supplement.
- Applications Invoices and Inventory
  They are not supported in previous versions.

Version 9

- Accounting applications:
  - Items Table.
  - Quantity columns in the Transactions table.
  - Accounts and VAT codes with lowercase descriptions.
  - New features for the Enhanced Balance Sheet with groups.
  - New features for the PDF Archive command.
  - New Print functionality.
- Timesheet application

It is not supported in previous versions.

Version 8

- Accounting applications:
  - Budget table
  - Documents table
- Library application
  It is not supported in previous versions.

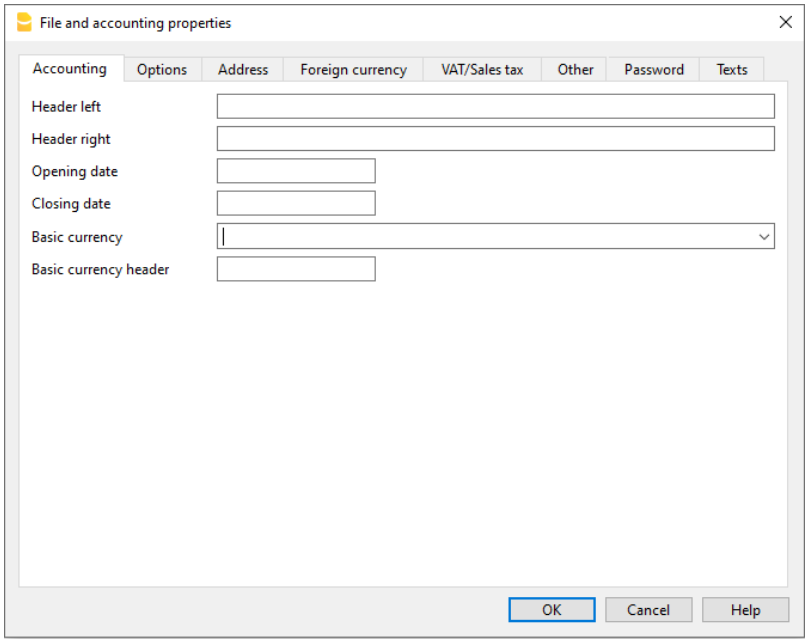
Version 7

- Accounting applications:
  - Modification of VAT Base amount in the Transactions table.

File properties

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

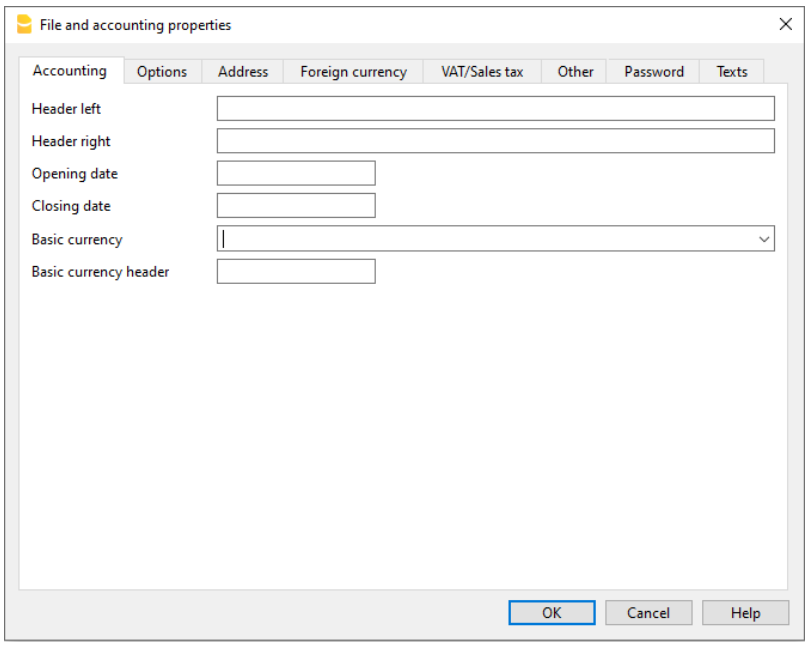
The file properties (Base data) can vary depending on the chosen accounting type.



For the explanations of the different tabs please refer to the menu on the left.

Accounting Tab

Access this section via the **File → File and accounting properties → Accounting** section.



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.

Base currency

The code of the currency in which the accounting is being handled. You can enter any currency code, even the one that are not in the list. 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.

In the multi-currency accounting files it is mandatory to select the basic currency, which will work as the functional currency, the one used for the calculation of the Balance sheet and Profit & Loss statement.

Changing the Basic currency symbol

If you change the basic currency symbol the program will not change the existing amounts. We advise you to change your basic currency symbol only if you don't have yet entered any opening balances

and any transactions.

Accounting file WITHOUT foreign currencies

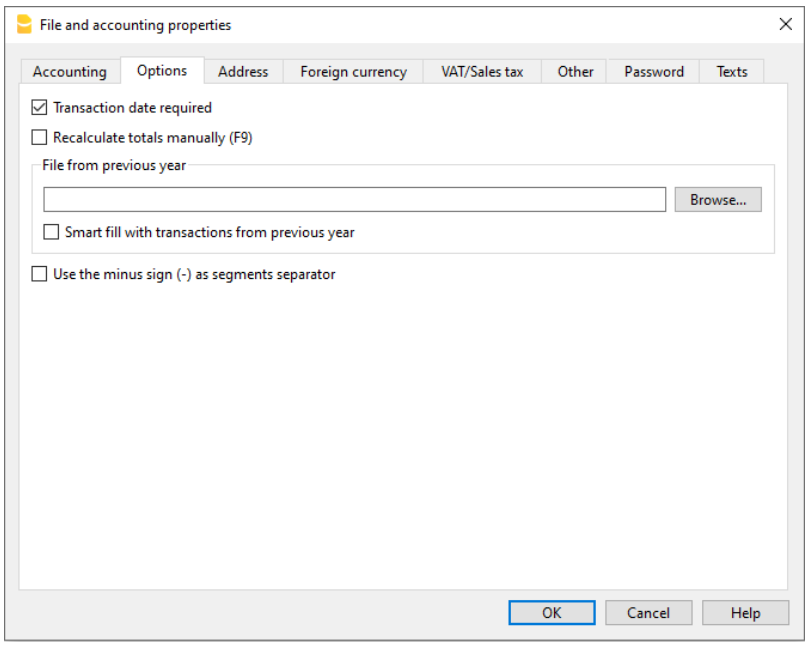
You can replace the basic currency symbol with the new symbol.

Accounting file WITH foreign currencies

To change the currency code in accounting with foreign currencies refer to the following page Change the basic currency.

Options Tab

This section is accessed via **File → File and accounting properties → Options** section**.**



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.

Smart fill with transactions from previous year

If this cell is checked**,** 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 only active for Income & Expenses accounting and Cash Manager. By activating this

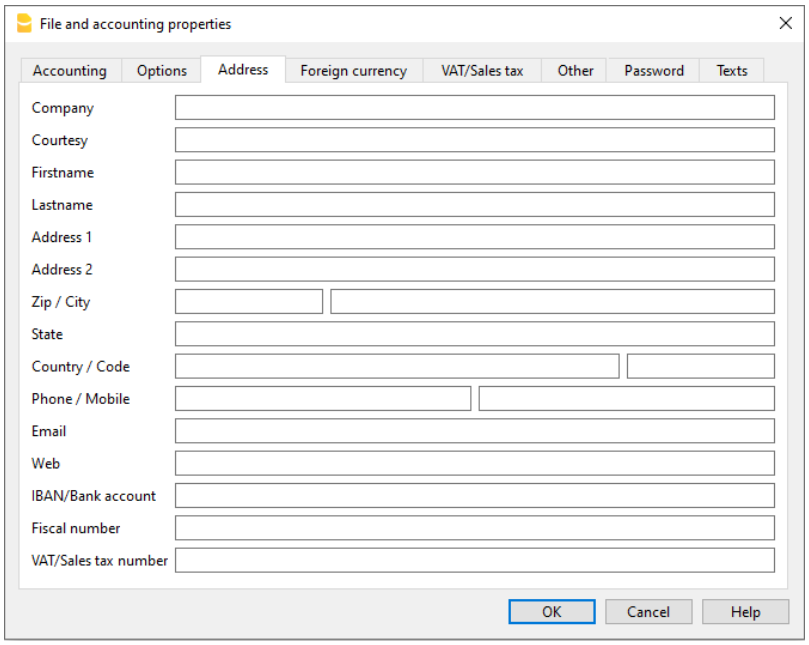
box, the amount is entered in the cost center (positive or negative) according to the category.

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

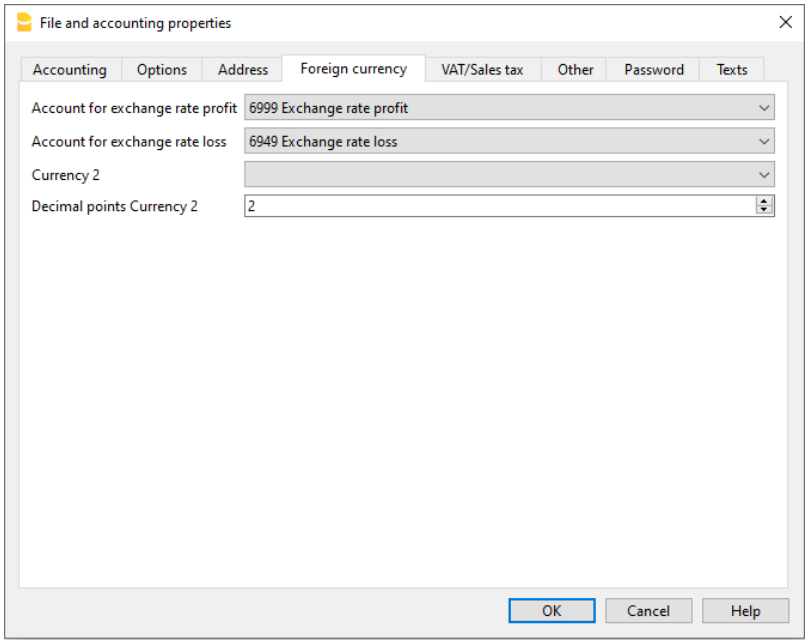
Address Tab

This section is accessed via the **File → File and accounting properties → Address** tab.
In this section it is possible to enter data concerning the company or person whose accounting is managed.



Foreign currency

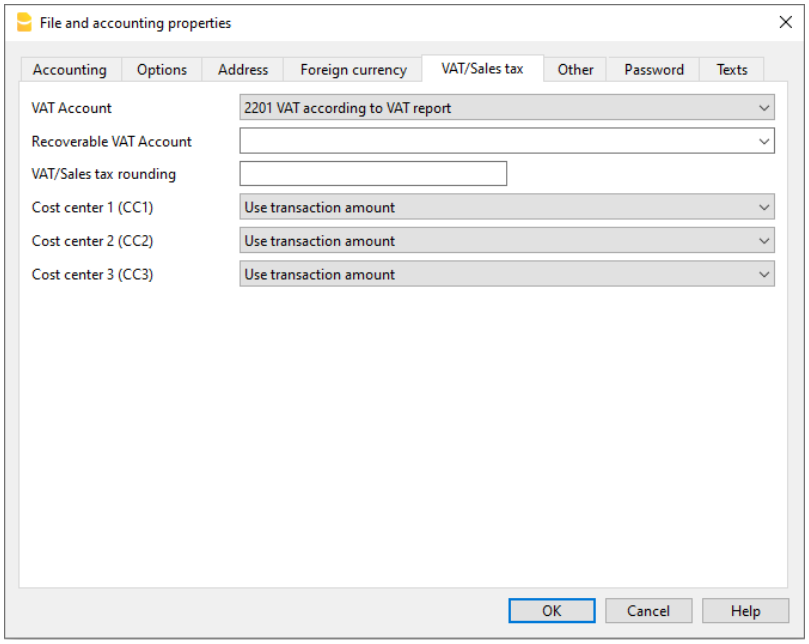
This section is accessed via the **File → File and accounting properties** menu → **Foreign currency** section.



For the explanations of the different tabs please refer to the corresponding page Starting a multi-currency accounting.

VAT/Sales tax

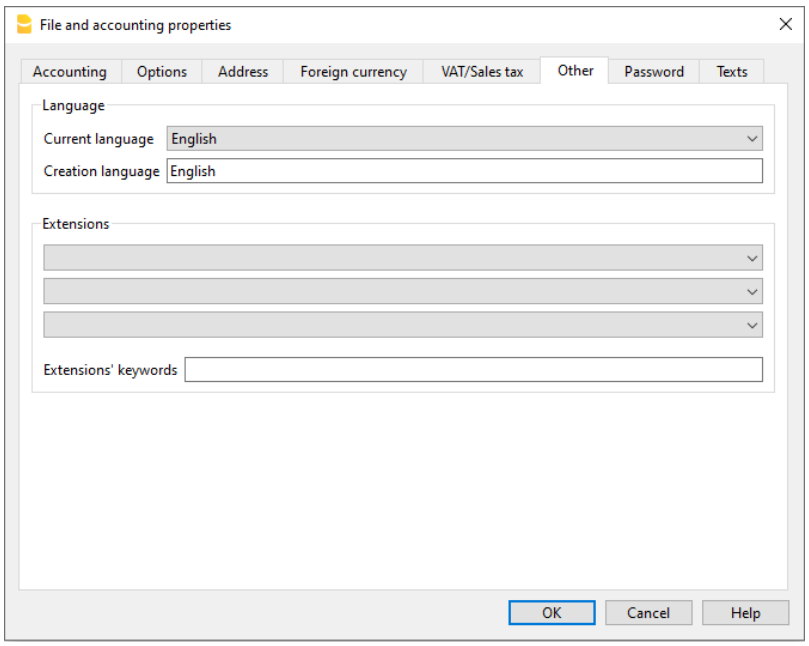
This section is accessed via the **File → File and accounting properties** menu → **VAT** tab.



For the explanations of the different tabs please visit the corresponding page File properties (VAT/Sales tax tab).

Other Tab

This section is accessed via the **File → File and accounting properties** menu → **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 **Tools** menu → **Convert to new file** command.

Extensions

It is possible to indicate extensions of Banana Accounting. When the file is opened, the program will automatically install the extensions. They can be used for templates or files that are combined with extensions. Other people who will use the file will find the commands to install the program.

The list shows all extensions that can be installed.

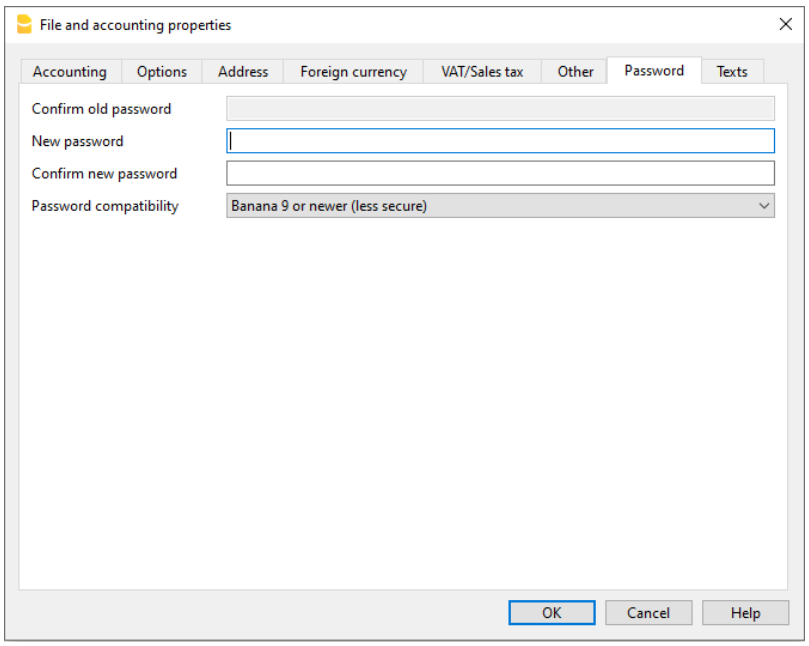
Extensions' keywords

Enter a keyword contained in the Banana Accounting extension. Usually these keywords are specified in the installation instructions of the extensions; most extensions don't use keywords to restrict viewing to certain files.

If a script has the @docproperties attribute, the command will be visible in the Extensions menu only for those Banana files that have set the same keyword in the Extensions field. To set multiple keywords, you need to separate them with the ; (example: **datev; donations**).

Password Tab

This section is accessed via the **File → File and accounting properties** menu → **Password** tab.



Files can be protected by using a password.

Enter a password for a file without a password

Confirm old password

Leave the cell empty.

New password

Enter the password.

Confirm new password

Enter the same password that you entered in the New Password box

Change an existing password

- Enter the existing password.
- Enter the new password twice.
- Confirm with **OK**.

Password compatibility with old versions

Activate this option if you want your password to be compatible with the previous Banana Accounting versions.
This option not recommended because the password is saved in a less secure mode.

How to cancel a password

- Enter the existing password.
- Leave the boxes for the new password empty.
- Confirm with **OK**.

Forgotten password

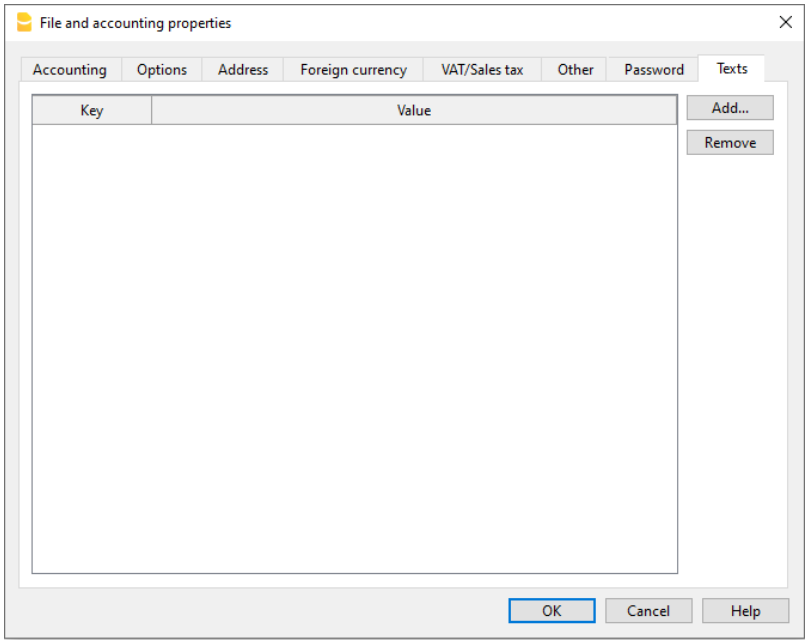
For information about a forgotten password, please refer to the Questions and Answers page, Password unlock paragraph.

Note

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

Text Tab

This section is accessed via the **File → File and accounting properties** menu → **Texts** tab.



In this tab it is possible to enter different keys in order to save extra information, such as the accountant name, for example. These keys and the resulting texts can be taken over and used in scripts.

Key

In this field, input the reference text (e.g.: accountant name).

Value

In this field, it is necessary to input the value related to the key (e.g.: Ocean Avenue, ...).

Add

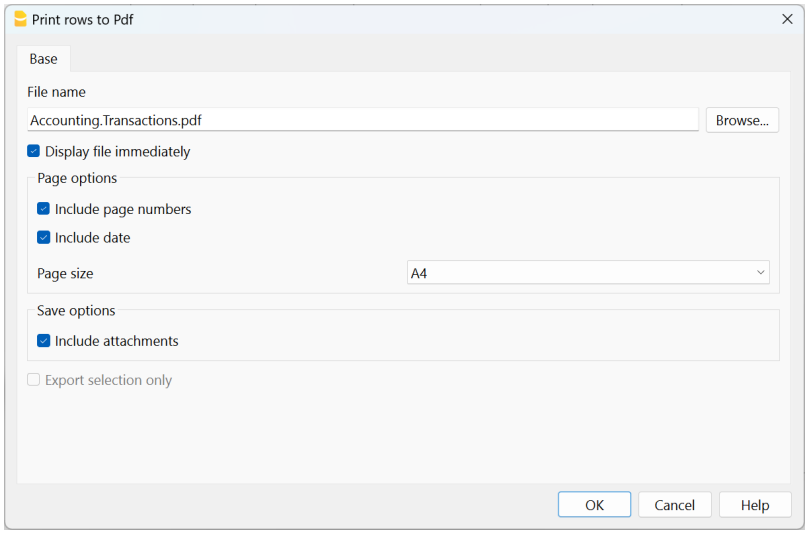
This button saves the newly entered data.

Remove

This button removes the selected Key.

Create PDF

The **Create PDF** command is activated from the menu **File** > **Create PDF** and it prints in a PDF format everything that you see on screen.



There is also a different command from the menu File > Create PDF dossier, that gives you the possibility to choose which contents of your Banana Accounting Plus file you want to include in your Pdf dossier.

Saving options

> Saving options are only available with the **Advanced plan** of Banana Accounting Plus.

Include attachments

Save the attachments within the PDF file. Attachments refer to local files that have been inserted in the **Link** columns of various tables. In the created PDF file, a symbol will be placed next to each attachment. By clicking on the symbol, the attachment will be opened and displayed. Please note that the ability to open the attached files is only available in PDF readers like Adobe Acrobat Reader, Foxit, and others. If the PDF file is opened in a web browser, it might not be possible to open the attachments.

This option is only visible if the document(s) contain Link elements.

Technical notes

- In print and print preview (physical printer and virtual pdf printer of the operating system) all fonts supported by the operating system are possible.
- In Windows pdf export only TrueType fonts that have Unicode cmap mapping and contain the following tables "OS/2", "cmap", "cvt ", "fpgm", "glyf", "head", "hhea", "hmtx", "loca", "maxp", "name", "post", "prep".
- If the program fails to load the indicated font, it replaces it with a default one (Helvetica or Arial depending on the operating system) and a message is displayed to the user that it is unable to

use the PDF font.

Export file

Chose File → Export file command from the **File** menu in order to export several tables simultaneously.
In the **Export file** dialogue the following sections are also used:

- Those specific to the file type (see export formats).
- 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)
- Customization tab

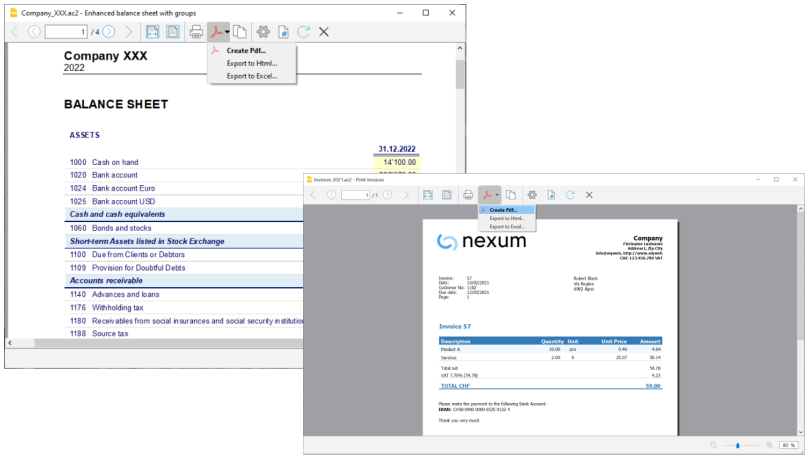
Printouts/preview

Print everything you see on the screen

In addition to the various reports available, Banana Accounting allows you to print everything you see on the screen, in any table, by simply using the **File → Print** command.

Print 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.



Print

The button pulls up the Printer Setup window from your Windows system: the selections are valid for the current working session only. Permanent alterations need to be input using the Windows control panel.

Horizontal or vertical printing and other printing parameters of the table need to be input under the Page Setup command and are different for each view.



Print selected cells only

When you have a selection of cells in the table, the **Selection** option is activated and the preview and printing will concern the selected cells only. To print the entire table, turn off the Selection option.

Page size

The page size is taken over from the printer preferences. To change or correct the page size, go to the printing preferences and select the desired size (for example, A4). If you have already selected this size (A4), you must select it again to correct the page size.

Exporting to other formats

Printouts can be exported in different formats:

- **Pdf**
  The print format.
  The page size of the pdf is taken from the printer preferences.
  Before creating pdfs to be printed or emailed, please check that the page size in the printer preferences is set to A4.
- **Html**
  Pages that you can open with your internet browser.
- **Excel**
  The data is not really exported to Excel, but the file is exported in Html format, with the extension .xls.
  Excel indicates that the data is not in Excel format, but opens the file anyway and also takes some, but not all, formatting.
- **Latex**
  Presentation format.
- **Copy to clipboard.**
  The entire report is copied to the clipboard, so you can paste it into Excel or other programmes.

Print settings

By clicking on the **Toothed Wheel** you access the print setup menu.

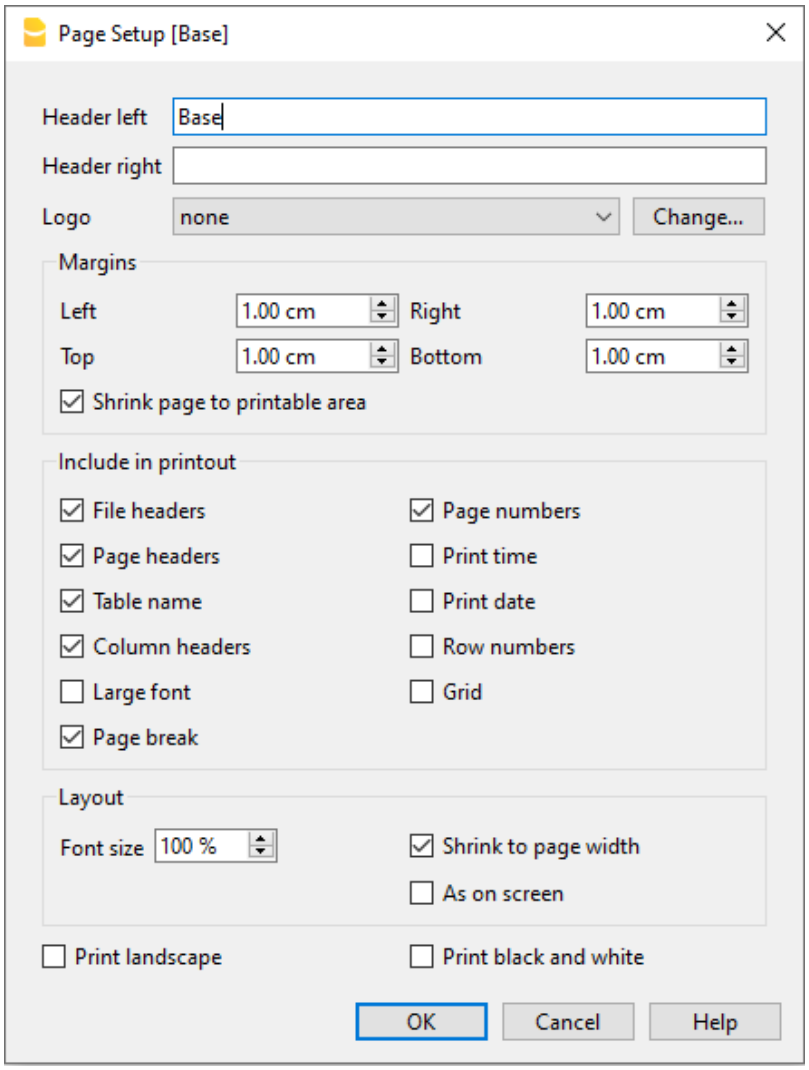
Accounting printouts

You can find information on specific printouts for the different accounting types at the following pages:

- Double-entry accounting
- Multi-currency accounting
- Income & Expense accounting
- Cash Manager
- VAT Report
- Swiss VAT form - page in Italian, German or French

Page setup

The Print and Preview properties are accessed via the **File** menu > **Page Setup** command.
Each View of the table has its own print setting. The name of the view is indicated in the dialogue title.



Left header

This is where the title for the current view is shown. The title can be edited and appears at the top left of the printed page.

Right header

It is possible to enter a different text that will be printed at the top right-hand side of the page.

Logo

Allows you to add a logo:

- Use the **Change** button to the right of the Logo box; you access the **Logo Formats** dialog.
- Select **Add** and insert your own logo.
- **From File > Page Setup** , enter **Logo** in place of **none**.

- Confirm with the **OK** button.

More details for inserting a logo are available on the Logo setup page.

Margins

It is possible to input the page margins here: Left, Right, Top, Bottom. Measurements are in centimeters.

Shrink page to printable area

This function makes it possible to adapt the printable area when the print goes past the margins of the earlier defined page margins.

Include in print

When these functions are activated, they allow to display the following data:

File headers

This is the text that is being entered in the File properties found in the **File** menu.

Page headers

The page header will also be included in the printout.

Table name

The table header (f.i. Accounts, Transactions, etc.) is also included in the printout.

Column headers

Allows to display the various table columns.

Large font

The program prints the headers using a slightly larger font.

Page break

When activated, this option maintains the entered 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 time of 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.

Attachments

In the case of exporting to PDF, the attachments are included in the PDF file.

> In Banana Accounting Plus this feature is only available with the Advanced plan. Explore all the Advanced plan features. Switch now to the Advanced plan!

Layout

The program automatically adapts the page dimension.

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 the columns or reduces the zoom 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.

In case the contents goes past the page dimension:

- If the option "Reduce to page width" is activated, the font size will be reduced;
- If the option "Reduce to page width" is not activated, the part that goes past the paper will not be printed.

Print in black and white

All colors will be converted in gray scales.

Print landscape

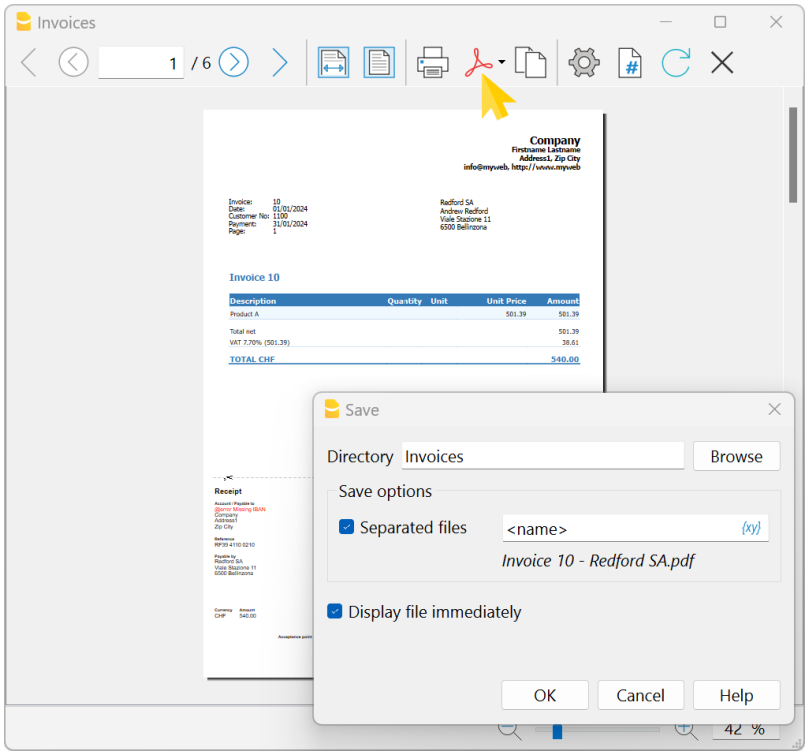
To print in landscape format which makes the page read horizontal.

Export PDF from print preview

This window is displayed when you need to export to PDF from the print preview.

To export invoices in PDF:

- From the menu, Reports > Customers > Print invoices
- Specify the invoices to print (e.g., 1-10)
- Confirm with **OK**
- From the print preview, click on the **PDF** icon



File / Folder Name

Enter the name of the new file to create or choose an existing one using the **Browse** button. If the **Separated Files** option is active, enter the name of the folder in which the files are to be saved and **check that there are no empty spaces at the end of the folder name.**

Saving Options (Advanced plan)

Include attachments (PDF only)

Saves attachments within the pdf file. Attachments are local files that have been inserted in the Link column.

- This option is only visible if the document(s) contain Links.
- In the created PDF file, a symbol will be inserted at the attachments. By clicking on the symbol, the attachment will be opened and displayed.
- Only attachments located in the same folder as the accounting file or in a subfolder are exported. For attachments in other folders, an "access denied" message is reported.

This limitation is imposed to prevent the inadvertent export of a link to a system or confidential file located in any folder when generating the PDF.
It is advisable, therefore, to save attached documents in a subfolder within the accounting folder.

- Files with absolute paths are not exported.

PDF Readers

- Only a few advanced readers like Adobe Acrobat Reader and Foxit allow viewing attached files. Other PDF readers, such as those integrated into browsers, do not support viewing attachments.

More information at the Create file PDF with digital attachments page.

Separate file (PDF only)

Save the printout in separate PDF files. if several invoices or customer statements are printed. For more information please refer to the dedicated paragraph down below.

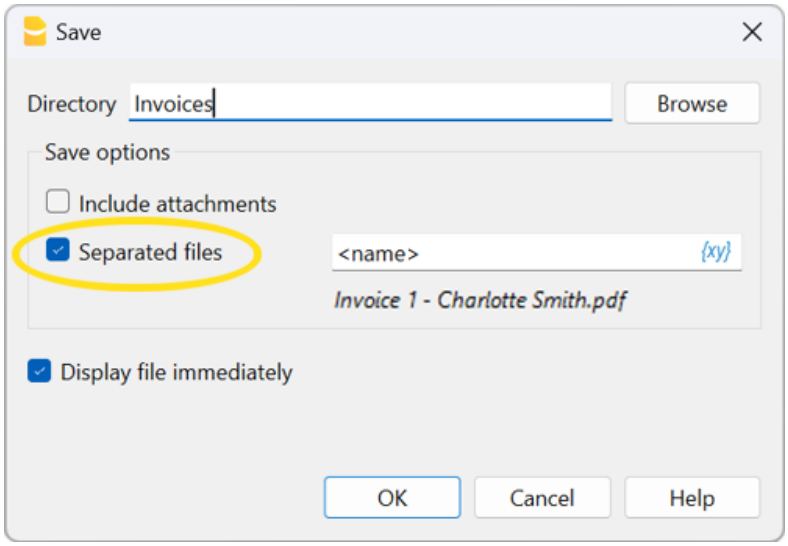
Display file immediately

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.

Print invoices or customer statements in separate PDF documents

This feature allows several invoices or customer statements to be printed in a single operation, resulting in separate PDF files, which saves considerable time.

- To use it, it is necessary to download the latest version of Banana Accounting Plus.
- The Print in separate files feature is only available with the Advanced plan of Banana Accounting Plus.



When printing separate files, you can customise certain data:

- You may indicate the name of the file to be used.
- You can use variables that take information about individual documents, such as <number> for the document number, or <name> for the default file name.
    - The full list of variables can be accessed by clicking on the {xy} symbol.
    - In the line below you will see a preview of the full file name that the programme generates.
- When saving, the programme will ask the user for confirmation if a file with the same name already exists in the indicated folder.
- This option is only visible if the printout consists of several documents.

Parameters for PDF file creation

Page Size

The page size of the PDF is taken from the printer preferences.

Before creating PDFs for printing or emailing, ensure that the page size in the print preferences is set to A4.

PDF/A Format

The file is converted to the PDF/A format, which is an archival standard and a more restricted subset of the PDF standard. If certain elements are included, the PDF file may not comply with the PDF/A standard.

- The inclusion of attachments of any kind is compliant only in the PDF/A-3 standard.
- Links to external documents are not allowed.

Fonts

The program generates the PDF using user-specified fonts. If there are readability issues or if searching within the PDF is not functioning, you can disable True Type fonts from the Tools > Program Options > Advanced > True Type Fonts menu.

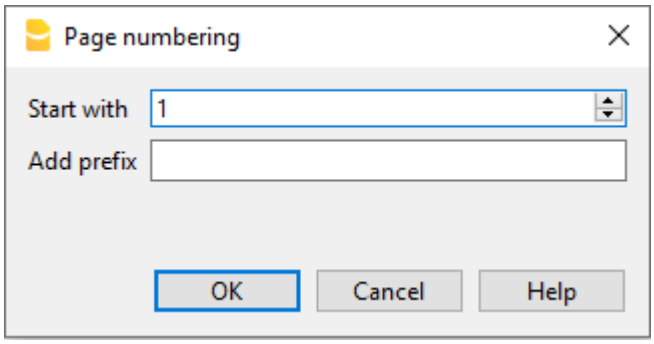
Export Print Preview

In the print preview toolbar:

- Click on the arrow beside the **Adobe PDF** button
- Choose the option that's right for you:
  - Export PDF
  - Export to Html
  - Export to Excel
  - Copy to clipboard

Page numbering

You can access the page numbering feature by clicking on the  icon on the Print Preview toolbar.



In this dialogue it is possible to assign the number with which to start the page numbering, and the prefix to be inserted in the numbering. Printing of the page number must be enabled or disabled through the settings of the displayed page or report.

Start with

The starting number for page numbering.

Add prefix

The prefix to insert to the page numbering.

Create PDF dossier

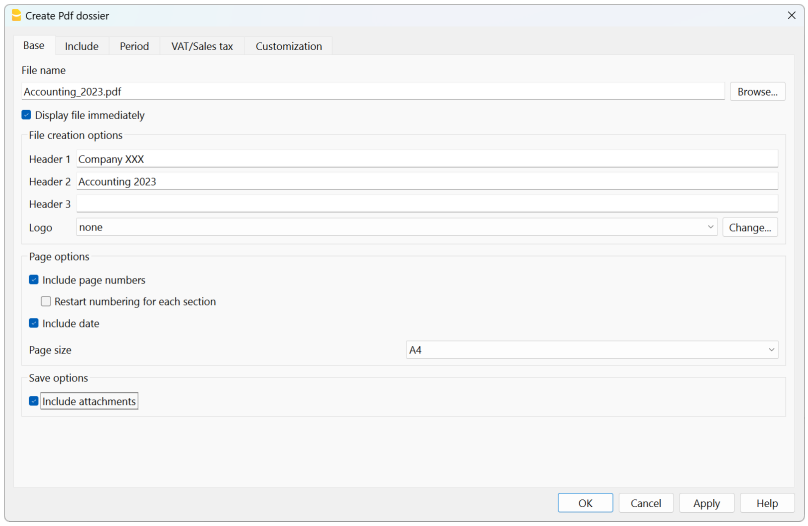
Export to PDF is one of the most commonly used exports. Banana Accounting Plus allows you to export the entire accounting file, including the Reports, to PDF.

New! It is now also possible to export to PDF including all digital attachments.

> The PDF export with digital attachments is only available in Banana Accounting Plus with the Advanced plan.

For the reports included in the PDF dossier, settings are taken as they were set with the commands from the Report menu. If other settings are desired, these must be changed via the commands in the **Report** menu.

In order to create a PDF file choose **File** menu > **Create PDF dossier** command (or click on the corresponding icon on the Toolbar).



File Name

Enter the name of the new file to be created or choose an existing one via the Browse button (the programme will rewrite the existing file with the new data).

Display file immediately

As soon as the PDF file has been created, the software to view it, will be opened. This way, the result of the export can be displayed immediately. Do 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.

File creation options
Header 1, Header 2 , Header 3

You may enter up to three different headers which will appear in the PDF file.

Logo

If your logo has been set in the **File** menu **> Logo Setup** command, you can choose whether to display the logo in the PDF file or exclude it.

- **None**: the logo is excluded
- **Logo**: includes the logo.

See Logo Settings page.

Page options

By activating the page options it is possible to include:

- Page numbers
- Restart numbering for each section
- Date

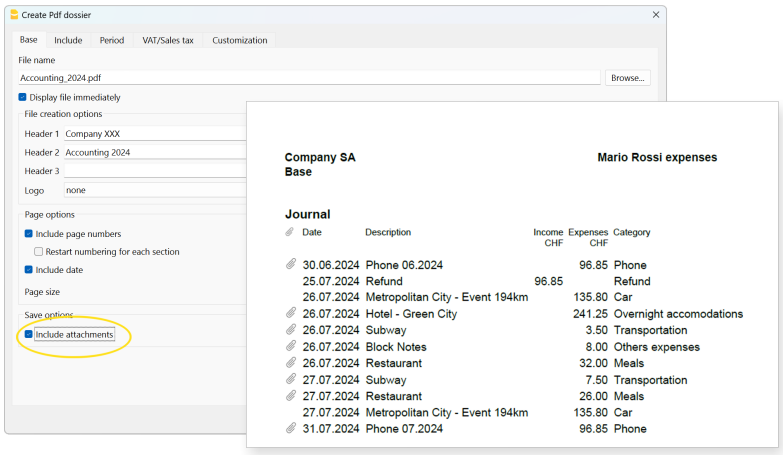
Page size

You can select the page format

Create PDF file with digital attachments

The save option **Include attachments** allows you to include in the PDF export also all the digital documents entered in the **Transactions** table, in the **Link** column. This possibility allows you to have in a single file all your accounting, your reports such as Balance Sheet, Income Statement, etc. and all the documents (invoices, receipts, ...).

> The possibility to include attachments to the PDF export is only available with the Advanced plan of Banana Accounting Plus.
> See all the benefits of the Advanced plan.



More details on the Include attachments option

Save the attachments within the PDF file. Attachments refer to local files that have been inserted in the **Link** columns of various tables. In the created PDF file, a symbol will be placed next to each attachment. By clicking on the symbol, the attachment will be opened and displayed. Please note that

the ability to open the attached files is only available in PDF readers like Adobe Acrobat Reader, Foxit, and others. If the PDF file is opened in a web browser, it might not be possible to open the attachments.

This option is only visible if the document(s) contain Link elements.

Technical notes

For issues related to the PDF format or fonts, please refer to the Create PDF page.

Other Sections

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

- Include
- Period
- VAT
- Customization

Open file location

The **Open file location** command from the **File** menu opens the operating system's file management program (Windows Explorer, Finder Mac) and displays the folder where the file you are working on is located.

In order to rename, move or delete the file, the file must be closed.

Proceed as follows:

- **File → Open file location**
- View the folder where the file was saved
- Proceed with the desired action (copy, rename, move files).

Sometimes the file remains locked even if it is closed. In these cases it is also necessary to exit the program to unlock the file completely.

Send .ac2 file via email

To send a Banana accounting file (.ac2) you can use the command from the **File** menu → **Send file via Email...**

By choosing this command, Banana Accounting Plus opens the email program of your computer, creates a new message, inserting your Banana Accounting .ac2 file as attachment.

If your email program displays a message informing you that you need to create a Microsoft Outlook profile, you must follow the information found at the following link:

- https://support.microsoft.com/en-us/windows/change-default-programs-in-windows-10-e5d82cad-17d1-c53b-3505-f10a32e1894d

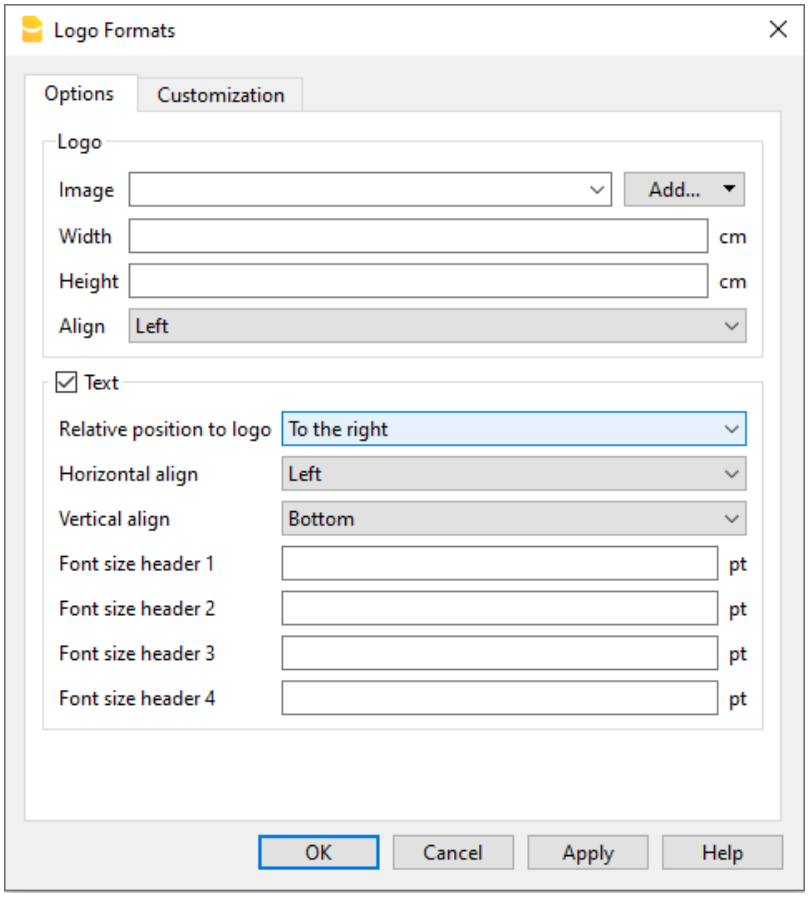
Logo setup

Logo setup

In Banana Accounting Plus to insert a logo go to the menu **File → Logo setup.**

Option tab

You can insert images, size and alignment of the logo and text in the header.



Logo

- Image. Allows you to add, edit and delete a logo.
  - Add a logo:
    - Insert a logo image via the **Add** button.
    - Multiple images can be added.
  - Edit or replace a logo:
    - Select an image from the list.
    - Edit or replace the selected image via the **Edit** button.
  - Delete a logo
    - Select an image from the list.
    - Delete the selected image via the **Delete** button.
- Width.
  - Enter the width in centimetres of the logo.
- Height.
  - Enter the height in centimetres of the logo.
- Alignment.

- Select the position of the logo: **left, centre** or **right.**

Text

- When you activate the Text field:
  - The header of the various accounting documents is inserted next to the logo image, provided the option to print the logo is activated in the report settings.
- When you deactivate the Text field:
  - The logo is simply inserted without the report header information, again provided that the option to print the logo is activated in the report settings.
- Position relative to logo:
  - You can choose where to position the text relative to the logo: below, on the left, above, on the right.
- Horizontal Alignment:
  - You can choose to align the text left, centre, right relative to the logo.
- Vertical Alignment:
  - You can choose to align the text top, centre, bottom in relation to the logo.
- Header font size:
  - For printing reports or accounting documents, you can choose to set the font size for each header line.
  - For invoicing, the font size can only be set by script.

Customization tab

Through this section you can customise and store various settings for your logo and texts.

If necessary, you can call them up by selecting the name of the desired customisation.

To print an invoice with the logo it is necessary to use a customization with the **Logo** name, to be entered in the **Name** box.

To print an enhanced balance sheet or an invoice with a different logo, a new customisation must be created (e.g. the name **Logo_balancesheet**, this name must be selected in the Embellished balance sheet setup or entered manually in the field **Logo nam**e in the Setup of the invoice layout.

Name

The name of your customisation (e.g. Logo1, Logo2,...).

Description

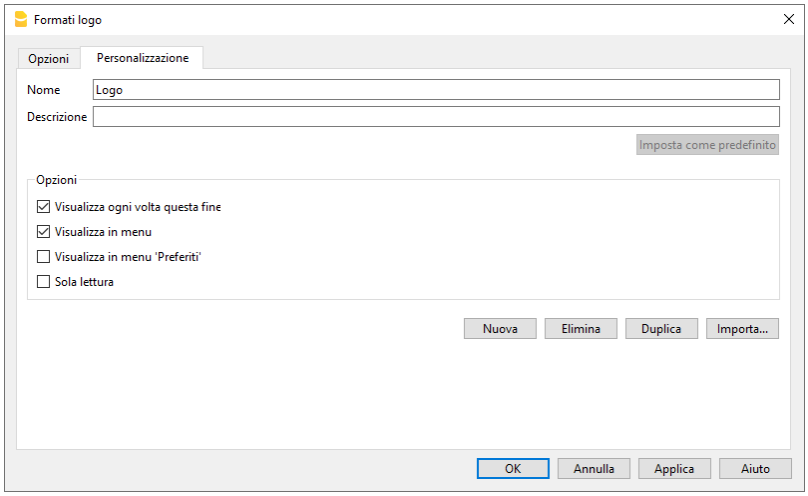
Enter a description for reference of the settings (e.g. 'Logo left, text right',..).

Set as default

With the set as default button you can set a customisation as default.

Options

For further information, see the Customisation page.



Add logo to all printouts

The logo can be inserted in the various printouts. Click on the links below to access information on how to insert the logo.

- Enhanced balance sheet
- Enhanced balance sheet by groups
- Invoices
    - In the invoice header of the CH10 and UNI11 layout via the Invoice Settings → Logo option.

From the Print Preview of the Embellished Balance Sheet and the Embellished balance sheet by groups, the settings for the logo can also be accessed by clicking on the Settings icon (cogwheel).

paola Tue, 05/29/2018 - 15:37

Recent / Favorite files

These commands display the list of recently used files and favorite files.

In order to eliminate the list of recently used files:

- click on **File** menu **→ Recent files → Clear list recent files**.

In order to remove just one single file from the **Recent Files** list of the **Favorites** (Start page), position the cursor on the file name, proceed with a right mouse click and select **Remove** (Mac users should use the key combination **Ctrl + right mouse button**).

To create a file Favorite:

- Open the desired file
- Click on **File → Favorite files**
- Click on **Add to favorites**

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**.

Edit Menu

The Edit menu contains a series of practical data editing commands.
Also see Keyboard shortcut.

Undo / Redo operation

These simple commands allow you to cancel or restore the last operation made. To set the maximum number of undo operations, you need to set it in the Tools menu > Program Options > Editor > Max number of Undo Operations.

Copy, Cut and Paste

All rows of Banana Accounting tables and the data they contain (except data in protected tables and cells) can be copied, cut and pasted exactly as in Excel.

- 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 icons  or press **Ctrl+C** to copy, **Ctrl+X** to cut and **Ctrl+V** to paste.
There are also the following commands:

- **Copy rows**, **Delete rows** and **Paste rows**: in this case they refer to a full row or rows and not to a cell selection. For this purpose the commands Copy, Cut and Paste should not be used.
- **Copy rows** copies the cells to the clipboard with the column header, very useful for filtering in Excel.

Select all

This command selects all the rows and columns of the active table.
It's the equivalent to clicking at the top left hand side of the table.

Copy row from above (F4 or Cmd + 4)

This command is very practical and allows you to copy the contents of the cell above to the one you are in. Applicable to a single cell, several cells or an entire row.

Execute command (F6 or Cmd + 6)

This command performs various practical functions depending on the cell in which you are located.
More information on the Interface page.

Insert blank rows... (Ctrl and + key)

This command inserts blank rows above the selected row:

- Position the cursor below the line where the empty rows are to be inserted
- From the **Edit** menu, select the **Insert rows** command
- In the window that appears, type the number of rows to be inserted
- Confirm with **OK**.

Add 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 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 recommended when the amount of rows to be added is rather limited. The sequence for the shortcut key is: **Ctrl+Enter**.

Duplicate rows...

This command duplicates the selected row(s).

After duplication, the rows remain selected and can be moved with the Move Up and Move Down command.

Copy rows ... (Ctrl + Shift + C)

This command copies all row data, including non-visible columns, to a temporary space, so that they can be resumed with the command **Insert copied rows**

In addition, the command copies cell values to the clipboard/clipboard with the column header, which is very useful for filtering data in Excel or other programmes. If you have selected only a few cells, it copies the contents, but always with the corresponding column header.

The column header makes it easier to process data in Excel or with other programmes.

You can also make copies with the header with the Preview command.

Delete rows... (Ctrl and - key)

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.

The deleted lines are copied and saved in memory and can be reinserted with the command Insert copied lines.

This feature of copying lines before they are deleted is very useful for functioning like the Cut command in an Excel spreadsheet.

Move up (Alt + arrow down) and Down (Alt + arrow down)

Moves the selected rows up and down one position.

Protect/Unprotect rows

Using the **Protect rows** command, from the **Edit** menu, the user activates rows protection to avoid making any changes by mistake.
Protected rows have light grey row numbers. The protected rows cannot be edited until, by using the **Unprotect rows** command, the protection is being removed.

To protect Rows:

- 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**.

To Unprotect Rows:

All rows in system columns are protected and cannot be unprotected.
For example, it is not possible to unprotect rows in account tabs or rows where the program performs automatic calculations.

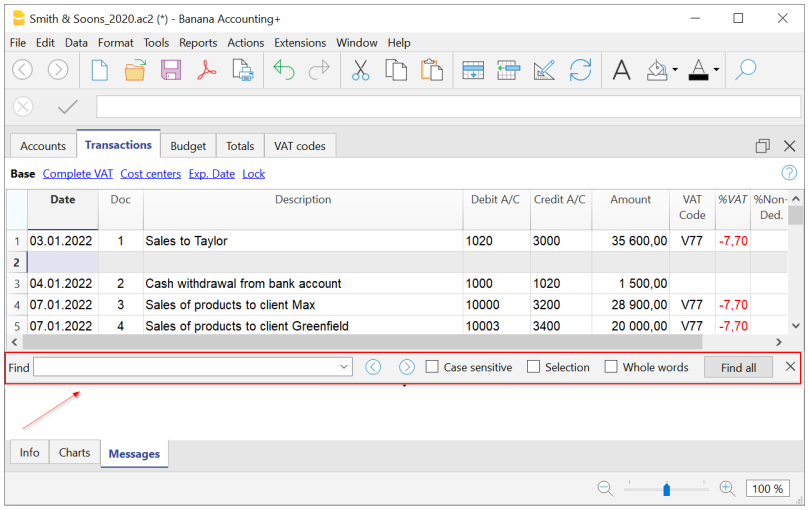
Data Menu

The **Data** menu contains the following functionalities:

- Find
- Replace
- Rename
- Links
- Go to
- Go to original row
- Extract and sort rows
- Sort rows
- Export rows
- Import rows
- Columns setup
- Tables setup

Find

The Find function is located in the **Data > Find** menu. The section for the options for searching for data are displayed at the bottom of the table you are in.



Find text

Enter the text or value to search for. The amounts must be entered without the thousands separator.

Entire words only

Search for entire words only: For example, if the search word is Tot, it will not find Totals.

Uppercase / Lowercase

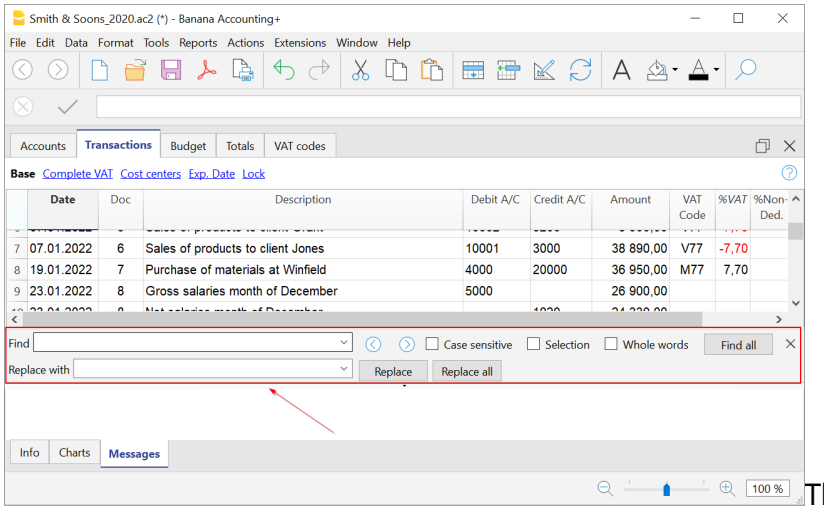
When this option is activated, the program distinguishes between uppercase and lowercase letters.

Selected zone only

With this option, the information is searched only in the previously selected area.
To start the search you need to click on the Find Next button. The first information corresponding to the request is located; to continue the search and find subsequent matches, repeat the Find next command, or use the **F3** key.

Find and Replace

The Replace function, linked to the Find function, is activated by clicking on the **Data → Replace** ... menu. You will find the options for searching and replacing data appears in the section at the bottom of the table you are in.



The text to search for and the text to replace must be entered in the same format as they appear in the input field. The amounts must be entered without the thousands separator.

Find text

Enter the reference you are searching for.

Replace with

Enter the new reference.

Options

Complete words only

Search for complete words only: For example, if the search word is Tot, it will not find Totals.

Uppercase / Lowercase

When this option is activated, the program distinguishes between uppercase and lowercase letters

Search in the selected zone only

With this option, the information is searched only in the previously selected area.

Replace all

This key performs the replacement of all data at the same time. It is used when a change in the Accounts, Categories, Transactions or VAT Codes table (for example an account number, a VAT code) is necessary. For change of data to be repeated, you can also use the Rename function.

Replace

Replace one item at a time.

Find all

It searches for all the information, based on the entered keyword, and displays it in the information window below.

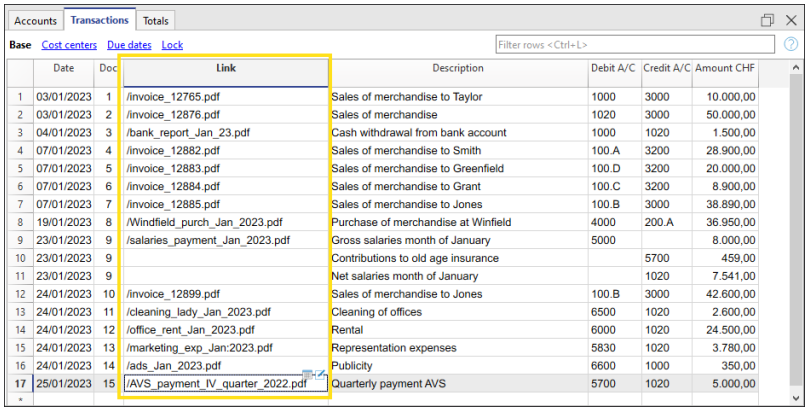
Find next

Next available information.

Add links to digital documents

The function of linking a digital document, saved on your computer or on the Internet, to an transaction line allows you to open a receipt, invoice or other document directly in the accounting file with a simple click. Your documents will always be just a click away and you can say goodbye to paper and switch to fully digital accounting.
Also refer to Organise accounting files locally, online or in the cloud.

- The function of linking a digital document to a row is available in all tables, also for the Accounts, Items and Other tables.
- From the print preview, with Export to PDF, the programme also allows you to include the linked digital document files in PDF. When auditing, the auditor can also open the attached document (invoice, receipt, other PDF document) in the accounting file.



File names and paths

When entering a path to a file this can be of two types:

- **Absolute path.**
  - An absolute path file name, or more simply 'absolute file name', specifies the complete path to a file, including the disk drive, folders and the name of the file itself.
  - It describes exactly where the file is located in the file system.
  - Examples of absolute file names:
    - "C:/Documents/Images/Photo.jpg"
    - "/Documents/Images/Photo.jpg"
  - If the accounts folder is moved to another computer with a different path, the file will not be found.
- **Relative path to the accounting file folder (Recommended).**
  - Relative path or more simply 'relative file name' refers to file names that are not absolute, i.e. do NOT begin with a '/'.
  - Links with relative paths are understood to be relative to the folder where the accounting file is located.
  - Links remain valid even if folders are moved or synchronised to other computers that have different locations, as long as the file remains in the same location relative to the accounts file.
  - Does not include details of the disk drive or main folders. The name begins without a slash.
  - If the file is in the same folder, only the file name 'invoice.pdf' will appear

    - If the file is in the 'attachments' subfolder, it will be 'attachments/invoice.pdf'.
    - If the file is in the top folder it will be "../invoice.pdf".
    - The symbol '../' means upper folder.
        - "../attachments/invoice.pdf' means that the file is in the 'attachments' subfolder of the top folder.
        - ".../.../attachments/invoice.pdf' means that the file is in the 'attachments' subfolder of the top two-level folder.

Error File Not Found

If the programme reports that it cannot find the file, the reason may be one of the following:

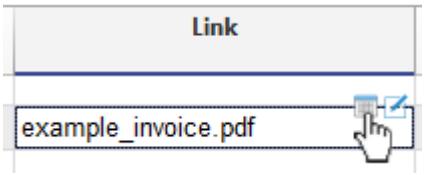
- The file has been deleted or moved.
- Files have been copied or synchronised to another computer and the path name to the file is absolute.
- The accounting file has been moved and the file names contain relative files.
- The file name contains invalid characters on other operating systems:
    - The programme uses the '/' character as path separator, but also accepts '\'.
    - Characters such as '*' may not be used in file names.
    - Care must also be taken not to use characters such as '*&%'. which are valid on MAC or Linux, but not for Windows.

The Links Column

The **DocLink** column (in the **Transactions** table) and the **Links** column (in all other tables) make it possible to enter a link to an external file (usually a scan of a receipt or an invoice).

- The **Links** column is usually not visible.
  In order to display it, use the Columns setup command from the **Data** menu.
- Once the **Links** column appears, you can add the link to the digital document; you can also edit the file name directly in the cell where the link has been inserted, without having to edit the file in the folder where it is located.
- **It is best to use file names related to the accounting folder (see previous section File names and paths).**
- In the **Links** cell you can enter different types of content:
    - The relative or absolute file name.
    - A link to an Internet page or file, preceded by 'https://' or 'http://'.
    - A customised Url schema.
    - A link to a resource contained in the program resources, e.g. ":/image.png".
    - A link to a resource contained in the Documents table, e.g. ":documents:doc.pdf".
    - A text beginning with an exclamation mark '!', to indicate in the auto-completion in which path to search for files (see the following section Auto-completion in the Links column).
    - A text in square brackets [ ], which is used as an auto-complete search when editing. Useful when creating rules and wanting to indicate the text to insert the link and facilitate searching.

- To open the linked document, click on the menu **Data > Links > Open Link**, or click on the icon that appears in the top right-hand corner of the cell containing the link.

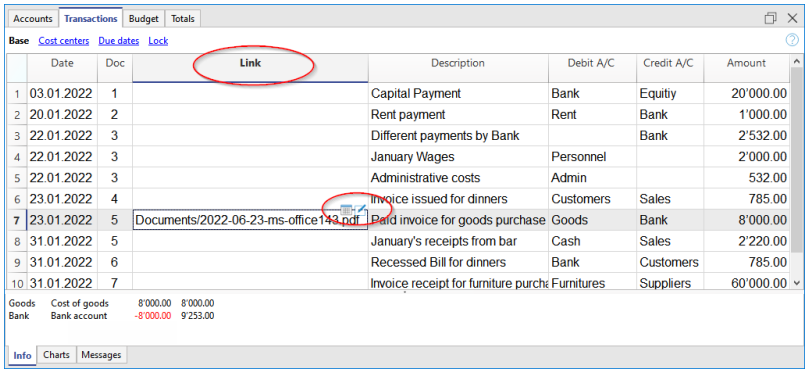


Entering a link to a file

There are three ways to enter a link to a document:

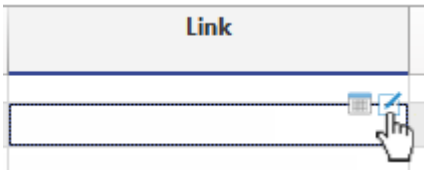
Add Link command

- Place yourself on the row of the table where you wish to create a link and the choose the **Data** menu **> Links > Add link.**
- Select the document file that you want to link and click on the **Open** button (the program inserts the link automatically).
- The program enters the path to the digital file in the **Links** column, even if the column is not visible.
- The file path is converted into a form relative to the accounting file.



Add Link Icon

- In the table, make the **Links** column visible. Also see: Columns setup.
- Click on the small icon at the top right of the cell.



- Indicate the path where the chosen file is located.

Directly enter the file name into the cell

The file name of the digital document can be entered directly in the **DocLink** column cell, without having to select the file in the folder where it is located.

This mode allows you to speed up the insertion work even more.

- Double-click on cell to edit it .
- Type in the file name or enter it using copy and paste.

- The auto-complete function lists the files of documents that are not yet linked.
- To get a list of available files, at least the name of a file must be entered with the file selection dialogue.

Auto-completion in the Links column

When you are editing in the Links column, the programme proposes a list of files, according to the following logic:

- Only files whose extension is included among the safe extensions are proposed.
- The file name contains the text entered in the editor.
  - If the text contains text separated by a space, all text must appear in the file name.
  - If the text is included in square brackets [ ] only the text without the brackets is used.
- If the file is already used in the column, it is not proposed again.
  You can start with '*' to ensure that all files are proposed, even those already used.
  This way you can search for files that have already been included in the list.
- Files contained in search folders.
- Files contained in folders already used.
  If you enter the file 'attachments/invoice.pdf', it will propose the documents that are in the 'attachments' subfolder.
- Files containing the text you are inserting.
- The folder was not excluded with the commands indicated below.
- Files that do not exceed the Smartfill limit.

Special names for auto-completion

You can change the search logic by entering file names that begin with an exclamation mark '!'.

- **!-**1**
  Disables auto-completion and does not propose any files.
  Use this command if, for technical reasons, access to directories is slow.
- **!attachments**
  Search for files only in the indicated subfolder
- **!+attachments**
  The '+' sign also searches in the indicated folder.
- **!-attachments**
  A '-' sign excludes the indicated folder. It takes precedence over other indications.
  Serves to exclude a used file folder or the accounting file folder.
- Special symbols:
  - **!.**
    The dot "." indicates the current folder where the accounting file is located.
    To exclude the folder use "!-.".
  - **!folder1***
    "*" at the end of the folder name also means including all sub-folders.
    If there are many sub-folders with many files, the search may be slowed down.
  - **!***
    Includes the folder where the accounting file is located and all sub-folders.
  - **!folder1;folder2**
    the semicolon ';' is used to include multiple folders.
    !../folder1
    The ".." refers to the parent folder.

Texts for inclusion or exclusion folders for self-completion:

- They must be entered in the column where the document link is inserted.
- They can be entered in any row.
- They determine the search for all cells, even those that come before.

Edit a link

Proceed in the same way as when entering a new link.

Rename a link

This feature allows you to change/rename the link. The program will also automatically:

- Rename the file name in its original directory
- Rename all the links to that document recurring in the accounting file.

This way you can change file names without having to open the file manager.

Requirements

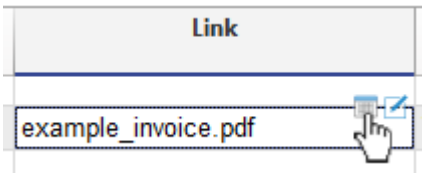
- The **Rename** function from the **Data** menu is o**nly available with the Advanced plan** of Banana Accounting Plus > switch now to the Advanced plan.

More info on the Rename feature.

Opening the link

There are two ways to open the link:

- Position yourself on the row and follow the **Data > Links > Open link** command
- Or position yourself on the cell of the **Links** column and click on the icon to open the link.



For security reasons, the program only opens files with an extension that is considered secure, see Program Options > File handling section, from the **Tools** menu.

Remove a link

There are two ways to delete a link:

- Position yourself on the row and follow via the **Data** menu **> Links > Remove link.**
- Clear the contents of the **Links** cell with Delete.

Export to PDF (Include attachments)

When exporting to PDF, the programme offers the possibility of also including attached files.

Please refer to the Export to PDF documentation regarding this functionality and limitations.

Other useful resources:

- Create digital file with PDF attachments
- Where to save digital accounting documents
- Scan documents

Different kinds of documents

At the basis of the accounting, there are the accounting documents and receipts. The type of one's organizing with regard to the accounting, depends on the size of the activity and the amount of documents. The way one organizes things has to be adapted to what is needed.

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

Tips for optimal organisation

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 cash flow, 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. The bank statements need to be kept together with the accounting documents.
4. 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.
5. At the end of the year, print a copy of the journal and keep it together with the accounting documents.
6. Usually a new binder is being used for each year for the accounting documents.

Two types of accounting management

In accounting, there are two criteria for recording accounting transactions:

- **Accounting on collected**: invoices are only recorded at the time of payment (suppliers) and collection (customers).
- **Accounting on turnover**: invoices are recorded at the time received (supplier invoices) and issued (customer invoices).

In Switzerland small businesses that are not subject to VAT may account by either method, whereas businesses subject to VAT must choose a criterion that must be authorized by the Berne VAT Office. In some cases the VAT Office may impose the criterion to be used. When a certain criterion is authorised, it is not possible to change it unless an express request is made to the competent authorities.

Accounting on collected

Costs and revenues are only recorded when the invoices are paid and collected.

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.

Accounting on turnover

Costs and revenues are recorded when invoices are issued to customers or invoices are received from suppliers.
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 **Invoice** 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.
   When you have entered them, into the accounting, 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 advise 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.

Organise accounting files locally, online or in the cloud

Banana Accounting Plus is a NoCloud programme: it is installed on your computer and works locally. Files however can be saved wherever you want, including on Cloud. More information at the Accounting on Cloud.

Data saved in a single file

Accounting data are saved in one file.

- Data for each accounting are saved in one file.
  As a rule, one file is kept for each accounting year.
- You can give the file the name you want.
  As a rule, the file name is made up of the company name and the accounting year, followed by the extension "company-2020.ac2"
- You can save the file in the folder you want.
  - A local folder.
  - A network folder.
- Banana Accounting is like Excel, only one person can work on the same file at a time.
  You have to pay attention and check that other people are not working on the same file.
  If you work on a local Window network and the file is in use, you will receive a message that the file is only made available for reading.
  For other operating systems there are no messages. Be careful if you work with multiple people. The person who saves the data will overwrite the previous one.

Create the ideal folder structure

Setting up an appropriate directory structure will make it easier for you to manage your accounting files, linked digital documents and also share it with others.
To create folders you must use the functions made available for your operating system.

The following tips are useful for organizing your files well:

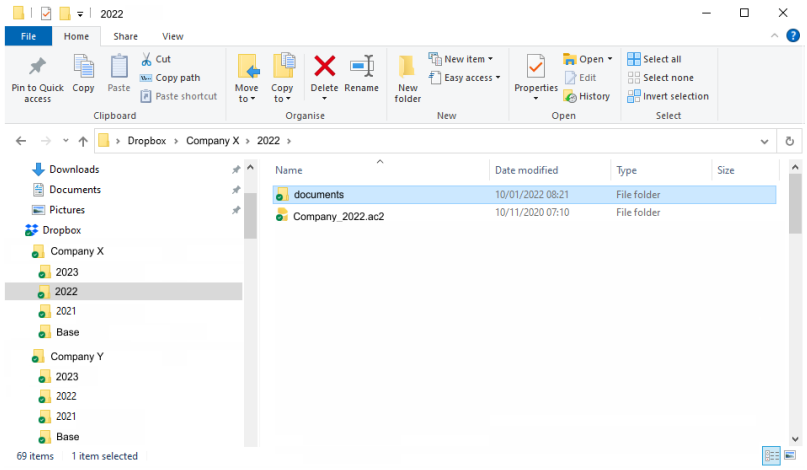
- If you manage multiple accounts it is advisable to create a folder for each company.
- If in addition to the accounting files you keep digital documents as well, it is recommended to have a separate folder for each accounting year.
- Each accounting entry can be linked to a file relating to the digital accounting document.
  The accounting for the year is better kept and saved in a sub-folder of the current year, so that the program creates relative links, which work even if you use synchronized files on different computers.
- Basic documents, which do not lose their validity, are preferably saved in their own folder.

The folder structure can be as follows:

- [Company name] "Company"
  Creates the folders for the different accounting years in this directory.
  - Base

Sub-folder where documents or digitized documents that never lose their validity, are kept such as rental contracts, insurance.
You can also use this folder to store the Fixed assets register.

- 2022
  Sub-folder where to save the accounting file of the current year (company-2022.ac2), other documents relevant to the current year and the pdf file at the end of the year.
  - Supporting documents.
    Sub-folder to electronic documents, to the path is relevant to the file and documents will open with a click, even on different operating systems when using sync systems such as Dropbox.
- 2023
  Sub-folder where you save the file of the following year
  - Supporting documents.



Working on a local network

If your company uses a local area network, you can create the folder structure in your local area network, so that it will be accessible to multiple people.

On the local network you can generally assign access rights as well, therefore limit the number of people who can access the accounting data.

Working with Cloud systems

If you use Dropbox, iCloud, OneDrive, GoogleDrive or any other similar service, a folder will be created on your computer that contains the data that are synchronized.

To be able to work on multiple computers, all you have to do is create a subfolder with the company data in the synchronized data folder, using the structure indicated in the previous paragraph. Automatically, the accounting and supporting documents files will be synchronized between the different systems.

Sharing data with your accountant

Cloud systems also allow you to share data with others. You must create the directory structure as indicated above inside the directory, that is being synchronized. Use the Dropbox command to share the folder with your accountant and he will then be able to view and edit your files.

Other useful resources:

- Scan documents
- Add digital attachments

Basic documents

Optimal organisation of one's documents is a fundamental element of any business. You will find important tips on the page Different kinds of documents. In the following, we focus on the basic company documents that continue to be valid and should therefore be retained for an unlimited period of time.

Here are a few examples:

- Contracts for the leasing or leasing of an object or real estate property.
- Leasing contracts.
- Documents for opening a bank account.
- Insurance contracts.
- Contract with telephone, gas, electricity companies.
- Marketing agreements.
- Subscription to an internet service.
- Contract for hiring an employee.
- Contract for the purchase of an fixed (land) or movable (car) property

Rules for keeping

In principle, basic documents must be kept for ten years following the end of the contract, unless the law provides for a different deadline.

A rental contract must therefore be kept for the entire period of validity of the contract. When the contract has expired, because the object is no longer rented or because it has been replaced by another contract, the document must be filed for the storage time set by law.

The terms set by law or contract

The filing of documents serves to prove the existence or non-existence of an obligation or is required by law:

- Obligation to keep books and accounting documents. Usually 10 years.
- Warranty term. Deadline within which it is necessary to report and request the settlement of defects. To request the assertion of defects.
- Prescription period. The maximum time that the law provides for a legal action. For example, the deadline for requesting payment of an unrecovered invoice from the court.
- Obligations arising from special regulations. Specific provisions are applicable in the banking or notary sector, for instance.

Keeping of documents with unlimited retention

The documents must be filed and kept with care in rooms suitable for the purpose.

- They must not be in premises that can not guarantee conservation.
- For important documents it is useful to keep copies, perhaps in digital format.

"Basic documents" filing folder

- Use a filing folder for "Basic Documents".
  It is also possible to use special boxes for filing. It is important that the documents are easily available.
    - If you have many basic documents it is useful to separate them according to the counterparty (name of the tenant, insurance company) or by type (insurance, banking contracts).
    - Insert the original contract in the appropriate section.
- More folders
    - Contracts and other rental documents. For real estate.
    - Contracts or documents relating to the hiring of staff.
    - You can also start with just one classifier and then you can add more.

Replacement of documents

If a contract is replaced it is still necessary to keep the previous contract. The document is indispensable in case there is a subsequent dispute, there is a revision or you need to prove the expense to the tax authorities.

For archived basic documents it is useful to keep a filing cabinet (or archive box).

- These documents will rarely be consulted.

Indicate on the label documents archived from the year 20XX, or rental contracts or archived personnel files

- Place documents in order of archiving date.
- When the vault is full, write up to the year 20XX on the label.
- Create a new label.

Documents with historical value

It can be interesting to keep track of some historical elements for the company, or which are useful for getting ideas.
Create a folder of historical documents from the outset.

- The first lease
- The first invoice you made
- The photos of the opening of the store
- The DVD with the first promotional video
- The photo of the first prototype
- A copy of the sales flyers

Document storage in safety deposit boxes

Important documents, which are of great value for the company and are indispensable for proving a credit, should be kept in safety deposit boxes.
Access to the safety deposit box takes time, so it is helpful to keep a copy of the documents near you, so that you can easily consult the contents.
Proceed as follows:

- Make a copy before storing the document in the safety deposit box.
- Place the copy in the Base Documents, with a note stating that the original document is in the safe.
- Keep a list with important documents in the safe.

Digital preservation

Digitization of paper documents

It is also useful to keep copies of the Basic Documents in digital format.

You can easily make copies and store them in multiple places.

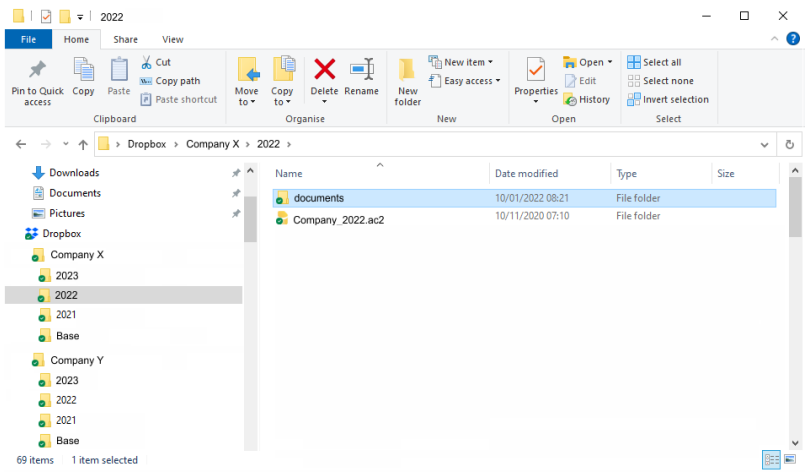
You have to check on a case-by-case basis whether it is possible to replace a paper document with a digital copy. Before throwing away the paper original you must check that the scanned document has the same validity and what procedures are to be followed.

Digital document folder

Thanks to Banana Accounting Plus, you can eliminate the use of paper by storing all your accounting documents, such as invoices and receipts, in digital format. Each row of the table, which represents a record, can be linked to the PDF file (or another format); a simple click is all it takes to have immediate access to the content.

It's useful to create a specific folder to save all the receipts in digital format. Refer to the Organize Your Files page for helpful tips.
To retrieve documents easily, it is also advisable to always use the same method for naming digital files.

- In the folder where you keep the accounting file, create a sub folder with the name "Supporting documents".
  - **Links related to the accounting file.** By saving files in a subfolder, Banana Accounting Plus creates links to the documents related to the accounting file.
    - Even if you use file synchronization systems with different paths on different computers (e.g., Dropbox), you can still always open the file.
    - We recommend carefully reading the File Names section under Links, especially if you receive the error "File not found."
  - We recommend creating a folder to save PDF receipts for each year. This choice is the most effective, and the documents are well-organized.
- Please refer to the Exporting to PDF page to include attachments in the PDF and to learn about the applicable restrictions.
  - For security reasons, only attachments located in the same folder as the accounting file or in a subfolder are included.
  - Not all PDF readers allow opening attachments.



Example on how to organize your folder in order to save your digital documents

- Whenever you receive a supporting document in digital format or if you digitize it yourself, move it to this folder.
  - It is recommended that the file name begin in the "year-month-day + customer or supplier + document type" format.

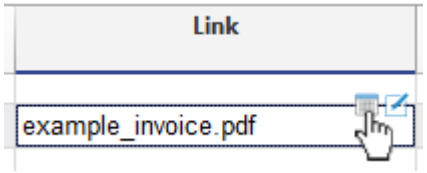
This way the files will automatically be attributed in progressive order and it will be easier for you to manage them.

Exemples:

- 2022-01-15-TELECOM invoice.pdf
- 2022-01-31-Taylor Alan-invoice.pdf

- For the date it is recommended to use the one figuring on the relative document received.
- In the folder, all documents will be sorted by the date sequence and will easily be traceable.

- When you enter a transaction, link it to a digital document, to make visible the **DocLink** column.
- To display the contents of the digital document within a related application,
  - Position yourself on the line that of the transaction that you are interested in.
  - In the **DocLink** column and click on the open file icon.



Save your Banana files also on the Cloud

Many software today are based and work exclusively on the Cloud. This means that in order to use them, one has to create one's own user account and enter one's own login credentials, with no need for local installation. It also means, however, that everything done on the Cloud, including the user's data and documents, are saved on the service provider's servers.

Banana Accounting Plus works with your Cloud

Banana Accounting Plus does not have its own Cloud, but allows you to work with yours! The programme is installed on your computer and works locally. We opted for this choice, because we believe that accounting data is particularly sensitive. Our company has no access to user data.

Save data wherever you want

Your data and accounting files belong exclusively to you. In Banana Accounting, each accounting year usually constitutes a separate file, in .ac2 format.
With Banana Accounting Plus you can freely choose where to save your data: locally, on external devices, on Cloud systems such as Dropbox, iCloud, Onedrive, GoogleDrive, to share them with others.

In Banana Accounting, saving your files on the Cloud is therefore one possibility among many, a free choice.

Save your Banana files on the Cloud

With Banana Accounting Plus you can keep your accounting files on the Cloud using any Cloud data management system. Total freedom of choice, without any additional cost.

- You can choose the Cloud service you prefer:
  - Dropbox, Apple iCloud, Microsoft OneDrive, GoogleDrive or any other public service.
  - Your own private Cloud .
  - If you already have an active Cloud service, you won't have additional charges in order to work.
- Your accounting data will always be accessible.
  - Even if the subscription to Banana Accounting Plus expires, your data will always remain in your possession and be accessible.
  - With the Free plan of Banana Accounting Plus you can always read and print the contents of the files.
  - You can keep copies on any support or computer, in order to comply with the requirements of the law for keeping and archiving accounting data.
- You can store and share any type of file:
  - Accounting files
  - Slip files or other documents that you link to transaction rows.
  - Other Excel, Word, letter, photo or other files that are related to accounting.
- You can share data with others
  - Use the sharing features of your Cloud provider.
  - You can have multiple people accessing the data.
  - You can assign permissions, read only or write.

    - Data can be accessed directly from the web.
- You can keep the accounts even if you don't have an active internet connection.

The limitation you have with Banana is that only one person at a time can modify the same accounting file. If more than one person saves the modifications there is a conflict that can result in data loss. It is therefore an ideal solution for small teams.

Set up Cloud data management service

To set up the Cloud service you have to follow the instructions given by your provider. As a rule, the procedure is as follows:

- Create the account through the cloud service.
- Install the cloud data access program on your computer.
    - You will be asked for the data to access your Cloud account.
    - This program will create a local folder.
    - In this folder the program will synchronize the data with the Cloud system.
    - When you make changes locally they will be automatically replicated to the Cloud or other devices you are connected to.
    - If you don't have a Cloud connection you can still work on your files. When you reconnect, the program will re-synchronise your files.
    - The Cloud system allows you to specify which folders and files to sync automatically.
    - You can access the files both from your computer and from mobile devices.
- Install the Banana Accounting Plus software on your computer.
- In the local folder of the cloud service:
    - Create the folder for your company or accounting.
        - When you create a new accounting file, save it under the folder you have created.
        - Create sub-folders to best organise your accounting data.
    - Your data will then be automatically synchronized in the Cloud.
    - You can create other folders for other firms or organizations.

Share your data folder with others

All Cloud systems offer the ability to share data with others, a feature that can be useful for a small business or association. To share data with others, the procedure is as follows:

- Create an account with the Cloud service you use (this is usually free).
- Go to the folder you want to share.
    - With the sharing functionality indicate the email of the user to whom access should be granted.
        - You can share with as many people as you wish.
        - You can assign access permissions (read only, write).
    - All subfolders will also be shared automatically.
- The user can access the data:
    - Via the web interface
    - By installing the data synchronization client on your computer
- The data will be synchronized between the different users.
    - Attention: do not modify a file at the same time.

Manage multiple companies and share data with clients

If you manage more than one company, it is better to organize the folders to facilitate sharing with others. Here we suggest you a possible organization of data, you can obviously choose the structure that you think more suitable.

- In the local folder of your Cloud system create separate folders for each of your customers.
- For each customer create two sub-folders:
  - Internal - Where you can save the data you don't want to share.
  - Shared-[CompanyName]
    - Save here the files that you want to share with your customer.
    - Also indicate the company name, so your customer can recognize it
- Share the Shared folder with your client, using the system provided by the Cloud service.

Cloud usage by accountants

If you're an accountant and you work with your client to keep their books, Cloud systems can help you make the process very easy.
You generally have two options:

- The client has its own Cloud service and then shares the data with you.
- You have a Cloud system on which you save client data and share the folder with the client.

Important: Data backup service

Working with a data synchronization system is like working with a network system. When a user deletes a file or folder from their local computer, automatically the file or folder is also deleted from the Cloud . Similarly, if someone overwrites the data, the previous data is lost.
Therefore, it is important that you have a backup service:

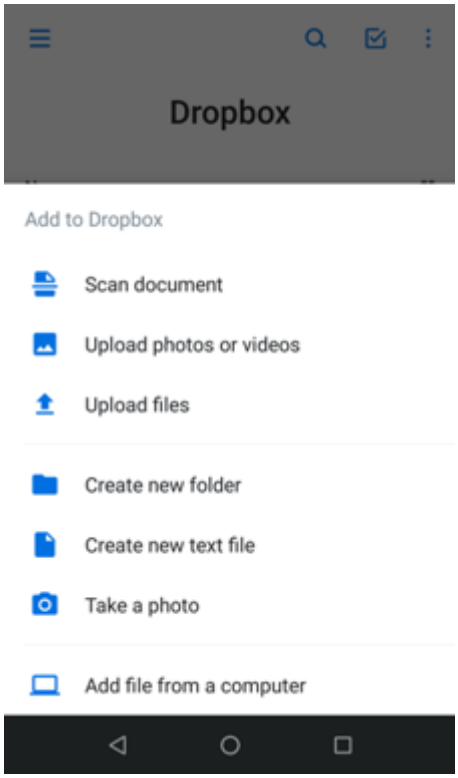
- Check for how long your Cloud provider keeps copies of your deleted data. The duration may vary depending on the plan you choose.
- The system can also help you guard against hardware defects or ransomware attacks.
- It can be useful to have a local backup system, which also saves your data to disk.
- A system that prevents data deletion, with simple commands, is preferable.

Other useful resources

- Organise your accounting folders and files.
- Save documents and link them to your transactions.
- Digitize paper documents and synchronize them automatically.

Scan documents with Dropbox or other Apps

The apps for Dropbox smartphones and other data synchronization applications, also allow you to scan receipts and save them directly in pdf format, in addition to allowing you to share files. Compared to a single photo, they cut out the contents, they use the pdf format. and allow you to insert multiple documents in the same file.



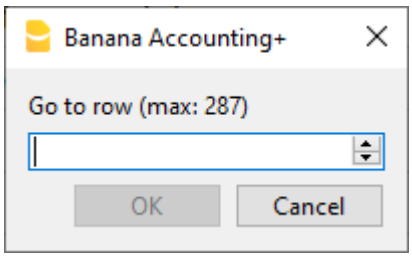
- Start the Dropbox application (other systems have equivalent functions, which you can easily research on your mobile).
- Use the "Scan Document" command.
- Take a picture of the document. To facilitate automatic cropping, insert the receipt in a transparent map that contains a coloured or black sheet.
- Several commands are at your disposal in the preview
  - If necessary, use the Rotate Image command to be vertical.
  - You can add another page by repeating the scan.
- Choose the pdf format.
- Type the file name using the date you find on the document.
  If you do not have your own filing system, use the year-month-day format, the name of the counterparty and a possible observation (ex.: 2022-01-15-Telecom-invoice.pdf ".
- When the file is synchronized on your computer.
  - Copy it to the accounting documents directory.
  - In your accounting file, go to the Transaction table, go on the appropriate row and add the link to the digital document you just scanned.
- The Open link command opens the digital document
  We advise you to create the accounting documents folder in a child location compared to where your accounting file is located.

Other useful resources

- Accounting documents folder

Go to

The command opens a dialog box that allows you to move to the desired row.



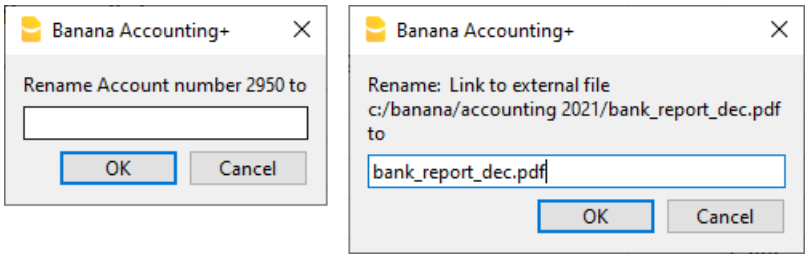
When you are in a selection table (for example in an account card), with the Go to source line command, the program automatically returns to the corresponding row of the Transactions table.

The Rename command in Banana Accounting+

The **Rename** command is a very useful tool in Banana Accounting Plus. It is accessed from the **Data** menu and allows you to edit an account, a VAT code, an item code or a link in your accounting without having to search and replace manually each match.

> **In Banana Accounting Plus this feature is only available with the Advanced plan, or in the Professional and Free plans with Advanced plan in demonstration mode (70 transactions). →** Switch now to the Advanced plan.

The **Rename** command renames the account number, the category (**Accounts** and **Categories** table), the VAT code (**VAT Codes table**), and items code (**Items** table) or a link (**Link** or **DocLink** columns) with the new text indicated in all the tables in which it is found or used (all tables and basic data). When renaming links, this feature also updates the name of the liked file in the directory where it is saved.



To rename:

- Position the mouse on the cell to be modified (account number, category, VAT code, link)
- Click on the menu **Data → Rename**
- In the window displayed, enter the new reference you wish to assign.

Subsequently the program:

- Verifies that there are no identical account or group numbers; if there is an identical number, the program triggers a warning message, asking if you wish to pursue anyway. If you confirm, there will be an error message.
- Searches where the account number to be renamed is used in the tables and verifies that the rows are not protected or blocked; if the rows are blocked it warns that it cannot proceed with the renaming.
- Renames the account number, in all places where it is used, Tables and File and accounting Properties, with the newly specified account number.

NOTE

It is not possible to have two identical account numbers in the Chart of Accounts. The program does not perform any recalculation, it simply renames the account numbers.

Rename a link

Banana Accounting Plus allows you to insert, in the **Link** column of the **Transactions** table, links to digital receipts (receipts, invoices,...).
The **Rename** command allows you to change/rename the link. The program will also automatically:

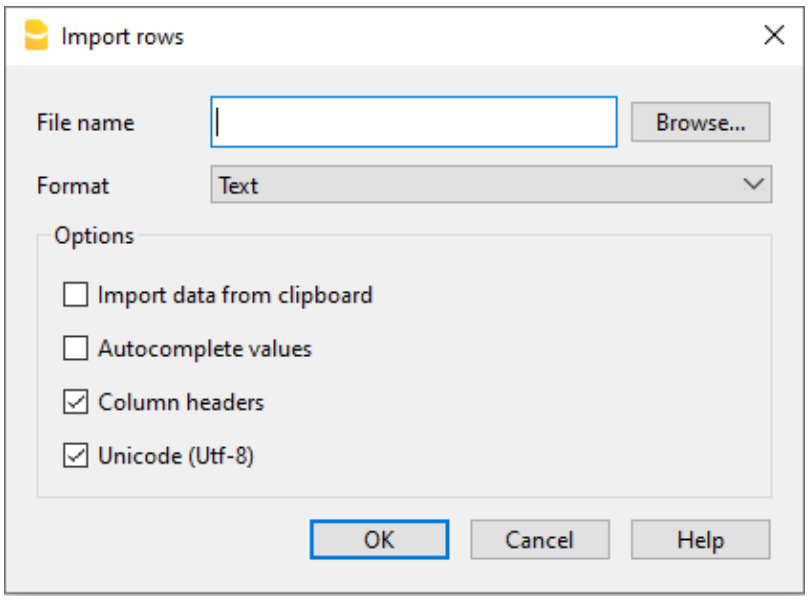
- Rename the file name in its original directory
- Rename all the links to that document recurring in the accounting file.

Find out more about digital attachments

Import rows

In order to import the rows, click on **Data → Import Rows** command.

Activate the options of your choice in the following window:



File name

Using the **Browse** button, select the file from which to extract the data.

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.
Select what you need.

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.

Column headers

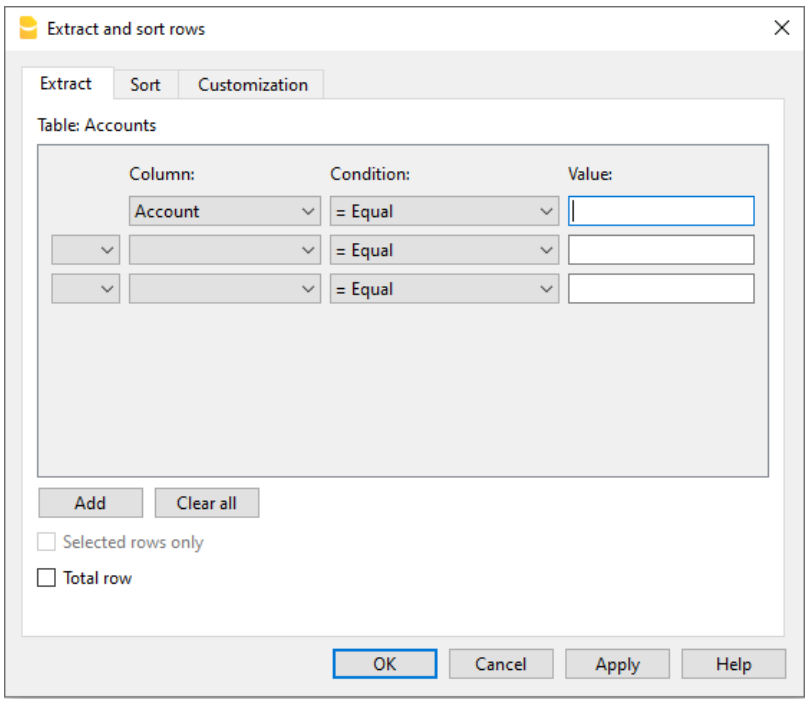
By selecting this box, not only data, but field headers will be included in the import.

Unicode (Utf-8)

By selecting this box, all the data will be imported in a format readable by Unicode programs.

Extract and sort rows (Extract)

This function is available vie the **Data → Extract and sort** rows menu ...



Contrary to the **Sort rows** command, the program creates a separate table where the extracted rows are displayed. Therefore, the rows of the main table are not changed.

Extract tab

In the extract table, you can click on the row number (underlined) to return to the row of the source table.

Column

You have to select the column from which you want to extract the rows.

Condition

You must select the conditions to be applied for the extraction of the lines (eg greater, less, equal, contains text, begins with, ends with ....).

Value

In this field it is necessary to enter the text to be used as a comparison, in relation to the condition (for example, if the condition is = equal, entering 25.01.2022 as the comparison value, the program extracts all the transactions with the date 25 January 2022).
The text is a date if the chosen field is Date, a numeric value if the field is an Amount, a word if the column is a Description.

Add

The button allows you to add other fields for the search.

Clear all

The button allows you to delete the settings chosen for data extraction in the various lists.

Selected rows only

This option is active only when rows have been previously selected and allows the sorting of the selected rows.

Total row

If the function is activated, the program displays the total for the extracted rows that have an amount or a time counter.

Sort tab

The sorting columns are indicated. The options are the same as the Sort rows commands.

Customization tab

Explications for this window are available on the following web page: Customization.

Account list example

It sometimes happens that you require a list containing only the accounts:

- Go to the **Accounts** table.
- Select **Extract and sort** command.
- Select **Account** in the the columns box
- Select **Not empty** in the the conditions box

If you want to extract the accounts sorted by description:

- Select **Order** section
- Select **Order by** button and select **Description**

If you want to display only certain columns, you can create a new view with the Tables setup command.

Sort rows Dialog

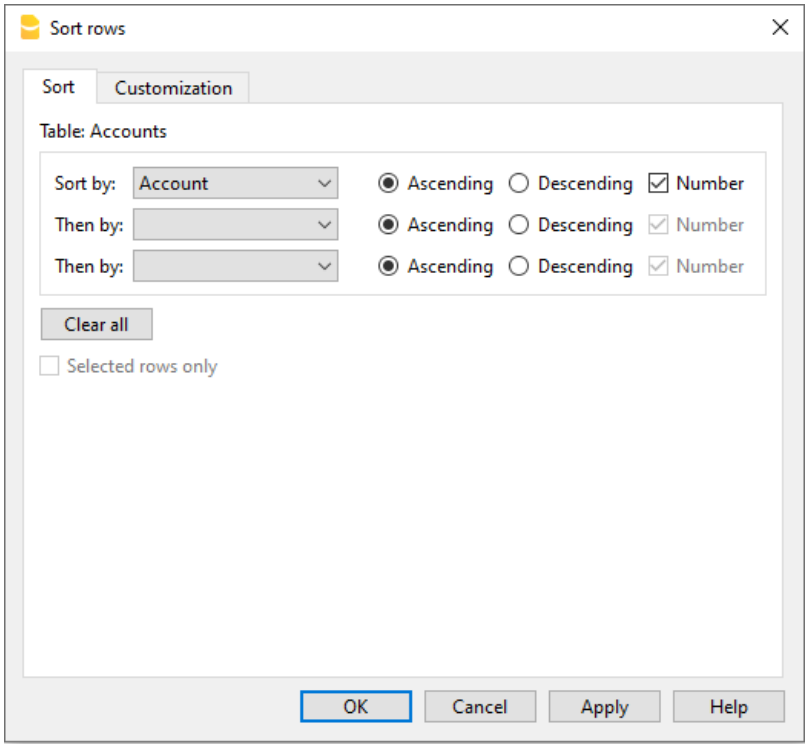
This command changes the sorting of rows permanently.
It is therefore advisable to be very careful before sorting, especially when in the **Accounts** Table, as it may upset the structure of the chart of accounts.

If you only wish to sort rows temporarily use:

- Temporary Filter and Sort rows.
- Extract and Sort rows that copies the data into a temporary table .

Sort Rows Dialog

This function is activated via the **Data → Sort rows** menu.



The rows of the table can be sorted according to the contents of the columns. Up to three sorting can be set.

Sort by

Select the type of order you need from the list that appears.

Then by

Allows you to define an additional type of sorting than the main one.

Ascending

The rows are sorted in ascending order, taking into account the type of sorting chosen (date, doc ...).

Descending

The rows are sorted in descending order, taking into account the type of sorting chosen (date, doc ...)

Number

Enable this option if the column chosen as the search condition contains only numbers.

Clear all

The button allows you to delete the settings chosen for sorting the data in the various lists.

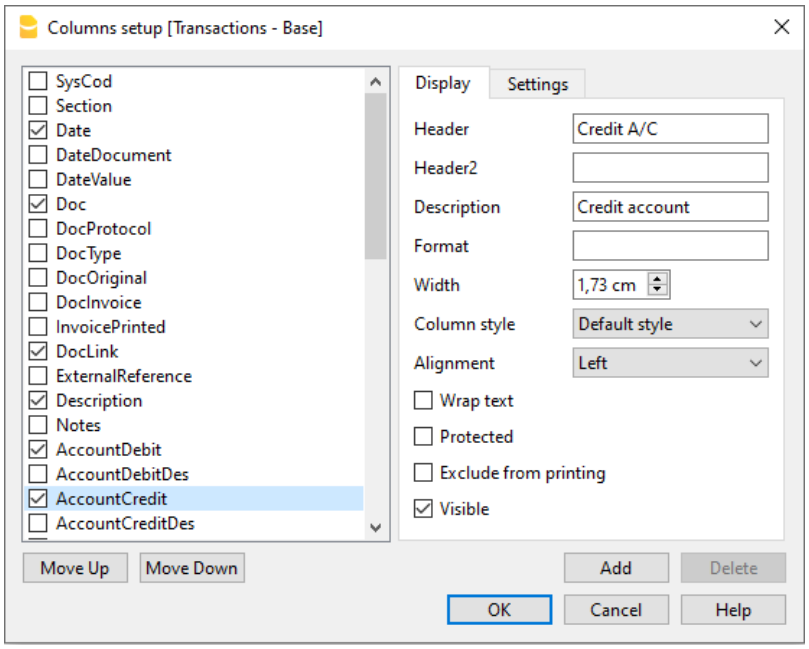
Selected rows only

This option is active only when rows have been previously selected and allows the sorting of the selected rows

Columns setup

The command can be activated via the **Data → Columns setup** menu. With this command, columns can be:

- Displayed
- Hidden
- Renamed
- Moved left or right in the various tables.



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 column description field. This description will be shown as a tooltip.

Format

This is the format to show numbers, date and time (refer to Columns setup page for specific information).

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. This style has priority over the style of the row.

Alignment

The user can choose whether to align the text right, left or center.

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 modified. Columns can be added, headers can be changed, and column sizes and the order in which they are displayed can be altered.

Move up, Move down

The columns can be moved to the right or to the left: just click on the name of the column and with the Move up button, the column is moved to the left; with the Move down button, the column is moved to the right. Columns can also be moved simply by dragging them with the mouse.

Add

Add columns in the active table. The columns added by the user have a purely informative function and the program does not perform calculations on any numeric data.
If you add a column of type Amount in some cases, the data entered by the user is used in the calculations. Amount columns are summed only in the following tables:

- Accounts table,
- Account cards table,
- Extract rows table.

Delete

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

Settings Tab

Name

Enter the field name of the column to add. The program automatically inserts the new column in the

list.

Xml name

This is the name of the active field in the Xml format and it is automatically inserted by the program.

Data type

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

Max and Min length

Maximun 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

Column number

This is a number automatically attributed to a column, and has uniquely a technical purpose.

All caps

By clicking this option all column data will be converted to capital characters.

Date and numbers format by default

Once the program is installed, it automatically uses as default your operating system settings.

If you wish to change your operating system settings, you should go to your Control Panel (Windows) or your System Preferences (Mac).

Here is the step by step process on Windows 8 and Windows 10:

- from the **Start → Control Panel menu**
- click on **International options** and then on **Change date, time or numbers format**
- a dialog window will appear where you can change your data format (in the **Format** tab)
- in order to change your numbers or currency format, from the same window you can click on the **Additional settings** button and then on the **Numbers or currency** tab.

Here is the step by step process on Mac OS X 10.9.5:

- from the **Apple** logo (on the top left of your screen) click on **System Preferences**
- from the dialog window that appears choose the **Date & time** icon
- a new window will appear where you can choose **Open language & Region...**
- a new window will appear where you can click on the **Advanced** button
- finally a new window will appear where you can change the numbers format (**General** tab), date or time format (**Date** and **Time** tabs).

Date, time and numbers format

When no particular formats are specified for the date, time and numbers, they are displayed in the formats specific to the operating system.

- Within Banana, only the display format can be changed.
- To change the input format (when changing a value) you must change the settings of your operating system.

To change the format, click on **Data** → C**olumns setup** and enter the desired format type in the Format box. The format types are listed below with some explanatory examples:

Date format	**Examples for date**
d mm yy	1 01 15
dd m yy	01 1 15
ddd mmm yyyy	Fri Jan 2015
dddd mmmm yyyy	Friday January 2015

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

Time format	**Time examples**
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: #, @, -, /, ., etc.).

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

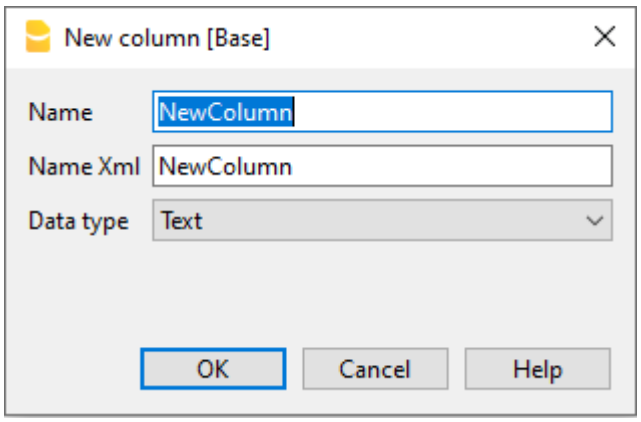
The number of decimal spaces in a number field can be edited according to the user’s needs. Actual calculations are made using all the inserted decimal numbers. Rounding is only done for what is shown on screen.

Link Format	**Example for link**
:link:	"receipts/office electricity october.pdf"
:file:	"office electricity october.pdf"
:file:16:	"office electrici"
:file:16:ellipsis	"office electr..."
:file:-24:ellipsis:	"...electricity october.pdf"
:link:symbol:	">>"

Note.: The link format is only applied for printing on paper or pdf files, it does not affect the display on the screen.

New column

Via **Data → Columns setup** you can add your own columns.



Field name
Enter the field name of the column to add.

Field name Xml
The name of the column to export in Xml and in scripts.

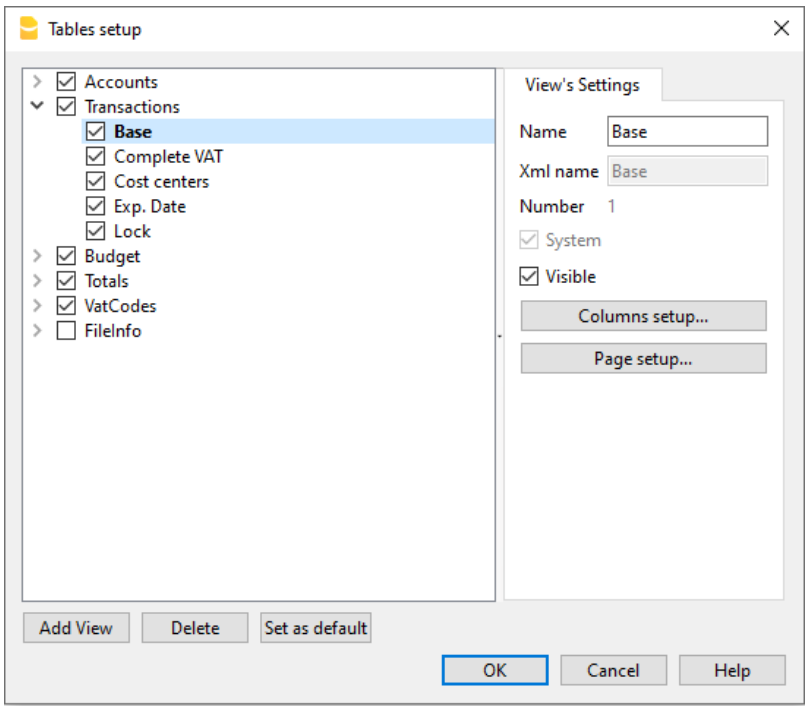
Data type
It is possible to choose between the following predefined types: Text, Number, Amount, Date, Time.

Tables setup

This command is activated via **Data** > **Tables setup** menu.

- **The Tables:**
  These are the elements that contain the data in a format or rows and columns.

- **The Views:**
  Indicated under every table.
  These are the elements that define the way in which the columns of the table are to be displayed.
  Thanks to the views, one can define which columns need to be visible, the sequence of the displayed columns and the way in which they are displayed.



In order to add tables, please go to the Add new functionalities command.

View's Settings

For each table, you can define:

- **Name**
  The name of the table in the file language. This field cannot contain spaces or special characters.
  It can only be changed for added tables.
- **Xml name**
  The name this is being used for the programming. This field cannot contain spaces or special characters.
  It can only be changed for additional tables.
- **Header**
  The name that appears in the tables list
- **Visible**

Indicates whether the table is visible or not.

Manage Views

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

Xml name
This is the View name for the Xml export. For system Views this name cannot be changed.

Number
This is a number automatically assigned to the View by the program.

Visible
When this box is checked the View will be visible.

System
When this box is checked the View is a system View and cannot be deleted or edited.

Columns setup...
Displays the Columns setup page that allows to edit them, both in displaying them as well as in setting them up.

Page setup...
This button leads to the page format settings.

Add...
This button adds a new View to the active table.

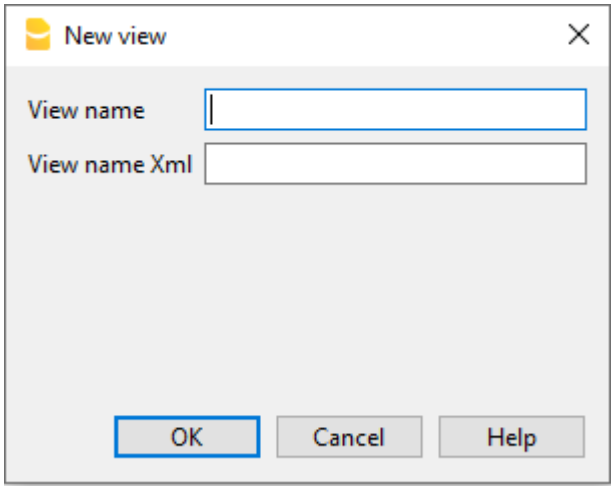
Delete...
This button deletes a View.

Set as default

Defines the View that is being used.

New view

From the menu Data > Tables setup > button **Add View**, you can add your own views (not provided for account cards).



View name

Enter the name of the view you want to add.

View name Xml

This is the view name for the Xml export.

After its creation, the new view is displayed in the same place as the existing views and will be added at the right side of the others.

Format Menu

In the **Format** menu the following commands are present:

Default style

This is the default style for the entire file.

Points

Use different points to define the font size.

Bold and Italic

Highlights in bold or italic texts from the selected cell or row.

Change default style

There is a default style throughout the file. The default style is used when adding a new row.

In order to change the default style:

- attribute the desired style to a row;
- click on the **Format → Change default style** command from the 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.

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

- choose the **Data → Columns setup** command menu;
- select the appropriate field name;
- activate the **Wrap** text option in the **Display** tab;
- recall the **Calculate row height** command from the **Format** menu each time it is necessary.

Calculate all row heights

The **Calculate all row heights** command is similar to the previous one, with the difference that it operates on all rows of the table

Reset all row heights

Restores row heights to the default value.

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** → **Page break** command

To remove a page break:

- Place the cursor on the row with the page break
- Open the **Format** and deactivate **Page break** command

Highlight rows with colours

The possibility of colouring the lines will make it easier to find different types of transactions at a glance.

To color the lines or texts is necessary to select them and then use one of the following icons:



The first icon will set the background color, the second one the text colour.

- To deactivate the fill color, simply select the row or rows and click on **No colour**
- To deactivate the text color, position yourself on the line and select **Automatic**, in this way the color returns to the default color

No colour and Automatic colour

It is recommended to always use No colour and Automatic colour instead of black and white, because when you set the program theme in the Window Menu > Appearance > Display theme we have the following cases:

- Light theme, where texts are displayed in black
- Dark theme, where texts are displayed in white

If you use a light background colour, the texts will be displayed in black. While if the background is dark, the texts will be displayed in white.

If you chose black as the text color and white as the background, the assigned colors would remain the same. The texts may therefore no longer be visible if the theme is changed. To avoid this issue, you should select Automatic for the text and No color for the background.

When you use the row filter to display only coloured rows, the program displays all rows with colours, including rows that have been assigned the colour white or black. If you don't want to see these lines you need to select them and set **No color** as background or **Automatic** color as text.

Tools Menu

- File Info
- Add / remove functionalities...
- Create file copy...
- Convert to new file
- Merge file
- Program options

File info

The **File info** command, activated in the **Tools menu**, displays the characteristics of a file.

Columns

By activating the **Complete** view also the Xml columns are displayed, thanks to which, it is possible to retrieve the values automatically when the table is exported.

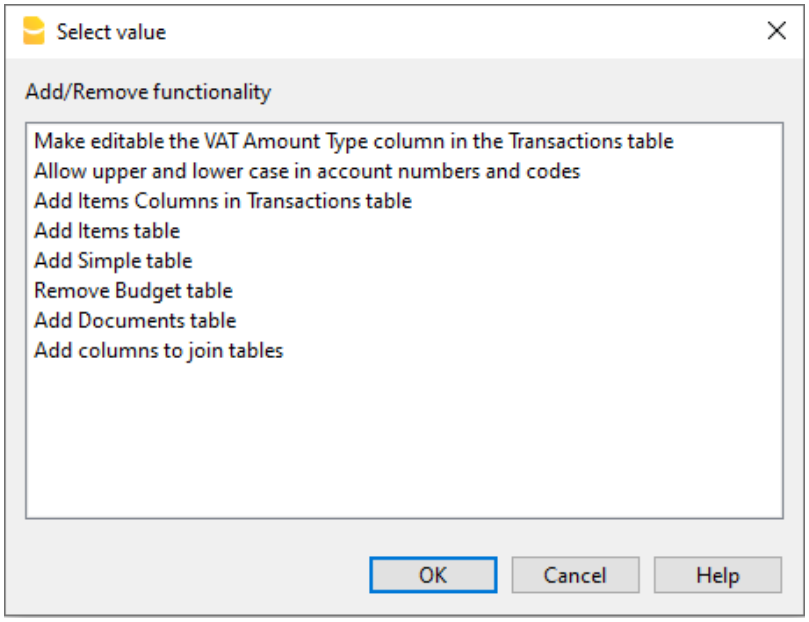
- Section: the Group name of the values
- ID: the specific and explicit identification of the value
- Description: contains an explanation of the value
- The rows in bold print are the section titles that group the different elements together
- Value: the formatted value
- Section XML: The name of the section in English
- ID XML: the identification in English
- Value Xml: the field contents in Xml format.

The Section XML and the ID Xml identify the value unambiguously.

Add/Remove functionalities

The **Add/Remove functionalities** command is in the **Tools** menu.

This option allows you to add tables completely managed by the user.
To add a new functionality you must select the functionality you need.



The options available depend on the type of file.

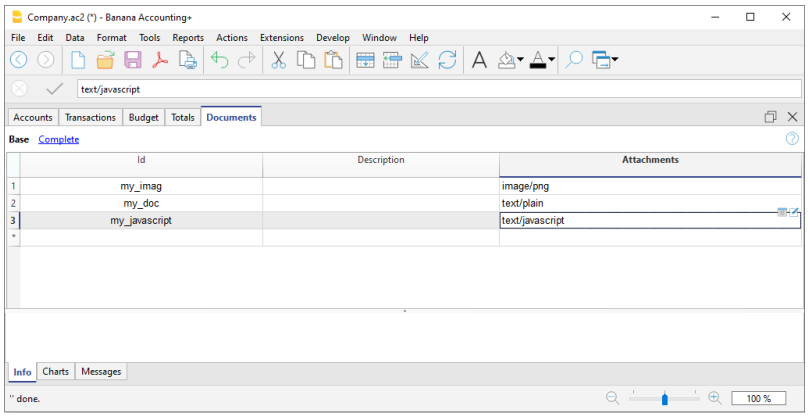
See the Add and remove accounting functionalities page for more details on the individual options.

Documents table

The **Documents** table allows you to include text documents, images (including logo) or scripts in the accounting file.

It can be added by the user in two different ways:

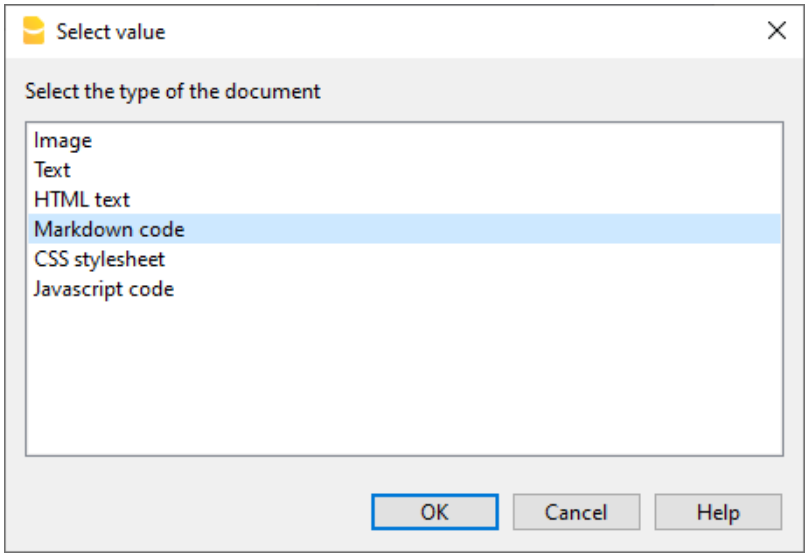
- From menu Tools > Add functionalities > Add Documents table.
- This is created automatically when the program needs to save documents (e.g. adding the logo or attachments to the Enhanced Statement, Enhanced Statement with groups from the menu Reports > Attachments section).



The **Documents** table has the following columns:

- **Id**
  The document's name. Id it is free text but should be unique within the table.
  - Documents starting with "_" are used for particular features of the programme.
    - "_budget.js"
      You insert your own functions created for the Budget table.
  - The dlgmanageaddons Id is used to save the image used as a logo.
  - The attachment_ Id it is used for attachments in the enhanced balance sheet.
- **Description**
  A brief description of the file (optional)
- **Attachments**
  Contains the file. By clicking on the cell it is possible to view or modify the contents of the file.
  There are these types of possible content
  - Image (image/png, image/jpg)
  - Normal text (text/plain)
  - Formatted html text (text/html),
  - Markdown-formatted text (text/markdown),
  - Programming in javascript (text/javascript)
  - Sheet style CSS (text/css).

Adding a new document



To insert a new document in the Documents table

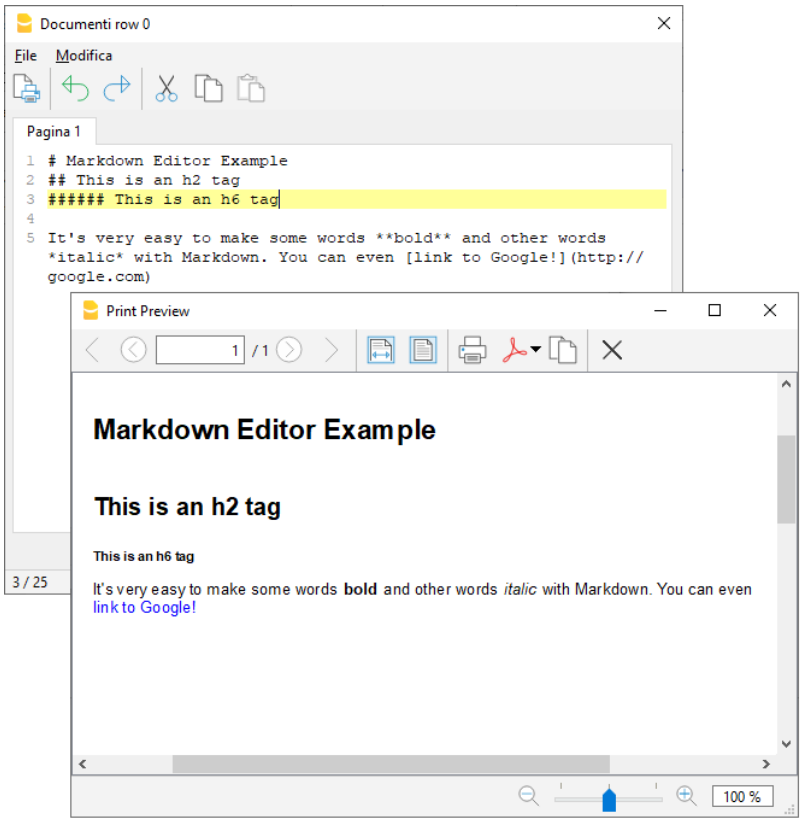
- Add a new row.
- In the **Id** column write the name of the file .
- In the **Description** column you can write the desired text.
- In the **Attachments** column double-click on the cell or select the edit symbol, select the type of document you want to add.

See also:

- Add an HTML document
- Add a Markdown document

Markdown Editor

In Banana Accounting Plus, balance sheets attachments can now also be inserted via markdown language, in addition to html. This is very convenient for inserting tables into attachments.
In Banana Accounting Plus this feature is only available with the Advanced plan.



Markdown is a language that allows you to create formatted text using a normal text editor and a syntax that is easy to write and read.

In Banana+ it is possible to use this language in the attachments of the Documents table and the GitHub Flavored Markdown specification is supported.

Documentation published by github.com:

- Basic writing and formatting syntax
- Advanced formatting
- Mastering Markdown

Adding a Markdown document

- Select the Documents table.
- Add a new row.
- In the **Id** column write a name that identifies the document.
- In the **Description** column you can write the desired text.
- In the **Attachments** column double-click on the cell or select the edit symbol, select the Markdown Text type.

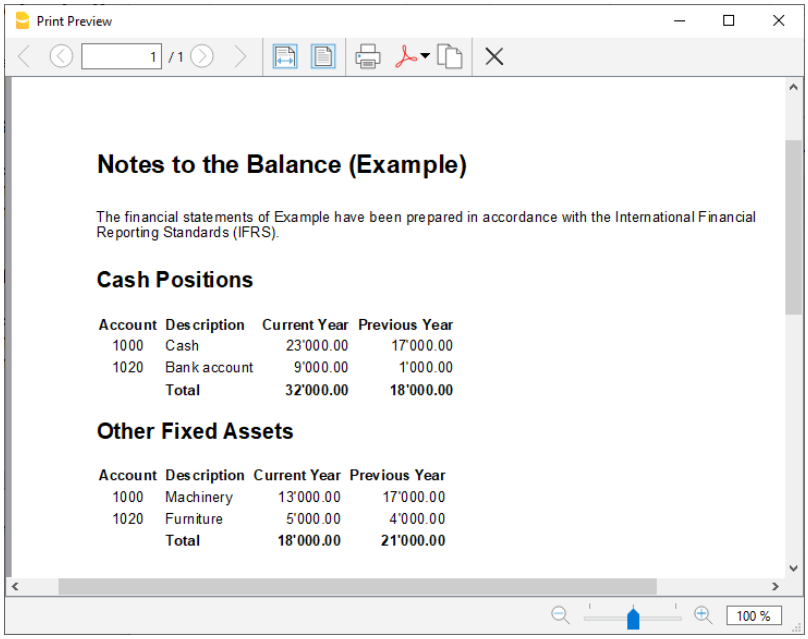
Add a balance sheet attachment with markdown text

How to create a table

To create tables in markdown, the content of the columns must be from the vertical slash sign, preceded and followed by a space " | ".
For the column alignment you must create a row with

- Left: simple hyphens (minimum three hyphens).
- Center: hyphens preceded and followed by the colon ":---:".
- Right: hyphens followed by the colon "---:".

```
# Notes to the Balance (Example)
The financial statements of Example have been prepared in accordance with the
International Financial Reporting Standards (IFRS).
## Cash Positions
| Account | Description | Current Year | Previous Year |
| :---: | --- | ---: | ---: |
| 1000 | Cash  | 23'000.00 | 17'000.00 |
| 1020 | Bank account| 9'000.00 | 1'000.00 |
| | **Total** | **32'000.00** | **18'000.00** |
## Other Fixed Assets
| Account | Description | Current Year | Previous Year |
| :---: | --- | ---: | ---: |
| 1000 | Machinery | 13'000.00 | 17'000.00 |
| 1020 | Furniture | 5'000.00 | 4'000.00 |
| | **Total** | **18'000.00** | **21'000.00** |
```

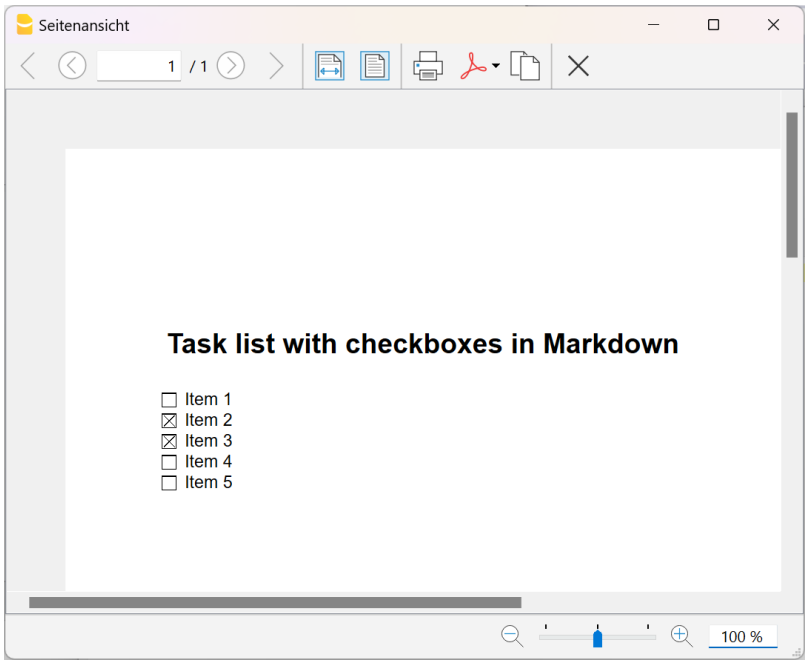


How to create an unordered list

```
# Create an unordered list
* First item
* Second item
* Third item
* Fourth item
```

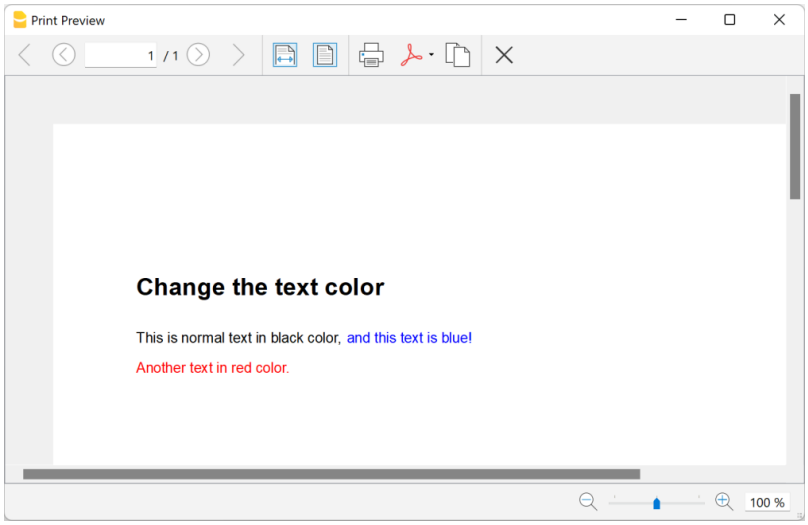
How to create a task list with checkboxes

```
# Task list with checkboxes in Markdown
- [ ] Item 1
- [X] Item 2
- [X] Item 3
- [ ] Item 4
- [ ] Item 5
```



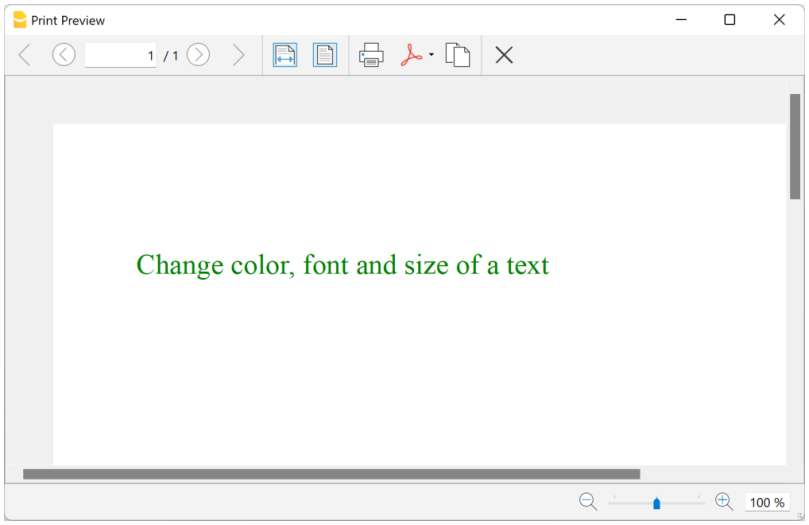
How to change the text color

```
# Change the text color using HTML syntax
This is normal text in black color, <span >and this text is blue!</span>
<span >Another text in red color.</span>
```



How to change color, font and size of a text

```
# Change the text color, font and size using HTML syntax
<span >Change color, font and size of a text</span>
```



How to apply bold format

```
# Use double asterisks ( **text** ) before and after the text
**This is a text written in bold**
```

How to apply italic format

```
# Use single asterisks ( *text* ) before and after the text
*This is a text written in italic*
```

How to apply bold and italic format

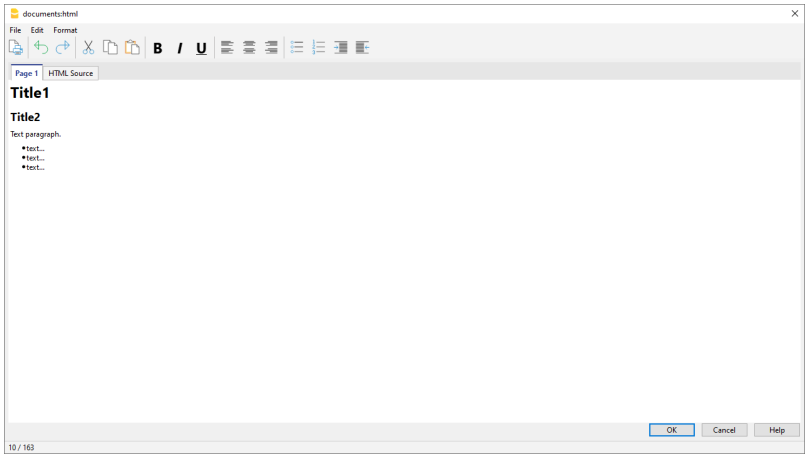
```
# Use three asterisks ( ***text*** ) before and after the text
***This is a text written in bold and italic***
```

Features currently not available

These features, although requested by some users, are not available at the moment:

- Add a link in the markdown text

HTML Editor



Adding the ${...} field

The **${...}** field allows the user to add dynamic text to the document, for instance an account's balance or a Banana table. The Banana API interface is available at the following web address https://www.banana.ch/doc/en/node/4714
The command can be added manually or through the command **Edit - Add script**

Printing a blank line (put a space between the quotes)

```
${' '}
```

Printing the current balance of account 1020

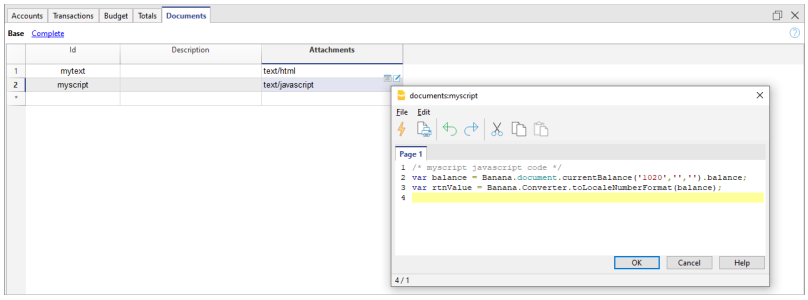
```
${Banana.Converter.toLocaleNumberFormat(Banana.document.currentBalance('1020','','').balance);}
```

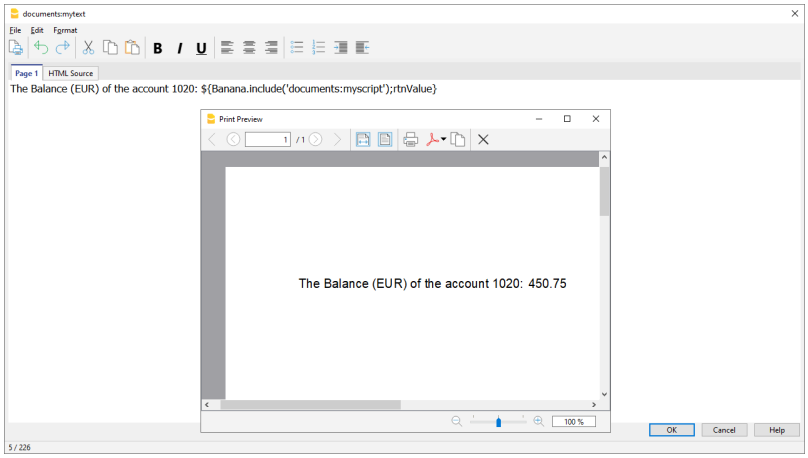
Output of the Accounts table, columns: Account, Group, Description, Balance.

```
${HTML
Banana.document.table('Accounts').toHtml(['Account','Group','Description','Balance'],true);}
```

It is possible to write the javascript code in a separate document and include the script through the command **Banana.include**.
The scripts can be saved in the Documents table or in a local file.

```
${Banana.include('documents:myscript1');rtnValue}
${Banana.include('c://temp//myscript16.js');rtnValue}
```





Adding a page break

The command can be added manually or through the command **Edit - Add page break**

```
Text in the first page
${PAGEBREAK}
Text in the second page
```

Troubleshooting

- When taking text from external sources (Word, Internet pages, ...), use the **Edit > Paste as plain text** command.
  This command avoids problems with HTML formatting, which in some cases prevents correct display.
- For the examples on this page, use the **Copy** link on the top right of each example, do not use CTRL+C (or CMD+C).
- If the ${...} field does not work, check that there is no HTML formatting (such as ... elements or other) and possibly remove it from the HTML Source code.
- To remove existing HTML formatting from an entire page:
  - copy text to clipboard (CTRL+C)
  - go to the **HTML Source** tab and delete all content
  - go to the **Page 1** tab and paste the copied text with the **Edit > Paste as plain text** command.

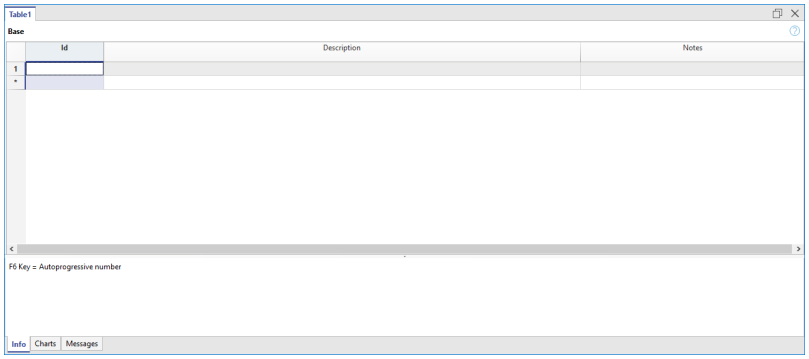
Simple table (Add fonctionalities)

The programme adds a table consisting of these columns to the existing file.

- Id
- Description
- Notes

This is used to add codes for projects, for example, or other information that you want to encode.

In other tables, a column can then be added that links to this table.



Joining Tables

Joining Tables

In Banana Accounting Plus it is possible to create links between columns in different tables, using the RowId column.
An example: To have a link between a column in a simple table and the Id column in the Projects table, proceed as follows:

- Add "Projects" table
    - In the Id column, indicate the project abbreviation and in the Description an explanation.
- In another Simple table, add the text columns:
    - **ProjectsId** (Table name and "Id")
      When editing, the list of available projects will be displayed.
    - **ProjectsDescription** (Table name and "Description")
      The column must be protected.
      When changing the contents of the Projects table by entering the Id in the other table, the text of the description will be taken over automatically.
- When adding a column, to activate the link, **perform a recalculation or close and reopen the file.**

Add Join Column

The command **Tools > Add/Remove Functionalities > Add columns to join tables** creates a link column in the table where you are located, with another existing table.

The Description column is added automatically, but can be deleted or hidden if not needed.

The command only works if the table to be linked contains the column 'RowId'.

File Viewer

Banana Accounting allows for reading and displaying in tabular form multiple file formats.

View CSV File

When opening, or dragging and dropping a file of the CSV or JCSV type in the Banana window, Banana will automatically create a simple Table type file, resuming the columns and data contained in the CSV table.

View ISO 20022 file

The Banana software allows the user to view and print the contents of ISO20022 - camt. 052, camt. 053 (included version 4), camt. 054 - and MT940 bank statements.
The transactions of the electronic bank statement, with description, amount income or expenses, are being presented in separate columns and can be printed or pasted into Excel.

Open the ISO 20022 or MT940 file

In order to open and see the file :

- Download your bank statement in ISO 20022 format
  If it is a compressed file, extract the XML file to be displayed with its own utility (p.es. 7zip)S
- Install and open Banana Accounting
- Drag the file inside Banana Accounting: Banana immediately shows all entries with text and date, amount and the progressive balance (the file is being opened as "read only")
- The data of the bank statement can then be printed or copied into Excel or other programs.

Additional indications

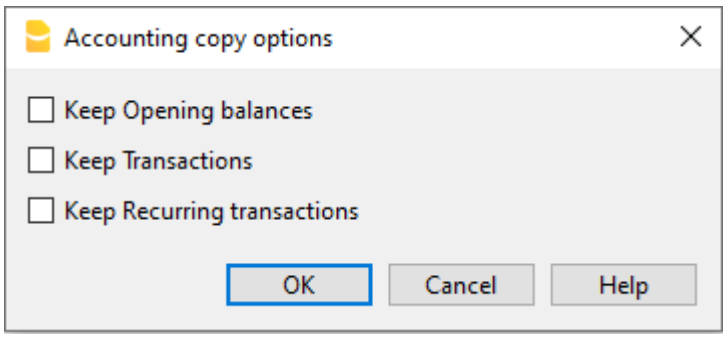
- The opening balance in the ISO 20022 file is entered into the **Accounts** table.
- The column width can be adapted with the mouse.
- To align the text of the description on several lines, use the command **Format → Calculate all row heights**
- To categorize the movements and get statements, enter the appropriate categories in the **Categories** table and display the **Categories** column in the **Transactions** table with the Columns setup command.
  Or, create a new file with an existing template and categories and accounts already set up, and import the data of the bank statement as explained in the page Import ISO 20022 file.
- In the free Starter Edition mode, files with more than 70 transactions cannot be saved.

More information

For more information with regard to the ISO 20022 Standard, please consult the page Import ISO 20022 file.

Create file copy

You can activate the command from the Tools menu → **Create file copy.**



This feature allows you to create a new file, identical to the existing one. You can choose to copy the file with the following options:

- Keep Opening balances. If the option is activated, the opening balances of the copied file will be shown in the new file.
- Keep Transactions. If this option is activated, transactions of the copied file will be shown in the new file.
- Keep Recurring transactions. If this option is activated, the recurring transactions of the copied file will be shown in the new file.

This feature is very useful when you want to make test changes and have the confidence that you can go back without losing data.

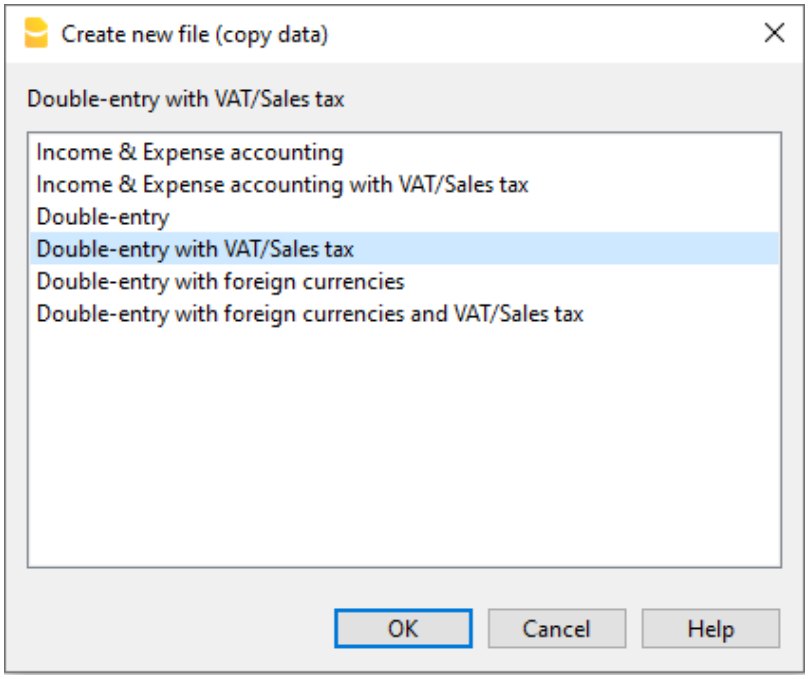
If none of the options are activated, a new file will be created only showing the same accounting plan.

The new file must be saved with a name.

Convert to new file

The command is activated from via **Tools** > **Convert to new file**.

In the dialog box that appears, the file type you are working on is selected.
A list of possible choices is also listed:



This command converts an existing file (which will not be modified) into another one with different characteristics:

- Change language
- Change the rounding
- Change the file type. For example:
  - Pass from an accounting without VAT to one with VAT
  - Pass from a Double-entry accounting to a Multi-currency accounting

This is similar to creating a new blank file and then transfer the data manually .

The existing file characteristics can be consulted by executing the Tools > File Info command

Creation and data transfer

The **Tools → Convert to new file** command:

1. Creates a new file of the specified type with the predefined columns setup
2. Transfers the data into the new file, proceeding with the necessary conversions
3. Saves and indicates the name of the new file.

When converting a file with more options into one with fewer options, 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, all data in the VAT columns will be lost during conversion.

Conversion from a Double-entry accounting to a Multi-currency accounting file

- The currency symbol that is to become the basic currency must be specified in File and accounting properties
- Choose the Multi-currency accounting as destination
- The program creates a Multi-currency accounting, recovering the existing data:
    - The Transactions table includes the columns for managing the Multi-currency accounting, as the base currency and a 1.0000 exchange rate
    - The existing accounts in the Accounts table are being completed with the base currency symbol
        - You must add the predefined accounts for exchange rate profit & loss.
        - You must indicate the predefined accounts for exchange rate profit & loss in the File and accounting properties.
    - The Exchange rate table will be empty; it is therefore necessary to add the currencies and exchange rates used in the transactions
    - In the Accounts table, the accounts in foreign currency have to be added.

In order to change the currency of an accounting file, refer to the File Properties of the File and accounting properties.

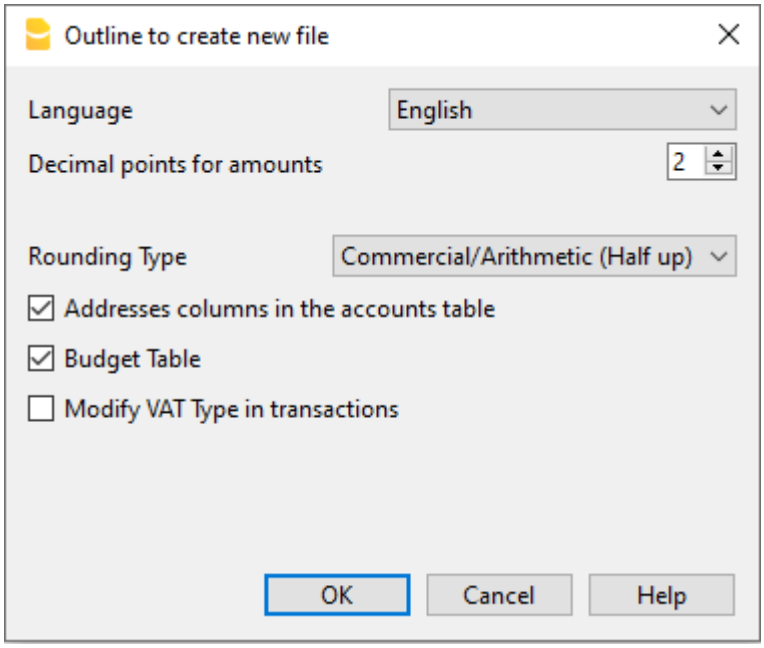
Conversion from an accounting without VAT to one with VAT

- Choose the desired type of accounting with VAT as the destination
- The program creates an accounting with the VAT columns, recovering the existing data:
    - Add the VAT accounts into the Chart of Accounts
    - The File properties regarding the VAT need to be completed, and the default account on which the VAT must be recorded needs to be indicated
    - Via Actions > Importa to accounting > VAT codes the applicable rates present in the VAT Codes table can be used.

Outline to create new file

For further details refer to:

- New file creation parameters
- Add new functionalities



Related documents:

- VAT Management
- VAT documentation specific to Switzerland, Italy and other countries

The Merge file command in Banana Accounting+

The possibility of merging accounting files together is very useful; it allows, for example, to merge the accounting files of different branches of the same company, or to absorb the accounts of dislocated activities in the accounting file of the parent company, both for associations and businesses.

> In Banana Accounting Plus this feature is only available with the Advanced plan. Explore all the Advanced plan features. Switch now to the Advanced plan!

The command is activated vie **Tools → Merge File.**

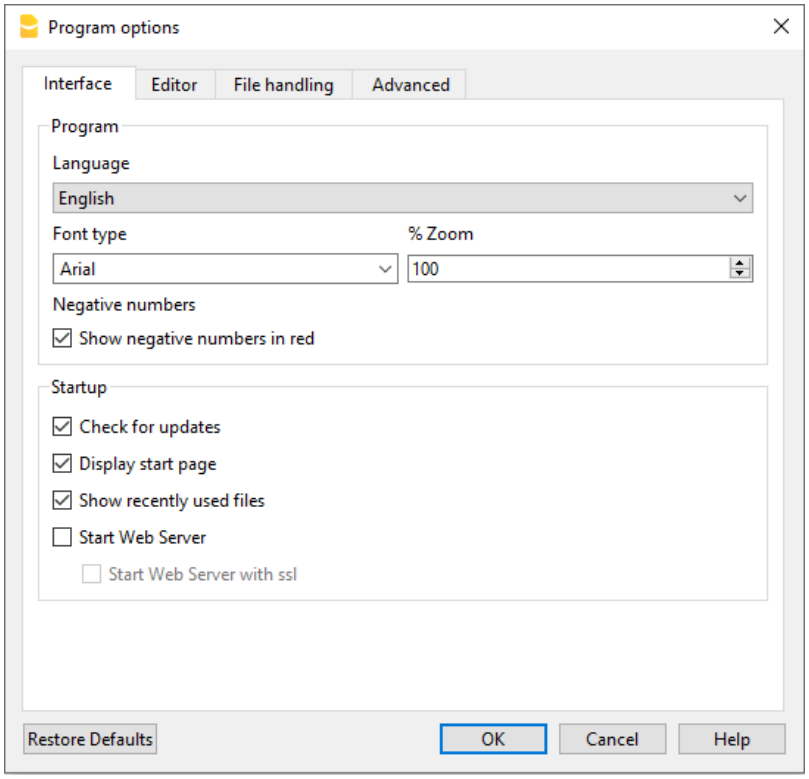
It is possible to merge two files, but they have to belong to the same application (for example two double-entry accounting files). It is not possible to merge files belonging to different applications (for example one double-entry accounting file and one income & expense file).

In order to successfully merge two files, it is crucial that they contain the same accounts numbers. Proceed as follows:

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

Program options

The program options are activated via the **Tools → Program** menu options and contain technical choices for the accounting document.

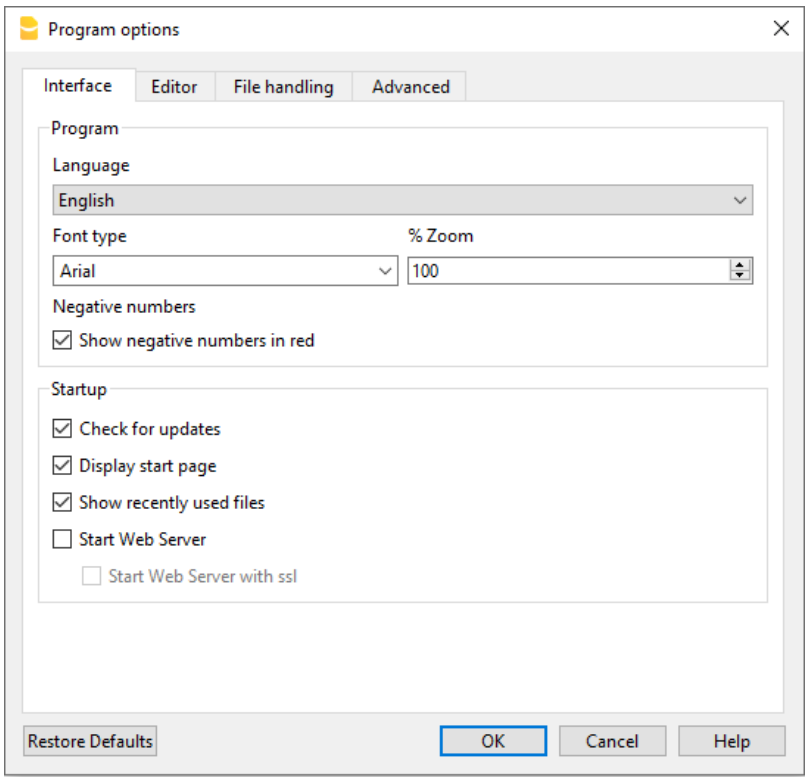


In the following pages you will find more detailed information.

- Interface
- Editor
- File handling
- Advanced
    - System info

General

The interface options are activated via **Tools → Program Options → Interface**.



Program options

Language

It is the language used by the program. You can change this setting if you want to use a language other than the default or if the default is not available.

Font type

You can choose the font.

% Zoom

If you want the data in the tables to be displayed in a different size, just adjust the Zoom percentage.

- The zoom percentage can also be changed with the zoom tool at the bottom right of the status line.
- The purpose of the zoom is to adapt the table content to the window size.
  For the text size of menus, dialogues and icons, the operating system settings are used, but can also be adapted by the user.

Show negative numbers in red

Negative numbers and amounts are displayed in red in the tables.

Startup

Check for updates

Direct link the www.banana.ch website to the update download page.

Display start page

The news information home page is displayed.

Show recently used files

Recently opened files are displayed.

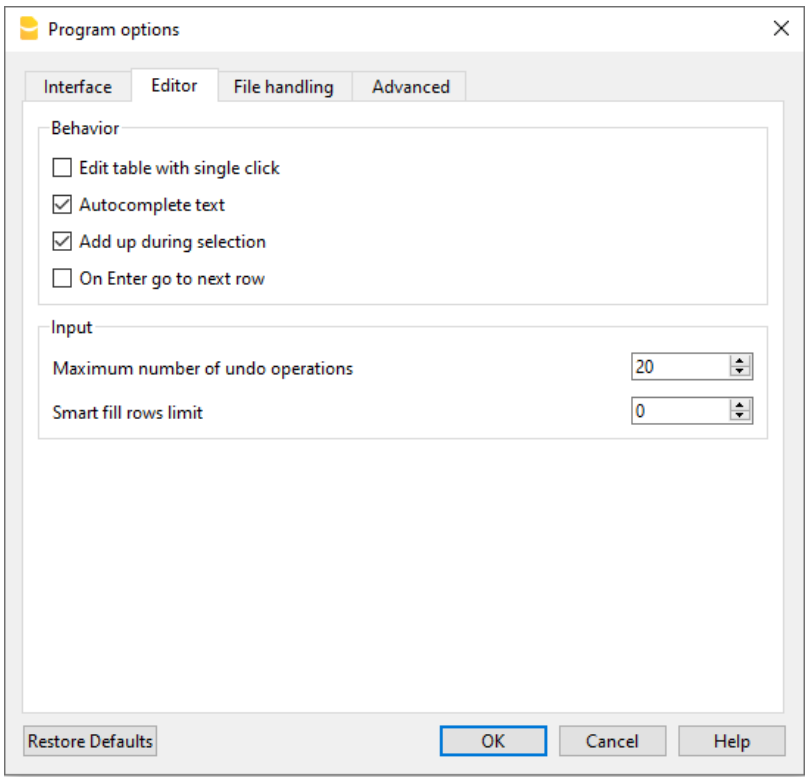
Start Web Server

Is used to access Banana Accounting data from external programs.

For more information see Integrated Webserver

Editor

The Editor options are activated from the menu **Tools → Program Options → Editor.**



Behavior

Edit table with single click

- If the function is activated, a single click on the selected cell is sufficient to introduce change.
- If the function is activated, a single click on the cell already selected is sufficient to change.

Autocomplete text (Smart fill)

By activating this option, the program automatically selects the first draft text in the drop down list and automatically fills it in the row 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. One can select non-adjacent amounts by holding down the Ctrl key while selecting individual cells with the left mouse button.

On Enter go to the next row

By activating this option, the cursor will place itself on the next row when pressing the Enter key.

Input

Maximum number of undo operations

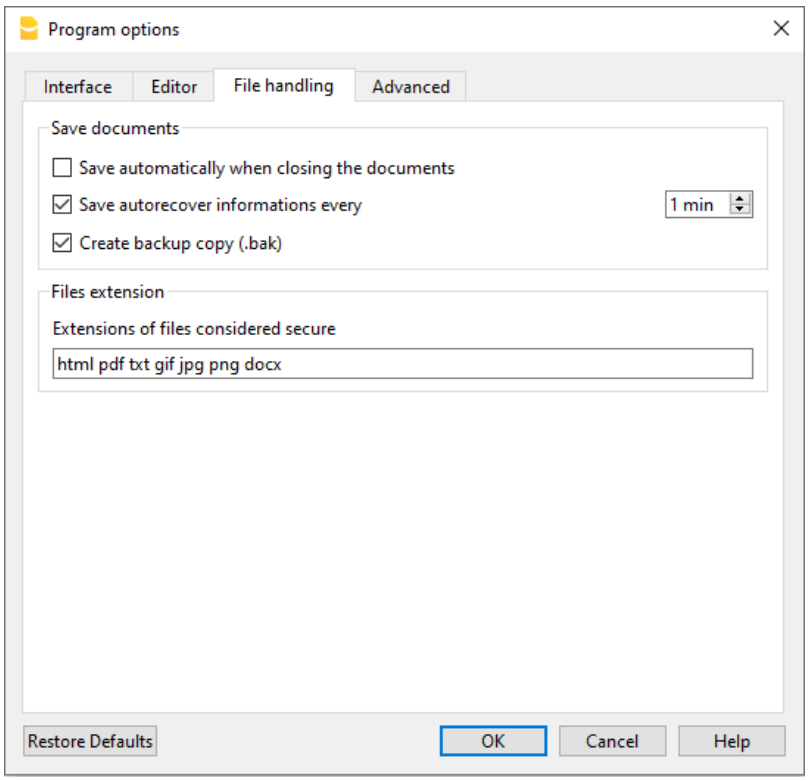
Insert the maximum number of undo operations when using the command from the menu Edit → Undo Operation (you undo one operation at a time).

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.

File handling

The File Management options are activated via **Tools → Program Options → File Handling** tab.



Saving documents

This section contains the following options for saving documents.

Saving automatically when closing the documents

If this option is enabled, the data will be saved each time the file is closed.

Save autorecover information

The option allows automatic saving of the file with frequency (in minutes) to be indicated. The program saves the data in a document called autobackup + filename. If the program or computer crashes, you can recover the data by opening this file and saving it as from the File menu.

Create backup copy

When saving to disk with the same name, the pre-existing version of the file is renamed with the BAK extension.
Refer to the Save page for further information.

Files extension

Extension of files considered secure

This option defines the file types (eg: "pfd", "jpg", ...) and the url schemes (eg: "http:", "x-devonthink-item:", ...) that allow to open with a double click in the DocLink column of the Transactions table.

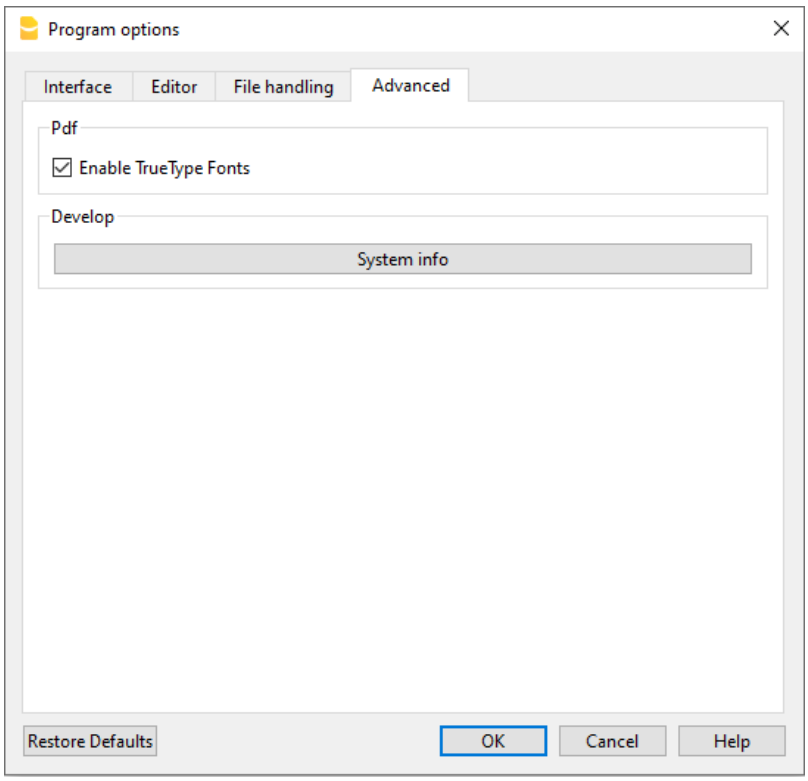
Therefore, it prevents you from opening unsafe files or schemes. Extensions must be inserted without the period '.' initial, while the schemes must be inserted with a double dot ':' at the end.

Restore defaults

If certain settings have been changed, program will restore the default settings when clicking on this button.

Advanced

The Advanced options are activated **Tools** > **Program Options** > **Advanced.**



Pdf

Enable TrueType Fonts

If this option is enabled when printing PDF files, the font selected in the Interface tab is used, otherwise a native font type of PDF files is used (Helvetica or Times New Roman). This option must be disabled if the texts in the generated PDF files are unreadable.

System info

Open the System info dialogue.

Reports Menu

Report menu commands in various applications

The **Reports** menu contains commands for displaying and printing various accounting documents. The commands listed will vary depending on the application selected.

By clicking on the various links, the web pages, with detailed information on the various commands, are displayed.

- **Cash Manager**
  - Account/Category cards
  - Journal by period
  - Enhanced Balance Sheet
  - Enhanced balance sheet with groups
  - Accounting reports
  - VAT report (only for the Cash Manager with VAT option)
- Income & Expense accounting
  - Account/Category cards
  - Journal by period
  - Enhanced balance sheet
  - Enhanced balance sheet with groups
  - Accounting reports
  - Customers
  - Suppliers
  - VAT report (only for the Income & Expense with VAT option)
- **Double entry and** multi currency Accounting
  - Account card
  - Journal by period
  - Enhanced balance sheet
  - Accounting reports
  - VAT report
  - Clients
  - Suppliers
- **Time sheet**
  - Monthly report
- **Fixed asset register**
  - Show Journal
  - Items report
  - Transactions report
- **Inventory**
  - Examples of printouts
- **Estimates and Invoices**
  - Archive data

- **Library and collections**
  - List items not returned
  - Archive data

Actions Menu

In the **Actions** menu, you can find the following commands:

- Recalculate totals
- Check Accounting
- Sort transactions by date
- Show expiry dates
- Recurring transactions
- Lock transactions
- Create New Year
- Update opening balances
- Import to accounting

By clicking on the various links, you will be directed to the web pages with detailed information about the various commands.

Extensions Menu

These are extensions of the program's functionalities, for reporting, calculating, exporting, importing, establishing bills and reminders and other.

They need to be set up by the user by clicking the appropriate button in the Extensions menu > Manage Extensions dialog, for example **Import into accounting**.

The **Extensions** menu lists all the already installed Banana Extensions related to the file that is open at the moment. By selecting the command, the indicated Extension will be executed.

Manage Extensions

The Manage Extensions command allows you to search for, install, alter your settings or uninstall Banana Extensions.

Installing a new Extension

For installing a new Extension, visit our Manage Extensions page.

Technical information on Banana Extensions

Herewith some technical information on Banana Extensions

- They are programs in Javascript that make use of API's available in Banana Accounting.
- They are very secure and cannot perform functions that might impact on the operating system.
- Single Extensions.
  A text file with the .js extension, which contains a program in Javascript, indicating the characteristics to be a Banana Extensions.
- Extension package
  A compressed file with the .sbaa extension, which can contain several other files, necessary for the application, such as commands, images, dialogues. A package can contain several commands. The title of the package and the commands it contains are indicated in the Extensions menu.
  If you disable a package, all Extensions will be disabled.

Prerequisites for running Extensions

The commands for running Banana Extensions are only made available if the current file (the one on which you are working) has the features required by the Extensions. If any features are missing, the Extension will either not be visible or not executable in the **Extensions** menu.

- Extensions are available in specific context:
  - Productivity
    Commands that can be recalled in the Extensions menu.
  - Import
    Available via the Import into accounting command.

    - Export
      Available in the **Extensions** menu. The user should define the file name at the end of the process.
    - Invoice report
      Extensions that prepare the invoice printing Report > Customers > Print invoices.
    - Reminders report
      Prepares the reminders to be printed. They are available via Report > Customers > Print reminders.
    - Statement reports
      Prepares the statements to be printed. They are available via Report > Customers > Print statements.
- Association via a File Type
  This requires the current file to be - for example - an Accounting file, or the double entry file, or addresses.
- Association via a property
  Some Extensions will only be executable if the relevant word is specified in the **File properties, Other** section (from the **File** menu).
  For example, the List of Administrators to be printed, that require specific fields, will require the word "Administrator".

Subscription to Advanced plan required

Some extensions are available in the Free and Professional plans, while several others require the Advanced plan.
The required plan information is indicated in the extension itself.

In addition:

- The Advanced plan is required to run local and web-downloaded extensions.
- Some extensions requiring the Advanced plan can also be used with other plans **only as long as the accounting file has less than 70 rows.**

Develop your own Extensions

Anyone can create Banana Extensions that extend the functionality of the program:

- Programming fluency is required.
- A subscription to the Advanced plan of Banana Accounting Plus is necessary.

To develop a Banana Extension, it is recommended to set out from an existing project.

- Start from an example available on the github.com \ BananaAccounting site
- Please refer to the developer documentation.
- Install the application via the Extensions menu > Manage extensions command.

Manage Extensions

This dialog window allows you to install, modify settings and uninstall Banana Extensions.
You must install an Extension in order to be able to use it.

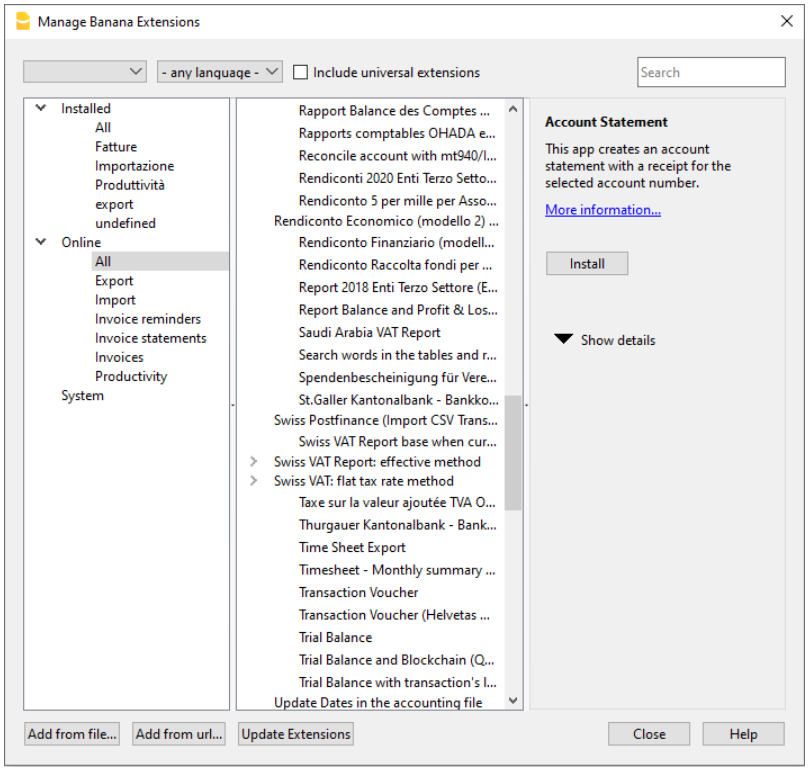
Viewing and Installing Marketplace Extensions

In the online section of the Dialog you see and search extensions available in the marketplace.

To install an Extension, proceed as follows:

- Choose the **language** and **country.**
- From the left menu, select **Online**
- Select the Extension type (e.g. productivity)
- Look for the desired Extension among those listed; or in the **Search** box, type the name of the Extension you want
- Click on the **Install** button
- Click on the **Close** button

Below are the available Extensions :



The installed Extension will be visible in the Extensions menu.

Note

If the Extensions window does not show the complete list of extensions, you need to update them or extend the search, selecting **any country**, **any language** and **all**.

- If you activate the **Include universal extensions** option, you will also see all the extensions that can be used in any country.

If the complete list does not contain the format of your bank, you will need to request an account statement in the universal ISO 20022 format. Soon, all banks will replace the various formats (csv, MT940...) with the European standard ISO 20022 format.

List of Extensions

This list shows the installed Banana Extensions and those available for installation.

- **The check sign indicates that the Extension is installed**.
- **The Extension denomination**
- **Information Banana Extensions:**
  - Description
  - Link for main information, will open the corresponding internet page
  - Last update
    Extension date and hour
    Local Banana Extension date and hour (as per imported file)
  - Category
    Type of Banana Extension
  - Nation
    Nation where Extension can be used. International will indicate that Extension can be used in several nations
  - **Install** button
    Download Banana Extension for local use
- **Information on installed Extensions:**
  - The ">" symbol preceding a packet will designate a Banana Extensions packet, that contains several commands.
  - **Enabled**
    If the enabled box is not checked, the Extension will not figure in the menu. For a packet, single commands may me deactivated.
  - **Automatic update**.
    When a new version is made available, it will download automatically.
  - **Last update**
    The date of publication of the extension.
  - **Category**
    The Extension category
  - **Nation**
    The nation of extension. Universal means that it is not tied to a specific nation.
  - **Language**
    The interface language of the extension.
  - **Default channel *)**
    The version of the extension. You can choose between
    - Stable-Channel.
      Final released versions.
    - Beta-channel.
      The versions released on a trial basis, before becoming final, but which still have to be fine-tuned.
    - Dev-channel.
      The versions under development.
  - **Channels available *)**
    The versions available for this extension.
  - **Used Channel *)**

The version in use.
If the preferred channel version is not available, the programme will choose the channel version giving priority in order Stable, Beta and Developer.

- **URI**.
  - If the extension is installed locally the local location.
  - If the extension is remote and has not been installed the remote url.
- **Remote URI**
  If the extension was installed remotely, the remote repository url.
- **Required properties**
  For an Extension to function properly, they must be set up via File > File and accounting properties > Other.
- **Apply properties** button
  Will apply new properties to your file
- **Execute** button
  Will execute the specific command.
  This button will only be highlighted if the App is applicable in the context of your current file.
  For example, a multi-currency function will only be applicable if the file has been created as a multi-currency accounting file.
  In order to create you own Extension for Banana Accounting Plus, you need to have a subscription to the Advanced plan.
- **Settings** button
  Certain Extensions allow you to set the settings for execution of your task. They will be related to your currently open file. If you use the same App with another file you must redefine the settings.
  In the invoice reports, for instance, we indicate the elements necessary for printing.
- **Uninstall** button
  Will uninstall the Extension or the packet.

Using a development version

In the Marketplace we may make available different version of an extension:

- If a development version is available for the extension, this is indicated in the "Available Channels".
- In the "Default Channel" you can set the channel you prefer to use between Stable, Beta or Developer.
- In the 'Used channel', the development channel actually used is then displayed.
  If the selected channel is not available, the higher level version is used. If there is no Developer, the Beta is used, and if there is no Stable

Search Extensions

Extensions are listed according to the following selection criteria:

- Language
- Nation
- Text
- Installed
  Displays locally installed Extensions.
- Online

List of Extensions available from the Marketplace.
Marketplace extensions will be automatically updated once a day when a new version is available.

- System.
  List of pre-installed Extensions. You may enable or disable via the check box.

Details

A dialog box appears with:

- The source file where the Extension is located.
- The type of Extension.
- The date of the Extension.

Parameters

If the Extension allows to set the parameters at programming level, the button is active.
When this is the case, dialogues are displayed that allow to enter fixed parameters, which will be used for this Extension.
The parameters are relative to each file.

Edit

Allows you to edit the selected Extension. Go to the folder where the Extension file is located.

Remove

Permanently removes the selected Extension. You cannot remove filters installed at the system level or for all users.
For the moment it is not possible to remove Extensions that are contained in a file with the sbaa extension either. If you want to remove the Extension you have to delete the Extension file.

Help (side button)

Leads to the internet page with information about the selected Extension.

Add from file

Lets you add a Banana Extension from a local file. Indicated especially for development of new Extensions.
In order to create you own Extension for Banana Accounting Plus, you need to have a subscription to the Advanced plan.

- The file needs to always remain in the same directory.
- If the App is modified, the program will always use the last version.

Add from URL

Allows you to install Extensions present in the list of Extensions available on the Internet.
In order to create you own Extension for Banana Accounting Plus, you need to have a subscription to

the Advanced plan.

Update Extensions

Only once a day, the first time the program is started, the program will update the extensions.

If for any reason the program could not download the updated list or a new release has been made available during the day you should run the update command manually. The update command will:

- Update the list of the available extensions from the marketplace.
- Download a new release of an installed extension.
- It will modify local or Url installed extension.

For more information see: Development information for Installing and Running extensions.

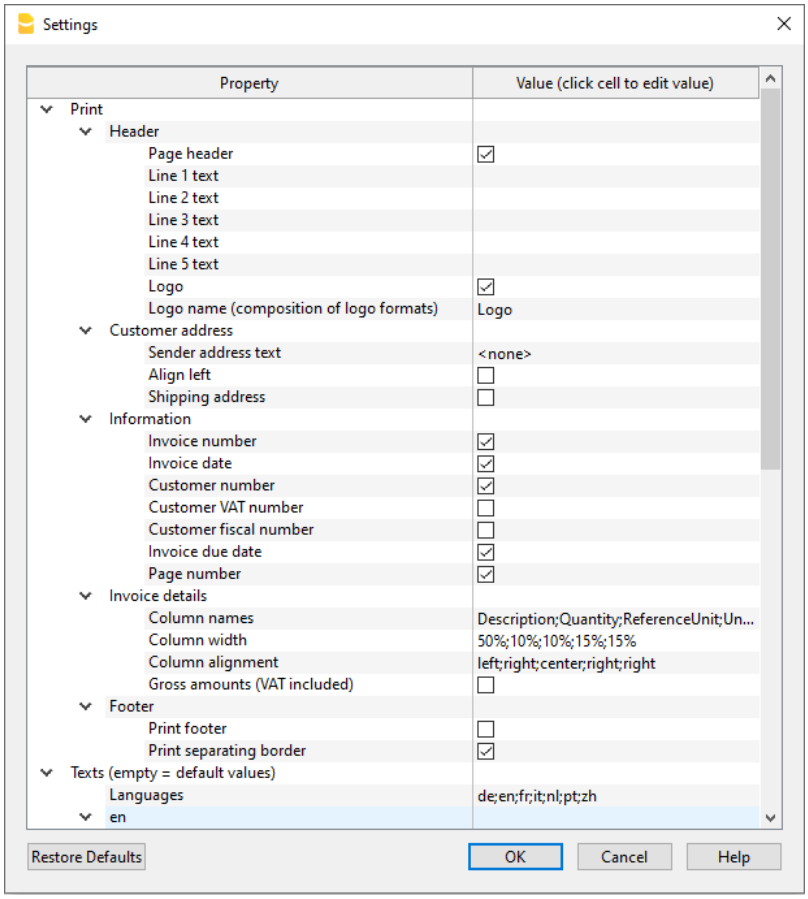
Extension Settings

Some extensions allow you to set parameters that are used by the extension.

- The parameters can be set and changed with the dialog.
- At startup, the parameters are set with default values.
- The parameters are related to the accounting file..
- An extension package can contain multiple extensions and therefore there may be multiple parameters per package.

Extensions Setup Dialogue

The content of the dialogue is different for each extension.The UNI10 invoice layout is shown below.



Value insertion area

The settings dialog is structured as elements that contain sub-elements, each with:

- **Property column.**
  - This is the name of the property.
- **Value column**.
  - It's the value of the property, Value column. By clicking you can enter a value, change a predefined one or delete an existing one.

Buttons

At the end of the dialogue there are the following buttons:

- **Help**.
  - The help button takes you to the documentation page of the extension you are using.
- Restore defaults..
  - By clicking on this button all the default values of the Value column are restored.
- **Cancel**.
  - Cancel and close the dialog without any changes being made.
- **Ok**.
  - Confirm and save the entered parameters.If you have saved it by mistake, you can go back to the previous situation with the cancel operation command.

Access the settings dialog

You can access the settings dial in the following ways:

- From the >Manage Extensions, by clicking on the Settings button located on the right.
- From the **Settings** button in the Printouts/Preview of the report generated by the extension.
- For invoices, via Reports → Customers → print invoices, **Layout section, Settings button**.

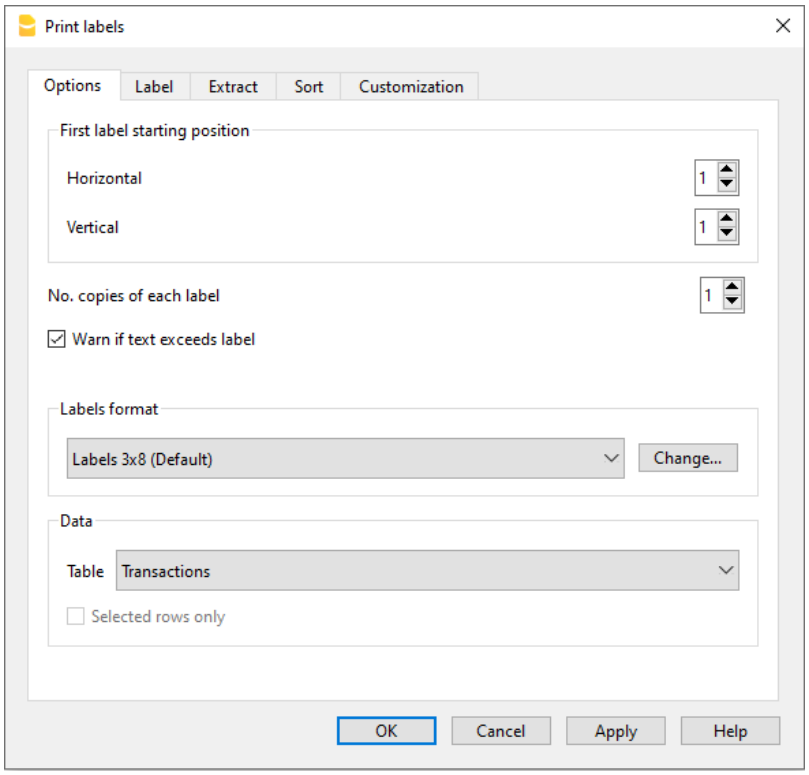
Installing an Extension offline

In order to install an Extension in an offline mode proceed as follows:

- Connect yourself to our Extensions webpage, using a different computer connected to the internet
- Download the Extension that you need (a .js or .sba file) and save it on a USB key or other device
- Copy the Extension on the computer without internet connection
- Open Banana Accounting from your computer without internet connection and open your accounting file
- Click Extensions **→ Manage Extensions**
- Click on the **Add from file** button and select the path were you saved the Extension
- The Extension will now be included in the installed Apps and in the **Extensions** menu

Print label

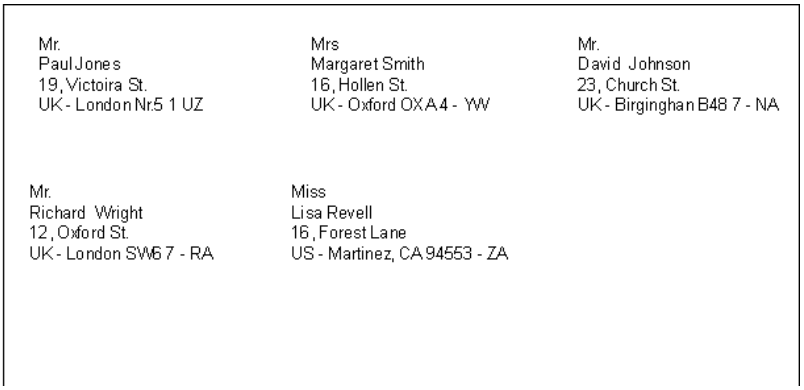
Via the Extensions **→ Labels → Print** command you can print the addresses. In the different tabs you can choose different settings, from the label format to le selection of the addresses to be sorted and printed. Each setting can be saved with the **Customizations**.



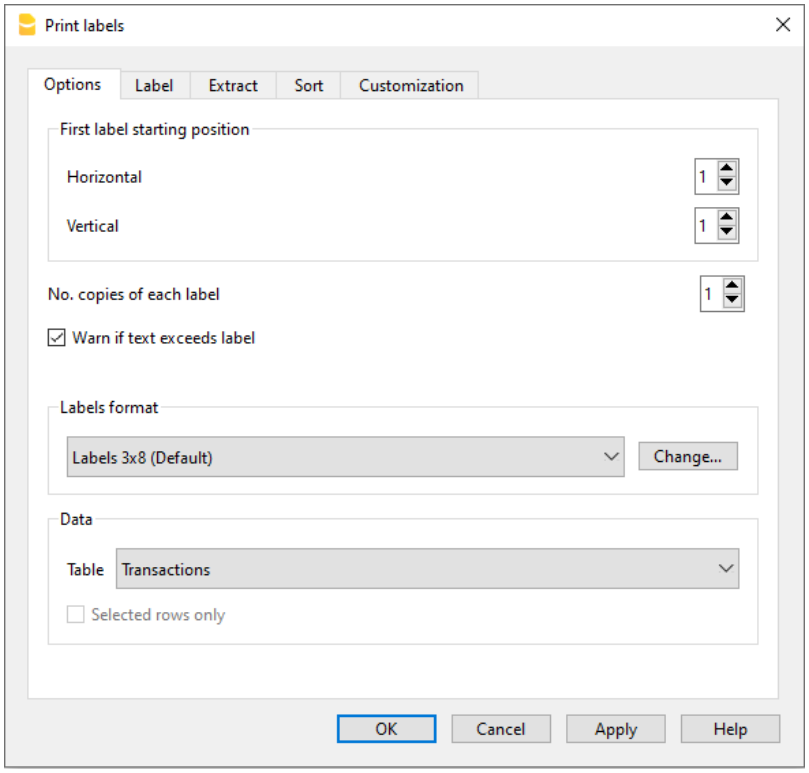
For the explanations of the different tabs, please consult the following pages.

- Options
- Label
- Extract
- Sort
- Customization

Print example



Options



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.

Number of copies for each label

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

Warning if text exceeds label

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

Label format

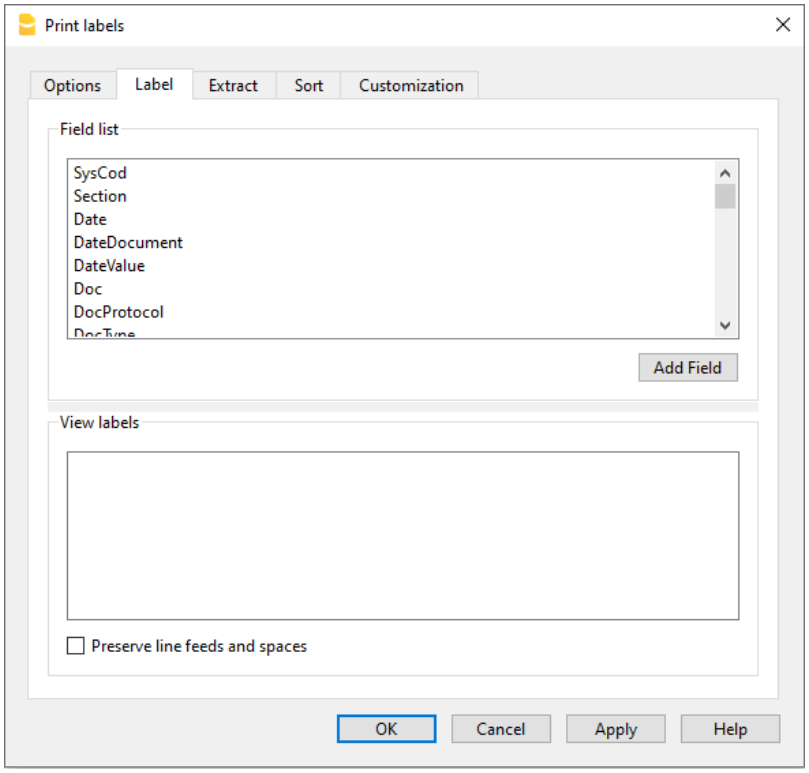
You can choose between the label formats available in the list.
If the list doesn't have the format you wish, through the **Change** button, you can access the **Label format** dialogue windows where you can choose your desired settings.

Data

Indicate the data source for the labels to be printed:

- Table - the current table (Accounts, Transactions, Budget, Totals, VAT code) data will be printed. If a data extraction occurred, only the extracted data will be printed.
- Selected rows only - only the earlier selected addresses will be printed.

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

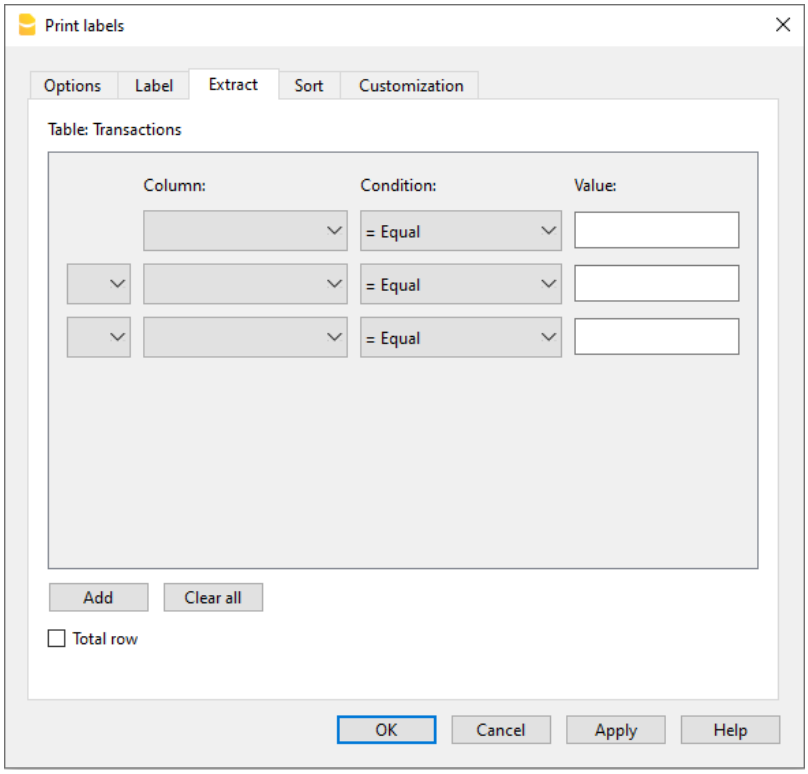
Shows the disposition of the fields. The entries "<NAME FIELD>" will be replaced with the corresponding value of the table.

The symbols Greater and Less are considered field delimiters. In order to make them appear in the text
write "\<" for "<";
write "\>" for ">"
and write "\\" for "\"

Preserve line feeds and spaces.
In case this option is deactivated, the program does not take eventual spaces and empty rows in consideration.

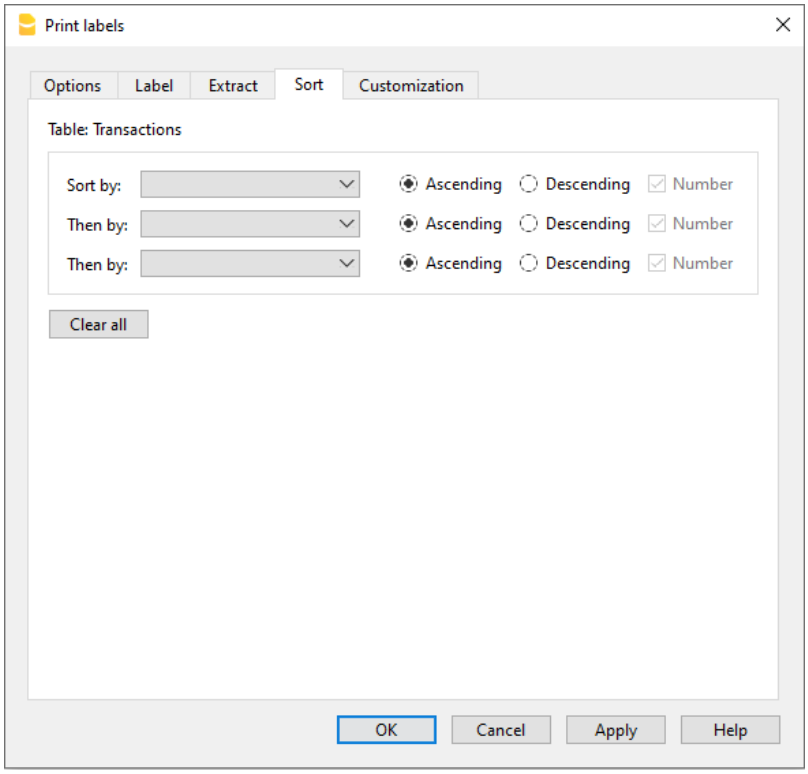
Extract

The explanation of this section is available on the page Extract Rows of the Data menu.



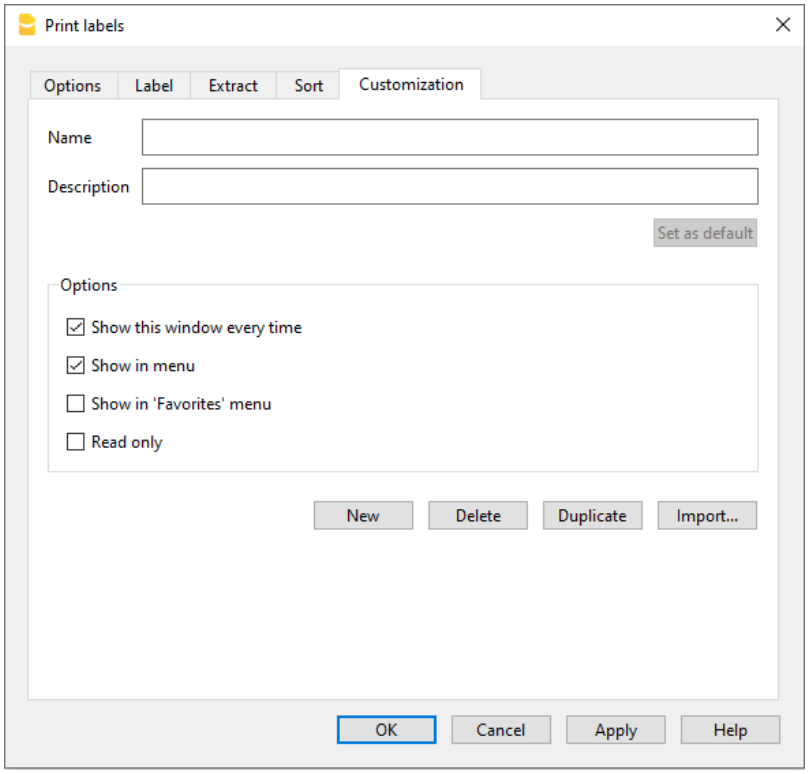
Sort

The explanation of this section is available on the page Sort Rows of the Data menu.



Customization

The explanations of this window are available on the following web page: Customization.

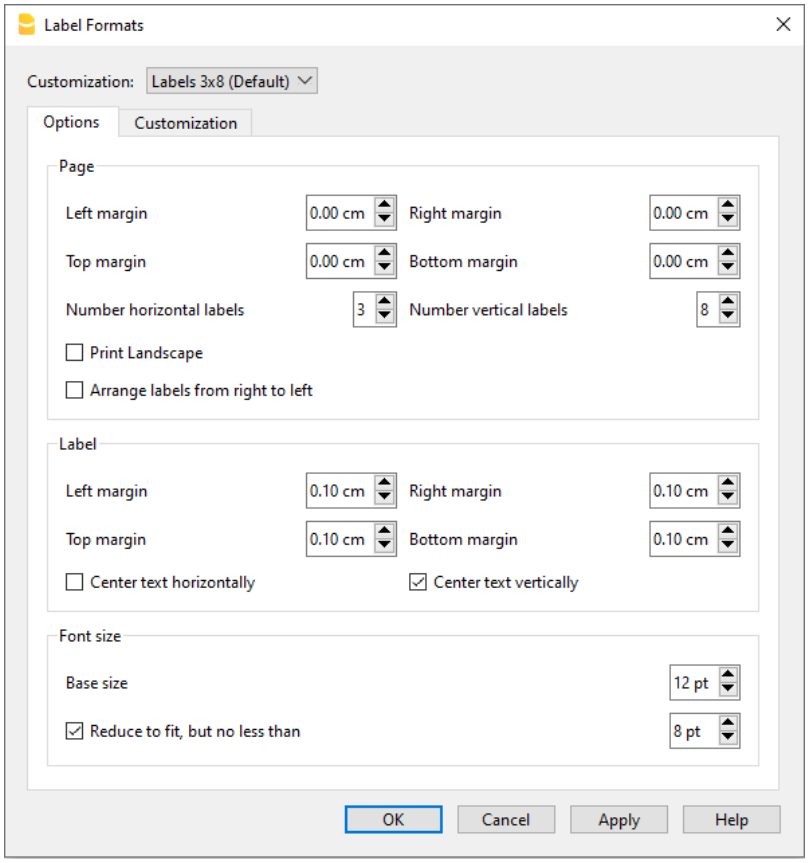


Labels format

Via **Extensions → Labels → Formats** option, you can access the labels setup.

The program already offers many predefined label formats; it is however possible to setup or edit the default parameters, as well as your customized ones, through the **Customization (Default)** command.

Page settings - Options



Page

Left Margin, Right Margin, To Margin, Bottom Margin
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.

Arrange labels from right to left
The labels will be printed from right to left and from top to bottom.

Label

Left Margin, Right Margin, To Margin, Bottom Margin
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

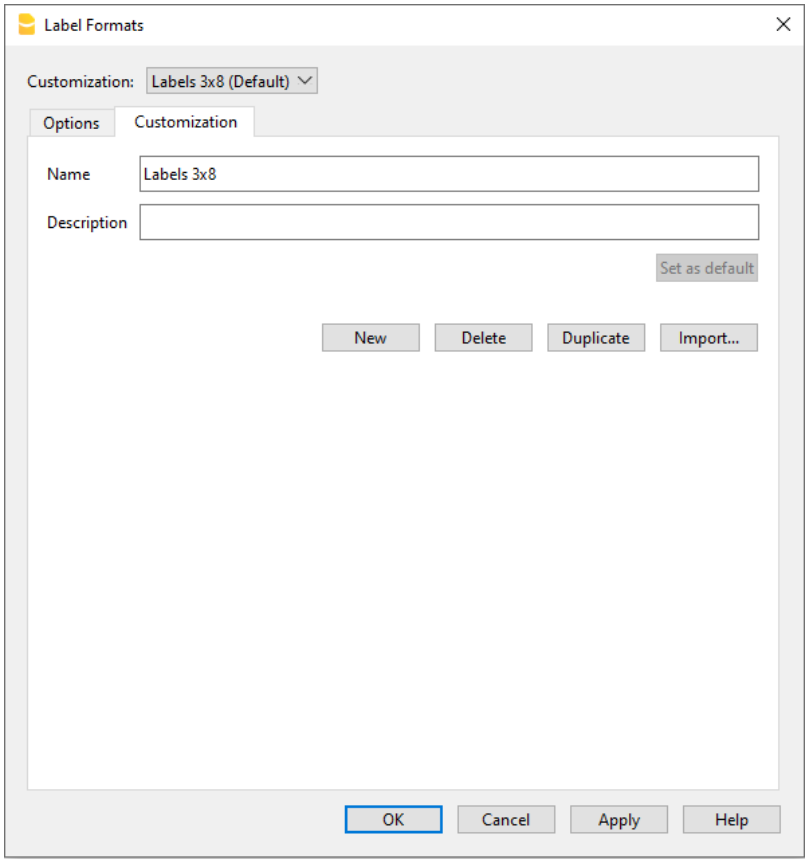
Base size
This field shows the default font size.

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.

Page settings - Customization



All the settings that have been activated in the **Options** tab can be saved by using **Customization** and can be displayed when needed.
For more information on this section, consult the Customization page.

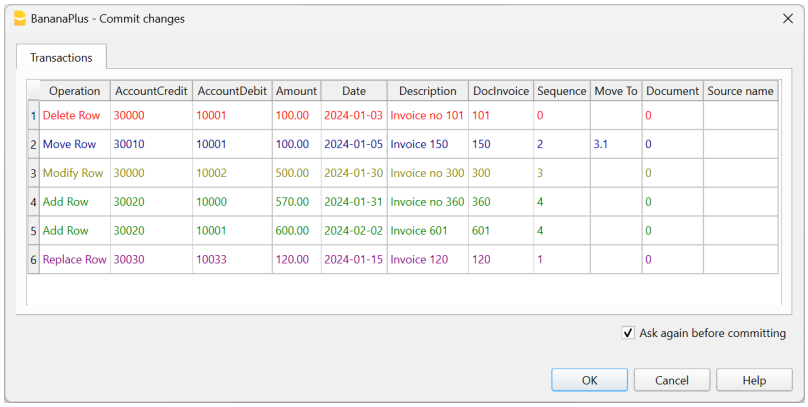
Extensions Commit Changes Dialog

This dialog asks the user for approval for changes the extension wants to make to the data.

The dialog displays:

- The list of the affected tables
- The list of data changes with the new content:
  - Rows added (green)
  - Rows deleted (red)
  - Rows modified (yellow)
  - Rows moved, sequence is changed (blue)
  - Rows replaced (magenta)

If you approve the change you can always rollback the changes with the undo.



	Operation	AccountCredit	AccountDebit	Amount	Date	Description	DocInvoice	Sequence	Move To	Document	Source name
1	Delete Row	30000	10001	100.00	2024-01-03	Invoice no 101	101	0		0	
2	Move Row	30010	10001	100.00	2024-01-05	Invoice 150	150	2	3.1	0	
3	Modify Row	30000	10002	500.00	2024-01-30	Invoice no 300	300	3		0	
4	Add Row	30020	10000	570.00	2024-01-31	Invoice no 360	360	4		0	
5	Add Row	30020	10001	600.00	2024-02-02	Invoice 601	601	4		0	
6	Replace Row	30030	10033	120.00	2024-01-15	Invoice 120	120	1		0	

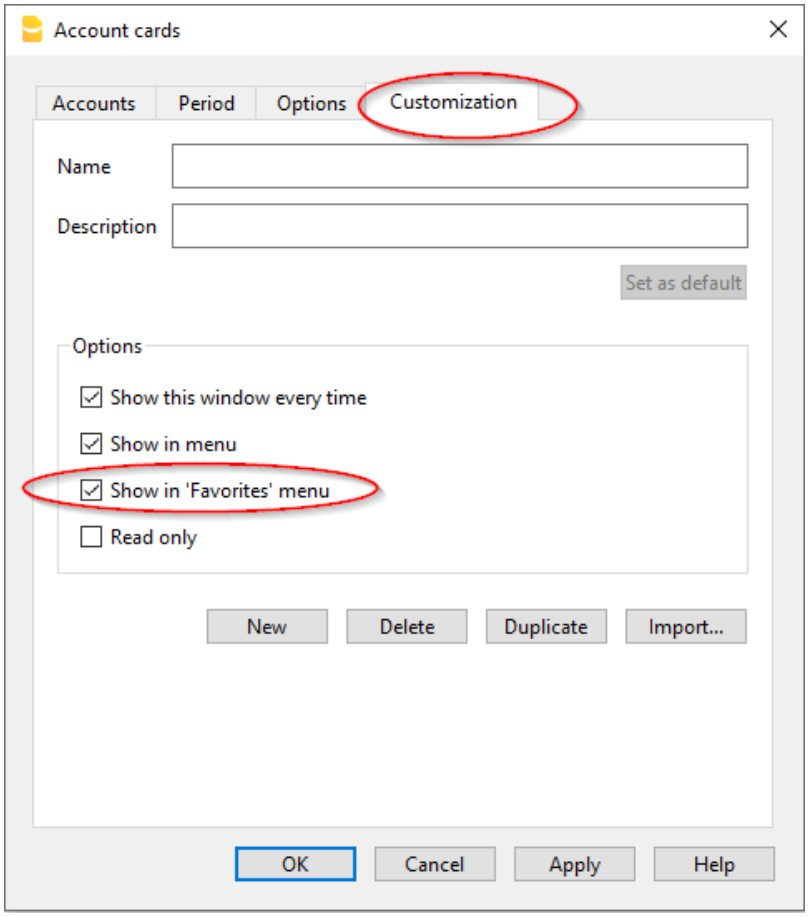
For Developers: See also the DocumentChange API

Favorites menu

Favorites are displays of printouts or reports with customized settings.

The **Favorites** menu will display list all the Customizations created and can be recalled if and when necessary.

The **Favorites** menu is not displayed by default, but appears when the user creates customizations (the first time the accounting file must be closed and reopened), indicating that they must appear in the menu.



Customization

Customization is a display or printout with customized settings that can stored. If necessary, customized documents can be resumed without repeating the settings.

Customizations is obtained from the following menus and for the following documents:

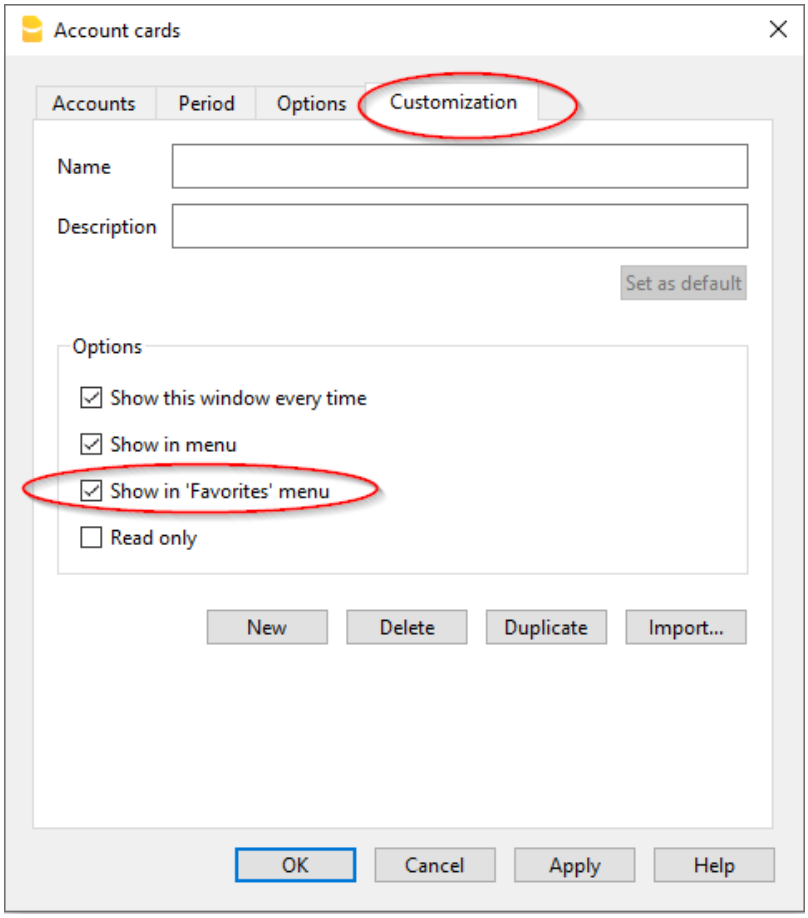
- **Report** for:
  - Account cards
  - Enhanced Balance Sheet
  - Enhanced Balance Sheet with groups
  - Accounting reports
  - VAT reports
- **File** for:
  - Create Pdf dossier
  - Export file
- **Data** for:
  - Extract and sort rows
  - Export rows
- **Extensions** - for Addresses customization.

How to proceed

Depending on the document to be created, start by clicking on the menu and on the appropriate command (Account cards, Financial statements, Export file ...).

From the dialogue that appears:

- Click in the **Customization** section.
- Click on the **New** button.
- Enter the name of the new customization.
- Activate the appropriate options in the various sections.
- Click on the **Apply** button.



Each customization, once created, will appear in the menu of the corresponding command and can be edited, renamed, duplicated or deleted.

Name

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

Description

Enter the description for the customization.

Show this window every time

If activated, when selecting a customization 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.

Show in menu... (depending on the menu/command in which one is being positioned)

If this option is activated, the customization will appear in the menu of the command.

Show in 'Favorites' menu

If this option is activated, the customization will appear in the **Favorites** menu.

Read only

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

New

This button allows you to create a new customization.

Delete

This button allows you to delete an existing customization.

Duplicate

This button allows you to create an identical copy (a duplicate) of an existing customization.

Import

This button allows the import of an existing customization from another Banana accounting file (.ac2).

Apply

This button allows you to save the chosen settings for the new customization.

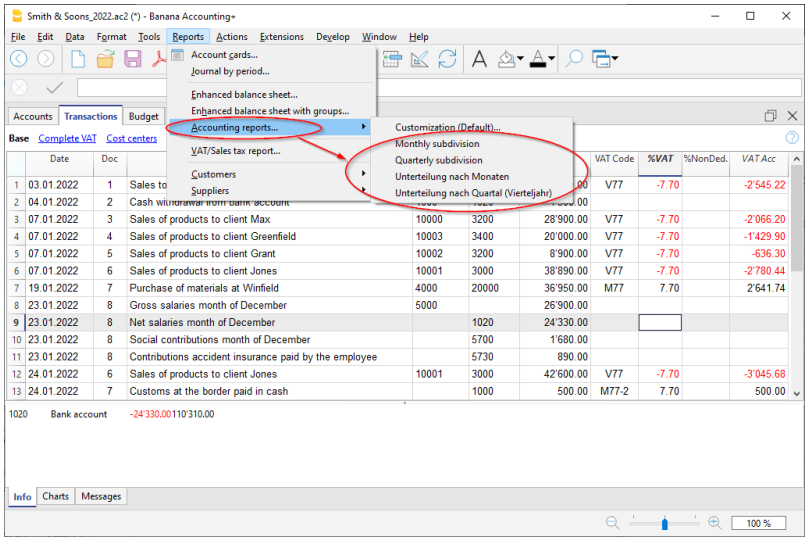
Display in the starting menu

According to the menu you are in, the Default customization and your personal saved customization will be shown.

Customization (Default)

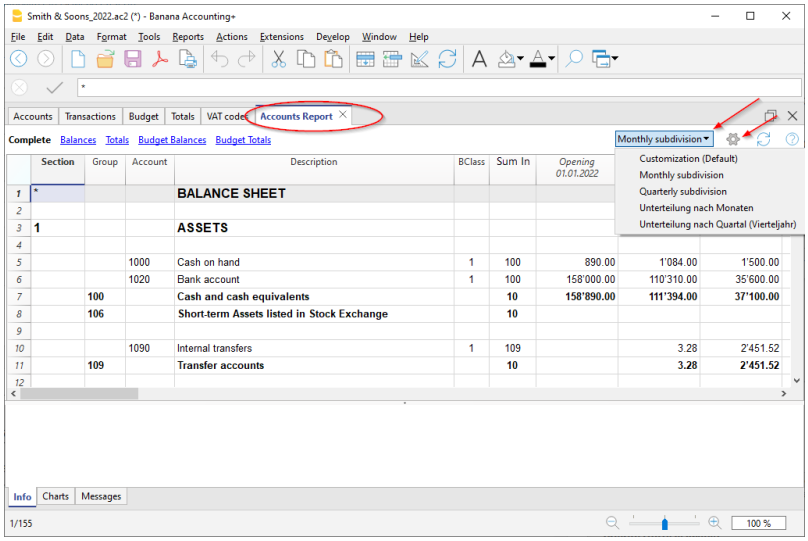
This is the customization used by default from the program, if no other customization has been created.

In the following example the menu of the Accounting reports is shown.



Direct access to the customizations

In the tables where the customization are being shown and in the previews, the **customization menu** and the **settings icon** are being displayed. These make it possible to easily move from one customization to the next and provide rapid access to the settings in case you want to edit these.


Smith & Soons_2022.ac2 (*) - Banana Accounting+
File Edit Data Format Tools Reports Actions Extensions Develop Window Help
Accounts Transactions Budget Totals VAT codes Accounts Report
Complete Balances Totals Budget Balances Budget Totals
Monthly subdivision
Customization (Default)
Monthly subdivision
Quarterly subdivision
Unterteilung nach Monaten
Unterteilung nach Quartal (Vierteljahr)
Section Group Account Description BClass Sum In Opening 01.01.2022
1 * BALANCE SHEET
3 1 ASSETS
5 1000 Cash on hand 1 100 890.00 1'084.00 1'500.00
6 1020 Bank account 1 100 158'000.00 110'310.00 35'600.00
7 100 Cash and cash equivalents 10 158'890.00 111'394.00 37'100.00
8 106 Short-term Assets listed in Stock Exchange 10
10 1090 Internal transfers 1 109 3.28 2'451.52
11 109 Transfer accounts 10 3.28 2'451.52
Info Charts Messages
1/155
100 %

Window menu

New Window

The command opens a new window with the same contents as the already open window.

Arrange side by side

With this command you can see, within the Banana Accounting program, the various files open at the same time, arranged side by side. If you have two screens, it is also very practical to open the Banana Accounting program have an accounting file open and in each one; this way you will have more visual space. For more information see below.

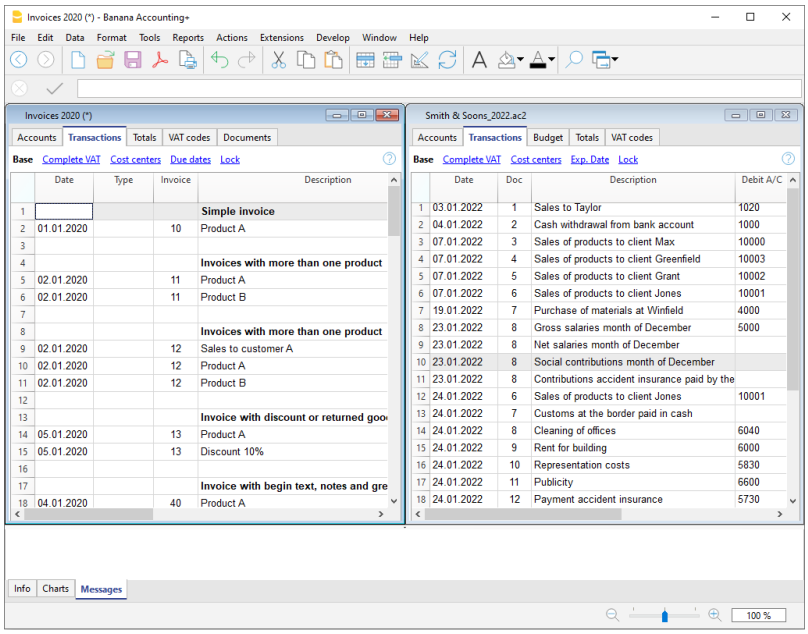
View two files simultaneously

The two files are displayed within the same program. The **Info** window at the bottom changes according to the file in which you are working with the cursor.

There are two ways to view two or more files at the same time.

Open the two files side by side in Banana Accounting

- Open the two files via the File > Open.
- Click **Window** > **Tile** menu.



Open the Banana Accounting program twice simultaneously

- Open the Banana Accounting program twice, starting from Windows startup.
- Open an accounting file in each of the programs,

This is a great solution if you have a large screen or two screens connected to the same computer.

Next window or Previous window

The commands allow you to switch from one window to another. The shortcut Ctrl + Tab is also very useful.

Warning messages, Acoustic signal, Clear messages

In the section reserved for messages, you can choose whether and how they should be reported. If you activate Empty messages, all messages in the information window below are deleted.

Appearance

The command allows you to customize the Interface and you have the following options:

- **Show Develop Menu**
  See more information on the page Develop Menu
- **Show Cell Editor**
  If the display is disabled, the editor for writing text does not appear at the top below the toolbar, but you can still write text within each cell.
- **Show row editor key**
  If activated, the button to edit the row contents will be displayed. By clicking on the row editor button at the bottom right, a window will be displayed in which it will be possible to edit the single rows through a form view. This mode has been designed to facilitate the input of texts on tablet or mobile devices.
- **Show Info Window**
  If disabled, the bottom information window, graphics and error messages are not displayed.
- **Show Status Bar**
  If disabled, the status bar at the bottom of the window is not displayed, where the row number and zoom setting is shown.
- **Display theme**
  This option allows setting the dark mode functionality in the following modes:
  - System default - the setting is taken over from your operating system.
  - Dark - the dark mode is set.
  - Light - the light mode is set.

Preview

The command allows you to preview the document.

Start Page

With the command you can choose whether or not to display the home page.

Recently opened file list

Recently opened files are listed at the bottom of the Window menu. The file in use is selected, the others remain in the background.

Develop Menu

> In Banana Accounting Plus this feature is only available with the Advanced plan.

The developer Menu can be made visible with the command:

- Menu Window > Appearance > Show Develop Menu

Development options

Contains useful options for developers of scripts, apps or http pages for Banana Accounting.

Enable Screenshots (Ctrl + 3)

When the function is activated, with the combination of the keys Ctrl + 3 you can take screenshots and save the images of the tables and dialog boxes of the program.
Also refer to Enable sreenshots.

Show Debug output window

When activated 'Debug output' is displayed in the lower part of the main program window. All debugging messages will be displayed in this panel. The debug messages allow to verify the correct functioning during the execution of scripts, apps or calls to the web server. They are aimed at developers of scripts, apps or http sheets.

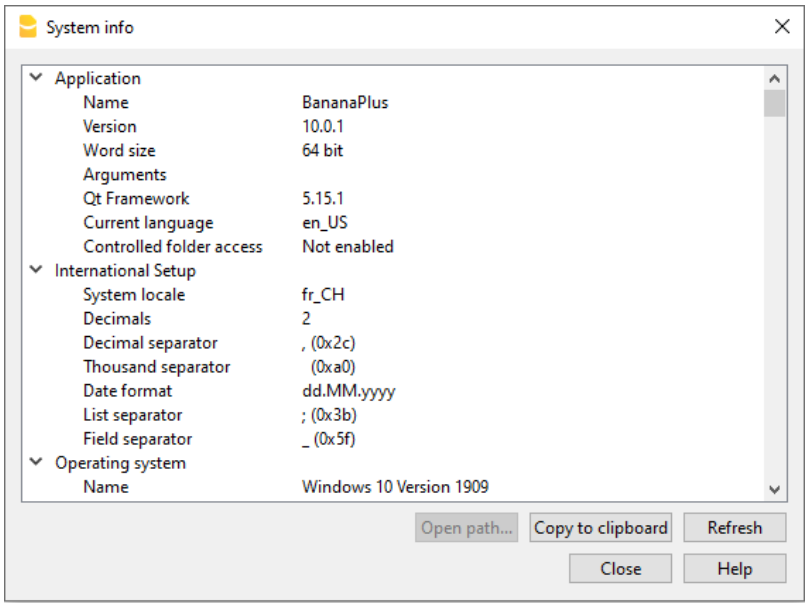
For more information see the Debugging page.

System info

This section displays information about the operating system and working environment.Information can be requested from technical support.In this case, click on the **Copy to clipboard** button and paste the data in the e-mail message or in the contact form.

System info

This section displays information about the operating system and working environment. Information can be requested from technical support. In this case, click on the **Copy to clipboard** button and paste the data into the e-mail message or into the contact form.



Taking screenshots

This feature is available by using the key **Ctrl+3**. Facilitates the capture and saving of a program image.
In order to use this feature you need to activate it via Window-> Develop -> Enable screenshot (Ctrl + 3)
It is useful for preparing documentation, as it only captures the part of the program windows that you are interested in.

Capturing the image

When capturing an image we advise you to use a 90% zoom, so more data will fit in the image but you still get readable texts.

- **Capture all**
  It creates an image of the full Banana window.
- **Capture table and info window**
  It only captures the table and the info window below the table (without menus, toolbar and status bar).
- **Capture table**
  It only capture the table
- **Capture columns**
  It only captures the table, and only up to the maximum columns width (it doesn't include the white spaces).

Resize window (pixel)

It resizes the program window to a pre-defined size, so if you take multiple shots you always have the same size.

Hide / Show window's components

It allows you to see more table rows, by hiding the toolbar, the info window and the status bar.

Windows - How to remove the dialogue windows shadow

Windows 8 e 10 "enhance" their dialog windows by adding a shadow to them. When capturing the window image you therefore also see the background.

In order to avoid this you can proceed as follows:

- From the Windows search box type **Sysdm.cpl**
- Go to the **Advanced** section
- Visual effects **Settings**
- Uncheck the option **Show shadow**

Help Menu

The Help menu gives access to the followings commands:

- **User's guide** - gives access to the documentation that explains the various functions of the program and the accounting issues.
- **Keyboard shortcuts** - contains the list of all keyboard shortcuts with detailed use description.
- **Check for updates** - connects to our website to check if there are newer versions of the software
- **Support center** - access to the Banana Accounting support web page
- **Manage subscription**
  The dialogue box to manage your subscription, indicating the following information:
  - Email with which you registered and the possibility to remove it.
  - Version in use and expiration.
  - Link to unlock your version with a product key.
  - Link to purchase a subscription.
  - Link that checks the availability of an updated subscription.
- **About Banana Accounting**
  Opens a window that shows technical information about the program such as version number, serial number, Copyright.....

Keyboard shortcuts

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

- Keyboard shortcuts for Windows
- Keyboard shortcuts for Mac

Keyboard shortcuts for Windows computers

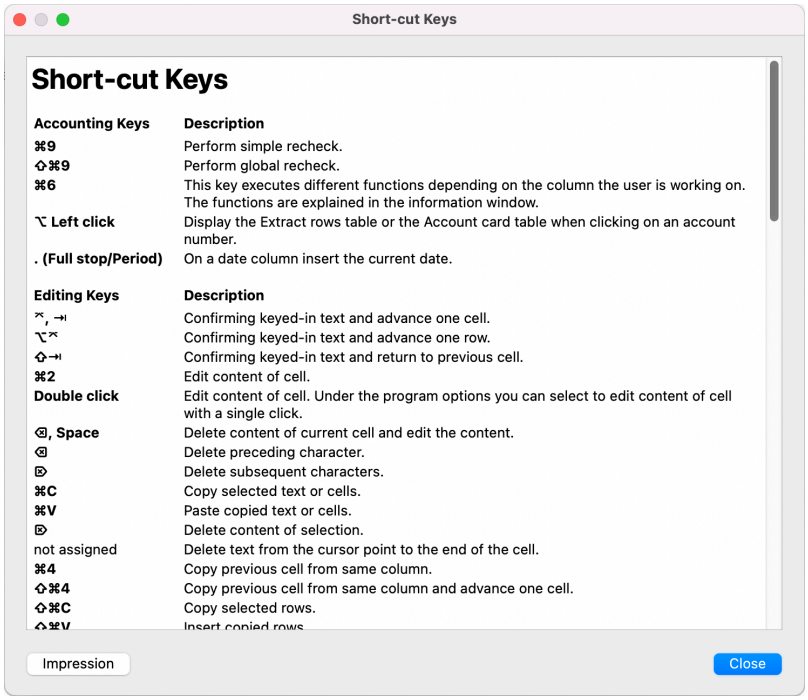
Accounting Keys	Description
F9	Perform simple recheck.
Shift+F9	Perform global recheck.
F6	This key executes different functions depending on the column the user is working on. The functions are explained in the information window.
Alt+ Left click	Display the Extract rows table or the Account card table when clicking on an account number.
. (Full stop/Period)	On a date column insert the current date.
Editing Keys	Description
Enter, Tab	Confirming keyed-in text and advance one cell.
Alt+Enter	Confirming keyed-in text and advance one row.
Shift+Tab	Confirming keyed-in text and return to previous cell.
F2	Edit content of cell.
Double click	Edit content of cell. Under the program options you can select to edit content of cell with a single click.
Backspace, Space	Delete content of current cell and edit the content.
Backspace	Delete preceding character.
Del	Delete subsequent characters.
Ctrl+C	Copy selected text or cells.
Ctrl+V	Paste copied text or cells.
Del	Delete content of selection.
not assigned	Delete text from the cursor point to the end of the cell.
F4	Copy previous cell from same column.
Shift+F4	Copy previous cell from same column and advance one cell.
Ctrl+Shift+C	Copy selected rows.
Ctrl+Shift+V	Insert copied rows.
Ctrl+-	Delete selected rows.
Ctrl+D	Duplicate selected rows.
Ctrl++	Insert rows before position of cursor.
Ctrl+Enter, Ctrl+Return	Add one row below position of cursor.
Moving keys	Description
Left	Scroll towards left.
Right	Scroll towards right.
Up	Scroll up.
Down	Scroll down.
PgUp	Scroll up one screen page.
PgDown	Scroll down one screen page.
Home	Scroll to beginning of row.
End	Scroll to end of row.

Ctrl+Home	Scroll to top-left angle of table.
Ctrl+End	Scroll to bottom-right angle of table.
Ctrl+Left	Moves towards left to the edge of the current data region.
Ctrl+Right	Moves towards right to the edge of the current data region.
Alt+Up	Move rows up.
Alt+Down	Move rows down.
Ctrl+Up	Moves up to the edge of the current data region.
Ctrl+Down	Moves down to the edge of the current data region.
Alt+PgDown	Next view.
Alt+PgUp	Previous view.
Ctrl+PgDown	Next table.
Ctrl+PgUp	Previous table.
Ctrl+Tab	Next window.
Ctrl+Shift+Backtab	Previous window.
F5	Scroll to desired row by keying in row number in active window.
Shift+F5	Go to original row.
Selection Keys	Description
Shift+PgUp	Select column moving upwards, page by page.
Shift+PgDown	Select column moving downwards, page by page.
Shift+Left	Select row to left.
Shift+Right	Select row to right.
Shift+Up	Select upper column.
Shift+Down	Select lower column.
Shift+Home	Select back to start of row.
Shift+End	Select forward to end of row.
Ctrl+Shift+Home	Select back to top of table.
Ctrl+Shift+End	Select forward to end of table.
Ctrl+A	Select entire table.
Other Keys	Description
Ctrl+F4	Close active window.
not assigned	Exit program.
Ctrl+N	New file.
Ctrl+S	Save.
Ctrl+O	Open.
Ctrl+P	Print.
Esc	Cancel operation.
Ctrl+Z	Undo operation.
Ctrl+Y	Redo operation.
Ctrl+F	Find.
F3	Find next.
Ctrl+B	Bold text.
Ctrl+I	Italic text.
F1	View help.
Multimedia keyboard	Is performed by
Function key (eg. F6)	Press the fn key as well as the corresponding function key (e.g. Fn+F6).

Keyboard shortcuts for Mac (Apple) computers

Keyboard shortcuts on Apple computers are slightly different from those on Windows. The main difference is that instead of the Crtrl key on the Mac keyboard there is the Command key. You can

find the complete list under **Help → Keyboard shortcuts**.



About Banana Accounting+

In the **About** dialog window (menu **Help** → **About Banana Accounting**+), you will find various information about the program.

Version

The version number you are using (eg 10.0.4) of Banana Accounting + is clearly visible. Banana Accounting Plus, numerically it is version 10, which will be continuously improved, so there will be additional version numbers, eg10.0.1, 10.0.2, etc. for each subsequent release.
Important: for any technical question, before contacting the support service, make sure you have the latest release (by downloading it from our download page)

Along with the version number you will also find the serial number, web address and Copyright information.

Patents and legal notices

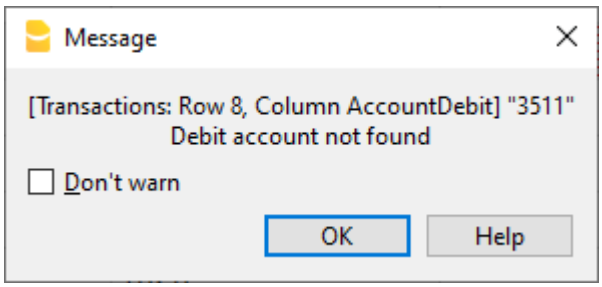
In this tab you will find again the Copyright information, the Banana Accounting patents and the trademark declarations. You will also find the indication of all the programming platforms that the software uses with the relative licenses and copyrights.

Credits

In this section, acknowledgments and credits are given to all those who have participated and still actively participate in the development, maintenance and promotion of our program.

Error messages

When the programme encounters errors, a dialogue box appears to report them:



- Select the **OK** button to display each individual message.
- By activating the **Do not report** option, all error messages reported by the programme are saved in the Error messages window.
- Information on the **Help** button can be found under Contextual Help.

Warnings and error messages

- Complete list of error messages
- For further information on the Message Error window refer to the Interface page.

If the program displays error messages

- Revert to the the help page for the reported error: in the 'Info' and 'Messages' (where the error messages appear), next to the error message, the symbol will show. By clicking on this symbol, you will be connected directly to the online page corresponding to the error, containing the possible causes and solutions.

- If the error persists:
  - Update your software to the latest available version, by downloading it at the following page Download.
  - Check Accounting (menu **Actions**).
  - In Multi-currency Accounting, ensure that Exchange Rate differences have been generated and applied (menu **Actions**).

Deactivate and Reactivate error messages

To deactivate/reactivate the display of the dialogue of messages:

- from the **Window** menu, put or remove the check mark on the **Warning messages** command.
- from the **Actions** menu launch the **Check accounting** command.

Accounting Applications

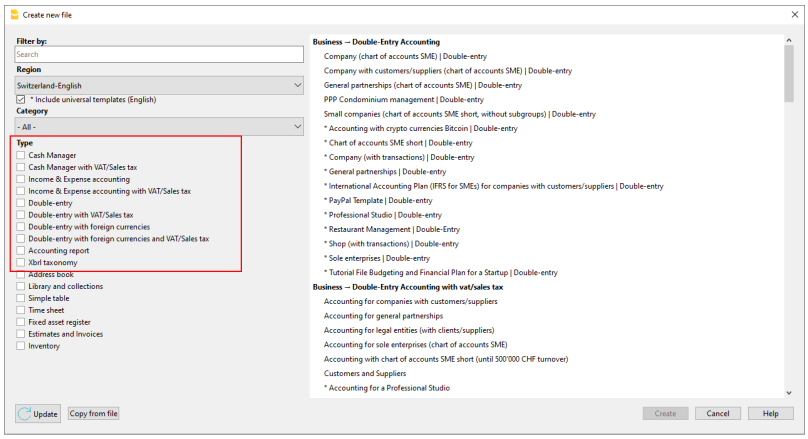
Banana Accounting Plus offers various easy to use and professional applications, inspired by Excel, that allow for instant results.
The accounting Apps use an accounting calculation, planning and reporting engine, based on the Double-entry accounting method and offer several common features.

Income & Expense accounting

- Cash Manager (previously Cash Book)
  For management of a single account, with the possibility of classifying income and expenses by category.
- Income & Expense accounting.
  To manage comprehensive accounting with various balance sheet accounts and categories, to which income and expenses are attributed.
  This is a simplified mode of use, that doesn't require knowledge about Debit and Credit. There are also Balance Sheet and Income statement reports.

Double-entry accounting

- Double-entry accounting with or without VAT options
  Comprehensive accounting solution, according to the Double-entry method. Transactions are classified by indicating the Debit and Credit account. The financial statements are complete with Balance Sheet, Income statement, Journal and Account cards.
- Multi-currency accounting with or without VAT options
  Double-entry accounting offering the possibility to manage accounts in different currencies:
  - Accounts for customers and suppliers, in various currencies.
  - Transaction with current, historical or freely set exchange rate.
  - Invoices in the currency of the customer's account.
  - Balance sheet and account movement in base currency or that of the account in foreign currency.
  - Calculation of unrealized exchange gains and losses (exchange rate differences).



Invoicing integrated in accounting

- Invoice entry as normal transaction rows.
- Columns for different contents, related to invoices.

- With or without VAT.
- Ability to edit and correct.
- Printing of a single invoice or bundling of several invoices via a simple command.
- Choice of different print print formats available. and customizable.
- Exports in digital format via Extensions.
- Customizable recalls and account statements.

VAT management

Any national specifications supported:

- VAT code table to indicate the different VAT rates and case studies. Any VAT transaction supported.
- Automated VAT calculation, net or gross..
- VAT control reports.
- Electronic transmission of VAT data on the VAT platform of the Swiss Confederation.
- National extensions for VAT reporting based on the requirements of tax authorities.

Financial Planning

- For existing companies or startups.
- Inclusion of budget by means of transactions in budget.
- Automatic assumption of repetitive expenses or income (rent, wages, bank charges, etc.).
- Possibility to indicate item code, quantity and price.
- Javascript calculation formulas to automate the dependent values (calculation of interest on the actual use of a loan).
- The program automatically sets up financial plans, complete with liquidity planning, balance forecasts, balance sheet and provisional income statement and movements on an account.
- Automatic financial projections for several years.
- Choice of display per period.
- Comparison between Budget and Finalized Balance Sheet.

Features for accounting applications

The various accounting applications provide different functionalities.

These features can be activated or added as per your requirements.
The program is easily applied because, if a feature is not used, it is not activated.

Accounting setup

- Works in any currency. The currency symbol is chosen from the list or freely set.
- Possibility to alter the number of decimals (generally 2), from 0 to 12 decimals to manage crypto-currencies.
- Accounting period is set freely, either as a calendar year or with a start and end date different from the calendar year.
- Choice of accounting language.

Files and data saving (similar to Excel)

Applicable to all Banana applications:

- Create new file starting from preset templates or from own files.
- The data for an accounting year are saved in one single file.
- The file can be located on any media, computer, network, cloud or sent by email.
- Possibility to manage unlimited number of accounting files, of any kind.
- Data is accessible to multiple users simultaneously, but to one person only when in edit mode.

Chart of Accounts

- Plan and structure of accounts are fully customizable.
- Numeric or alpha-numeric account and group number.
- Possibility to add notes or further columns.
- Grouping and totals are adaptable and according to any nationally required grouping scheme.
- Balance, account movement and totals are displayed and updated in real time.
- Cost and profit centres, for detailed control of costs and revenues of specific activities or projects.
- Segments for reporting by sector (branch), thanks to Segments.
- Customer details with monitoring of pending invoices, reminders and account statements.
- Supplier statements with monitoring of paid and pending invoices.
- Management of customers and suppliers, also as non-Balance Sheet accounts (with cost centre) for accounting managed with the cash method.
- Off-Balance sheet accounts.

Transactions

- Single or collective transactions (on multiple rows).
- Accrual or cash method.
- Use of Excel type interface, select, copy and paste, add lines, search and replace.
- Suggestions, auto-complete and memorization of repetitive operations for faster input.
- Automatic or customized numbering of documents.
- Ability to edit data entered, organize or add columns and any other information.
- Link to files of receipts in digital format (pdf, images) and opening of documents by a click.
- Import of data from bank statements:
    - Several formats are supported.
    - Possibility to complete or remove imported operations.
- Row colouring.
- Possibility to have different displays of columns.
- Contextual information concerning account balance, differences or errors.

Blockchain for data protection

- Protection of movements entered with digital data certification technology (similar to Bitcoin).
- Compliance with legal requirements.
- Transfer of data to auditor with the certainty of impossibility of tampering.

Standard and customized reports:

- Balance Sheet, Income Statement, Journal, Account cards.
- Customization and saving of print settings.
- Export and link data to Excel.

Charts

- Overview of account evolution.
- Comparison of Budget and Final Accounts.
- Real time display while entering.

Check Accounting

- Check accounting command. In one click, the accounting is recalculated as if all transactions were inserted again.
- Any erroneous settings, differences or errors will be reported.
- Each report is linked to a help page that explains the causes and provides the solutions.
- Possibility to correct anytime.

Year-end closing and Creation of New Year

- Automatic process for creating new year files, with report of balances and profit or loss.
- You may start working on the new year, even if you have not closed the previous one.
- Command to report the final balances when the previous year has been closed.
- Possibility to add and print year-end notes.
- Command for archiving all data and printouts in pdf format.

Various

- Creating new files starting from an existing file.
- Converting from one accounting type to another, in order to grow and add functionalities.
- Adding other tables:
    - Items Table
        - Serves to indicate items to be included in invoicing.
          May serve as a small inventory or securities management.
    - Documents Table:
        - To store images (company logo) or text documents (for example Javascript programs).
    - Other tables:
      You can add tables where you may enter notes or other information. Tables can be customized by adding columns to them.

XBRL Report

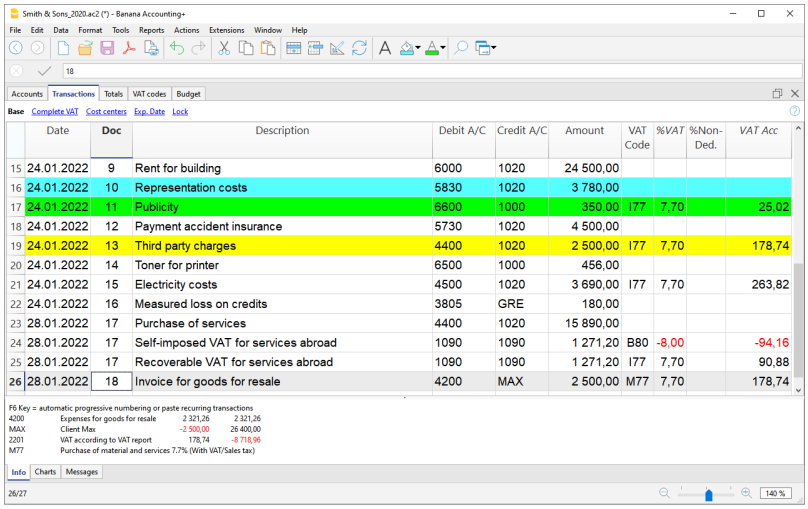
Ability to create instances of XBRL files suitable for different countries.

Double-entry accounting

Double-entry accounting is an application of Banana Accounting Plus, to manage your accounts with great professionalism. **It is free up to 70 transactions**, in the Free plan of Banana Accounting Plus. In the Professional and Advanced plans it is instead unlimited.

Ideal for SMEs, experienced accountants and frequent bookkeepers. Work fast and get the Balance Sheet, Profit and Loss statement, Financial Planning, Budget and many other reports in no time. Many complex operations, such as VAT management, multi-currency, budgeting and profit and loss accounts have been made very simple because they are all automated.

- ▶ Video: How to start double-entry Accounting
- Discover all the double-entry Accounting characteristics



Many functions, more automation

- Start Immediately: Choose one of many templates for diversified needs.
- Quick entries: Import from ebanking, store repetitive transactions with Auto-completion rules.
- Immediate checks: With the Balance column you can quickly see if there are any imbalances between the Debit and Credit columns and from which line the differences start.
- Balances updated after each entry, with an indication of the result for the year.
- Attach documents quickly: link each transaction to its digital document.
- Data import and export
- Balance sheet and Profit and Loss statement, Account cards (ledger), Journal in one click
- Analytical accounting for projects, sectors or particular activities thanks to Cost/Profit Centres and Segments
- Automated account cards (ledger). The carry forward of amounts is automatic after posting in the journal (Transactions table).
- The Balance Sheet and the Income statement can be displayed instantly with a click and you can choose either a simple structure with the grand totals or a more detailed structure, with intermediate totals for the subgroups .
- To register VAT, you do not need to enter an additional transaction, but simply enter a code that allows to calculate the VAT amount and to record it simultaneously in the VAT account.
- Automated VAT statements with data in Xml for online submission to tax authorities.
- Create budgets for financial and income planning and ensure an uncertainty-free future.

Learn more

- Organizing your accounting documents
- Accounting with accrual or cash method
- VAT management
- Multi-currency accounting

Starting a Double-entry accounting

▶ Video: How to start a Double-entry accounting file. Find out how to easily set up a Double-entry accounting, adapt the Plan of Accounts, set up a Budget, enter the Transactions and Print reports.

Creating an accounting file, starting from a template

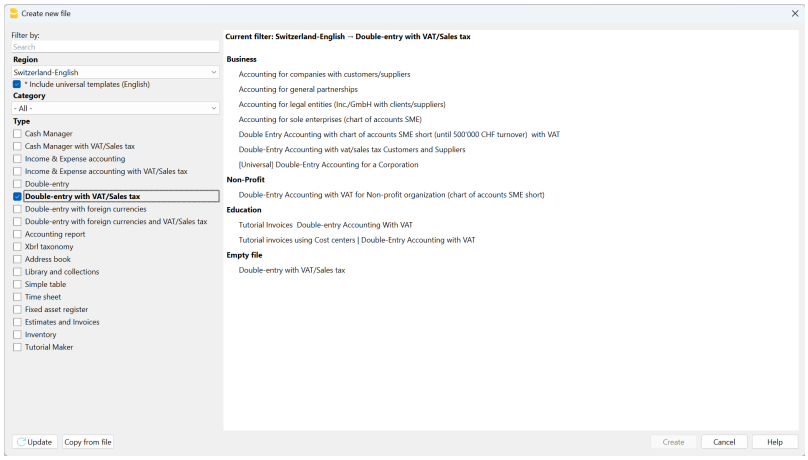
Banana Accounting Plus includes templates for all legal forms, divided by country and by category. They can be opened directly in the program, from the **File** menu, **New**... command, or they can be downloaded from our Templates page.

Here is how to start choosing a template directly from the program:

1. **File** menu, **→ New...**
2. Select the region, the language, the category and the accounting type.
3. From the list of the templates that appears, select the template that is closest to your own needs.
4. Click on the **Create** Button.

In the **Search** area, when entering a key word, the program will display the templates that contain the entered key word.

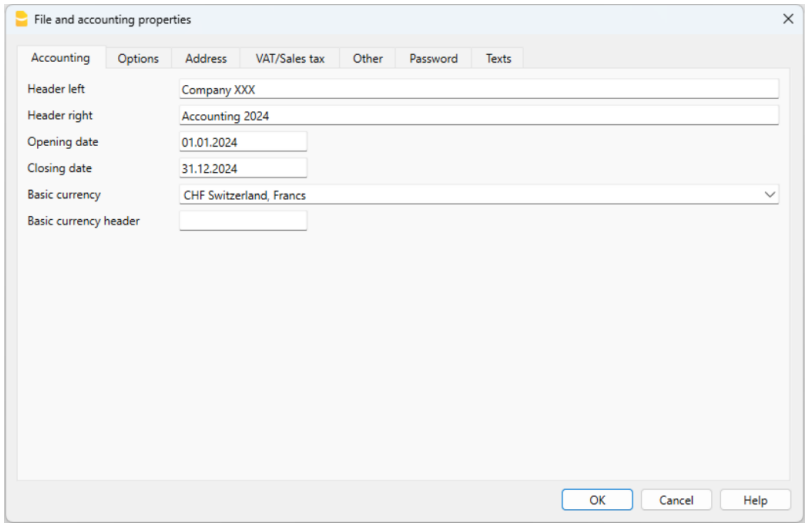
It is equally possible to set out from a blank file, by activating the **Create Empty file** option. However, in order to facilitate the start and avoid grouping errors, we recommend that you always start with an existing template.



More information on the Create New File page.

Setting up the file properties (basic data)

- Via the File → File and accounting properties command**,** indicate the company name that will appear in the headers of the printouts and on other data.
- Select the base currency, in which the accounting will be kept.



Save to disk

With the File → Save As command, save the data and also assign a name to the file. The typical save dialog of your operating system will be displayed.

- It is advisable to use the name of the company followed by the year "ie. Company-2020.ac2." to distinguish it from other accounting files.
- You can keep as many accounting files as you need, each will have its own name.
- You can select the path you want, (save to disk, usb key or cloud).
  If you plan to have documents linked to the accounting of the current year as well, we recommend creating a separate folder for each accounting year in which to group all the files.
  Please also visit the Organizing your files page

General use of the program

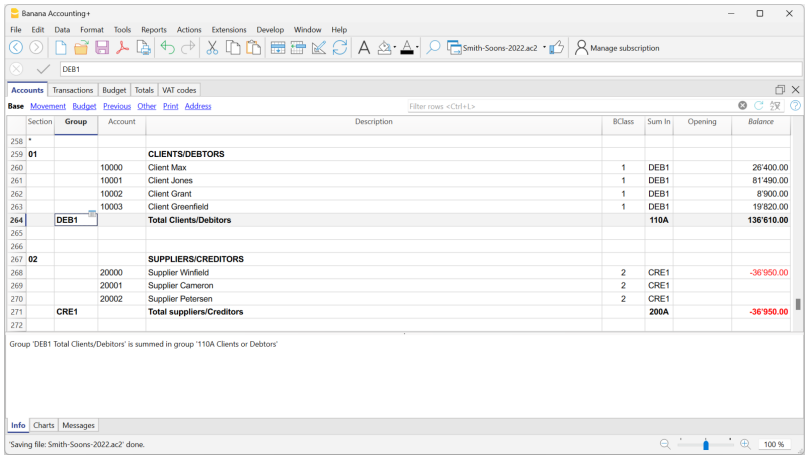
Banana Accounting Plus is Excel-inspired. User commands are kept as similar as possible to the ones of Microsoft Office.
For more information on the general use of the program, please visit our Program interface page.

Customizing the Chart of accounts

In the **Accounts** table**,** customize the Chart of Accounts and adapt it to your own requirements.

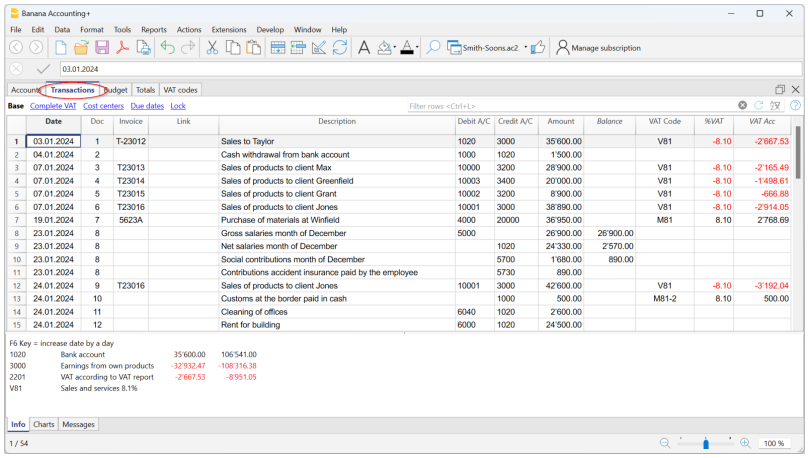
It is possible to:

- Add new accounts and /or delete existing ones (see Adding new rows)
- Modify the account numbers, the description (fe. enter the name of your own Bank account), enter other groups, etc.
- Create subgroups, please consult our Groups page.
- Define Cost centers or Segments that are used to catalogue the amounts in a more detailed and specific way.



The Transactions

Transactions must be entered into the **Transactions** table and they compose the **Journal.**



In the specific **columns** :

- Enter the **Date**
- Enter the **Document number**, manually assigned to the paper document. This allows for easy location of the documents once the accounting transaction has been entered.
- Enter the **Description**
- Into the **Debit account** column, enter the **destination** account.
- Into the **Credit account** column, enter the account of **origin**.
- Enter the **Amount**.
- In the accounting with VAT, enter the **gross amount** and **VAT code**. The program will separate the VAT, splitting the net cost or net income.

Make visible the Balance column in the Transactions table

The new **Balance** column is a very useful feature: it allows you to immediately spot possible differences.
The Balance column is not visible by default: you can make it visible via the Data → Columns setup menu.

- **Watch the Video**: Using the Balance column to spot differences
- More information on the Balance column

Speeding up the recording of the transactions

In order to accelerate the recording of the transactions, you can use:

- Smart fill - allows for auto-complete of data that has already been entered previously.
- Recurring transactions - memorizes repetitive movements in a table and can be called up when necessary.
- Import transactions from bank or postal statement - imports all transactions from the bank, postal or credit card statement into the accounting file.

Transactions with VAT

In order to enter transactions with VAT please proceed as follows:

- Select **Double-entry accounting with VAT/Sales tax** in the **File → New...** menu.
- Choose one of the existing accounting templates with existing VAT Codes table, containing all prevailing VAT codes.
  In order to enter transactions with VAT, please visit the Transactions page.

Transactions on multiple rows

Compound transactions, those that concern debits and / or credits to multiple accounts (e.g. when paying different invoices from the bank account) must be recorded on several rows:

- One row for each debit and / or credit account.
- When all the debits and credits have been entered there must be no differences.

For more details, consult the page Composed transactions.

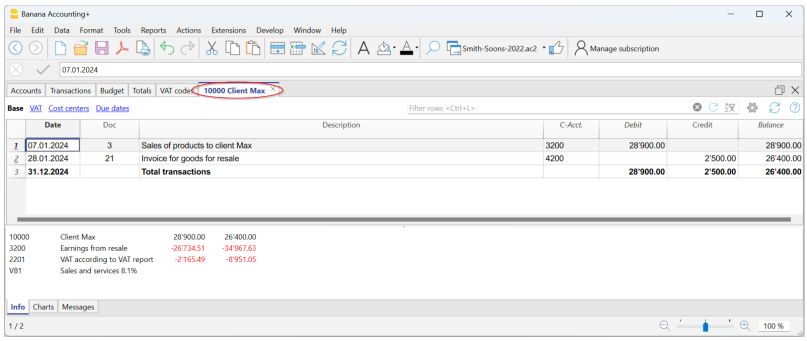
Checking customer and supplier invoices

Banana Accounting allows you to keep track of invoices to be collected from customers and paid to suppliers. Further details are available on the following web pages:

- Customers sub-menu
- Suppliers sub-menu

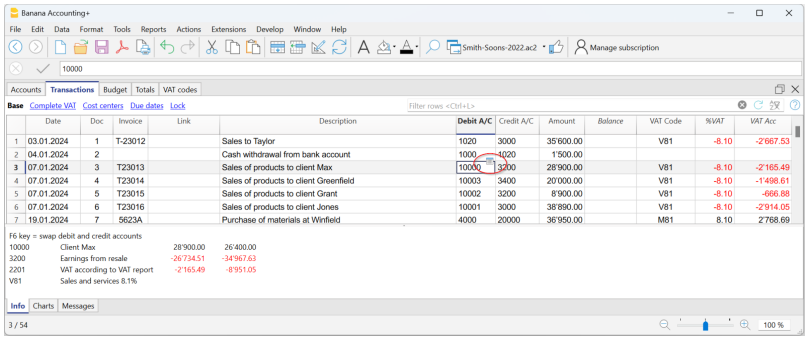
The Account cards

The account cards automatically display all the transactions that have been recorded on the same account (e.g., cash, bank, clients, etc).



To display a single account card, just position yourself with the mouse on the account number and

click on the **small blue icon** that appears in the cell.



Account card by period

To display the account card with the balances referring to a specific period, proceed as follows:

- Menu Reports → Account Cards.
- In the **Period** section, activate **Period selected**, by entering the start and end date of the period.

For more details, consult the Period page.

Printing one Account card

In order to print a single account card, just display the card from any table (Accounts or Transactions) and launch the print from on the **File** menu.

Print all or some account cards

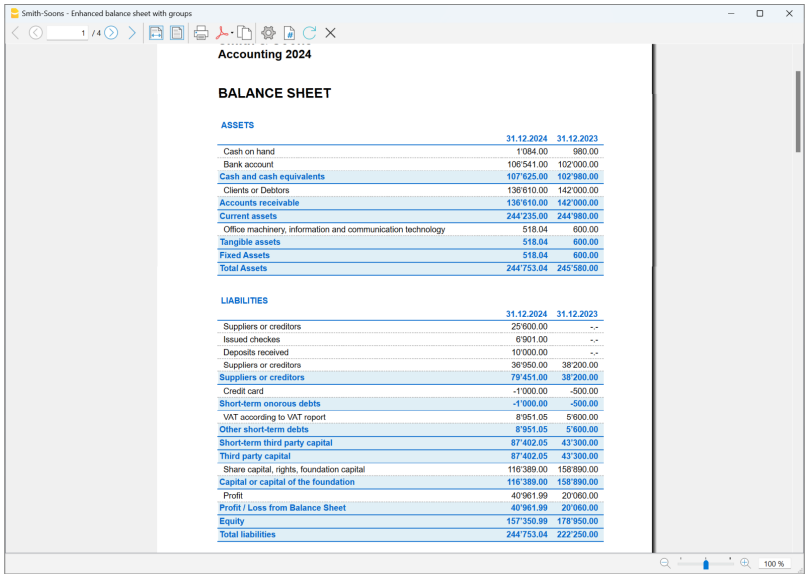
To print all or some account cards, proceed as follows:

- Menu Reports → Account Cards,
- Select the account cards to print:
  Using the filter in the window, you can automatically select all accounts, cost centers, segments, groups or you can simply select the desired accounts only.

For more details, consult the Account Cards page.

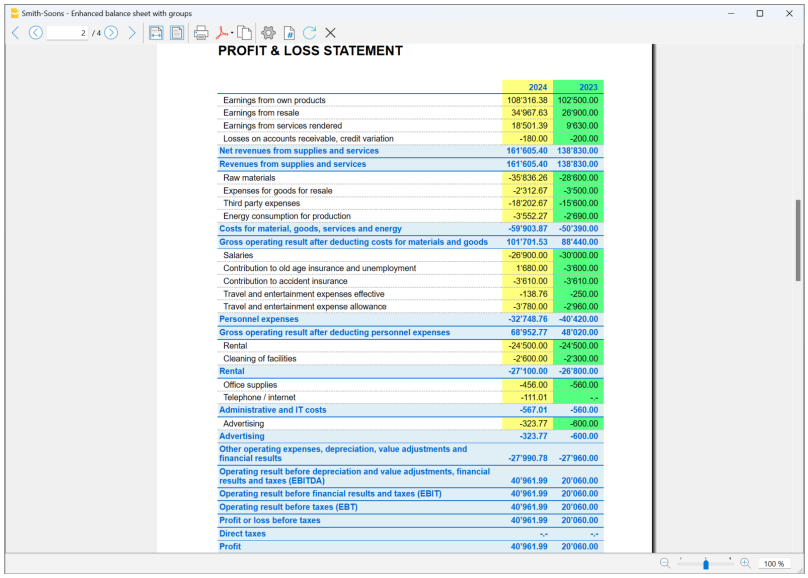
The Balance Sheet

The Balance sheet displays the balances of all the Assets & Liabilities accounts and determines the Equity capital.



The Profit and Loss Statement

The Profit & Loss statement displays all the Expenses and Income accounts indicating the Profit or Loss of the Accounting year.



Printing of the Balance Sheet and the Income Statement

In Banana Accounting, the Balance Sheet and the Income Statement can be printed and viewed in two different ways:

- In **Enhanced Balance Sheet** mode, a balance sheet with a simple listing of all accounts is displayed, without distinction of Groups and Subgroups.
- In **Enhanced Balance Sheet mode with groups**, the balance is displayed with the accounts divided into groups and subgroups; in addition there are many features to customize the presentation that are not included in the Enhanced Balance sheet.

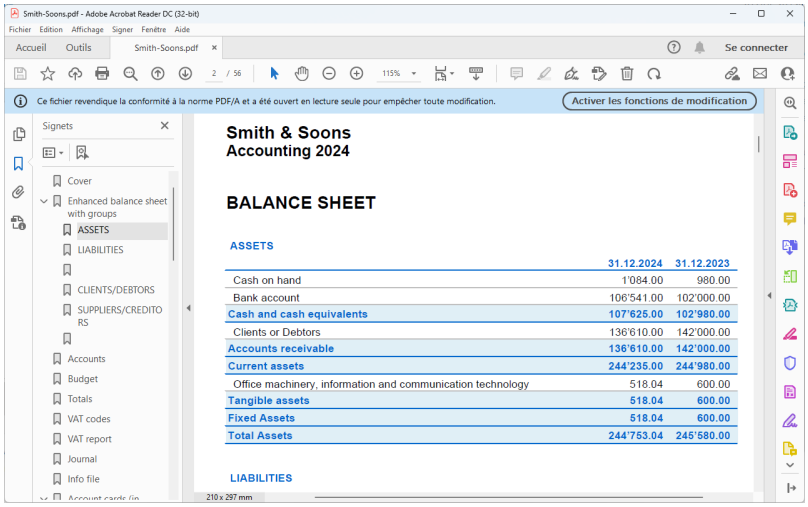
To print the Financial Statements and the Income Statement in the two modes:

- Menu Report → Enhanced Balance sheet
- Menu Report → Enhanced Balance sheet with groups

Data archiving in PDF format

All the accounting data can be archived at the end of the year, when the entire accounting has been completed, corrected and audited, :

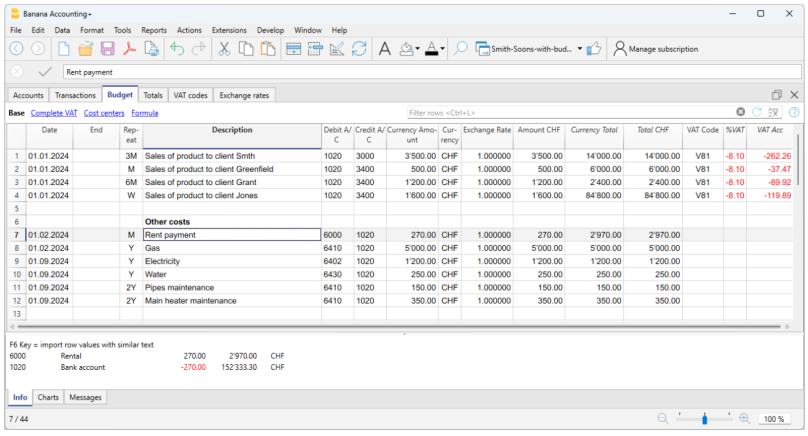
- menu File → Create Pdf dossier.



The Budget

Before starting a fiscal year, you can estimate the expenses and income, so you have your company's economic and financial situation under control.
The budget can be set up in two different ways:

1. Annual budget is set in the Accounts table, Budget column. The annual budget amount is indicated for each account. In this case, when the Budget is elaborated via the menu **Report → Enhanced statement with groups**, the budget column displays the amounts that refer to the entire year.
2. Budget is set in the Budget Table. The Budget table is activated via the **Tools → Add/Remove functionalities** menu.
   This table records all the movements referring to expenses and income, as if the movements were to be recorded in the **Transactions** table. When this table is switched on, the Budget column of the Accounts table is automatically deactivated.



For more details, consult the Budget page.

Characteristics of the Double-entry accounting method

The double-entry bookkeeping application meets the professional criteria for companies and entities of any kind, where accounting is required by law.

- It is a very powerful tool, but is very flexible and easy to use at the same time, as the different features can be activated or deactivated. This allows you to manage both the main accounting as well as structured Chart of Accounts on several levels: with VAT, customer and supplier management, invoicing, cost centers and segments.
- It can be edited at any time, offering everyone perfect results. It is ideal for the experienced accountant who wants to work quickly as well as for beginners. For this reason it is used for teaching accounting in many schools.

▶ Video: How to start a Double-entry accounting

Similar to Excel

Excel-like features and commands

- All the data you enter in the tables are always on display and close at hand.
- You work quickly because you can select, copy and paste recurring transactions on multiple cells and multiple rows.
- If you make a mistake, you can correct it by canceling or restoring operations.
- Add as many rows as you want without limits, or delete the lines you don't need.
- If you have made a mistake on a a value, an account, a VAT code, a description, you are able to correct it in an instant with the Find and Replace function.
- You don't need to enter formulas because the calculations are updated instantly and you have a contextual view (like in spreadsheets).
- Everything you see can be printed or exported to pdf or other formats.
- You can set your company logo to customize the printout headers.
- The columns are customizable, you can move them to position, add new ones and change their width.
- Work with the format that suits you best.
- Colour the lines to immediately identify the transactions that you need to review or show to the accountant or that need to be completed.

Spreadsheet-based

Accounting management is concentrated in three tables, which are used in a similar way to the Excel spreadsheets, but that are already completely set up and programmed with everything needed to keep your accounting quickly and safely.

- Accounts table.
  Set up all liquidity accounts, customers, suppliers, etc. and enter the opening balances without having to enter them manually in the Transactions table. You can aggregate multiple accounts, such as the cash accounts, bank or post in the liquidity group, so as to have the updated balances and they can be checked immediately.
- Transactions table.

The centre of keeping accounts, where the transactions are entered or imported. The debit and credit transactions can be completed with additional information to manage customers and suppliers, issue invoices, manage cost / profit centers, segments, quantities and prices and anything else you need. Scrolling through the table you will have a comprehensive view of all the events. It can be modified in order to always keep accounting in perfect order.

- Totals table.
  This displays the totals by Group and is used to check the accounting balances.

Further tables can be added to support additional functionalities.

- Budget table.
  Prepare financial forecasts, with the double-entry method. Complete with liquidity planning, budget and forecast income statement, customer, supplier, investment, project, segments for one or several years.
- VAT codes table.
  Set the required rates and parameters to be used in the Transactions table for the automatic calculation of VAT and the reports to be presented to the tax authorities.
- Items table.
  To set up a list of items to be used for billing. The program keeps track of your income and expenses.
- Free tables.
  To meet further needs.

Quick start

Templates

Accounting management focuses mainly on three tables, which are used in a similar way to Excel spreadsheets, but which are already fully set up and programmed with everything needed to keep accounting quickly and safely:

- Easy and immediate start, creating your accounting file starting with a template.
- If you already have your own template in Banana Accounting you can upload it with all the settings and use it for a different accounting.
- Over 1000 templates subdivided by country and type of user, customizable and with user documentation.
- Easy search and use of templates directly in the program.

Accounting setup

- Freely set the currency for your accounting, you can choose it from a list of world currencies or set it freely (cryptocurrencies).
- Freely set an accounting period, even over several years if required and not linked to the classic 1st January to 31st December period.
- Headings and accounting data set in a single dialog box, easy to display.
- Enter as many decimals as you want, from 0 to 27 (selected when the accounting) is created.
- You can change the number of accounting decimals during the year without problems.

Multi-lingual

- You are free to choose the language for your accounting when you create your file.
- Customize the column headers as you wish.

- You can run accounting in multiple languages simultaneously.
- Prints are also customizable in multiple languages.

File and data saving

- All the data is saved in a single file, where you can easily retrieve everything without wasting time.
- A separate file is created for each year. All data refer to the year so there is no confusion.
- Assign the file the name you want.
- With a single license you can manage an unlimited number of accounts.
- Data remains in your full possession.
- Data saved to any media, computer, network, cloud or can be emailed. You can access it wherever you are.
- Simultaneous access by multiple users, but only one person can open the file when in Edit mode.
- Make your accounting more secure by using password protection.

Plan-Execute-Control

In the same file and always with the double-entry method, you can keep the accounting, or your budget or both. The powerful Plan-Execute-Control approach is very intuitively used.

Double-entry accounting method

- Banana Accounting allows you to keep accounting with the international double-entry method and is compliant with international standards.
- Meets the criteria for keeping any accounting.
- Usable in any country.
- Transactions with debit and credit columns.
- Should there be imbalances in the transactions, a related notification will be generated.
  Amounts are displayed in the columns in the format used by your computer, without you having to get used to other formats that you are not familiar with.
    - Debit amounts are indicated in positive and in credit in negative.
    - Calculation is done according to the Debit - Credit = 0 equation.
- Balance sheet, Income Statement and all typical accounting printouts.
    - All printouts are customizable.
    - Choice of display format.
- Transactions according to the cash or accrual principle.
- Protect your data with cutting-edge blockchain technology (patented method).
- The double-entry method is used by many schools around the world to teach accounting.

Chart of Accounts

- Fully customizable Chart of Accounts to better meet your needs.
- The same Chart of Accounts is used for accounting and for financial, asset and income forecasts.
- Balance Sheet and Income statement are adaptable according to the structure and content of your requirements.
- Any national, international or free grouping scheme us supported.
- Off-balance sheet accounts for the management of items that should not be included in the budget, but that you need to mark down.
- Choose your account ID freely (numeric or alpha-numeric account, up to 256 characters).

- You can freely enter the description of the text for up to 256 characters.
- It is no longer necessary to insert the initial and final balances via accounting transactions
  Enter the balances directly in the Opening column of the Accounts table and only when you use Banana Accounting the first time. In the following years the carryover will be automatic.
- Balance, account movement and totals displayed contextually and always updated.
- For each customer, supplier, partner account you have the columns to enter the addresses and other useful data you need.
- Adding other columns for notes, grouping or amounts.
- If you add amount columns, they are automatically totaled.
  You thus have the possibility to create columns with your own data and have very selected details.

Transactions

- You can insert single or compound transactions.
  Single ones are registered in a single row, while the compound ones allow you to easily record transactions that will affect multiple accounts.
- You can enter with either the cash or the competence method.
- When you enter data, already existing texts are suggested. With one click the transaction will be filled (auto-completion).
- Immediate reporting of errors and differences, with the possibility of completing them later.
- Store recurring transactions to resume them when they reappear without having to rewrite them.
- Predefined columns columns are available in all the tables and can be displayed at your choice.
- Quantity and price columns, for billing or cost control.
- Auto-numbering of documents with different numbers simultaneously.
- Documents are always at hand, by connecting the digital accounting vouchers (pdf, images) to the files, and open them with a click.
- Enter free texts of up to 256 characters as well as on multiple rows.
- Colour the lines to instantly search for the transactions you need to check or correct later, or to report them to the auditor.
- Adding columns to insert any further information.
- Recordings on Cost and Profit Centers.
- Recordings on segments.
- Save the arrangement of the columns (views) to display the content that is most important to you.
- Contextual information about account balance, differences or errors.
- Before the periodic or year-end closings you can use the Check Accounting functions.You will be able to identify errors between the actual balances (e.g. bank balances provided by the statement, and those of the accounting). You will immediately notice the errors and you can correct so as to have everything matched.
- Movements import:
  - Speeds up entry of transactions by importing data from digital bank statements.
  - You can import transactions in different formats provided by banks.
  - Imported rows can be edited, completed or removed.
  - It also imports invoice data or from other software.

Financial forecasting

- If you need to create a Budget, you can activate the function by adding the Budget table.
- Work without difficulty with the same methodology you are already used to, based on the double-entry method.

- Financial forecasts complete with liquidity plan.
- Balance Sheet forecasts.
- Income Statement forecasts.
- Automatic projections over several years.
- Entering the transactions through budget postings.
- Recurring income and expenses set with one transaction.
- All the features of accounting available:
  - Simple or multi-account transactions.
  - Budget for customers
  - Budget forecast for suppliers, VAT, cost and profit centers, segments.
  - Quantity and prices.
- Calculation formulas in Javascript with access to the values of the current forecast:
  - Turnover growth plan.
  - Calculation of commissions and costs in percentages of sales.
  - Depreciation calculation.
  - Interest calculation.
  - Use of variables.
- Forecast values available in accounting printouts:
  - Fully customizable.
  - Budget views by month, quarter, semester, year.
  - Compare budget to current.
- Account card with forecast movements by account or group.

Balance Sheet and Income statement

- Reports with final or Budget data or both, with indication of variations.
- Free arrangement with groups and subgroups.
- Updated results visible directly in the Accounts table.
- Customizable prints:
  Watch the video tutorial that shows how to create and print the Enhanced Balance Sheet with groups.
  - Adding your own logo.
  - Choice of columns to include.
  - Choice of sections to include.
  - Detailed or printout per groups
  - Printouts per single period.
  - Columns divided by period (month, quarter, semester, year).
  - Values from previous year.
  - Comparison prediction value.
  - Columns with subdivision by segment.
  - Added attached notes.
  - Grouping as in the Chart of Accounts or according to your own scheme.
  - Saving composition.
- Tabular report (similar to customizable printouts, but with the data in the table).
- Export to pdf for data conservation and export to other formats for data processing.

Other accounting prints

- Fully printable content tables or by for selection only.
- Adding your own logo to personalizing documents and prints.
- Journal.
- Account cards with account movements and groups:

    - With accounting or forecast movements.
    - By period.
    - By Account, Group, Cost Center or Segment.
    - Accounting or forecasting data.
    - Customizable column arrangements.
- Export to pdf or other formats.

Charts

- Contextual, at the foot of the table.
- Different layouts.
- Evolution per accounts and groups.
- Accounting values.
- Forecasting.
- Preceding year.
- Choice of chart type.

Further management

The program also allows you to add additional information to the transaction, allowing you to use the same data needed for VAT management, for tracking customers and suppliers, issuing invoices, generating reports for projects or business sectors and to face the various corporate and tax obligations.

VAT management

- The function can be activated at choice (when creating an accounting).
- VAT code table to indicate the different VAT rates and cases.
- All national specifications supported.
- It can also be used to manage other types of sales taxes (eg American sales tax).
- Entering the VAT code.
- VAT reversal functionality (using the VAT code preceded by the minus sign).
- VAT calculation as per net or gross.
- Automatic breakdown and registration on the indicated VAT accounts.
- VAT control reports:
    - By period or complete.
    - With or without movements.
    - Optionally, with totals per rate, VAT code, account.
- National extensions for VAT reporting based on the requirements of the relative tax authorities.

Customer management and control

- Function activated at choice (adding accounts in the Chart of Accounts).
- Checking invoices and customer payments.
- Customer master data set in the Chart of Accounts.
- Create groups and totals for customers in different groups.
- Open invoices per customer or global overview.
- Customer movement account statement and open invoices.
- Automatic reconciliation, open invoices.
- Customer management also available as cost centers (on a cash basis).

Invoices to customers

- Function can be activated at choice (using the invoice number column in the Transaction table)
- Entering invoices directly into the Transactions table.
- Requires setting up the customer database.
- Entering invoice data as normal row of transactions.
- See issue and print invoices to customers.
- Column to indicate quantities and prices.
- With or without VAT.
- Possibility of modification, correction.
- Print a single invoice with a click or several invoices combined.
- Choice of different print layouts.
- Customize the invoice according to your preferences.
- Exports in digital format via extensions.
- Customizable reminders via extensions.
- Customizable customer account statements via extensions.

Supplier management

- Function activated at choice (adding accounts in the Chart of Accounts.
- Supplier database set in the Chart of Accounts.
  Possibility to group suppliers into different groups.
- Invoice and payment to suppliers control .
- Open invoices per supplier or full report.
  Supplier movement account statement and invoices still open.
- Automatic reconciliation, open invoices.

Cost and profit centers

- Function can be activated at choice (adding the cost and profit centers accounts).
- For projects, cost accounting or profitability.
- Setting up cost centers directly in the Chart of Accounts.
- Multi-level grouping.
- Three levels of cost and profit centers.
- Unlimited number of cost centers per level.
- Negative registration (with minus sign).
- Reports such as Balance Sheet and Profit and Loss accounts:
  - Balance constantly updated.
  - Customizable reports.
  - Card of all movements with progressive balance.
  - Contextual chart.

Segments

- Function activated at choice (by adding segment accounts).
- Segment column
- The Balance Sheet and Income statement of one or more business sectors.
- Setting up segments directly in the Chart of Accounts.
- Multi-level grouping.
- Up to 10 segment levels.
- Unlimited number of segments per level.
- Balance constantly updated.

- Reports such as Balance Sheet and Profit and Loss accounts:
  - Customizable reports.
  - Card of all movements with progressive balance.
  - Contextual chart.
- Balance Sheet and Income statement for each segment.

Items table

- For invoices and with integrated warehouse or securities management.
- Linking of the articles to the movements of the Transactions table.
- Automatic update of incoming and outgoing movements.
- Initial and final value.
- Adding additional columns.

Control and closure

Error reports and accounting control

- Command to check the accounts.
  The accounting is recalculated instantly, as if all operations were entered again.
- Reports any wrong settings, differences or errors.
- Each report is linked to a help page that explains the causes and suggests the solution.
- Checks if the account balance matches the real one (cash, bank, VAT).
- Ability to correct.

Transaction protection

- Rows protection.
- Locking of movements entered with digital data certification technology (Bitcoin type).
- Password protection.
- Compliant with legal requirements.
- Sending data to the auditor with the certainty of the impossibility of tampering.
- Unlock movements with date.

Closing and new year

- Automatic procedure to create the new year file.
- Carryover of balances and allocation of profit.
- Work can begin on the new year, even if the previous one has not been closed.
- Command to carry over the closing balances of the previous year.

Exporting and storing data

- Copy and paste directly to and from Excel.
- Export tables to pdf and various other formats.
- Archiving of printouts and accounting data in pdf or other formats.
- Saving the accounting file on any backup device.

Extensions and other features

Added functionalities

- Adding new features.
- Removing features that are no longer needed.
- Conversion from one accounting type to another:
  - Accounting with or without VAT.
  - Multi-currency accounting or vice versa.
  - From Income/Expense accounting to double-entry or vice versa.

Documents Table

- To store images (company logo) or text documents (for example Javascript programs).

Other additional tables

- Addition of other tables where notes or other information can be entered.
- Tables can be customized by adding columns to them.

Extensions

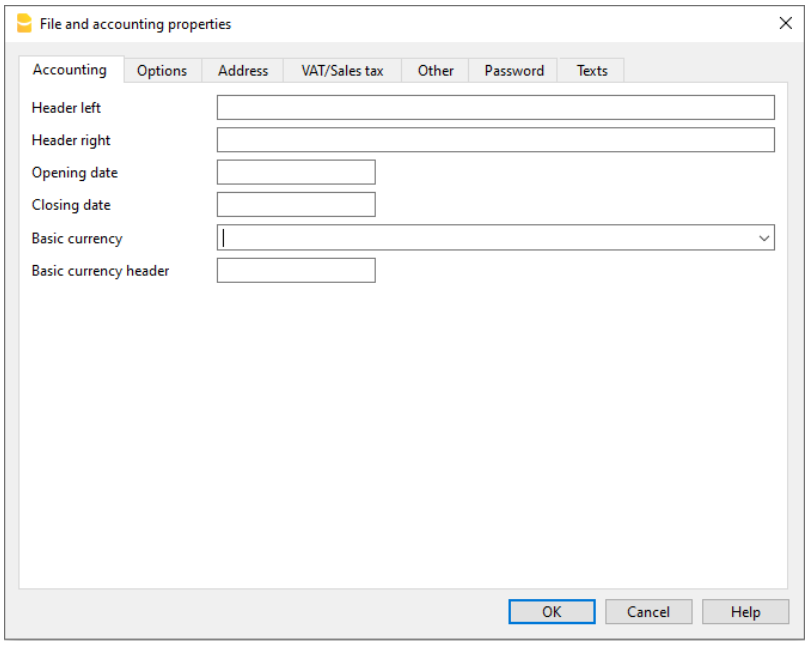
- Default extensions for various prints and other features.
- Quick search and installation.
- Customizable extensions.
- Automatic update.
- Ability to create and install your own local extensions.

Comprehensive documentation

- Each dialogue and error has its own documentation page accessible in a click.
- Constantly updated documentation.
- FAQ.
- Documentation also available in Pdf format.

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 base currency, the company address, the VAT account, the password, etc

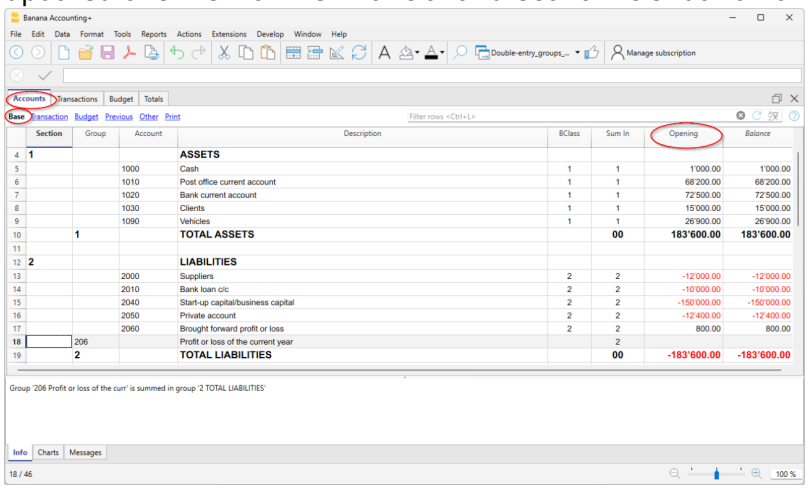


The File and accounting properties window has the following tabs:

- Accounting tab
- Options tab
- Address tab
- VAT
- Other tab
- Password tab
- Texts tab

Chart of accounts | Double-entry accounting

The **Accounts** table is the control room of your accounting. It's use is similar to that of an Excel spreadsheet.
In the Accounts table you set up everything you need to manage the accounting and have a quick updated overview of the financial and economic situation of your company.

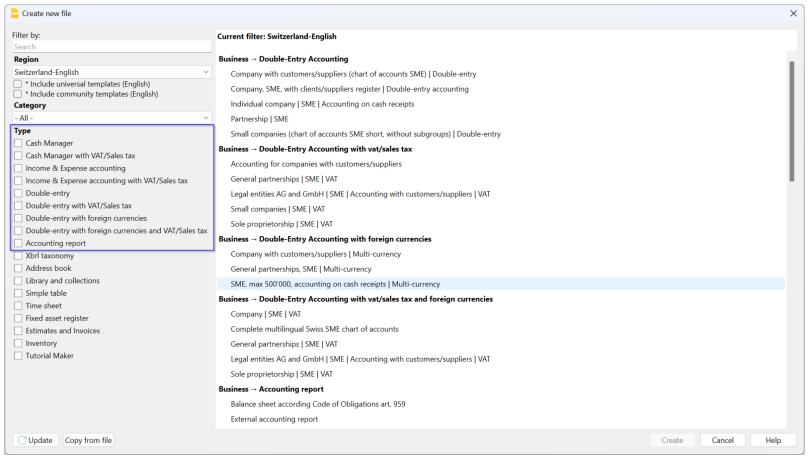


Ready-to-Use Chart of Accounts

Each accounting application by Banana offers a wide variety of chart of accounts templates, already prepared for immediate use. Simply select the file whose template meets your needs, and you'll have the chart of accounts already set up. File templates can be chosen based on the type of business activity and legal regulations.

They have the following characteristics:

- Fully customizable chart and account structure.
- Account and group numbers can be numerical or alphanumeric.
- Ability to add notes or additional columns.
- Grouping and totals adaptable to any national grouping scheme.
- Balances, account movements, and totals displayed and always up to date.
- Cost and profit centers for detailed control of costs and revenues for specific activities or projects.
- Segments for sector reporting (branch).
- Customer database, with control over outstanding invoices, reminders, and statements.
- Supplier database, control over paid and outstanding invoices.
- Management of off-budget customers and suppliers (with cost center) for cash-based accounting.
- Off-balance sheet accounts.



Entering and editing data is simple

- Add and edit accounts quickly and easily by simply inserting or deleting the row.
- There is no limit on the number of accounts to be added in the Chart of Accounts.
- Each account can be set up using numbers or texts.
- The description can also be very long.
- The Groups and Subgroups can be freely arranged to compose the Balance Sheet and the Income Statement.
- The opening balances are immediately entered in the opening column.
- Columns can be added to enter additional information.
- Accounts can be renamed and replaced automatically in the Transactions table as well.
- The columns of the amounts are updated instantly, at glance you know the status of liquidity, capital, sales, profit.
- Then, set the budget and have the comparison with the final balance.

Flexible grouping system

The grouping system is highly flexible and powerful:

- It allows to set up the Chart of Accounts according to any national scheme and to adapt exactly to the needs of the company.
- If you are not satisfied with the arrangement or numbering of accounts and groups, these can easily be changed.

The structure present in the Accounts table is also maintained in the presentation of the Balance Sheet and Income Statement.

Main elements

- Sections
  They are used to indicate the subdivisions of the chart of accounts for printing the balance sheet, income statement, etc.
- Groups
  They allow you to create items that total the accounts and subgroups at multiple levels.
- Accounts
  These are the elements of accounting where the movements are recorded. They can be indicated in Debit or Credit depending on the nature of the movement, destination or origin. Each account has a number or abbreviation (account number), a description, the B class and group to which it belongs, the opening balance, current balance, estimate, etc.

Customer and supplier data

You can have specific accounts for issuing invoices and checking payments. They are usually set at the end of the chart of accounts. They can be set up as register with the totals linked to the balance sheet, or as cost and profit centers, with all the details but without links to the balance sheet.

- Clients register
- Suppliers register

Cost and profit centers

Great to manage projects or have precise details of a specific event, or to manage customers and suppliers on the Cash principle (collected).

- 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 general accounting accounts.

Segments

- Segments
  They are a sort of sub-accounts who's number is preceded by a ":". Their purpose is to be able to assign some transactions to subcategories of the chart of accounts.

Advanced printouts

The following commands allow the user to display and print the accounts in a different way:

- Accounting report
  It is possible to select just the accounts with transactions, to obtain temporary groupings or accounts grouped according to the BClass or an external grouping scheme.
- Enhanced Balance sheet
  Prints all the accounts of the accounting divided by Assets, Liabilities, Expenses and Revenue
- Enhanced Balance sheet with groups
  Allows the user to obtain customized printouts with groups
- Specific advanced printouts are available using the Banana Extensions

The columns of the double-entry Accounts Table

The Accounts table is made up of several columns. Depending on the Views, columns are displayed simultaneously. Each column has its own purpose.

The data to be entered in the following columns are explained below:

- Section
  Codes are being entered that allow the user to print determined parts of the Chart of accounts only, when printing the Enhanced Balance sheet by groups.

- Group
  Contains the code that defines that this is a group row. The group code is then used in the GR column to indicate the total of an account or group.

- Account
  The account number, cost center or segment is being entered.

- **Description**
  A text to indicate the name of the account, group, or section.

- **Disable (only visible in the Other view)**
  By entering **1**, the account does not appear in the auto-complete list, but can be used in the **Transactions** table;
  By entering **2**, the account is disabled and can not be used.

- **BClass**
  It indicates whether the account is 1 = Assets, 2 = Liabilities, 3 = Expenses, 4 = Revenue, see Accounts page

- **Sum in (Gr)**
  The code of a group is indicated so that the programme totals the amount of the line in the group.
  The heading 'Sum in' has been adopted with the Banana Plus version.
  The column name has remained Gr, to maintain compatibility with earlier versions of the programme.

- **Gr1 and Gr2**
  Enter additional grouping codes to use with external accounting report files.

- **Opening balance**
  - The account balance is entered at the beginning of the year.
  - Credit amounts must be entered with a minus sign in front
  - The sum of all the amounts, those in debit (positive) and credit (negative) of the accounts belonging to classes 1,2,3 and 4 must result as zero. If the opening balances do not balance, a difference is indicated in the information window.
    If accounts have been added and the difference is not exact, Recalculate the accounting.

    - The opening balance, in the balance sheet accounts, is used to calculate the current balance.
    - If values have been entered in the Budget table, the opening balance is used by the program for opening financial planning.
    - For further information, see the Double Entry Opening Balances page.

- **Debit and Credit movements** (Protected columns)
  The total of the debit and credit movements included in the Transactions table.
    - If there are no errors, the totals of the two columns are balanced, otherwise a difference is displayed in the Balance column which must be checked and corrected.
    - In line called **Difference must be zero**, regarding these two columns, it is correct that there are amounts. The important thing is that their values are equal. See also Mathematical Basis of Accounting.

- **Balance** (Protected column)
  The balance of the account includes the opening balance and the movements in debit and credit.
  The balance in debit is positive, while a credit balance is negative (minus sign).

- **Budget**
  You enter the budget amount for the current period.
    - The budgeted amount for costs (debit) must be entered in positive, for revenue in negative (credit).
    - If the Budget table has been activated, the Budget column in the Accounts table is protected and the amounts are those calculated on the basis of the budget postings.

- **Difference Budget** (Protected column)
  The difference between Balance and Budget amount.

- **Previous**
  The balance of the account at the end of the preceding year.
  With the command Create new year or Update opening balances the values in the Balance column of the file of the preceding year are being carried forward.
  When a new accounting is being created and the user wants to obtain printouts with the amounts of the preceding year, the values of that year have to be entered manually.

- **Difference Prev. year** (Protected column)
  The difference between the Balance and the amount of last year.

- **VATNumber**
  The VAT number in case this account is linked to a client or a supplier.

- **VATCode**
  The VAT code that needs to be applied automatically, when this account is being entered in the debit A/c or credit A/c column of the Transactions.

- **Address columns**
  These columns are used to enter the addresses of the customer and supplier accounts. If the columns are not present, they can be added by activating them via the Tools → Add new features → Add address columns menu in the Accounts table.

Adding or moving columns

- When an Amount column is being added in the Chart of accounts, the program will calculate the total of the amounts according to the selected grouping scheme
- Columns added of the number type, on the contrary, are not being totaled.
- With the Columns setup command, the columns can be displayed, the sequences can be altered and it is equally possible to add other columns.
- With the Page setup command one can also define the layout of the print (portrait or landscape) and the zoom.

Accounts list sorted by description or other criteria

To obtain lists of accounts sorted in different ways, use the Extract and sort rows command from the **Data** menu. We recommend you to be very careful when sorting the rows with different criteria in order not to create confusion in the groupings and totals.

Views

The chart of accounts is created with default views.

- **Base** The principal columns, the grouping columns and the balances are displayed.
- **Transaction** The columns with the Debit and Credit transactions are displayed.
- **Budget** The Budget column and the Difference Budget column are displayed.
- **Previous** The Previous column and the Difference Prior columns regarding the previous year are displayed.
- **Other** The Disable column, the VAT number and the Fiscal number column are being displayed.
- **Print** Only the Account column, the Description and the Balance are being displayed.

The views can be customized and others can be added with the Views setup command.

Accounts | Double-entry book-keeping

Accounts constitute the main structure on which all accounting is created. If you open one of the templates included in Banana Accounting, the accounts are already present in the Accounts table and contain all the settings needed to instantly record the transactions in the Transactions table.

The accounts in the Accounts table are divided as follows:

- Balance Sheet Accounts - Assets and Liabilities.
- Profit and Loss Accounts - Expenses and Income.
- Customer and Supplier master Data
- Account Cost and Profit centers - for managing projects or keeping the Customers / Suppliers register
- Segment Accounts - for managing business segments or branches.

The BClass

The BClass is essential for the correct total of amounts and balances. In the BClass column, each account must be assigned one of the following values, regardless of the account number or group to which it belongs:

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

Groups and subgroups do not have BClass, so the cell of the relevant column remains empty.

BClass of off-balance sheet accounts

Off-balance sheet accounts are those whose amounts and balances do not fall within the totals of the balance sheet and income statement accounts. They are accounts that are entered in the chart of accounts to view guarantees and conditional commitments.
Off-balance sheet accounts must have the following BClass:

- 5 for Off Balance Sheet Assets
- 6 for Off Balance Sheet Liabilities
- 7 - 10 - for other Off Balance Sheet accounts

Add a new account or category

In the Accounts table, Base view, you can add new accounts (or new categories in the Income / Expense accounting).

Before adding an account or a category it is important to know:

- The account or category number can consist of numbers, letters and separator characters.

- There cannot be multiple accounts or categories with the same number.
- Each account must have a grouping (Gr) and a class (BClass).

To add an account or a category proceed as follows:

- Go to the row preceding the one where the new account or category will be inserted.
- Add a row with the Edit → Insert row command
- Fill in the respective columns the account or category number, the description, the BClass (1 for assets, 2 for liabilities, 3 for costs and 4 for revenues - only for double-entry accounting), the number of Gr which must be the same as the one entered for the accounts belonging to the same Group.

Warning: if you enter a transaction with an account that does not exist in the chart of accounts and only after creating the new account, you will initially receive an error message; to eliminate it, it is necessary to recalculate the accounting with the command **Shift + F9** or through the menu Actions → Recalculate totals.

Rename an account

This is a very useful function because it allows you to change an account and simultaneously have it replaced in the Transactions table. It avoids having to change the account for each transaction that contained the previous account. In addition, it also allows you to rename a group or a VAT code.

- In the **Accounts** table go to the **Account / Category** or Group column, or to the **VAT Code** column of the **VAT Codes** table.
- Use the **Data → Rename** command.
- Indicate the new account number, group, category or VAT code.

The program automatically updates the Transactions table with the new VAT number or code.

Delete an account

If an accounting is already started, before deleting an account, make sure that it has not been used in the Transactions table or that it does not have an opening balance.

- Locate the row of the account that is to be deleted.
- Use the command Edit → Delete rows command.

After deleting an account or a category it is advisable to use the Actions → Recalculate totals command. If the deleted account or category is in use in transactions, the program reports an error message.

Opening balances of the accounts

The opening balance of an account is shown in the **Opening** column.

- Debit (Asset) balances are shown normally.
- Credit (Liabilities) balances are indicated with a minus sign (in negative) in front of the amount
- Typically, only the opening balances of the Asset and Liabilities accounts are indicated.

To carry over the opening balances automatically to the following year, see the Create New Year

lesson.

Further details on opening balances are available on the Opening balances page.

Differences in opening balances

To have correct accounting, the total of the opening debit balances must match the total of the opening credit balances, so that there are no differences.
If the total does not correspond there will be a notification of the difference between the initial balances in the **Info** window.
If any account numbers have been changed and there are differences, perform the Full Accounting Recalculation.
When using Banana Accounting for the first time, to create the opening balance, it is necessary to manually enter the opening balances (Opening column), making sure to enter the balances of the Liabilities with the minus sign (-) in front of the amount.

Further details on opening balances are available on the:

- Differences in opening balances (Double-entry accounting).
- Differences in opening balances (Multi-currency accounting).

Customer and Supplier accounts

Customer and supplier accounts can be entered directly in the Balance Sheet sections, listing the accounts for each customer and supplier and creating two distinct totaling groups, one in the Assets for customers, the other in the Liabilities for suppliers. If the list of customers and suppliers is very extensive, it is possible to create a customers / suppliers ledger at the end of the chart of accounts.

There are several setting options:

- Setting up directly in the Financial Statements, listing customers and suppliers, respectively in the Assets and Liabilities.
- Setting up with the customers / suppliers register, at the end of the accounting plan, with the totalization reported in the financial statements. This setting is ideal for those who manage VAT with the accrual method.
- Setting up with cost and profit centers, at the end of the chart of accounts, without totaling in the balance sheet.
  This setting is ideal for those who manage VAT with the cash method.

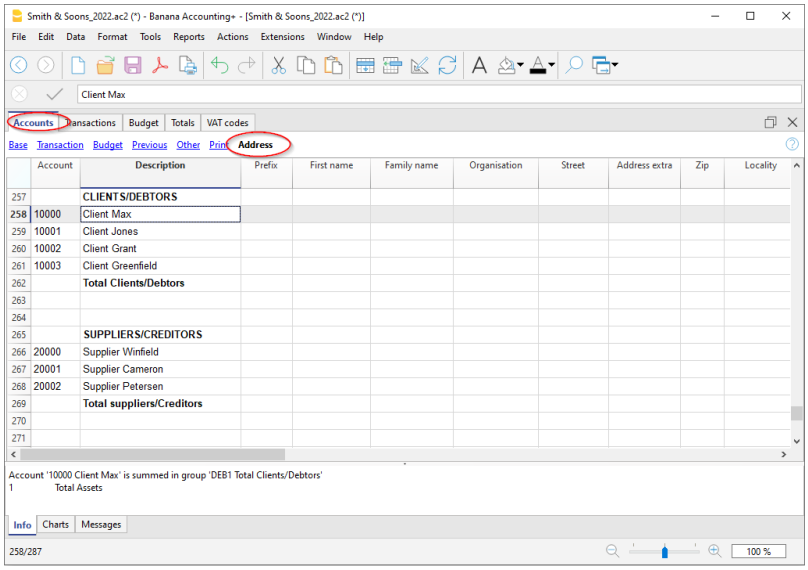
Accounts with addresses

In the Accounts table, Address view, there are columns to enter the addresses of customers, suppliers or members. If the columns of the address view are missing, you can add them:

- Tools menu → Add functionalities → Add address columns in the accounts table.

The address columns are essential to be able to manage billing, reminders and the control of payments and collections.

More details are available on the Address page.



The Cost and Profit Centers accounts

They are ideal for project management, have precise details on a specific event or for any other need.

- Cost and profit centers
  They are accounts that have the number preceded by a period ".", by a comma "," or by a semicolon ";" and are used to attribute the transaction amounts to additional accounts as well, with respect to the basic accounting ones.
  All the amounts attributed to the cost and profit centers are separate from the Balance Sheet and the Income Statement and are entirely for information purposes.

The Segment Accounts

To have financial statements also of different sectors or activities in which the company operates.

- Segments
  They are similar to sub-accounts that have the number preceded by a colon ":" and are used to attribute the accounting operations to sub-categories of accounts.

Customize accounts and categories

Adding a new account or category

With Banana Accounting it is possible to customize the chart of accounts by adding or deleting accounts and categories.

To add a new account or category, proceed as follows:

- Position yourself in the row above the one where you want to add the new account or category.
- Add a new empty row with the command Edit → Add rows.
- Enter in the respective columns:
  - The Account number
  - The Description,
  - The BClass (1 for the Assets, 2 for the Liabilities, 3 for the Expenses and 4 for the Revenue)
  - Grouping number (Sum in column) which must be the same as that entered for accounts or categories belonging to the same Totalization Group.

If in the Transactions table you enter a transaction with a non-existing account, the program gives you an error message; to take it away you have to create the new account in the chart of accounts and recheck the accounting with the **Shift + F9** key, or with the menu Actions → Recheck accounting command.

Adding a new group

If you want new totalization groups, proceed as follows:

- Position yourself in the row above the one where you want to add the new group
- Add a new empty row with the command command Edit → Add rows.
- Enter in the respective columns:
  - The Group number
  - The Group Description,
  - Grouping number (Sum in column) in which you wish this group to be totalized.

Renaming an account, a group, a category or a VAT Code

This is a very practical function that allows you to rename an account, a category, a group or a VAT code and to have the replacement automatically in the Transactions and Budget table without having to enter them manually.

To rename one of the elements proceed as follows:

- Position yourself in cell where the account or group (Accounts table) or the category (Categories table), that needs to be renamed, is present.
- If it is necessary to rename a VAT code, it is necessary to position yourself in the VAT Codes table, on the cell of the code to be substituted.
- Choose the Data menu → Rename command
- Indicate the new account, group, category or VAT code number.

Removing an account, a group, a category or a VAT Code

- Position yourself on the row number that contains the element that is to be deleted
- Click on the Edit menu → Delete rows.
- Enter the number of rows that you wish to delete

After deleting an account, a group, a category or a VAT code, it is necessary to use the Recheck accounting command. The program will give you a warning message if the deleted element was used in the transactions.

When deleting a group and not all accounts belonging to the deleted group are deleted, you must change the grouping number in the Sum in column for the remaining accounts, otherwise errors will be reported.

Groups

Banana has developed a very practical and immediate grouping system, which allows you to set in the **Accounts** table all the information necessary to define the structure of the Balance sheet, Profit & loss statement and of other sections of the accounting.

The grouping system is flexible; it allows you to implement any national chart of accounts and at the same time to adapt it to the specific needs of your business. Both very simple and very complex plans and presentations can be created, with multiple levels of totalling, for any type of accounting.

With grouping, the totals of balances, movements and the group budget are displayed immediately.

How it works

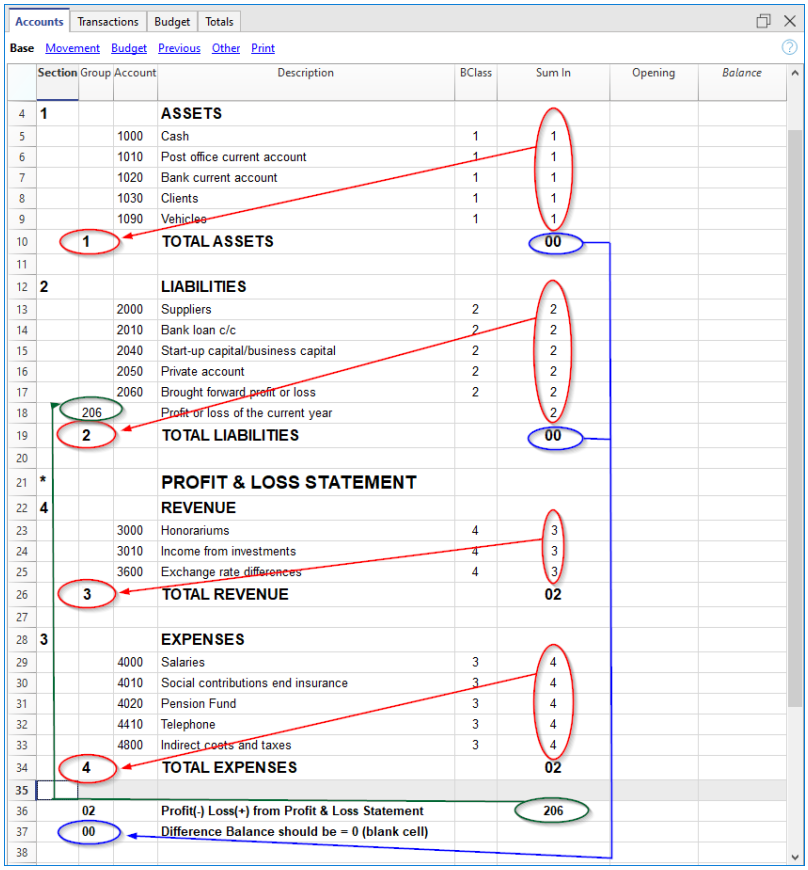
To understand how the Banana grouping system works, please refer to our documentation page:

- The Grouping system
- ▶ Video: Grouping and totalling system

Grouping and totalling system

The Banana grouping and totaling system is based on two columns of the **Accounts** and **Categories** table:

- **Group** (Total row)
  - When, in a row, a group identifier is being entered, the row becomes a total row.
  - In this row the amounts of the **Sum in** column, that contain the same identifier, are being totaled.
  - In a row, when a group is present, there cannot be an account.
- **Sum in**
  - Sums the row amounts in the indicated group.
  - For each account or group row, you indicate the group in which the line is to be totaled.
  - The number here must be one of the numbers defined in the **Group** column.



Main groups in double-entry accounting

Every accounting file template uses its own totaling system. Hereunder explanation of the main groups of double-entry accounting .

In double-entry accounting, the total of the Debit balances (positive) together with the Credit balances (negative) have to result in 0 (zero). In the case of differences, the group line 00 has a non-zero amount.

The calculation sequence to achieve 00 is therefore as follows:

- The 1000 accounts > group 1 (Total Assets) > Group 00
- The 2000 accounts > group 2 (Total Liabilities) > Group 00
- The 4000 accounts > group 4 (Total Expenses) > Group 02 (result Profit & Loss Statement) > Group 206 (Profit/Loss of the current year in the Balance Sheet) > Group 2 (Total Liabilities) > Group 00.
- The 3000 accounts > group 3 (Total Revenue) > Group 02 (result Profit & Loss Statement) > Group 206 (Profit/Loss of the current year in the Balance Sheet) > Group 2 (Total Liabilities) > Group 00.
- The 00 group is the control row where all the amounts are being added together.
    - It is the "Grand total" of all the Debit & Credit balances as a result of the transactions entered in the Transactions table.
    - If the line in the 00 group shows a difference (non-zero amount), this means that there are mistakes:
        - If the difference is shown in the Accounts table, Opening column (all views) there are differences in the opening balances
        - If the difference is shown in the Accounts table, Balance column (all views) there are differences in the Transactions table. In the Debit and Credit columns of the

movement view, the totals are not balanced.
In cases where the difference is indicated issue the command Check and recalculate accounting. This command suggests any errors that need to be checked and corrected.

- In the **Debit** and **Credit** columns of the **Movement** view (**Accounts** table), the totals of the balances are always reported. If the totals in the two columns are equal, there are no errors.

The result of Profit & loss statement is added in equity capital

As you can see in the example, the Group 02 (Profit /Loss from Profit & Loss statement) is totalized in the 206 liabilities group (current year result).
With this group organization, we have several advantages:

- The current year operating result is displayed in the balance sheet
- The Total Liabilities will match the Total Assets (provided that there is no accounting error).

Set up of the Chart of Accounts structure

The chart of accounts in Banana Accounting can be set mainly in two different ways:

1. Structure without subgroups (or subtotals).

In this case, the structure is very simple. You list all accounts without subgroups, and total all accounts or categories in the main groups:

For Double-entry Accounting:

- Assets
- Liabilities
- Expenses
- Revenue

For Income/Expense Accounting or Cash Manager (Categories table):

- Income
- Expenses

2. Structure with subgroups

The structure is more complex. The accounts or categories of the main groups are divided into several subgroups, which in turn are totaled into the corresponding main groups.

Here we present a structure of the chart of accounts with an example of Subdivision with subgroups in Double-entry Accounting. Each subgroup can be in turn :

- **Assets**
  - **Current Assets**
    - Cash and Cash equivalents
    - Customers
    - Inventory
  - **Fixed Assets**

        - Furniture
        - Machinery and equipment
        - Computers, software.

- **Liabilities**

    - **Third-party capital**
        - Suppliers
        - Bank loans
        - Other short-term debts
        - Long-term debts
    - **Equity**
        - Equity
        - Reserve funds
        - Profit and loss carried forward
        - Profit for the year

From the **Accounts** table, at any time, through the menu File > Print or Print Preview you can print the chart of accounts or part of it.
Always starting from the **Accounts** table, by selecting the **Movement** view, you have the printing of the verification balance.

Adding a new group

- Position yourself in the row preceding the one where the new group will be entered
- Add a row with the command Edit > Add Row
- Type in the group column the group number, description, and the number of the column **Sum in** where you want this group to be totaled.

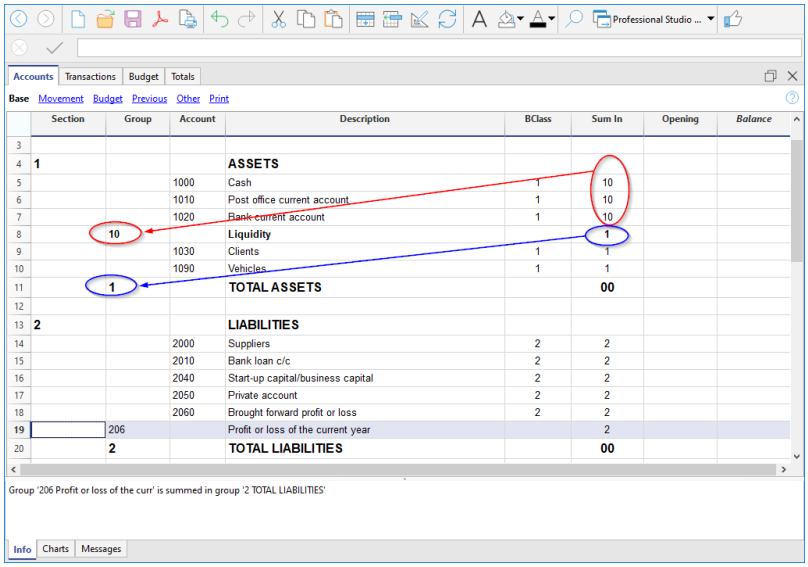
Adding a totaling level

With this system it is easy to add totaling levels.
When we want to create a subgroup for the **Cash & Cash equivalents** accounts:

- Enter an empty row after the bank account
    - Enter the value **10** into the **Group** column
    - Enter the value 1 into the **Sum in** column
- Indicate the grouping 10 in columns **Sum in** the accounts 1000 and 1020
- The sequence for the calculation becomes:
  The 1000 account > Group 10 (Cash & Cash equivalents) > Group 1 (Total Assets) > Group 00.

The programme totals the following:

- It totals the accounts in a group row.
  For example, the Cash account is totalled in the Liquidity group.
- Totallises a group or subgroup in another group, which in turn is totalled in another group, thus building the calculation structure of the Balance Sheet and Income Statement.
  For example, the Liquidity group is totalled in Total Assets, which in turn will be totalled in group 00, in the control total row.



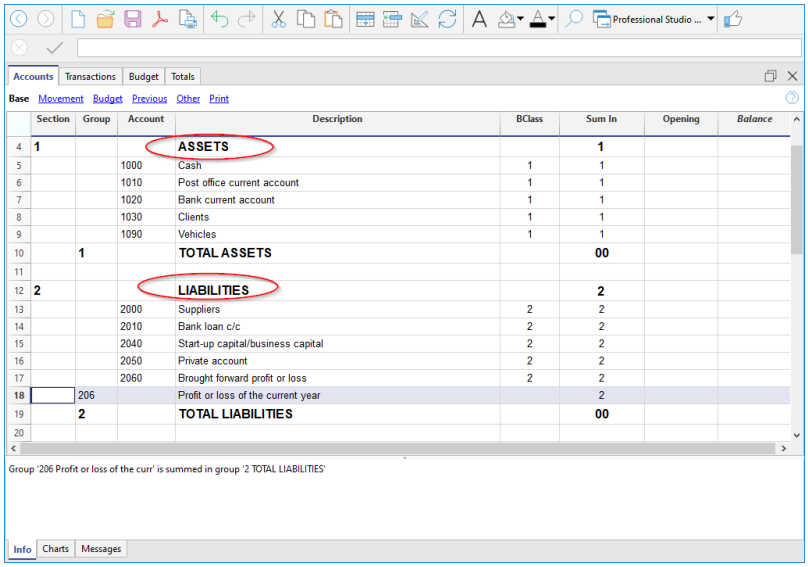
In case you want to insert another subgroup, "**Current Assets**", proceed in the same way.

- Add an empty row above the row of the Total Assets.
- In the new row:
  - Indicate the number **11** in the **Group** column
  - Indicate the number **1** in the **Sum in** column
- In the Clients and Goods for resale (inventory) rows, indicate the grouping **11** in column **Sum in**.

Title rows (with Sum in)

Also in the title rows it is useful to indicate the grouping **Sum in** (the group of the total row) to which it belongs.

In this way, in the printouts of the Enhanced Balance Sheet by groups, if the accounts are zero, the title will not be printed.



Deleting subgroups

In case the Chart of accounts shows subgroups that are no longer needed or not wanted, these can be deleted. Just delete the row of the subgroup and modify the grouping **Sum in** of every account that

was part of that subgroup.

Checking of the structure

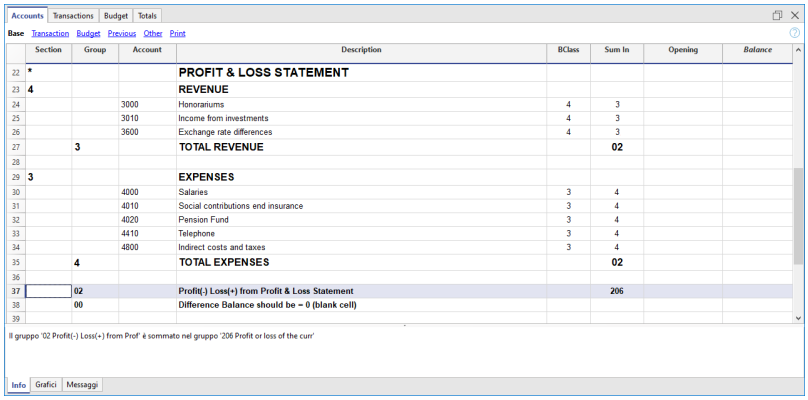
Once the Chart of accounts has been set up, execute the Actions menu > Check accounting command. In case there are errors, the program issues a warning.

Infinite loop error

This warning appears when a Group is being totaled in a Group of a lower level, reason for which an infinite error loop is being created.
There would be an infinite loop when, in the preceding example, the Assets Group (1) would be totaled in Group 10.
The program, after having calculated the Group 1, would total the amount in Group 10, which in turn would total the amount in Group 1, and then again in 10 without ending.

Profit & Loss Statement with Gross Profit

It is also possible to use a Profit & Loss Statement that starts with the total Business result and that subtracts the costs.
Hereunder the example of the Swiss PME Chart of Accounts is shown.



Related Documents

- Opening balances

Sections

In the **Section column**, there must be an encoding that is used to determine the various settings of the printouts. The various items that make up the financial statements are divided into several sections; each section is as if it were in its own right.

This subdivision into sections allows you to choose whether to print the entire balance sheet and income statement, or choose which sections to print (eg only the balance sheet, or just a group, excluding the other components from printing).

Below we present a table with the coding to be used in the **Accounts** table, **Section** column.

*	Title 1	the asterisk separates the sections and indicates the main headers
**	Title 2	to be entered for the secondary headers
1	Assets	to be entered in the row of the Assets title
2	Liabilities	to be entered in the row of the Liabilities title
3	Expenses	to be entered in the row of the Expenses title
4	Revenue	to be entered in the row of the Revenue title
01	Client's Register	to be entered in the row of the Client's Register title
02	Supplier's Register	to be entered in the row of the Supplier's Register title
03	Cost Centers	to be entered in the row of the Cost Centers title
04	Profit Centers	to be entered in the row of the Profit Centers title
#	Notes	to be entered in the row of the Notes title
#X	Hidden data	to be entered in the row from whereon the data have to be hidden

The type of encoding set in the Section column is used to determine the print settings for Enhanced Balance Sheet with Groups.

Each section is printed as if it were a separate table.

Title section

- *
  The asterisk indicates a new section.
  - * **Title 1** generates a level 1 folder.
  - This section resets the level type to 1.
  - It can contain level 2 sections or folders.
  - It will be useful for grouping sections that need to be printed together such as the Balance Sheet, which contains both assets and liabilities.
- **
  The double asterisk indicates a level 2 section.
  - ** **Title 2** generates a level 2 folder

When you create a new title section, the numeric section is set to 1.
After a title section, the desired number section must therefore always be reset as well.

Numerical sections

The section number determines:

- How the amounts are printed; the amounts can be displayed as in the chart of accounts or reversed.
  The credit amounts (in negative,) if they are inverted, are displayed in positive, while those in positive are displayed in negative.
- Which columns are used to display the amounts; either the **Balance column** or the **Period Movement** column is used.
  - The **Balance** column indicates the account balance at a certain point in time (balance as of June 30th).
  - The **Total Period Movement** column indicates the amount of the movement in the indicated period; it is used for the income statement and indicates expenses or income for a certain period.

The explanations of the different sections are as follows:

- **1 Assets** (amounts as in the chart of accounts, balance column).
- **2 Liabilities** (inverted amounts, balance column).
- **3 Costs** (amounts as in the chart of accounts, total movement column).
- **4 Revenues** (inverted amounts, total movement column).
  This section can also be used alone and include both costs and revenues (Income statement). In this case, revenues are shown in positive and costs in negative.

These sections must be unique. There can be only one section, 1 Assets or 2 Liabilities. Similar sections can be used for other sections, ledgers or cost centers.

Derived numerical sections

These are sections that behave like the main sections:

- **01 As Assets** (amounts as in the chart of accounts, balance column)
  Is used for the customer register.
- **02 As Liabilities** (inverted amounts, balance column)
  Is used for the suppliers register.
- **03 As Expenses** (amounts as in the chart of accounts, total movement column)
  Is used for cost centers.
- **04 As Revenue** (inverted amounts, total movement column)
  Is used for profit centers.

Other Sections

There are other sections types:

- **#** Used to indicate the notes section (print description only)
  To be used for budget annexes.
- **#X** Hidden section. This section is not taken up in the selection of the sections nor in the printout. It is used to indicate a part that you do not want to print.

Disposition and width of columns in print

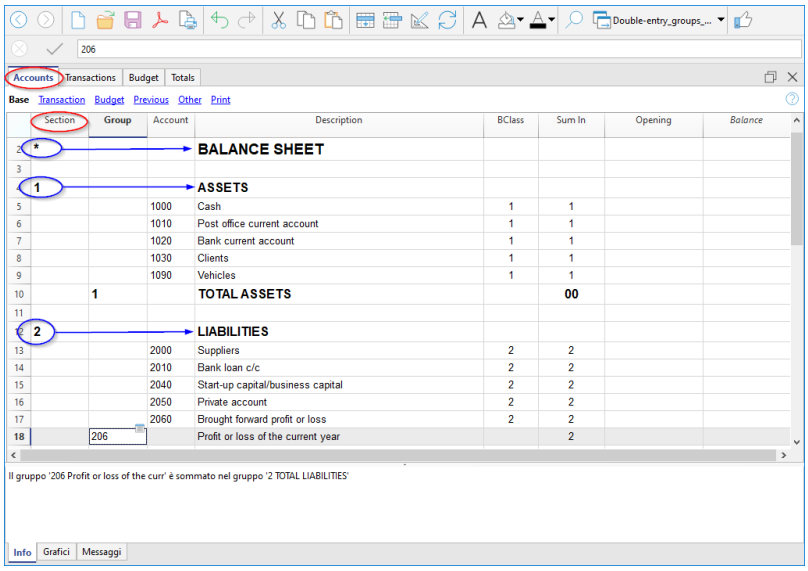
The disposition and the width of the columns are determined automatically by the program:

- Sections 1, 2, 01, 02 are printed with the balances on the specified date.
- Sections 3, 4, 03, 04 are printed with the movements for the period.

Sections of the Balance sheet report

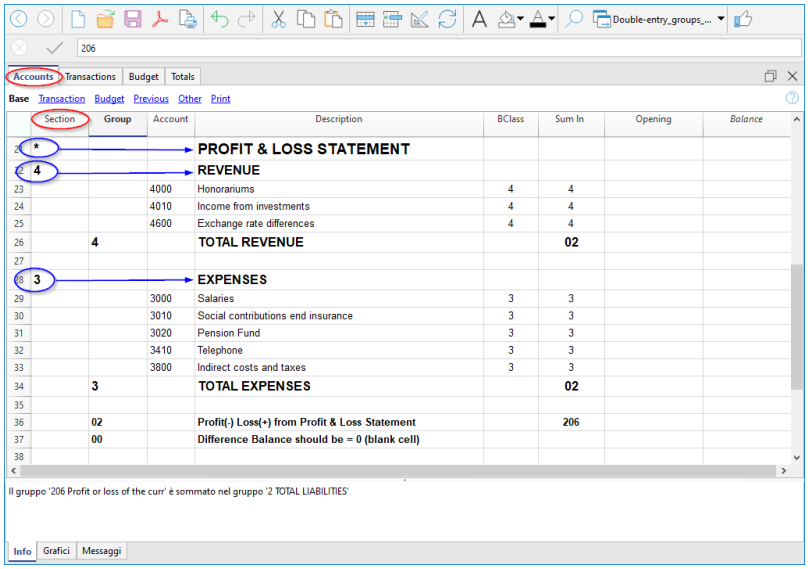
In order to divide the Financial Statements into the various sections, the code indicated in the **Section** column must be entered:

- Insert a * on the same row as the **Balance sheet** title.
- Enter **1** on the same line as the **Assets** title.
- Enter **2** on the same line as the **Liabilities** title.



Sections of the Profit & Loss statement

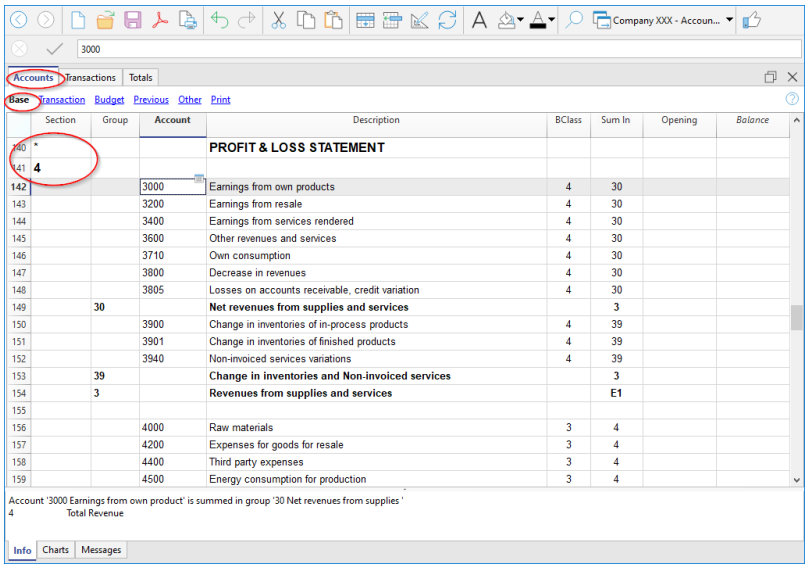
- Enter a * on the same line as the **Profit & Loss** title.
- Enter **4** on the same line as the **Revenue** title.
- Enter **3** on the same line as the **Expenses** title.



Sections of the Profit & Loss statement in a graduated format

In the case of a graduated income statement, the groups of expenses and revenues alternate and consequently there is no clear distinction between the section of costs and revenues, therefore enter only:

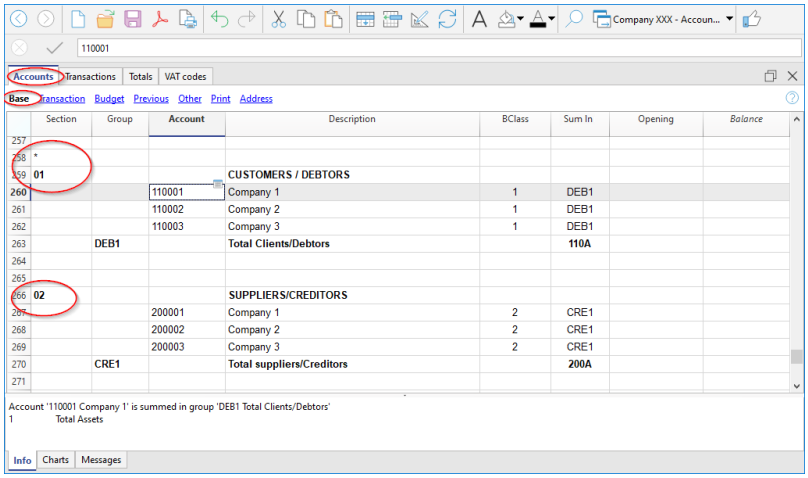
- A * on the same row as the Profit & Loss Statement title
- **4** on the blank line below the income statement.



Sections in the customers / suppliers register

The display of the amounts is the same as for assets and liabilities. This coding also applies if customers and suppliers are set up as cost centers.

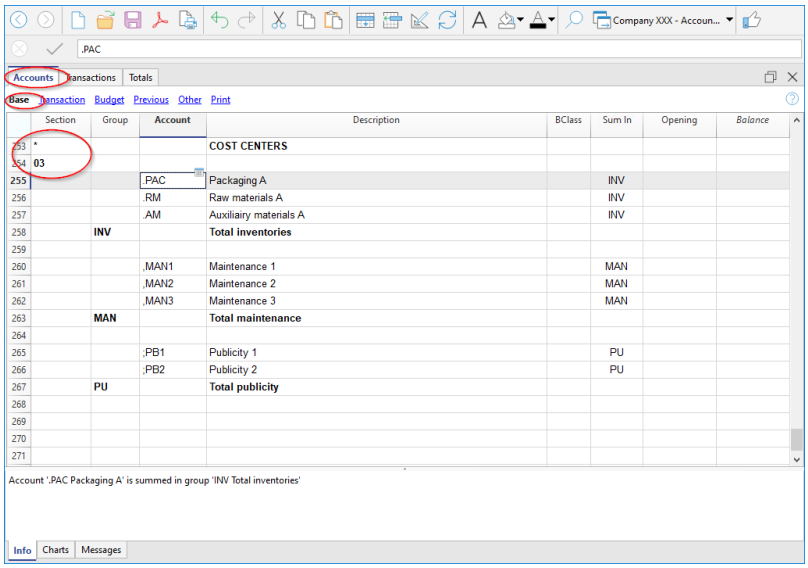
- Insert a * on the same row as the **Customer / Debtors Register** title or on a blank row (as in the example).
- Enter **01** on the same row as the **Customers** Register title
- Enter **02** on the same row as the **Suppliers** Register title



If there are cost and profit centers, you must enter:

- a * in the same row as the **Cost and Profit Centers** title or on a blank line
- **03** on the same row as the **Cost Centers** title or on a blank line (preceding the cost centers).
- **04** on the same row as the **Profit Centers** title or on a blank line (preceding the Profit Centers).

The cost center amounts will be shown in positive as the costs; profit centers will be displayed in negative as revenue.



Related document:

Enhanced Balance Sheet with groups

Transfer to a new Chart of Accounts

Hereunder we explain how to proceed when:

- passing to a chart of accounts with a different numbering,
- retrieve and convert the data of an existing accounting, including the transactions into the new Chart of Accounts.

Converting to the new year

There are two possibilities if you wish to start a new year with a new chart of accounts,

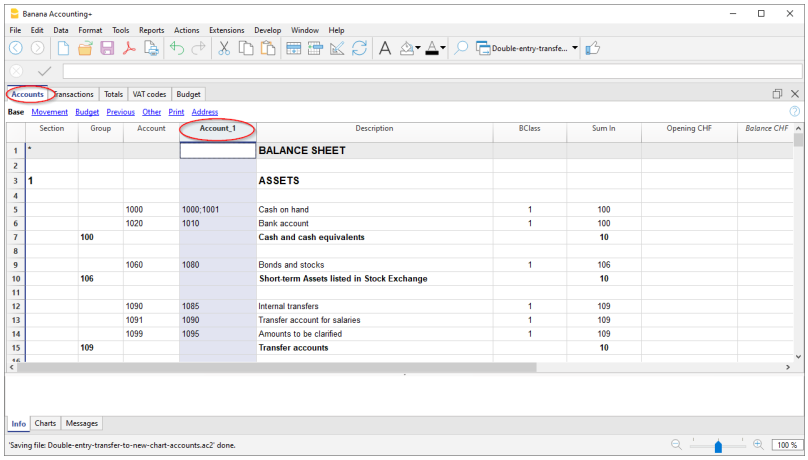
- Convert the previous year (2022) and then create the new year (2023).
  There will be two files for 2022 (the one containing the Accounts column with the old account numbers and the Accounts_1 column with the new account numbers) and the file for 2023 with only the new chart of accounts.
  This approach is ideal for having the two-year charts of accounts aligned.
  This way you can also continue to make changes in the year 2022 and then resume the initial balances in the year 2023.
- Create the new year (2023) and then convert the year 2023 file with the balances carried forward.
  The 2022 year file will remain the same. For 2023 there will be an intermediate file, with the old chart of accounts, but the opening balances carried forward.
  The conversion of the year 2023 file can be performed immediately or even after transactions have been entered.
  Having the old account numbers in the year 2022 file, you will not be able to resume any further changes made in 2022 in 2023.

Step 1: Creating a new accounting file

1. Create a new file:
   - menu File → New → select predefined accounting file template.
2. Adapt the chart of accounting to your own needs.

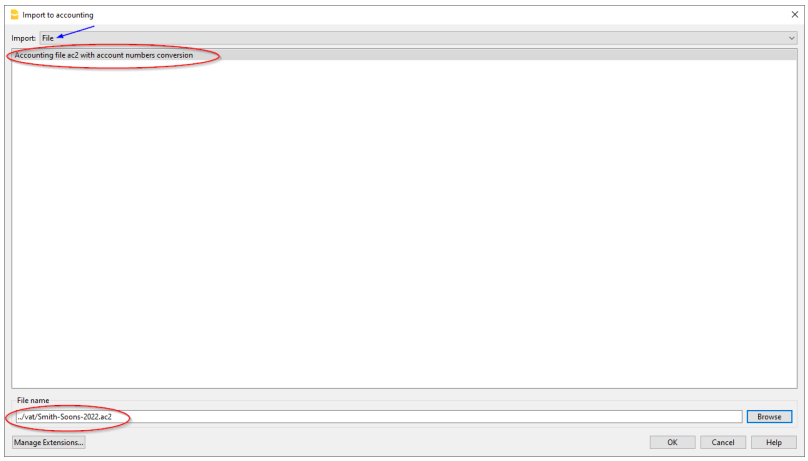
Step 2: Adding the matching accounts

1. In the **Accounts table**:
   - menu Data → Columns setup
   - click the **Add** button
   - insert **Account_1** description .
2. For each new account, enter the corresponding account in the **Account_1** column of the old chart of accounts.
   Should the account remain the same, you may also choose not to indicate it.
3. In case where several accounts need to be grouped in one, enter the separated accounts with a semi-colon "1000;1001".
4. If one account needs to be subdivided into several accounts, you need to proceed manually, see below.

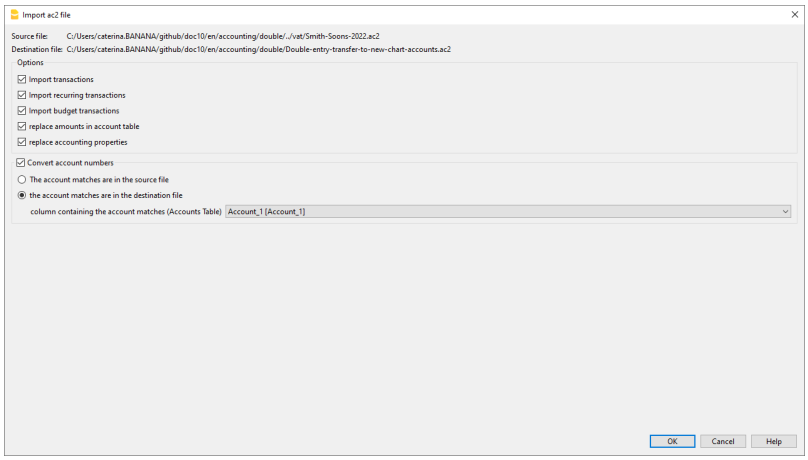


Step 3: Starting the import operation

- Via Actions →Import to Accounting → Import File.
- Using the **Browse** button, select the file of your old accounting plan



- Confirm by clicking the **OK** button and proceed to the next window
- Define the import options
- Enable the **Convert account numbers** option, indicating that the matches are in the target file.



Repeat the import

If errors are reported, and it is necessary to repeat the import, it is necessary to cancel the import operation, so that the starting file is empty, otherwise the balance amounts will be duplicated, both in

the opening balances and in the transactions table.

Subdivision of one account into several accounts

When one transfers to a more detailed chart of accounts, it is probably necessary to subdivide one account into several accounts.
After the import operation, proceed manually in the following way:

- In the Chart of accounts, subdivide the opening amounts, budget amounts and previous amounts of one account into several accounts.
- Go over the transactions, one by one, of the account that needs to be subdivided and assign them to the more specific account, or create extra transactions if it is necessary to subdivide one amount into more detailed amounts.
- Proceed in the same way for the transactions of the Budget table.

Results and possible errors

If the program reports mistakes (absence of accounts or others), the import operation probably needs to be canceled, complete the pairing and then repeat the import operation.

The program, confronted with different charts of accounts, cannot automatically do extensive verifications and guarantee that all the data have been imported and grouped correctly.

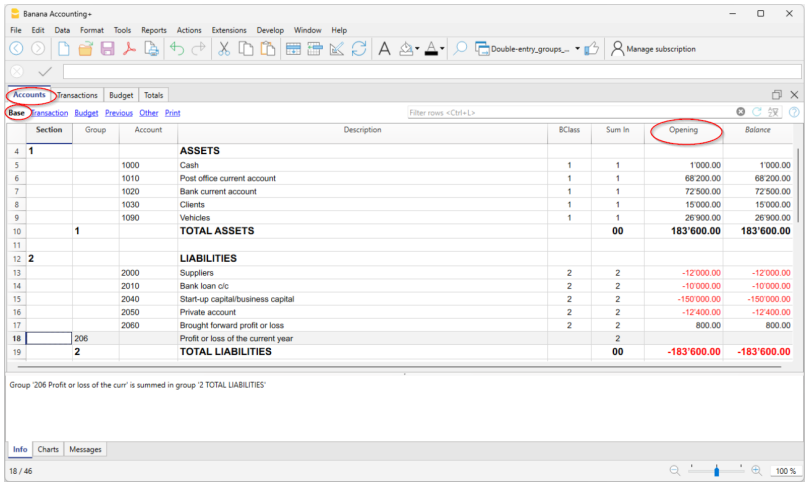
It is therefore strongly advised to **manually check the result**, making sure that the totals of the Balance Sheet and the Profit & Loss Statement are correct.

Opening balances | Double-entry accounting

Opening balances when starting an accounting

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

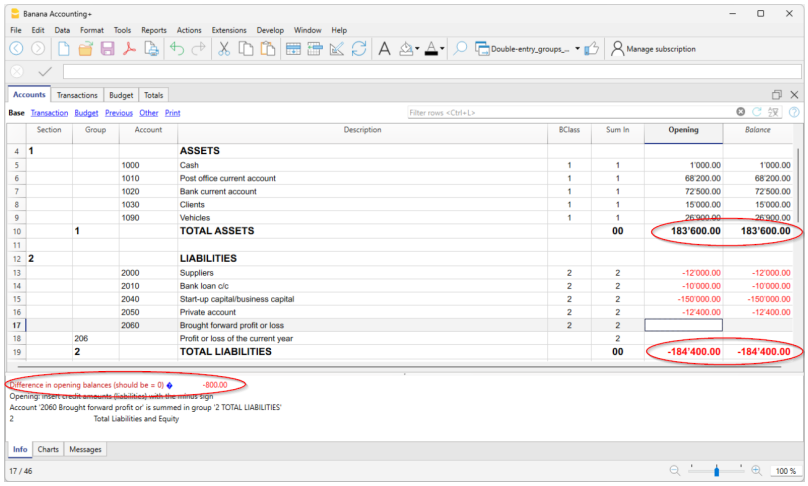
1. Position yourself in the **Accounts** table, **Base** view, **Opening** column.
2. Enter the opening balances of the Assets and Liabilities accounts manually. **Liabilities are to be entered preceded by the minus sign.**
3. Check if the total Assets equal the total Liabilities so that your accounting squares. If there are differences in the opening balances you need to check and correct them.



Difference in opening balances

At the opening of the accounting year, the Assets accounts (positive) must balance with the Liabilities accounts (negative). If this is not the case, the accounts do not balance and error messages are displayed in the information window at the bottom; in this case, the reasons must be checked and corrected, until the message **Difference in opening balances** disappears. For more information and solutions see:

- Difference in opening balances



Opening balances of Cost Centers

In the Accounts table, the **Opening** column can also be used to enter the opening balances of the Cost Centers.

Opening balances for Segments

To enter the opening balances of the segments, opening transactions must be entered instead. More details are available on the Segments page.

Opening balances for an already started accounting

If you start a new accounting, taking over work already done with other programs, there are two possibilities:

1. Start accounting from the beginning of the year, by entering the opening balances for the beginning of the year (Accounts table, Opening column) and the transactions (Transactions table) that have already been previously recorded with other programs (also see Transferring data from other software). Thus you will have all the accounting details in one file.
2. Starting from the date when the accounting is resumed:
    - Enter the opening balances (Accounts table, Opening column), taking over the values of the other accounting.
      In addition to entering the opening balances of the Assets and Liabilities accounts, it is also necessary to enter those of the Expenses (positive amounts) and Revenues (negative amounts).
    - The operating result up to that point must be disclosed in the Profit / Loss carried forward account.
      If it is a profit, the opening balance must be entered in negative, if it is a loss as a positive.
    - Check that the sums of the opening balances are zero, so that the program does not signal any differences.
    - Enter the new entries in the Transactions table.

Opening balances as opening transactions

Opening balances can also be entered as opening transactions in the Transactions table.

For each opening transaction, proceed as follows:

- Indicate the accounting start date as the transaction date.

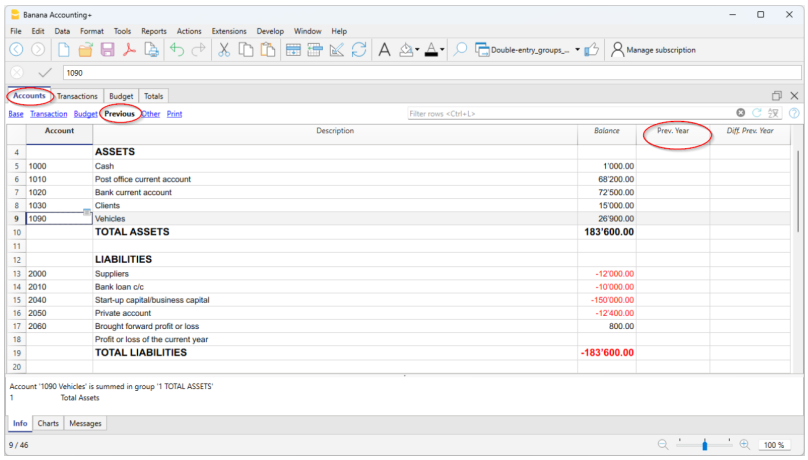
- In the Doc Type column, enter the code "01".
- Indicate the debit or credit account and the amount.
- The total of the opening debit balances must match those in credit.

Opening balances entered as transactions are used when preparing reports. The opening balance of the transactions is added to the amount entered in the Opening column of the Accounts table.

Balances of the previous year

If you start a new accounting by taking over an existing accounting and you want the previous year's values to appear on the printouts, it is necessary to enter the previous year's balances in the **Previous view, Previous Year (Prior)** column of the **Accounts table**:

- Enter the closing balances of the previous year of the Assets accounts.
- Enter the closing balances of the previous year of the Liabilities accounts (insert the minus sign in front of the amount).
- Enter the last year's closing balances of the Expenses.
- Enter the final balances of the previous year of Revenues (insert the minus sign in front of the amount).



Create new year

When you start the new year, the program automatically carries over the opening balances to the following year.
Consult the Create New Year lesson.

If for some particular need, opening balances need to be changed, these can be modified manually in the Opening column of the Accounts table. After each modification, make sure that there are no accounting differences. Anyway, we recommend carrying over the opening balances with the Create new year command or, if the accounting for the new year has already been created, use the Update opening balances command.

The account card is in automatic and it is not possible to directly enter the opening balance or make changes.

To change an opening balance of an account card, you need to go to the Accounts table, Opening column, whereas to correct movements, you need to change the entry in the Transactions table.

Print opening balances

To print the opening balances:

- To print the contents of the table, use the Print / Preview command, by selecting the rows of the Balance Sheet.
- You can also use the Accounting printouts and set the printout for the Balance Sheet part and the opening column only.

Differences in the opening balances

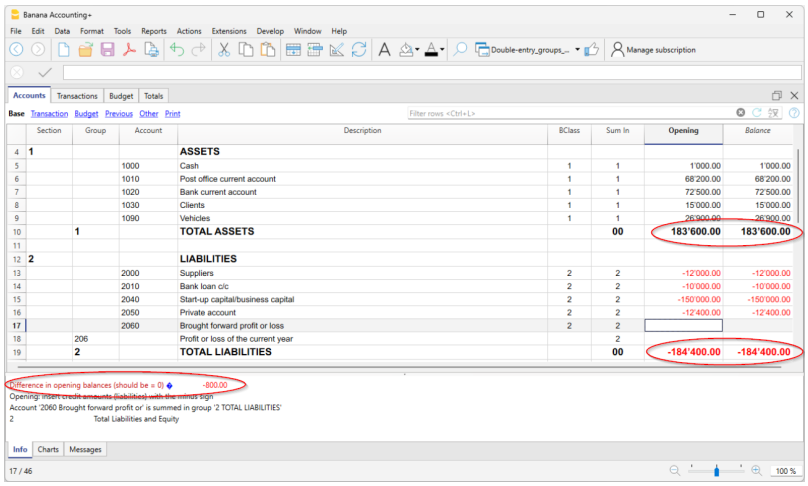
At the opening of the Accounting year, the amounts of the Total Assets should correspond to the Total Liabilities. Otherwise, the accounting balance will not square and it is necessary to verify the reasons and correct the error, so that there is no **Difference in the opening balances** message displayed in the information window .

There may be several causes that lead to a difference in the opening balances:

1. When using the program for the first time, the liabilities were not entered with a minus sign in front of the amount.
2. The result of the previous year was not automatically allocated when creating a new year.
3. The balances for expenses and income have been carried over, when creating a new year, whilst they should not have been.
4. When opening balances have been entered manually, the previous year's operating result has not been taken into account. In this case the difference corresponds to the carried forward profit or loss.
5. When allocating the profit to multiple accounts is performed manually, thousands separators and decimals other than those provided in Banana Accounting were used for the amounts.

The solutions for each single error are explained in the error explanation page, at the https://www.banana.ch/doc/en/contamsg_en_tot_teid11des?portal=banana link.

In the example, the program reports a difference in opening balances of 800.-



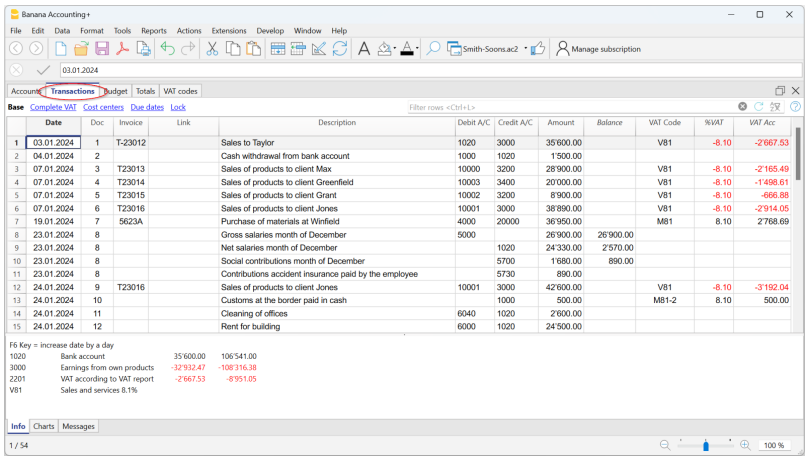
After having checked and corrected the opening balances the Total Assets must correspond to the Total Liabilities.

It is also possible to check and square the balances in the Totals Table.

Transactions Table | Double-entry accounting

The Transactions table is the central hub for keeping the accounts, where all the operations with financial and economic impact are entered. The use is similar to Excel. In the Transaction table the movements are always visible and in perfect order and by scrolling them, you instantly have a clear view of all the events.
All the data entered can be modified and corrected, making it easy to have a perfect accounting.

The Transaction Table is also characterized by the Balance Column, which allows identifying any differences between the Debit and Credit columns and especially the row where the difference originated. Additionally, errors and accounting differences are flagged in the information window at the bottom.



Key features:

- **Single or compound entries:** Single entries record simple transactions with one Debit and one Credit account, while compound entries are entered on multiple lines with different Debit and Credit accounts. The program suggests previously entered text for quick auto-completion.
- **Recording Method:** Transactions can be recorded using either the accrual or cash method, ensuring accuracy and compliance with accounting standards.
- **Management of Repetitive Operations:** Stores repetitive operations for quick future recording, reducing data entry time.
- **Customizable Columns:** Default columns can be made visible at the user's choice, including quantity, price, and other relevant information.
- **Automatic Numbering:** Automatically assigns document numbers with different numbering simultaneously, maintaining systematic order and facilitating search and archiving.
- **Digital Attachments:** Links digital justifications such as PDFs or images to files, accessible with a simple click for complete and organized documentation.
- **Exception Management:** Highlights rows to quickly identify entries to verify or correct, facilitating the review and control process.
- **Data Integration:** Imports transactions from various digital bank statements and other programs, speeding up entry of records and ensuring data accuracy.
- **Cost/Profit Centers and Segmentation:** Allows recording operations on cost/profit centers and segments for detailed analysis and better financial management.
- **Balance Verification Entries:** Before period or year-end closings, quickly identifies and corrects errors between actual balances, ensuring accurate and updated balances.

Fast insertion

The table is similar to Excel, you can scroll up and down and position yourself in any cell.

There are many features that make entering and editing data very fast.

The following operations are possible:

- Cancel and redo.
- Select one or more cells and copy / paste.
- Add, copy, paste and delete lines, individually or in bulk.
- Search and replace texts.
- Sort the rows by date.
- The auto-complete function suggests the values to enter (for example the list of accounts).
- With the F6 key the values of the row are completed, taking over those of the same row.
- The F4 key resumes the values from the previous row.
- The date is completed with the values from the previous row.
- In the Doc column progressive numbers (with different counters) are suggested.
- In the Debit or Credit Account column you can search for the account by typing it's description.
- In the columns of the amounts you can enter formulas, such as "30 + 25" and the program inserts the result.

Further information is available on the pages:

- Cells
- Recurring transactions
- Automatic transactions

Movements import

By importing transactions from bank, postal or credit card statements, data entry in the Transactions table is speeded up and errors are avoided. Data is recorded exactly as it appears on the bank statement.

- In addition to the account statements, you can also import data from other programs.
- The program automatically completes the missing values.
- Several formats are available for importing.
- You can copy and paste data from other programs.
- Imported data can be completed, modified or deleted.
- Ability to program extensions to import any type of file.

Further information is available on the Import to Accounting page.

Management of multiple information

A lot of information can be indicated for each entry row:

- The value date and that of the document.
- A progressive number of document and protocol, or external reference.
- Any additional information you need by adding columns.
- Link to a digital document file.

    - Add and remove links.
    - Open the link and view the content.
- VAT management (if the type of accounting with VAT was chosen in the creation of the file):
    - By entering the VAT code in the transaction, the program calculates the VAT automatically.
    - Break down and post the VAT on the designated account.
    - You can define whether the amount is net or gross of VAT.
    - You can indicate that it is a reversal by inserting the minus sign "-" before the VAT code.
    - You can indicate a VAT percentage that is not recoverable.
    - You can encode special cases with additional codes.
- Cost and Profit centres:
    - Up to 3 cost and profit centers for each posting line.
    - You can post negative by indicating the "-" sign in front of the cost or profit center account.
- Segments:
    - For each debit or credit account you can indicate up to 10 segments.
- Supplier management:
    - Management both on the basis of competence (setting as ledger) and cash (setting as cost and profit centers).
    - Management of due date and payment, to have the report of open and paid invoices.
- Client management:
    - Management both on the basis of competence (setting as ledger) and cash (setting as cost and profit centers).
    - Management of due date and payment, to have the report of open and collected invoices.
- Invoices to customers:
    - Data entry for the creation of invoices.
    - Customer account suggestion.
    - Quantity and price (make columns visible).
        - For billing or cost control.
        - Automatic calculation of the amount.
    - Item number (if option activated)
        - To connect to the items table.
        - Automatic calculation of the quantities of products entered and exited.
    - Print invoices.
    - Indication of further information needed to print the invoice.

Account card

From the Transactions table you can access any account card, just go to the account cell (in the Debit or Credit column) and click on the small icon that appears in the upper right corner of the cell.

When you are in the account card, clicking on the row number of a transaction takes you back to the Transactions table, on the original transaction precisely.

More information on account cards can be found on the Account / Category Card page.

Verify data

Entering values is very secure. Banana Accounting has functions that allow automatic detection and reporting of errors.

- The program verifies that the entered values are correct.
- If there is an imbalance between the Debit and Credit columns, this will be indicated in red in the Info window.
- Transactions you are unsure about can be left pending and completed later.
- For each error message there is a corresponding help page (requires internet connection).
- In the Info window below you have the following information:
    - Description, movement and balance of the accounts used.
    - Error reports error messages with a link to the help page.
    - Reporting of the debit and credit difference.
- By entering the actual bank balances via the #checkbalance function, you can immediately check the correspondence of the balances in the accounting and avoid errors.
- With the Check accounting command, the program rechecks all the data entered and alerts you to oversights and errors.
- You can colour the rows, change fonts and make them bold.
- You can protect the rows.
- Lock transactions with blockchain technology.

Arrangement of columns

To have a more congenial data entry, you can arrange all the columns in your own order.

You can choose to:

- Move the columns to the right or left.
- Display additional columns or hide unnecessary ones.
- Add own columns
- Save the arrangement of the columns (views).

Further information is available on the Columns setup page.

The columns of the Transactions table - Double entry

The Transactions table has a series of columns and views already set.

The columns of the Transactions table

The columns listed hereunder and preceded by an * are usually not visible.
In order to make them visible, use the **Columns setup** command from the **Data** menu.

Date
The date the program uses to attribute the transaction to a certain time frame. The date should be within the limits of the accounting period defined in the Basic data of the accounting. In the Options tab, one can indicate whether the transaction date is required, otherwise this value can also be left empty.
If there are locked transactions, the program triggers an error message when a date equal or earlier to the one of the lock is being entered.

***Date Document**
The date of the document can be entered, for example the date of issue for an invoice.

***Date Value**
The value date of the bank operation can be indicated. This value is being imported from an electronic bank statement.

Document
The number of the voucher that serves as a base for the accounting transaction. When entering transactions, it is advisable to indicate a progressive number on the document, so that the accounting document of the transaction can be easily traced.
The auto-complete feature proposes progressive values as well as transaction codes that have been defined earlier in the Recurring transactions table.

The program proposes the next document number, that can be resumed with the **F6** key.

- In case of a numeric numbering, the program simply increases the highest value found in the **Doc column**.
- Alphanumeric numbering: the program increases the final numeric part; this is useful when one would like to keep a separate numbering for cash and bank movements:
  - If earlier Doc number C-01 has been entered, and one starts to type C, the program proposes C-02.
  - If earlier Doc number B104 has been entered, and one starts to type B, the program proposes B-105.
  - If earlier Doc number D10-04 has been entered, and one starts to type D, the program proposes D10-05.

In the recurring transactions you can setup transactions groups that can be reloaded with a single code.

In order to add a large number of document numbers, you can also use Excel. You can create the desired quantity of document numbers in Excel and then copy and paste it into Banana, in the column of the Transactions Table.

***Document Protocol**
An extra column in case an alternative numbering for the transactions or for the document is required.
The auto-complete feature proposes progressive values that function in the same way as the ones in the **Document column**. It is used, for example:

- When it is necessary to assign a progressive number to the transactions, different from the document number.
- If the transactions are entered by other people, using another file and then these are imported into the accounting. This way it is possible to use both a progressive numbering referred to the accounting and the original number.

***Document Type**
Contains a code that the program uses to identify a type of transaction. If you prefer to use your own codes, it is advisable to add a new column.

- 01 In the reports, this transaction is considered an opening transaction, so it doesn't show in the period but in the opening balances.
- from 10 to 19: codes for customers' invoices
- from 20 to 29: codes for suppliers' invoices
- from 30 to 1000: codes reserved for future purposes.

***Document Invoice**
A number of an issued or paid invoice that will be used together with the invoice control feature for Customers and Suppliers

***Document Original**
The reference number present on a document, to enter, for example, the number of a credit note.

***DocLink to external file**
Serves to enter a link to an external file, usually the accounting voucher.
Clicking on the small icon in the upper part of the cell, the program opens the document. See insert, edit and open links.

- When a link has been inserted in the cell, a small icon appears and clicking on it opens the document, but only if it is an extension considered to be safe.
- The other small icon allows you to insert and edit the link.

***External reference**
The reference number that was allocated by a program that has generated this transaction. This value can be used to check whether a given operation is imported twice.

Description
The text of the transaction.
The auto-complete feature proposes the text of an already entered transaction, or of one that has been entered in the preceding year when the appropriate option has been activated. When pressing the **F6** key, the program retrieves the data of the preceding row with the same description and completes the columns of the active row.

In case the description begins with #CheckBalance, the transaction is being considered as one that serves to check the balance.
Please consult our page Check accounting for more information on the subject.

***Notes**
Useful to add notes to the transaction.

Debit Account
The account that will be charged.

- It is possible to also enter a segment in the Debit account column. These are usually separated by a ":" or a "-" o un "-".
  By inserting the segment separator sign, immediately move to the next segment.
- If instead the Enter key is being pressed, the input will end and one moves to the next column.
- The auto-complete feature proposes the accounts and segments of the Plan of Accounts.
- Instead of the account, you can enter a search text. The program proposes the list of accounts which contains the text in one of the columns.

***Debit Account Description**
The description of the entered account retrieved from the Chart of accounts.

Credit Account
The account that will be credited. We refer to the explanation under Debit account for the rest of the information.

***Credit Account Description**
The description of the entered account retrieved from the Chart of accounts.

Amount
The amount that will be entered unto the debit and credit account.

***Balance**
The Balance column shows the sum of debit and credit. An amount is therefore only displayed for entries in several accounts. At the end of the entry the balance should be zero. If there is a recurring amount it is because there is an error.

VAT columns
Information on the VAT columns can be found att the VAT columns in the Transactions table page

CC1
The Cost center account preceded by "." to be entered without the ".".
If the initials are preceded by the minus sign "-P1", the amount is recorded in credit.

***CC1 Description**
The description of the Cost centre, retrieved from the Chart of accounts.

CC2
The Cost center account preceded by "," to be entered without the ",".
If the acronym is preceded by the minus sign "-P2", the amount is recorded in credit.

***CC2 Description**
The description of the Cost centre, retrieved from the Chart of accounts.

CC3
The Cost center account preceded by ";" to be entered without the ";".
If the abbreviation is preceded by the minus sign "-P3", the amount is recorded in credit.

***CC3 Description**
The description of the Cost centre, retrieved from the Chart of accounts.

***Expiry date**
The date before which the invoice has to be paid. For further information see the Customers and Suppliers pages.

***Payment date**
Used in combination with the Show Expiry dates command.
When the invoices customers/suppliers control feature in order to check on the payments is used instead, a transaction has to be entered for an issued invoice and another one for the payment thereof.

***Lock Number, Lock Amount, Lock Progressive, Lock Line**
More information at the Lock Transactions page.

Additional columns

From the menu Tools → Add New Features → Add Columns Articles in the Transactions table the following columns are added:

IdItem
The item identifier of the Items table. If you insert an article present in the Items table, the description, unit, unit price, VAT code and account are included.

Quantity
The quantity multiplied by the unit price will produce the total amount (can also be a negative number).

Unit
A description referring to the quantity, for example: mq, ton, pz.

Unit/Price
The unit price multiplied by the quantity, will produce the total amount (can also be a negative number).

If a value is entered in the Quantity or Unit Price columns, the amount is calculated on the basis of the contents in these two columns and converted to a positive value.

Adding new columns

With the Columns setup command, it is possible to display, hide or move the order of columns, add new ones, or indicate that a column should not be included in the printout.

- The added columns in the Transactions table will be added also in the Recurring transactions table, in the Account card and in the VAT report, without being made visible.
  In order to display these columns in the other tables, use the Columns setup command.
- If a column of the "amount" type is being added, the entered amounts will be added up in the

Account card.

Views

When a new accounting is being created, the following views are being automatically created as well:

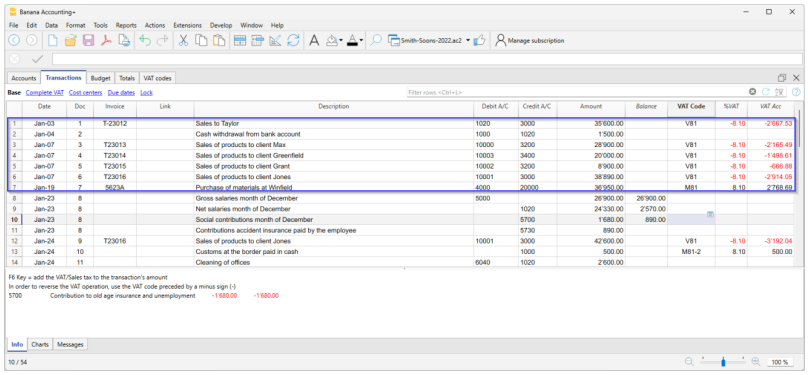
- **Base**: the main columns are being displayed
- **Cost centres:** the CC1, CC2 and CC3 columns are being displayed
- **Expiry dates:** the columns Expiry date and Payment date are being displayed
- **Lock:** the columns relative to the Lock function are being displayed.

With the Views setup command, the views can be customized and personal views can be created.
With the Page setup command, you can modify the print mode of the view.

Transaction types

Simple transactions (on one row)

Simple transactions are the ones regarding two accounts (one Debit account and one Credit account) and entered in one single row.
The document number is different for each registration.

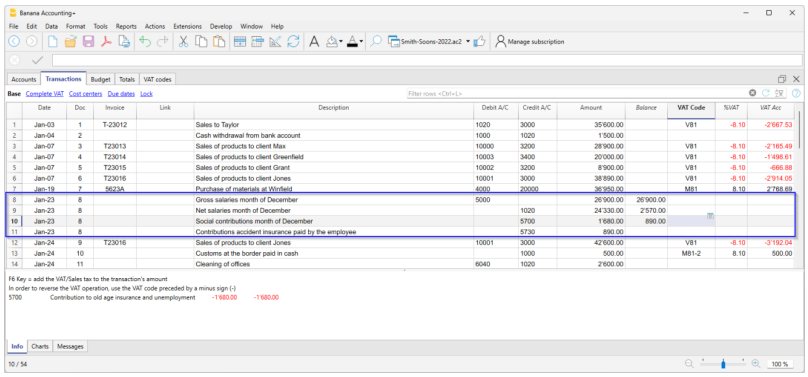


Composed transactions (on several rows)

Composed transactions with more than two accounts involved, have to be entered on several rows. The user should enter one account per row. The counterpart account for the entire transaction has to be entered on the first row.
The document number, entered on the different rows, is the same because we are dealing with one and the same transaction.

Note:

In composed transactions, the dates of the transaction rows should be the same, otherwise, when doing calculations by period, there may be differences in the accounting.



Opening transactions

The opening balances are normally indicated in the Accounts table.

Opening transactions are required in special cases such as:

- In multi-currency accounting, when you need to have different opening exchange rates than

those indicated in the Exchange rates table, opening exchange rate. See Opening transactions in foreign currency.
- Entering Opening balances for segments.

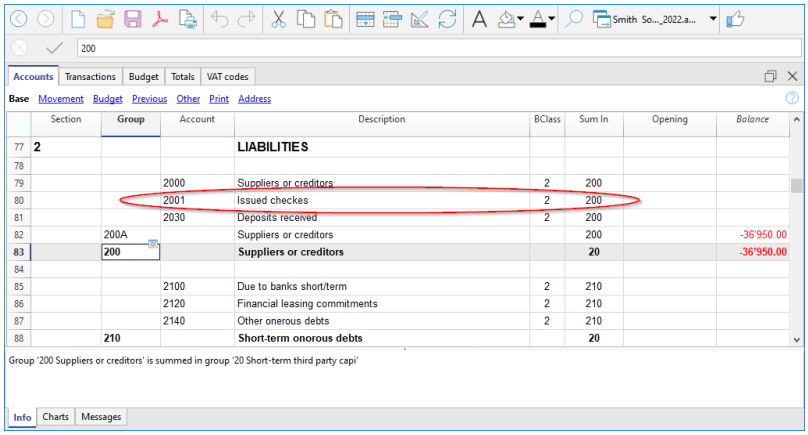
The opening transactions are created by inserting the transactions with the opening date equal to the accounting start date and the code 01 in the DocType column.

- Opening transactions do not change the opening balance in the Accounts table.
- The opening balance entered with transactions is used in balance sheet printouts, account cards.
- If for the same account there is the opening balance and the recording of the opening balance, the two amounts will be added together.
  This way, you can enter opening transactions that correct the opening of an account.
- When entering opening balances in the transactions, it is necessary to make sure that the sum of the debit (positive) and credit (negative) are at zero.
  For each debit entry there must be a corresponding credit entry.
  It may be useful to have an opening account that serves as a counterpart for entering opening amounts.
  After all the opening transactions, the balance of this account must obviously have zero balance.

When entering opening balances, only the debit or credit account is generally indicated. However, it is also possible to indicate a counterpart which is generally a specific account for openings.

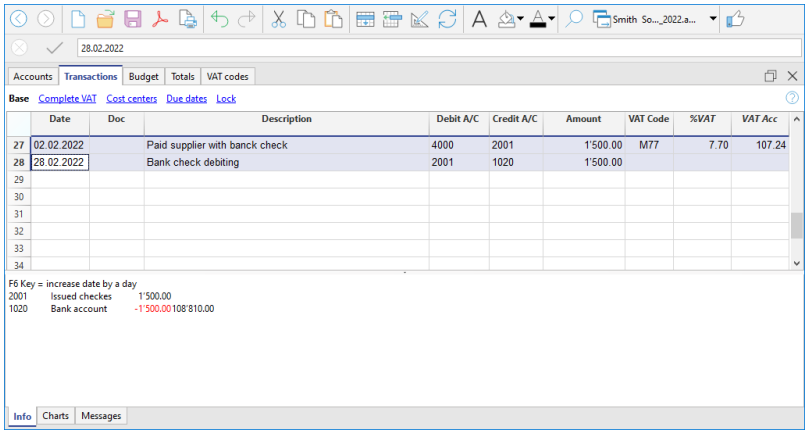
Recording Bank checks

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



Section	Group	Account	Description	BClass	Sum In	Opening	Balance
2			**LIABILITIES**				
		2000	Suppliers or creditors	2	200		
		2001	Issued checkes	2	200		
		2030	Deposits received	2	200		
	200A		Suppliers or creditors		200		-36'950.00
	200		**Suppliers or creditors**		**20**		**-36'950.00**
		2100	Due to banks short/term	2	210		
		2120	Financial leasing commitments	2	210		
		2140	Other onerous debts	2	210		
	210		**Short-term onorous debts**		**20**		

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

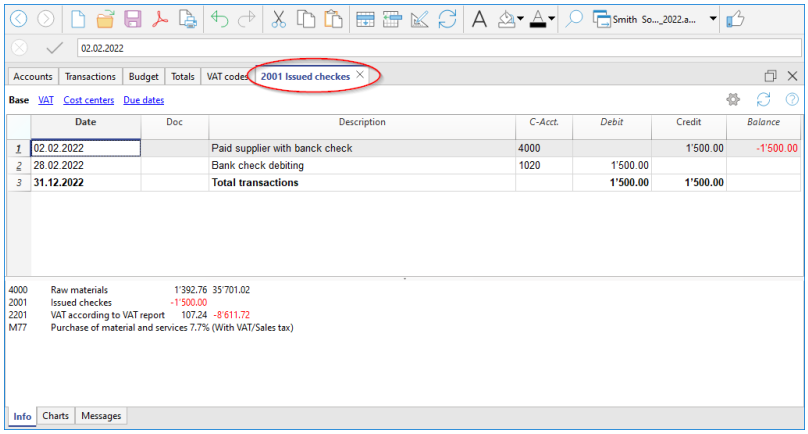


Date	Doc	Description	Debit A/C	Credit A/C	Amount	VAT Code	%VAT	VAT Acc
02.02.2022		Paid supplier with banck check	4000	2001	1'500.00	M77	7.70	107.24
28.02.2022		Bank check debiting	2001	1020	1'500.00			

F6 Key = increase date by a day

2001	Issued checkes	1'500.00	
1020	Bank account	-1'500.00	108'810.00

The Issued checks account card after the transactions.



Date	Doc	Description	C-Acct.	Debit	Credit	Balance
02.02.2022		Paid supplier with banck check	4000		1'500.00	-1'500.00
28.02.2022		Bank check debiting	1020	1'500.00		
31.12.2022		**Total transactions**		**1'500.00**	**1'500.00**	

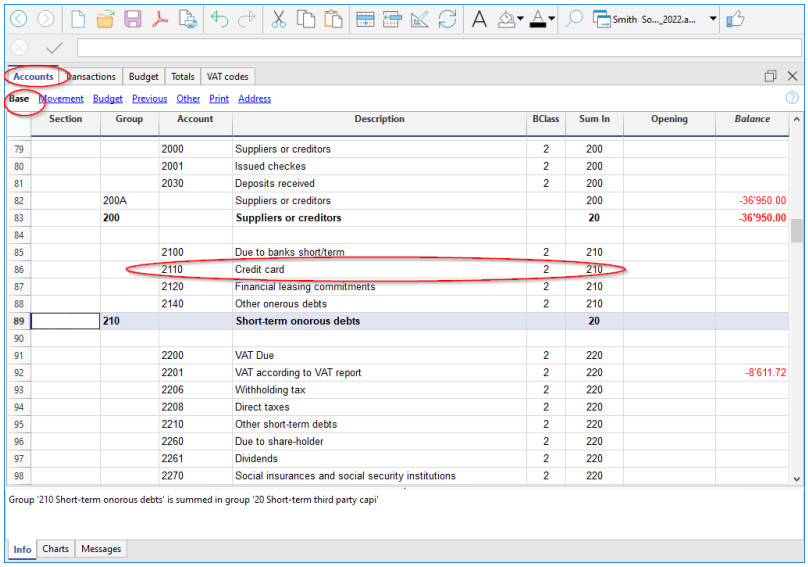
4000	Raw materials	1'392.76	35'701.02	
2001	Issued checkes	-1'500.00		
2201	VAT according to VAT report	107.24	-8'611.72	
M77	Purchase of material and services 7.7% (With VAT/Sales tax)			

Credit card registration with advance payment

Advance payment on Credit cards

Before taking you through the procedure, check that an account for **Credit card** exists in the liabilities part of the Chart of Accounts. Create it if that is not the case.

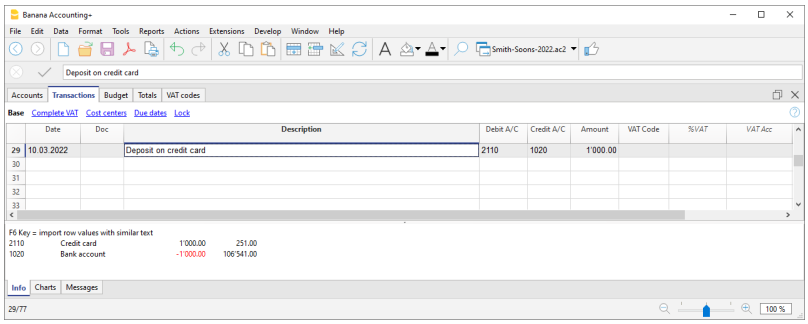
The credit card account is added to the group or sub-group of short-term debts, as long as this is pre-requisite of the Chart of Accounts selected. If there are no sub-groups, it must be listed in the liabilities section.



Example:

An amount of CHF 1'000.- is transferred from the bank account to the credit card.

- In Debit the credit card account is recorded
- In Credit the bank account with which the payment is made is recorded.



Register your credit card bill

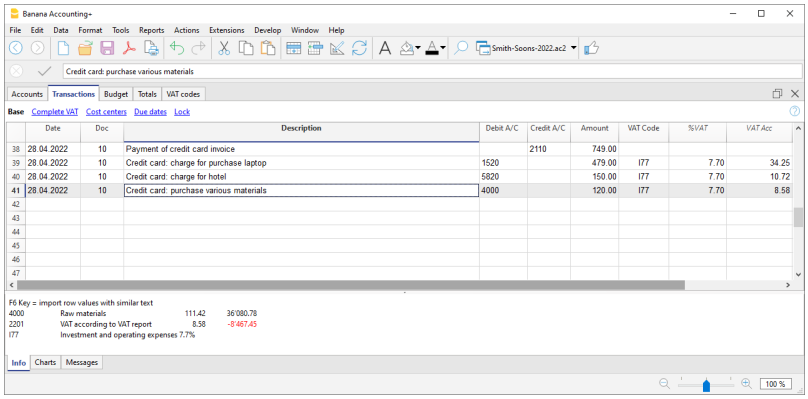
When the credit card bill arrives, you must record all charges listed on the credit card and reverse the credit from the credit card account.

Example:

The credit card statement shows a total of CHF 749.- (detail: CHF 479.- for computer purchase, CHF 150.- for hotel expenses, CHF 120.- purchase of office supplies) (Doc.10)

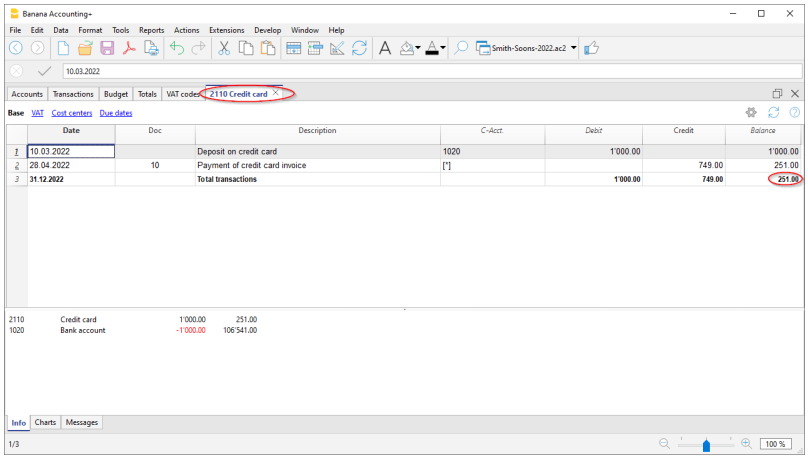
Enter on several rows:

- All costs related to the expenses listed on the credit card are recorded as a Debit; you post a cost per line.
- Enter your credit card account as a Credit.



Check the credit card account balance

Each time you pay an advance towards the credit card and once all the costs listed on the credit card have been recorded, you must verify that the credit card balance matches the balance stated on the credit card.



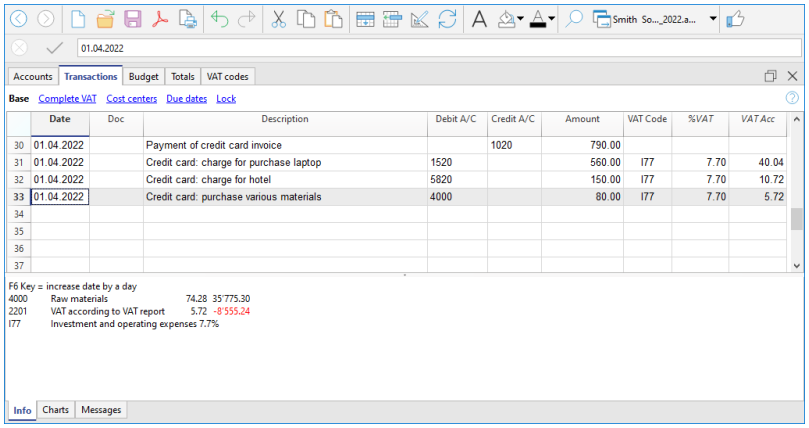
Register your credit card transactions according to the Cash and the Turnover principle

Credit Card with an accounting using the Cash principle

If no down payments are made on the credit card and the invoice is paid in full by the bank, you should record the credit card invoice at the time of payment when the costs should also be recorded.

You need to record on several rows:

- Enter the same date and the same Document No. for each transaction on all the rows that make up for the transaction.
- In the **Debit** column, enter one account per row, referring to the cost or investment of the credit card transaction.
- Enter the amount of each single transaction recorded in Debit.
- In the **Credit** column, enter the bank or post office account with which the invoice is paid.
- In the **Amount** column, enter the total amount paid on the credit card invoice.
- In the case of VAT liability, enter the VAT code for each row in the VAT Code column.

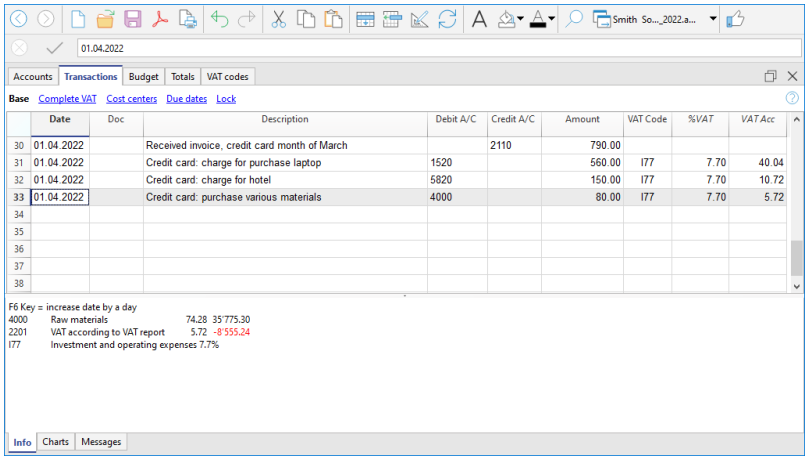


After recording all movements, check your credit card balance by opening the credit card account card.

Credit card and turnover accounting

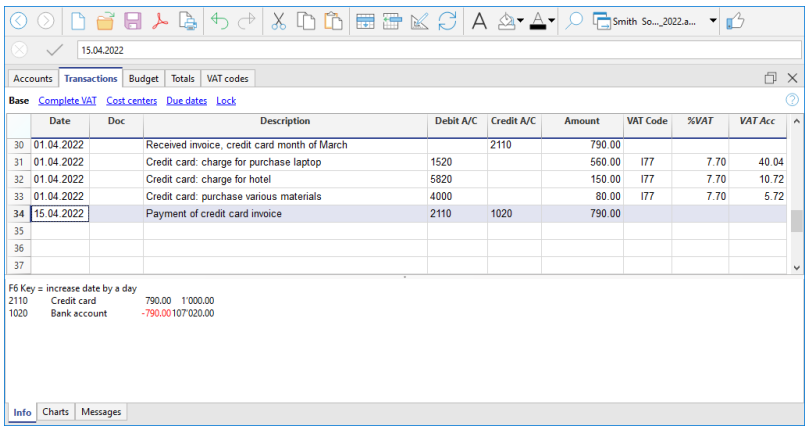
If the accounting postings are based **on turnover**, all costs related to credit card purchases are recorded upon **receipt of the credit card invoice**:

- Enter the same date and the same Document No. for each transaction for all the rows that make up for the transaction.
- All cost accounts are posted as a **Debit**. Each cost must be recorded on one row.
- In the Amount column, enter the amount of the single transaction recorded in Debit.
- Register your credit card account, as a **Credit**, as any supplier.
- In the Amount column, enter the total amount to be payed by the credit card.
- In the case of VAT liability, enter the VAT code for each row in the VAT Code column.



When the credit card bill is **paid**, enter the payment:

- As Debit in credit card account (the debt is extinguished).
- As Credit in the bank or post office account with which the invoice is paid.
- The total amount of the credit card paid is entered as the amount.



Importing transactions from your credit card

Banana Accounting allows the importation of movements from the credit card into the main accounting file.

You must ensure that the chart of accounts includes the credit card account and the transfer account to be used for down payments.

Install the format of your bank

In order to be able to carry out the import it is necessary that the data format, provided by the credit card issuing bank, is compatible with the formats provided by Banana accounting.

To install the extension related to the data format released by the issuing bank, proceed as follows:

- Menu Extensions → Manage Extensions
- Select the issuing bank of the credit card and click on the **Install** button.
  The format will be displayed in the Import into accounting box.

Importing the credit card movements

After having installed the extension for the Banana compatible data format, proceed as follows to import the data:

- Actions Menu → Import into accounting → Transactions:
  - Select the format type of the bank that issued the credit card.
- With the **Browse** button, select the file transmitted by the bank and confirm with **OK**.
- Enter the period and indicate the credit card account and confirm with **OK**.
  All transactions are imported into the **Transactions** table.
- Enter the counterpart account that refers to the movement for each row.

Import credit card transactions with deposits made

When deposits have been made on the credit card, they are recorded in the accounting system. In this case, after importing the credit card data, there is the problem of the recording of the deposits. In this case a double transaction appears on the credit card account:

- Presence of the credit card account as a counterpart to the bank charges for payments to the credit card.
- Presence of the credit card account in the transactions imported from the credit card.

To avoid this overlap, the transfer account is being used at the time of import.

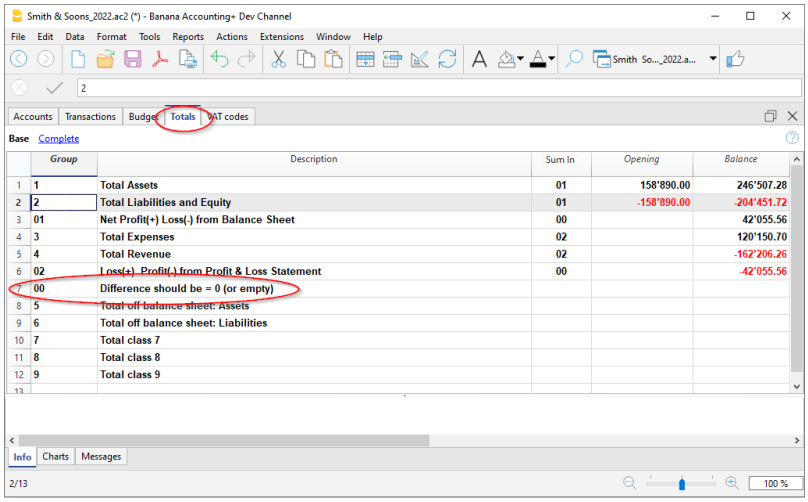
How to proceed with the import:

- Actions Menu → Import into accounting → Transactions:
  - Select the format type of the bank that issued the credit card.
- With the **Browse** button, select the file transmitted by the bank and confirm with the OK button
- Enter the period and indicate the transfer account. Confirm with the OK button.
  All transactions are imported into the Transactions table.

- Enter the counterpart account that refers to the movement for each row.

Totals Table

The **Totals** table presents the totals by Group and is used to check the accounting balance.
It is processed automatically by the program and cannot be modified by the user.



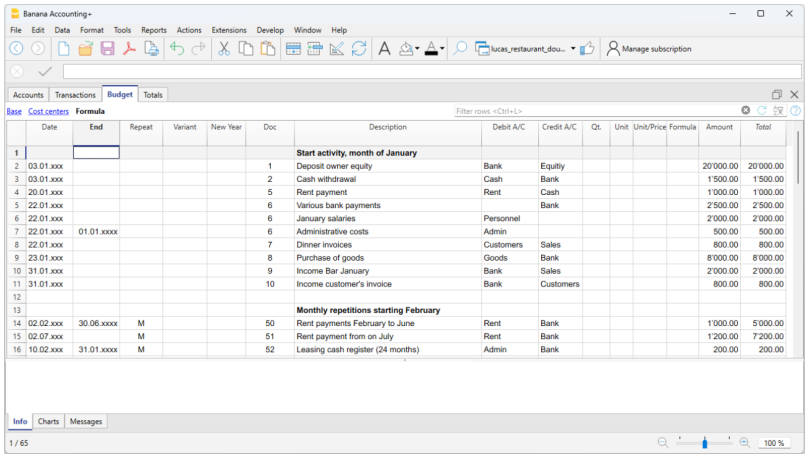
In the Totals table it is possible, to get an idea of the situation of one's own activity at a glance. You see the totals of assets, liabilities, costs and revenues and above all you see if you have a profit or a loss.
The 00 group is very important because it allows you to immediately see if everything is in place or if there are differences in the balances.

Budget Table

The financial planning entries are entered in the **Budget Table**. It is similar to the Transactions table, but has some columns specific to help speeding up and make budgeting easier.
You can also modify the data as you require, to own reliable and always perfectly updated budgets.

For more information on the Budget table, see the pages:

- Budget table in the financial planning section.
- Budget and cash planning.



	Date	End	Repeat	Variant	New Year	Doc	Description	Debit A/C	Credit A/C	Qt.	Unit	Unit/Price	Formula	Amount	Total
1							**Start activity, month of January**								
2	03.01.xxx					1	Deposit owner equity	Bank	Equity					20'000.00	20'000.00
3	03.01.xxx					2	Cash withdrawal	Cash	Bank					1'500.00	1'500.00
4	20.01.xxx					5	Rent payment	Rent	Cash					1'000.00	1'000.00
5	22.01.xxx					6	Various bank payments		Bank					2'500.00	2'500.00
6	22.01.xxx					6	January salaries	Personnel						2'000.00	2'000.00
7	22.01.xxx	01.01.xxxx				6	Administrative costs	Admin						500.00	500.00
8	22.01.xxx					7	Dinner invoices	Customers	Sales					800.00	800.00
9	23.01.xxx					8	Purchase of goods	Goods	Bank					8'000.00	8'000.00
10	31.01.xxx					9	Income Bar January	Bank	Sales					2'000.00	2'000.00
11	31.01.xxx					10	Income customer's invoice	Bank	Customers					800.00	800.00
12															
13							**Monthly repetitions starting February**								
14	02.02.xxx	30.06.xxxx	M			50	Rent payments February to June	Rent	Bank					1'000.00	5'000.00
15	02.07.xxx		M			51	Rent payment from on July	Rent	Bank					1'200.00	7'200.00
16	10.02.xxx	31.01.xxxx	M			52	Leasing cash register (24 months)	Admin	Bank					200.00	200.00

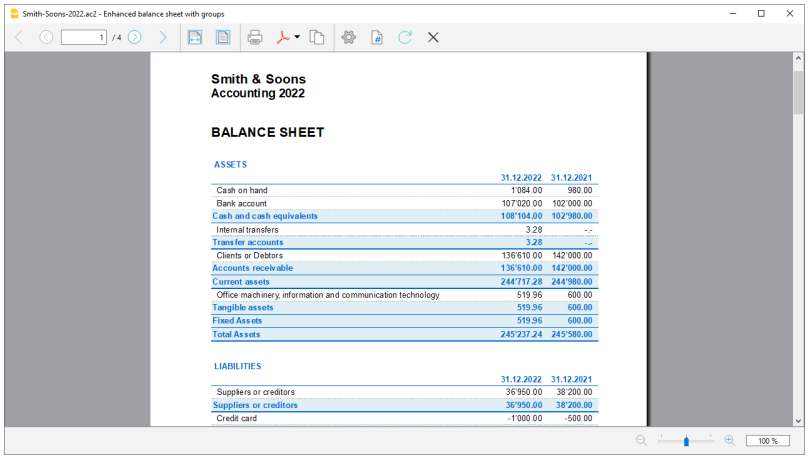
Printouts

All the printouts of the Financial Statements, the profit and loss Statement, and the various accounting Reports are available from the Reports menu. Each command has various options for customizing the various printouts.

Enhanced Balance sheet with groups - colored columns

This example has been realized with the following features:

- Enhanced Balance sheet with groups.
- Columns setup to indicate which columns are to be displayed (in the example the columns of the Current and the Previous year are being displayed)
- Style: Lugano (Groups highlighted), Style properties: Groups and totals: Color.



Smith & Soons
Accounting 2022

BALANCE SHEET

ASSETS

	31.12.2022	31.12.2021
Cash on hand	1'084.00	980.00
Bank account	107'020.00	102'000.00
Cash and cash equivalents	108'104.00	102'980.00
Internal transfers	3.28	-.-
Transfer accounts	3.28	-.-
Clients or Debtors	136'610.00	142'000.00
Accounts receivable	136'610.00	142'000.00
Current assets	244'717.28	244'980.00
Office machinery, information and communication technology	519.96	600.00
Tangible assets	519.96	600.00
Fixed Assets	519.96	600.00
Total Assets	245'237.24	245'580.00

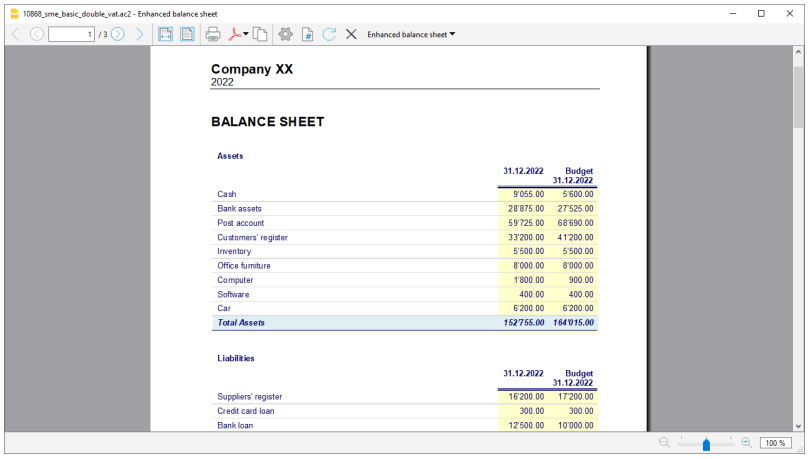
LIABILITIES

	31.12.2022	31.12.2021
Suppliers or creditors	36'950.00	38'200.00
Suppliers or creditors	36'950.00	38'200.00
Credit card	-1'000.00	-500.00

Enhanced Balance sheet with budget

This example has been realized with the following features:

- Enhanced Balance sheet
- Options **Include in print** : to indicate which columns to display (in the example the Current, Estimate column is displayed).
- Style: Berlin, colored columns.



Company XX
2022

BALANCE SHEET

Assets

	31.12.2022	Budget 31.12.2022
Cash	9'055.00	5'600.00
Bank assets	28'875.00	27'525.00
Post account	59'725.00	68'690.00
Customers' register	33'200.00	41'200.00
Inventory	5'500.00	5'500.00
Office furniture	8'000.00	8'000.00
Computer	1'800.00	900.00
Software	400.00	400.00
Car	6'200.00	6'200.00
Total Assets	*152'755.00*	*164'015.00*

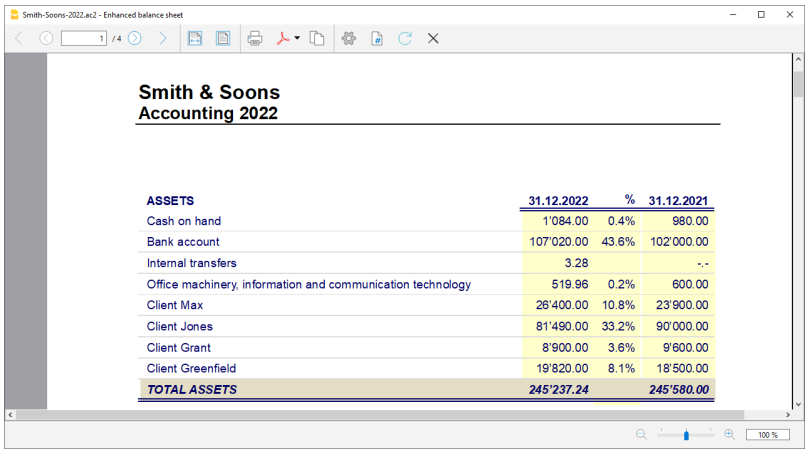
Liabilities

	31.12.2022	Budget 31.12.2022
Suppliers' register	16'200.00	17'200.00
Credit card loan	300.00	300.00
Bank loan	12'500.00	10'000.00

Enhanced Balance sheet

This example has been realized with the following features:

- Enhanced Balance sheet
- Options **Include in print** : to indicate which columns to display (in the example the Current, Previous,% Difference columns have been activated).
- Style: Berlin, colored columns.



Smith & Soons
Accounting 2022

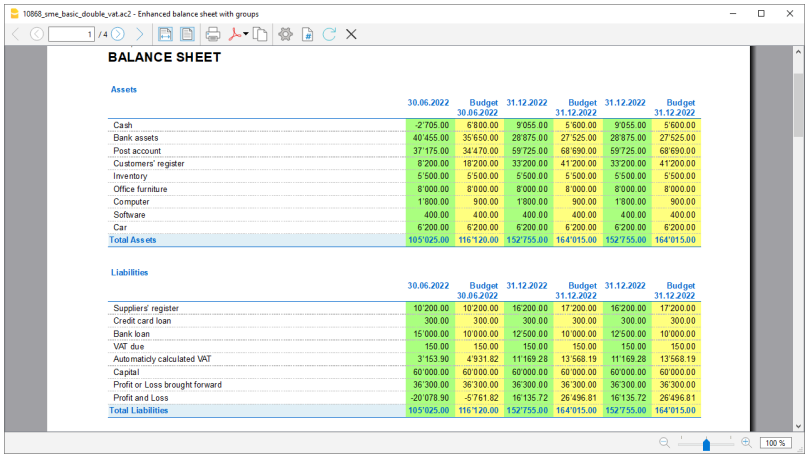
ASSETS	31.12.2022	%	31.12.2021
Cash on hand	1'084.00	0.4%	980.00
Bank account	107'020.00	43.6%	102'000.00
Internal transfers	3.28		-.-
Office machinery, information and communication technology	519.96	0.2%	600.00
Client Max	26'400.00	10.8%	23'900.00
Client Jones	81'490.00	33.2%	90'000.00
Client Grant	8'900.00	3.6%	9'600.00
Client Greenfield	19'820.00	8.1%	18'500.00
TOTAL ASSETS	*245'237.24*		*245'580.00*

Subdivision by semester

This example has been realized with the following features:

- Enhanced Balance sheet with groups.
- Columns setup to indicate which columns are to be displayed (Current and Budget).
- Subdivision -> Subdivision by period in order to set up the sub-divsion by period
- Style: Lugano (Groups highlighted), Style properties: Groups and totals: Color.

- Color column properties to color the columns differently.



BALANCE SHEET

Assets

	30.06.2022	Budget 30.06.2022	31.12.2022	Budget 31.12.2022	31.12.2022	Budget 31.12.2022
Cash	-2'705.00	6'800.00	9'055.00	5'600.00	9'055.00	5'600.00
Bank assets	40'455.00	35'650.00	28'875.00	27'525.00	28'875.00	27'525.00
Post account	37'175.00	34'470.00	59'725.00	68'690.00	59'725.00	68'690.00
Customers' register	8'200.00	18'200.00	33'200.00	41'200.00	33'200.00	41'200.00
Inventory	5'500.00	5'500.00	5'500.00	5'500.00	5'500.00	5'500.00
Office furniture	8'000.00	8'000.00	8'000.00	8'000.00	8'000.00	8'000.00
Computer	1'800.00	900.00	1'800.00	900.00	1'800.00	900.00
Software	400.00	400.00	400.00	400.00	400.00	400.00
Car	6'200.00	6'200.00	6'200.00	6'200.00	6'200.00	6'200.00
Total Assets	105'025.00	116'120.00	152'755.00	164'015.00	152'755.00	164'015.00

Liabilities

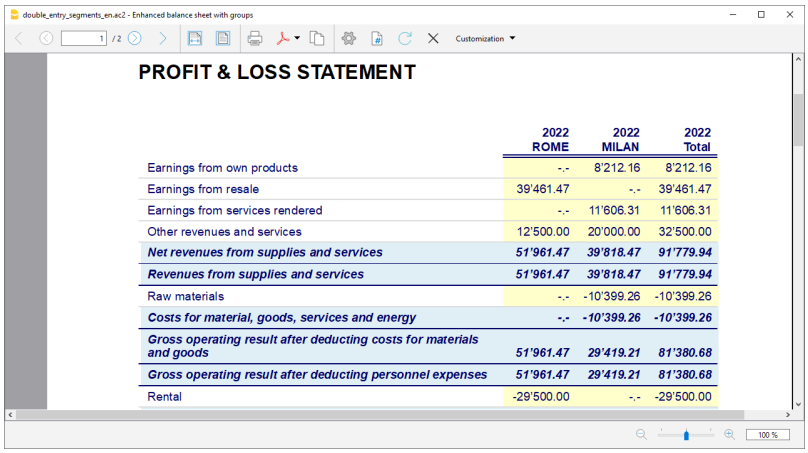
	30.06.2022	Budget 30.06.2022	31.12.2022	Budget 31.12.2022	31.12.2022	Budget 31.12.2022
Suppliers' register	10'200.00	10'200.00	16'200.00	17'200.00	16'200.00	17'200.00
Credit card loan	300.00	300.00	300.00	300.00	300.00	300.00
Bank loan	15'000.00	10'000.00	12'500.00	10'000.00	12'500.00	10'000.00
VAT due	150.00	150.00	150.00	150.00	150.00	150.00
Automaticly calculated VAT	3'153.90	4'931.82	11'169.28	13'568.19	11'169.28	13'568.19
Capital	60'000.00	60'000.00	60'000.00	60'000.00	60'000.00	60'000.00
Profit or Loss brought forward	36'300.00	36'300.00	36'300.00	36'300.00	36'300.00	36'300.00
Profit and Loss	-20'078.90	-5'761.82	16'135.72	26'496.81	16'135.72	26'496.81
Total Liabilities	105'025.00	116'120.00	152'755.00	164'015.00	152'755.00	164'015.00

Subdivision by segment

This example has been realized with the following features:

- Enhanced Balance sheet with groups

- Subdivision -> Subdivision by segment in order to choose the segment level to be displayed.
- Print style:
  When printing the segments, it is not possible to set up the colors of the columns.



Pdf dossier with all the accounting data

The file is being created with a summary that provides access to the different printouts in an easy way.

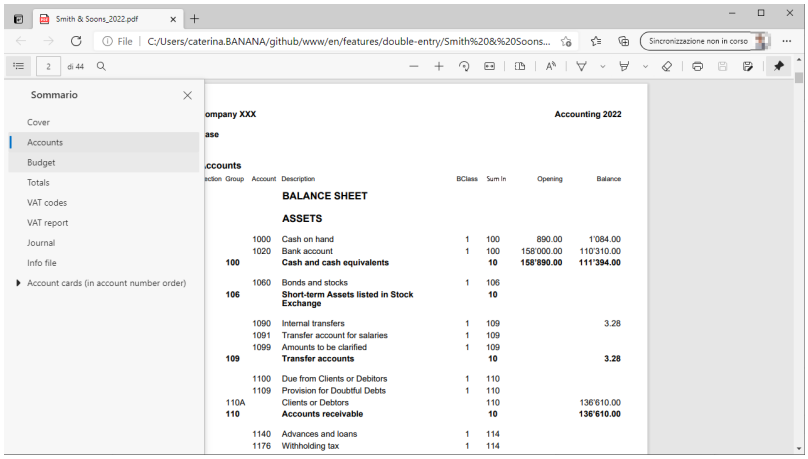
The following data can be saved in Pdf

- Balance sheet and Profit & Loss statement
- Accounts table, Transactions, VAT Codes, Totals
- VAT reports
- Account cards

If you save this file on a non re-writable CD (to keep together with your accounting documents), this will comply with the legal requirements for archiving the accounting data.

This example has been realized with the following features:

File menu, Create Pdf dossier command



Printing an extra column

In order to print an extra column in the Balance sheet, the following features are used:

- Add a new column in the Accounts table, via the Data → Columns setup menu.
- Enhanced Balance sheet with groups
- Columns - advanced, to make the column visible.

Account cards - Ledger

The account card corresponds to the Ledger and allows you to have a comprehensive list of accounting movements concerning the same account, a cost center, segments and groups.

An Account card contains the following information:

- The name of the account represented by the card.
- The date of the financial transaction.
- The type of financial transaction (e.g., sale, purchase, payment, receipt).
- The amount.
- The description (e.g., the name of the supplier or customer, the nature of the goods or services bought or sold).

Banana Accounting automatically records all transactions entered in the Table Transactions table, allocating them to the corresponding specific accounts. Therefore, the ledger cards are updated every time a transaction is recorded in the Transactions table.

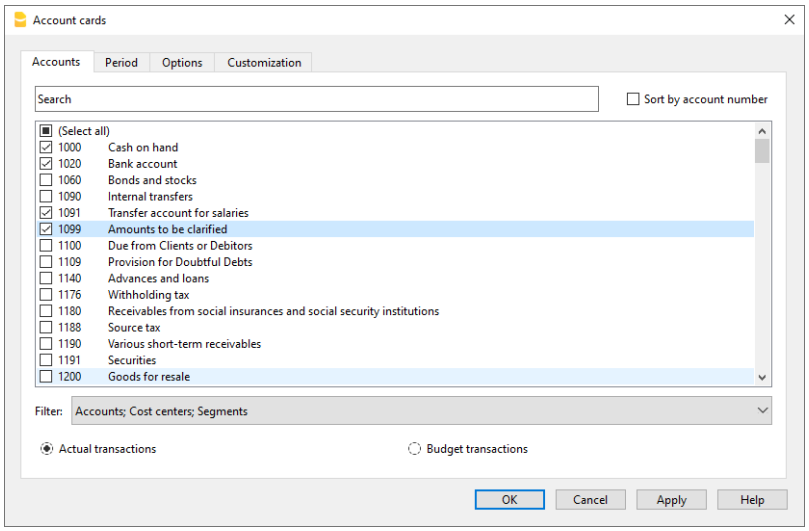
Opening the Account card

There are two methods to open an account card:

First method

This method is recommended when you want to display and print all or several account / category cards.

- Select the **Reports** → **Account Cards** in the menu



A dialog box will appear, with the following sections:

- Accounts/Category
- Period
- Options
- Customization

For detailed information on the sections, click on the corresponding links.

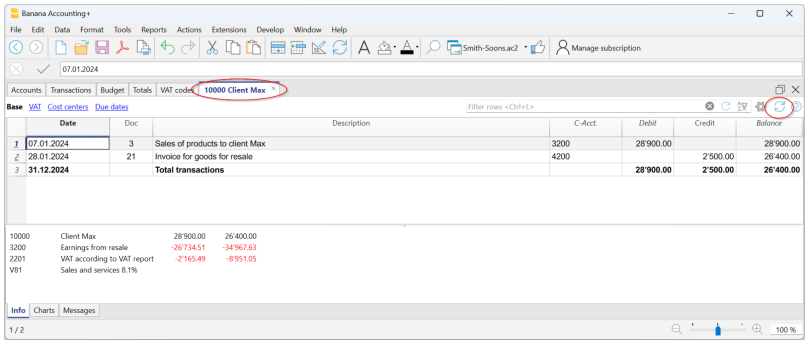
Second method

- Click on the small icon that appears when you select the cell that contains the account, category or group number.

Updating the Account card

The account or category card is temporary and is calculated at the time of the request. If transactions are changed or added in the Transactions table, the account card is not simultaneously updated.

To update the account card, following changes, the **Account / category card** command must be issued again, or if the account card is still open, click on the symbol shown in the image below.



Deleting or modifying data

In the accountcards or group cards, **it's not possible to directly modify or delete data.** If changes are required, they must be made in the Transactions table or in the Budget table (if they concern estimate transactions). After recalculating, the changes are automatically applied to the corresponding account card.

If you are in the account card and you notice an error or a modification to be made, you need to:

- Within the account card, position yourself on the row number related to the modification.
- Double-click on the row number, and the program automatically redirects to the Transactions table, right on the row related to the modification.
- Make the modification and recalculate the accounting (press Shift + F9).

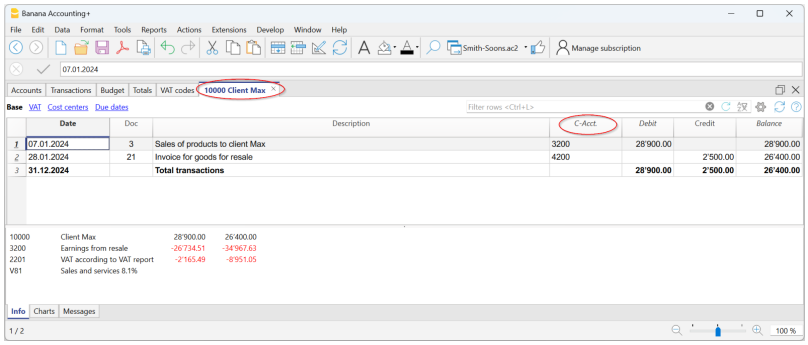
The changes are automatically reflected in the corresponding account card.

The Account Selected column

Starting from any **Account card**, the **Account Selected** column, can be displayed, via the Data → Columns setup menu, the account on which the transaction took place will be shown.
When you get an account card of one or more accounts, groups and segments, you will see the exact account that has been used.

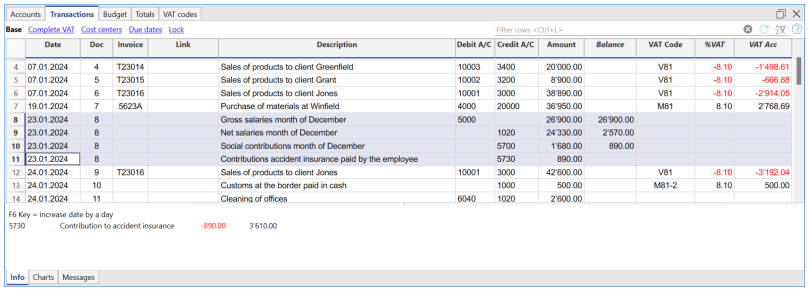
The contra account in the account cards

In the Account cards, the "Contrp" Account column (C-Acct.) is present, which indicates the account that completes the transaction.

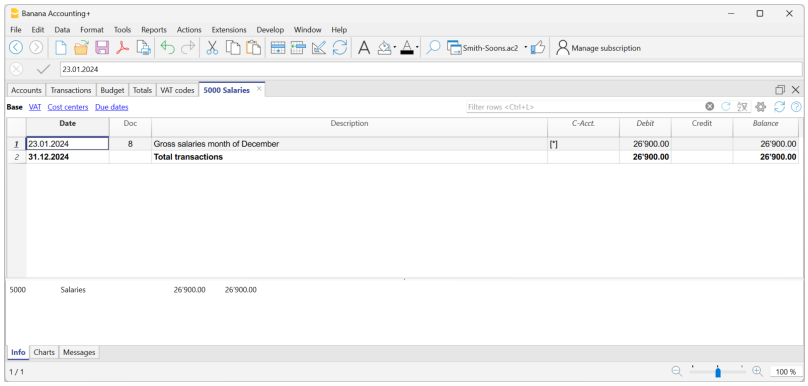


When there are transactions on multiple accounts (transactions on multiple rows) as in the example below, and there is one account entered in debit and several accounts in credit, or the other way round, the software deducts the possible contra account using the following logic:

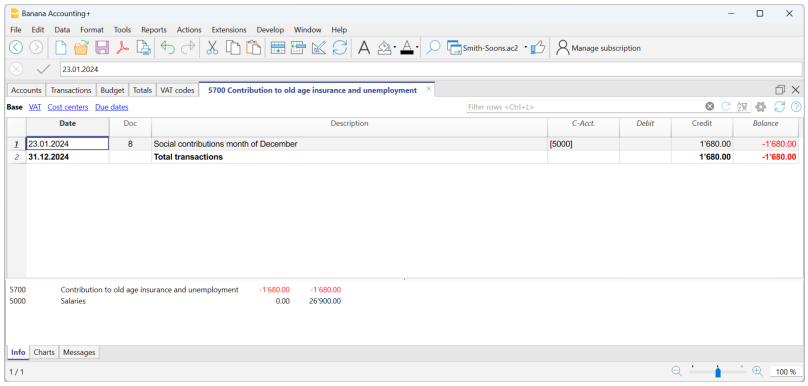
- In the first transaction row, the 5000 account is considered the common contra account of the transactions that follow.



- On the Account card 5000, the multiple transaction (Gross salaries for the month of December) displays the [*] symbol as the contra account. It is impossible to have the indication of the contra accounts directly in the account card, because the account has several contra accounts (1020, 5700, 5730). For this reason the program indicates the [*] , which signals that we are dealing with a transaction on multiple accounts.

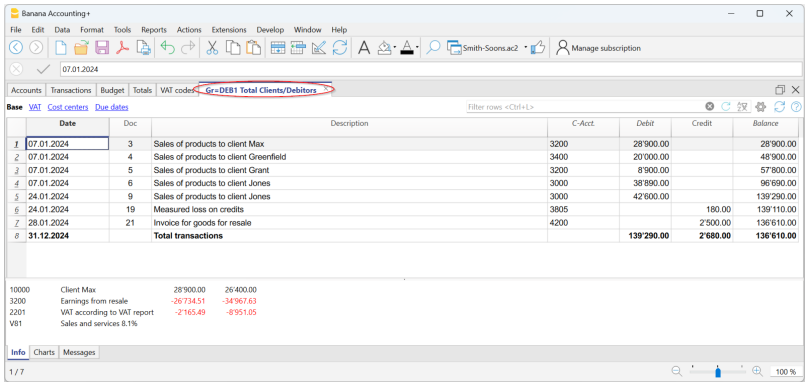


- On the Account cards of the next transaction rows (1020, 5700, 5730), the common contra account is indicated between square brackets [5700], and indicates a deducted contra account.



Cards of groups and classes

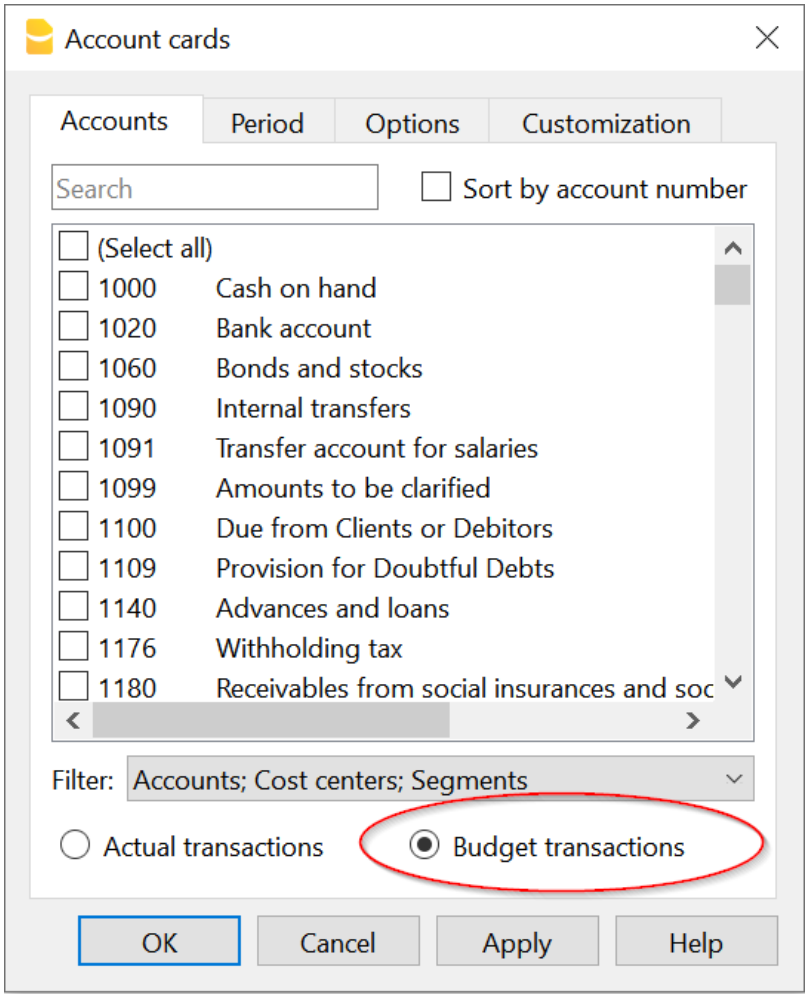
In the Account card of a group or a class, all the transactions of the accounts that belong to the selected group or class are being grouped together.
The accounts of the group or the class can be displayed by making the Account Selected column visible.



Budget Account card

If the budget transactions have been entered in the Budget table, it is possible to have the account or group cards of the budget:

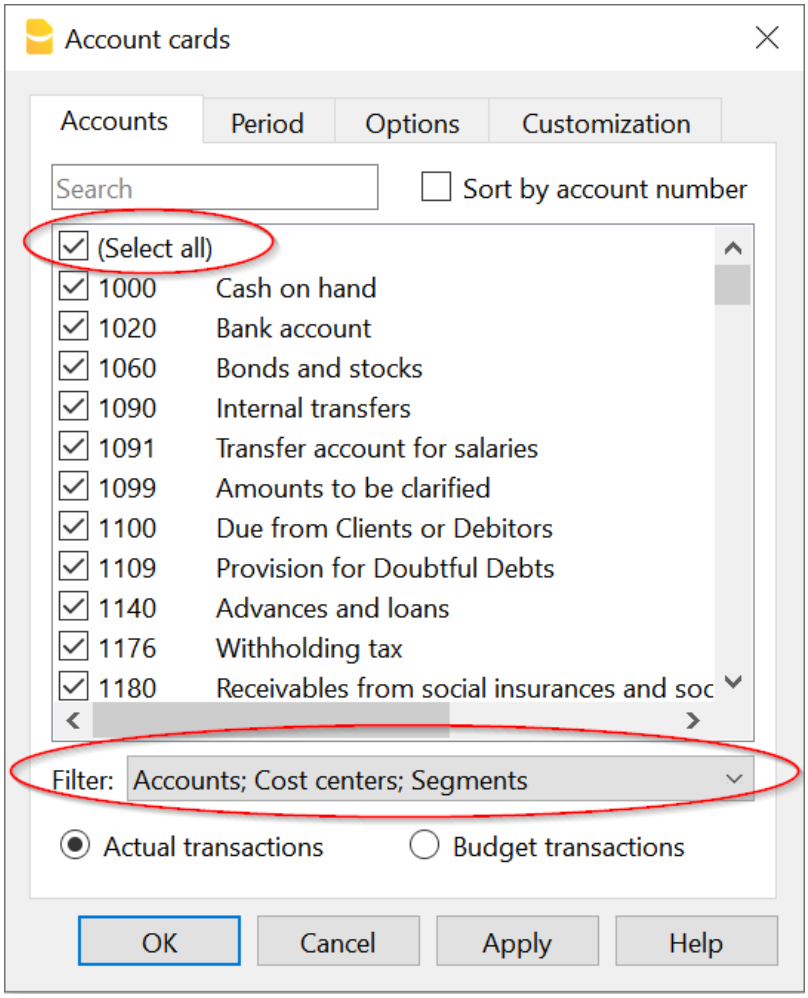
- Via the Reports → Account cards → Budget transactions must be activated.



Print the Ledger (all account cards)

To print the Account cards:

- **Reports** menu→ **Account cards** command
- Using the **Filter,** all the account cards that need to be printed entirely or partially (for example, only accounts, cost centers, segments) can be selected automatically.
- In the various sections **Period, Options, Customization**, activate the desired options (for ex. period, 1 account per page, ...)
- Press **OK** to confirm, after having selected the desired options.



For the explanations of the different tabs, please visit the next few pages: Accounts/Categories tab, Period and Options.
The program will show the selected account cards.

In order to print, choose the **Print** command from the **File** menu.

When you have activated the **Budget** table in your file, you may choose which transactions you wish to see (actual transactions or budget transactions).

Include a logo in the account cards

From Banana Accounting 9 it is possible to include a logo in the account cards printout as well. After obtaining your account cards details (with the **Reports→ Account cards** command), use the **File** -> **Print preview** command. From the print preview click on the the Setup icon, and in the dialog window that will open, select your logo with the **Logo** option (instead of the none option).
You can also check the how to setup a logo page.

Save the settings

In case you regularly print the account cards of specific accounts for example, all those that concern the Sales accounts, it is useful to create a specific customization.

- Go to the Customization tab
- Create a new customization, using the New button
- Indicate the name of the customization, for example "Sales accounts", in the Description field.

- Select the accounts that you want to be printed.
- Set the view options for the tab. It is possible to select and change the view, from those available, but not to create a new one. If you change the layout of a column, for example by changing its header, this will be applied to the associated view of all customisations.

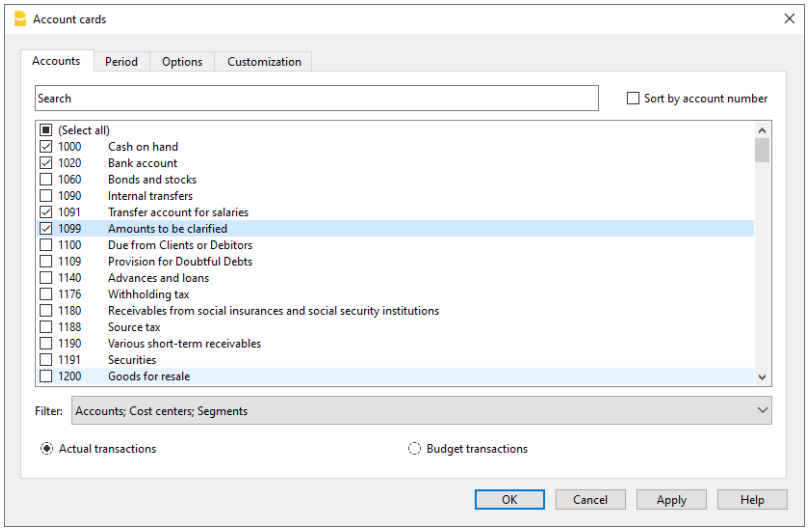
Each time you want to print accounts, select the customisation you have created.

Page setup

In Page setup, you can specify the margins & other settings of the page.

Accounts

You can access this windows by choosing the **Reports** menu → **Account cards** command (see the Account cards page).



Accounts

The list of all available accounts appears.

Select all

By activating this option, all the accounts that are part of the Chart of accounts are automatically selected.

If you wish to print one or more account cards activate only the desired accounts.

Selecting accounts with the mouse

- Clicking on the **account name** selects the account and the previous selection is cancelled.
- Clicking on the **account tick box** (within the checkbox) selects/deselects the account and the previous selection remains unchanged.
- To select several adjacent accounts at the same time, simply click on the first one, hold down the left mouse button and move the mouse over the list.

- For multiple selection of several non-adjacent accounts, hold down the **Ctrl or Cmd key (on Mac)**. The **Shift** key holds the selection.

Selecting accounts with the keyboard

- **Using the space bar** (space key), the account is selected/deselected and the previous selection cancelled.

- For multiple account selection, hold down the **Ctrl key or Cmd key (on Mac)** while moving with the up/down arrow keys and space bar. The **Shift** key maintains the selection.

Search

The option allows the immediate search of one or more accounts. The account number or description of the account is entered in the box; the program filters the accounts using the search values entered.

You can also enter multiple accounts to be displayed simultaneously, or combine accounts and segments (see developer explanations):

- **1000|1001** will display the transactions for account 1000 and 1001.
- **1000:01** will display all transactions of the 1000 account with the 01 segment.

Sort by account number

If this option is activated, the accounts are sorted according to the selection applied in the Filter (at the bottom of the dialog box). If, for example, there are accounts, cost centers or segments with abbreviations, they are listed in alphabetical order.

Filter

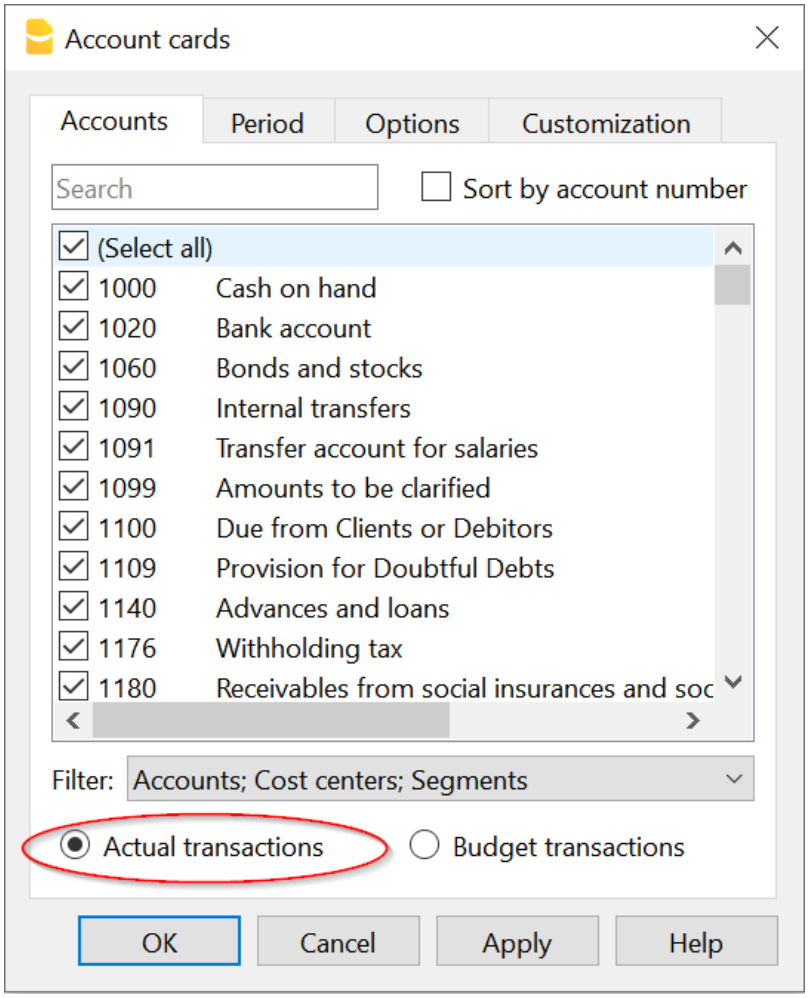
This function allows you to filter all account cards or just a selection, specifically:

- Accounts, cost centre and segments - if no selection is made they are filtered by default
- Accounts/categories (existing cost centres and segments are excluded)
- Accounts, Cost centres (only segments are excluded)
- Cost centres (accounts and/or categories and segments are excluded)
- Segments (accounts and/or categories and cost centres are excluded)
- Groups - existing groups will be shown - you need to select the ones to be printed
- Classes - all classes will be shown - you need to select the ones to be printed.

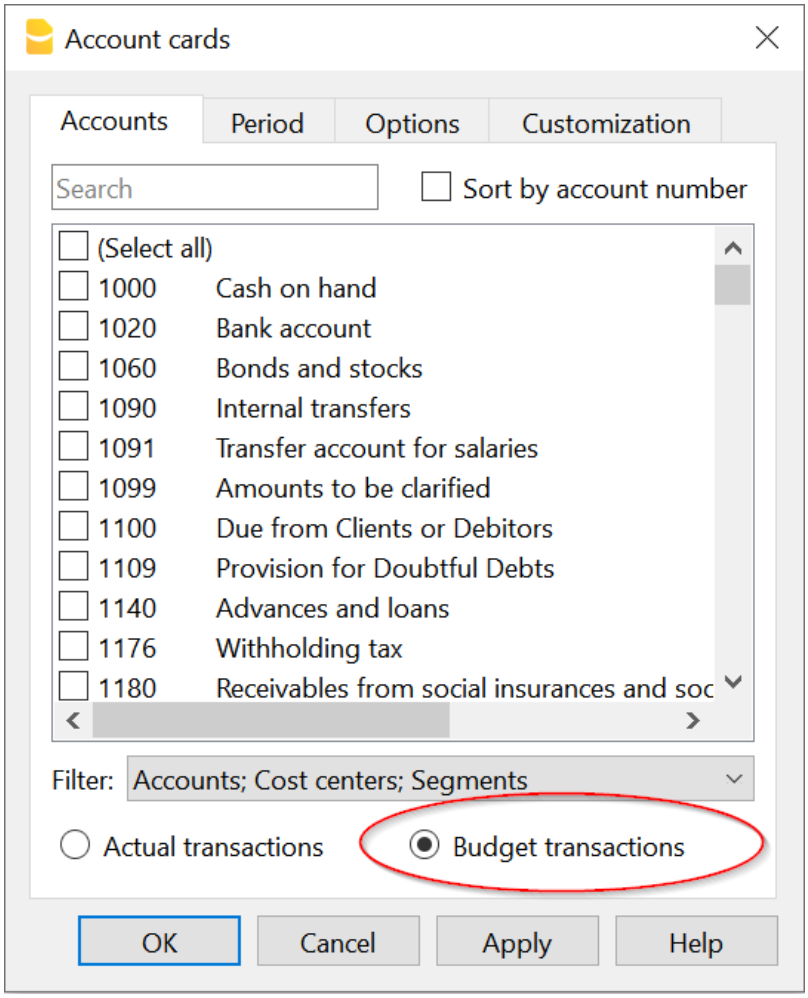
Actual or budget transactions

When you have activated the **Budget** table in your file, you may select:

- **Actual transactions**
  The entries in the Transaction tab will be processed.



- **Budget transactions**
  The entries in the Budget tab will be processed.
  In the absence of the Budget tab, the amounts in the budget column of the account card, will be converted to monthly amounts on the basis of the opening and closing dates of the accounting file (if it is one year, will be divided by 12 monthly installments).



Differences in accounting entries (account card 00)

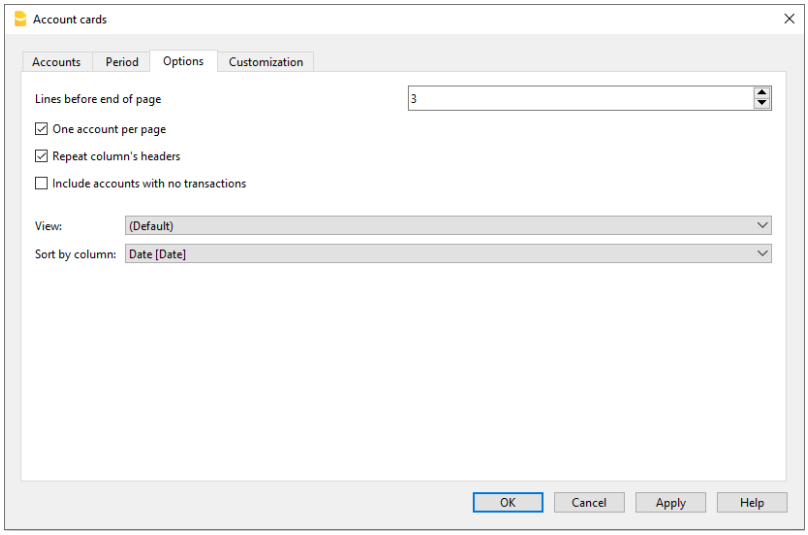
If differences in accounting entries occur (refer to the Debit - Credit difference error page), open the Group 00 account card (or the one in your Chart of Accounts that contains all the accounts of BClass 1,2,3,4).
You will have a list of all transactions with the successive balances, which after each entering should equal zero. The row where the balance is not at zero contains the error.

Period Accounting Card

The explanations of the Period tab are the same as those for the Enhanced Balance Sheet with Groups, tab Period.

Options tab

Via the **Reports → Account cards → Options** menu you can access the various options that can be included or excluded from displaying and printing.



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 rows corresponding 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.

View
You can select the columns view to be included in the account cards display and printout:

- Base
- VAT
- Cost centers
- Expiration dates

If no criteria are specified the program will keep the order present in the Transactions table.

Sort column
In the account card, transactions can be sorted according to different data criteria:

- Document date
- Value date

- Expiration date
- Payment date

Journal

In Accounting, the "journal" is a book of original entry where all financial transactions of a company are recorded in chronological order. It is a fundamental tool for recording accounting transactions and plays a crucial role in the bookkeeping process.

In Banana Accounting, the Journal is represented by the Transactions table, where transactions are entered in chronological order. From this table, the program provides a detailed and complete record of all financial activities of the company and serves as the basis for preparing other accounting documents such as the general ledger, balance sheet, and income statement.

Each transaction is recorded with detailed annotations, divided into specific columns:

1. **Date**: The date on which the transaction occurred.
2. **Description**: A brief description of the transaction, indicating the nature of the accounting operation.
3. **Debit Account**: The account debited for the amount of the transaction.
4. **Credit Account**: The account credited for the amount of the transaction.
5. **Amount**: The amount of the transaction.

Journal prints can be generated either by selection or by using a command that also allows defining a period.

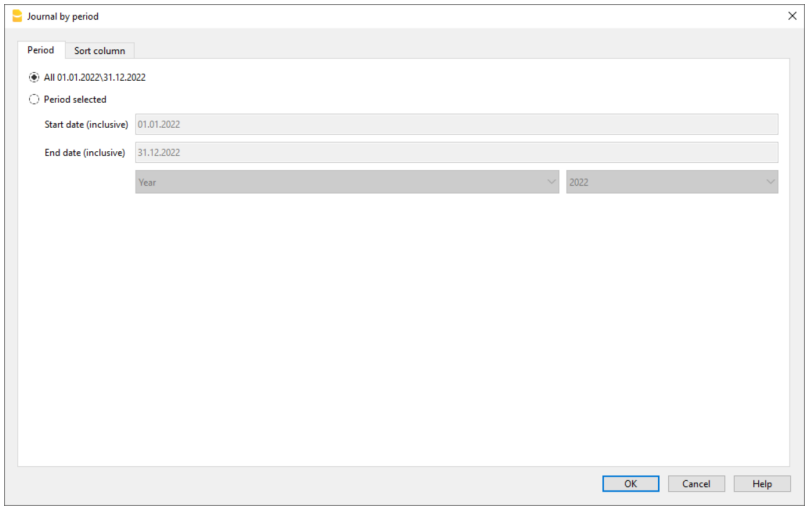
For further information, please refer to the following pages.

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

There are different methods to print the Journal:

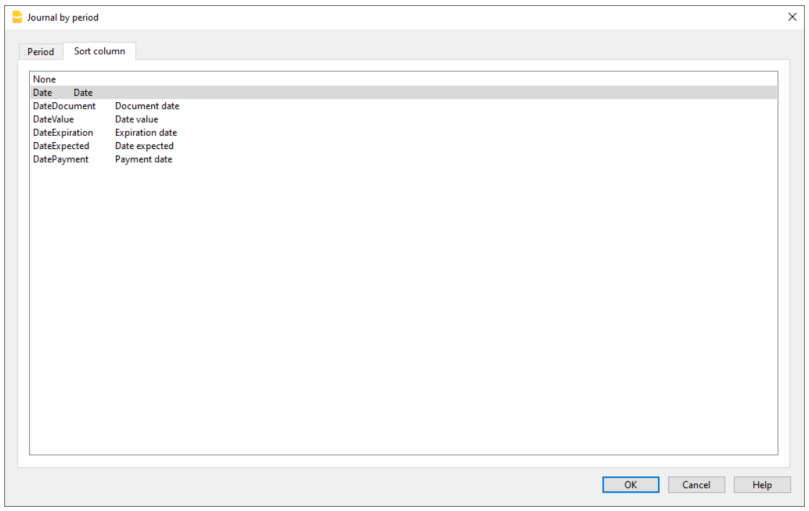
- Position yourself in the Transactions table and click on the Print preview icon; then click on the Print icon
- From the Transactions table and select from the File menu → Print preview → Print icon.
- From the menu Reports menu → Journal by period ...

Period



You can choose whether to print all or a defined period. To print a specific period, enter the start date and the end date.

Sorting



In the **Sort column** tab it is possible to choose the criteria by which the journal should be sorted and printed.

Customize the printing of the Journal

To customize the printing of the journal, you can change the arrangement and header of the columns. Information can be found on the Columns setup page; while the options to include in the printout are found in the Page Setup lesson.

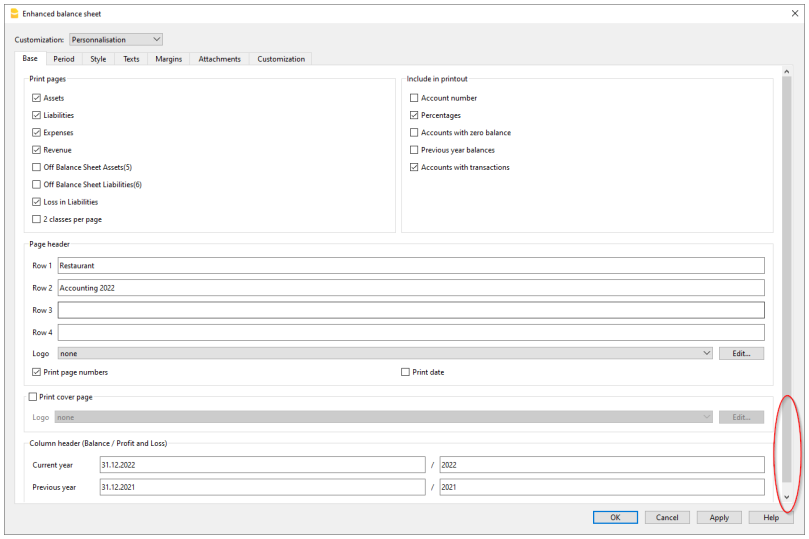
Enhanced Balance Sheet

The Balance Sheet represents all the Assets, Liabilities, Expenses and Income at a specific moment. The difference between Assets and Liabilities determines the equity capital. In Banana Accounting, the embellished Balance Sheet has the following characteristics:

- The grouping of the accounts is done according to the contents of the **BClass** column.
- The Enhanced Balance Sheet (**Reports** menu), shown in the preview, can be saved in different formats (PDF, HTML, MS Excel) and can be copied to the clipboard.
- It is possible to calculate, display and print the budget at the end of the year, or for a specific period.
- Transactions without date are considered as opening transactions and will not appear in the printouts of the Profit & Loss Statement.

To calculate, view and print out the Enhanced balance Sheet, click on the menu **Report > Enhanced balance Sheet**. A window appears with several sections allowing you to set the printing parameters.

See also Printout Examples.



Print pages and Include in printout

In these sections, by activating the different options listed, you can choose the content to be displayed and printed in the Enhanced balance sheet.

The option "Previous year balances" is only available if the field **All** is selected in the **Period** section. If a specific period is defined instead, the option is not active. In this case, the Enhanced balance sheet with groups should be used instead.

Page headers

Rows 1 - 4
Rows available to define the heading of the balance sheet.

Logo
It is possible to insert the logo in the header of all pages of the report.

If one or more logos have been added in the menu File > Logo setup, you can select one from the list.
If no logo has been added, the **Edit** button can be used to add the logo.

Print page number
If this option is activated, the number is printed in footer progression.

Print date
If this option is activated, the date is entered in the footer.

Cover page

Print cover page
Activating the function prints the cover page.

Logo
It is possible to insert the logo in the cover page of the report.
If one or more logos have been added in the menu File > Logo setup, you can select one from the list.
If no logo has been added, the Edit button can be used to add the logo.

Column headers

The boxes at the bottom of the enhanced Balance Sheet dialogue box are used to insert the current and previous year headings in the printout.
The first two vertical boxes refer to the dates of the balance sheet, the second to those of the income statement.

At the moment, when opening the dialogue window of the Enhanced Balance Sheet, the boxes for entering the current and previous year are not clearly visible.

To view the boxes mentioned, one must scroll all the way down the vertical scroll bar, located on the right-hand side of the dialogue box.

Current year
Insert the final date of the current accounting.

Previous year
Enter the final date of the previous year's accounting in this field.

When switching to the new year from the menu Actions > Create New Year, the header of the previous year is not adapted automatically, so it must be changed manually. This issue will be resolved in the future.

Dialogue not fully visible

To display the Enhanced Balance dialogue box completely, choose one of two procedures:

- Enlarge the dialogue box.
- Slide the scroll bar, located on the right-hand side of the window, downwards.

Other tabs

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

- Period
- Style
- Texts
- Margins
- Customization

Enhanced Balance Sheet with groups

Banana Accounting automatically calculates, displays, and prints the Balance Sheet and the Profit and Lost account. These are two fundamental financial documents used by businesses to monitor and report their financial and operational activities.

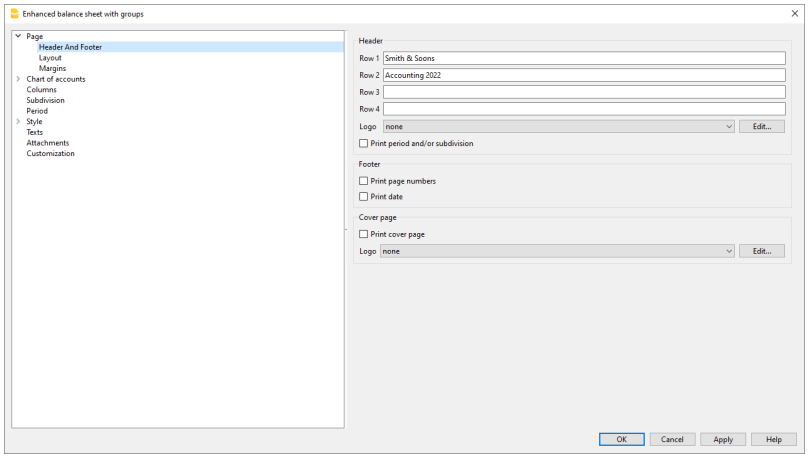
The Balance Sheet and the Profit and Lost account can be customized both based on the period and the columns to be displayed. Balance Sheets can be generated for monthly, quarterly, semi-annual, and annual periods. Additionally, when selecting a period (e.g., semi-annual), the data can be further broken down by periods (month, quarter).

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

- Displays the subgroups in detail.
- Offers the possibility to exclude groups or accounts (for instance, to display 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 from the printouts
- It is possible to sort by a given period (for example in the first semester, you can choose whether to obtain the data by month or by quarter)
- It is possible to have a subdivision by segment.

In order to calculate, display and print the Enhanced Balance sheet by groups, click on **Reports → Enhanced balance sheet with groups** command from the menu: a window appears, with different sections that allow the user to define the print setup.

- ▶ Video: Enhanced Balance Sheet with groups.



Features:

- Reports with actual balance data, or budget data, or both, with indication of variances.
- Free arrangement with groups and subgroups.
- Updated results directly visible in the accounts table.
- Customizable prints:
  Watch the video tutorial that shows how to create and print the Enhanced Balance Sheet with groups.
  - Addition of your own logo.
  - Choice of columns to include.

    - Choice of sections to include.
    - Detailed or grouped printing.
    - Prints for a single period.
    - Columns with breakdown by period (month, quarter, semester, year).
    - Previous year values.
    - Comparison with forecast value.
    - Columns with breakdown by segment.
    - Addition of attached notes.
    - Grouping as in the chart of accounts or according to your own scheme.
    - Saving customization
- Tabular reports (similar to customizable prints, but with data present in the table).
- Export to PDF for data preservation and export in other formats for data processing.

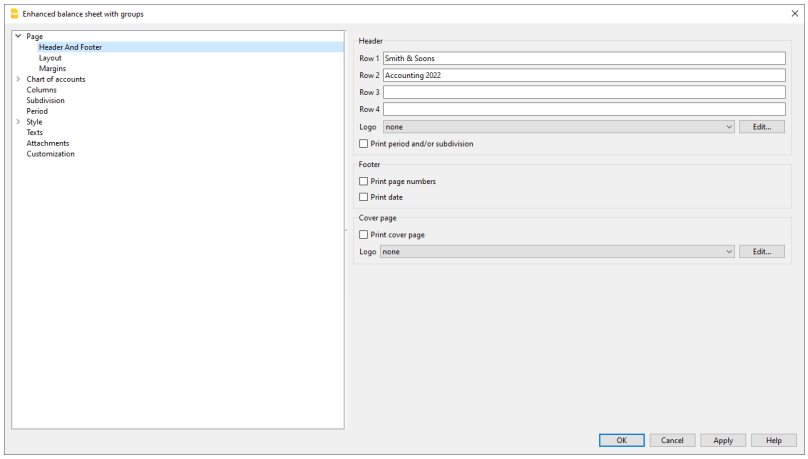
See also Print Examples.

FAQ

- **If I exclude the groups with a zero balance, the title rows that refer to the excluded groups are still being displayed; how can I erase them?**
  Go to Sections and activate **Hide current row** on the title rows that you wish to exclude.
- **I would like to exclude the display of the period in the titles of the printouts ("1st Semester 2013"); how can I do that?**
  Go to the Headers section and deactivate the **Print period** option.
- **On the cover page, when there are long titles, I would like to be able to choose how to subdivide the texts into two rows and wish to apply bold print. Is this possible?**
  It is not possible to change the fonts on the cover page.
- **Some amounts are not included in the indicated period. Why?**
  Transactions without a date are counted as openings and do not appear in the printouts of the Profit & Loss statement. Be sure to enter the date into all the transactions.
- **The total groups that contain all the accounts of the classes 3 and 4 are being renamed with the text Profit or Loss, depending on the result of the accounting period. How can I change that text?**
  Go to the Sections and overwrite the original text in the **Alternate text zone** of the active row.
- **How can I display the data of the previous year if it is longer than the standard year?**
  In the "Enhanced Balance Sheet by groups" dialogue box, under the heading "Columns", for the "Income Statement" section, click on the "Advanced" button, in the "Columns" window click on "Add". At this point, activate the "Prior" option in the "Print Columns" window. Then close all windows by pressing the "ok" button. You can customize the header of the columns in the "Columns" window, by clicking on the "properties" button, if necessary.

Headers

In the **Page → Headers** section are the options for heading the pages and the logo when printing the Financial Statements and Income Statement.



Header 1, Header 2, Header 3, Header 4
Enter as headers the text you wish appearing in the printouts. The headings inserted are shown on the first page (cover page) and on each sheet as main headings.

Logo
It is possible to insert the logo in the header of all pages of the report.
If one or more logos have been added in the menu File→Logo Setup, you can select one from the list.
If no logo has been added, the Edit button can be used to add the logo.

Print period and/or subdivision
This option is active only when a specific period has been defined. When you deactivate this option, the period will not be indicated in the titles of the printouts.

Footer

Print page numbers
By activating this function, page numbers will be printed.

Print date
By activating this function the date will be printed.

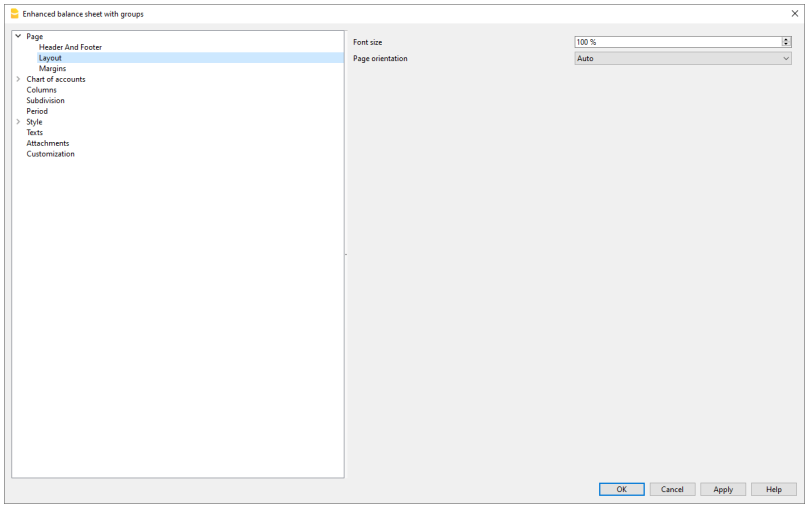
Cover page

Print cover page
By activating this function the cover page will be printed.

Logo:
It is possible to insert the logo in the header of all pages of the report.
If one or more logos have been added in the menu File→Logo Setup, you can select one from the list.
If no logo has been added, the Edit button can be used to add the logo.

Layout

In the **Page → Layout** section you set the font size and the page orientation for printing the Balance Sheet and Income Statement.

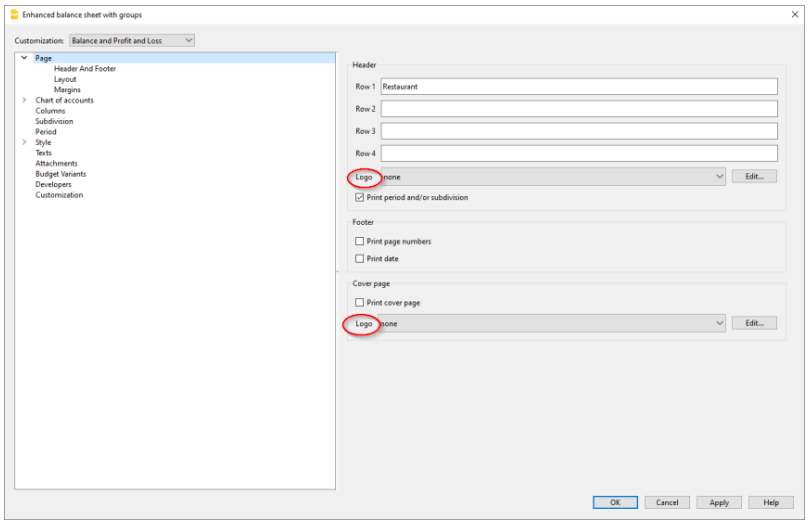


Font size
The display of the printout varies according to the entered value.

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

Logo

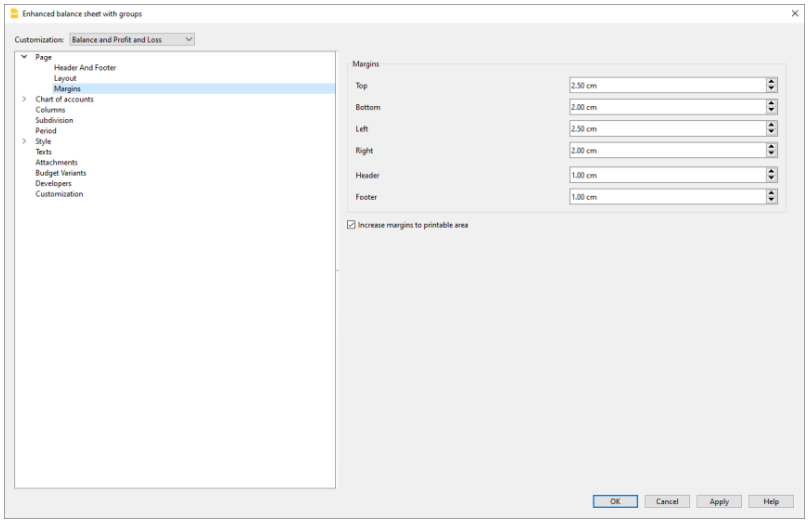
Via the **File → Logo setup** command it is possible to include a logo and to define its settings (width, height, position). It is also possible to create and save Customizations with different logo settings.
This feature is a simpler alternative to the logo setting with the **Documents Table**.



To activate the logo option when printing the Financial Statements and Income Statement, it is necessary to select **Logo**, instead of **none**.
For the Logo option to be visible, you need to have set up your logo in the File → Logo Setup menu.

Margins

In the **Page → Margins** section you set the margins for printing the Balance Sheet and Income Statement.



Top, Bottom, Left, Right
It's the distance between the page border and the content.

Header
Is the distance between the page header and the content.

Footer
Is the distance between the page footer and the content.

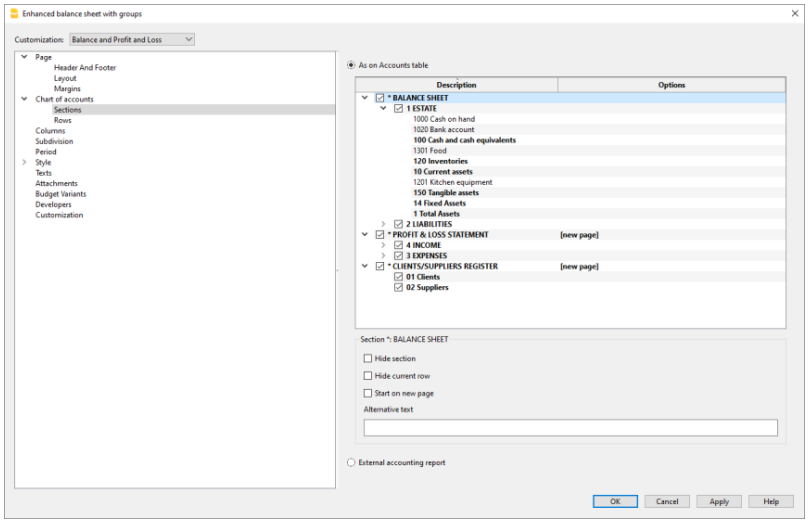
Increase margins to printable area
If the content exceeds the page margins it will be automatically adjusted to fit the printable area.

Sections

The **Section** section shows how the chart of accounts is structured and subdivided.
The structure is set up using the Section column in the Chart of accounts.

It allows you to set:

- Items to be printed together.
- Page changes.
- Items to be excluded from the print.



As on Accounts table

The display and the printout settings of the Enhanced Balance Sheet with groups, are the same as in the Accounts table.

By clicking on the arrow on the left you can display the components of the section. Normally only groups with a balance are displayed. To also display the groups with zero balance, go to the Rows section and click on view groups with zero balances.

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

- 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

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

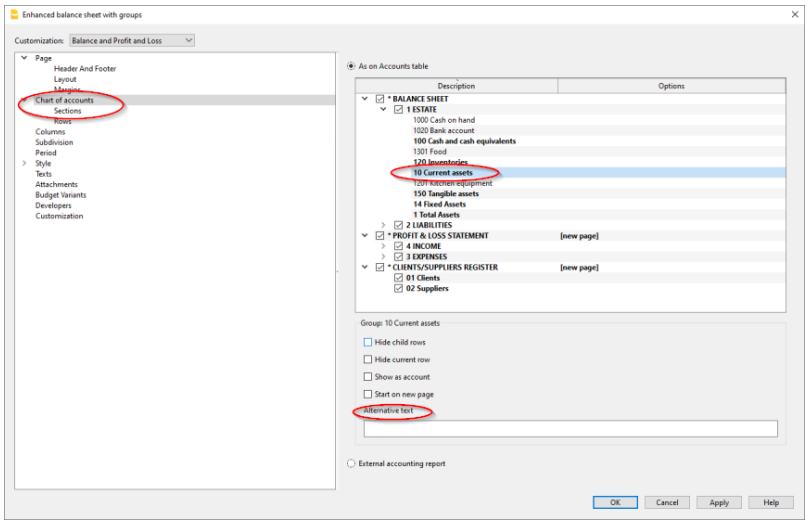
Hide section
Click on the section that you wish to hide.

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 or a group section (1, 2, 3, 4.....), there are extra options:

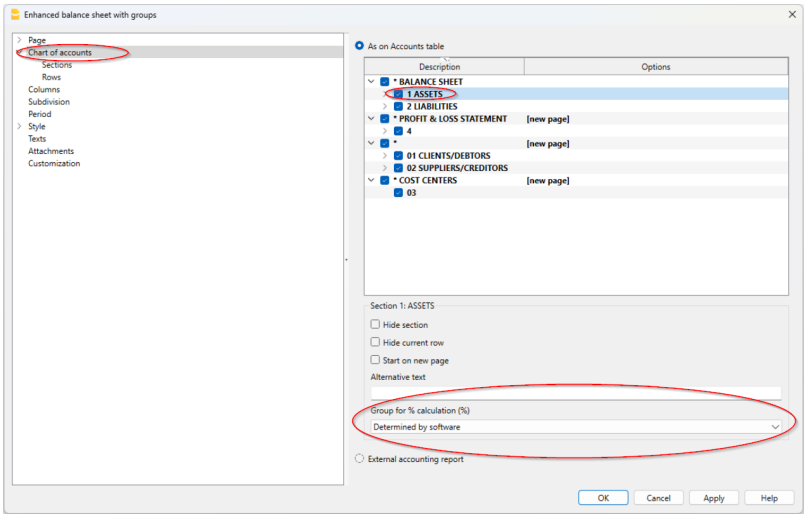


Group for % calculation (%)
Is visible when you select a section (assets, liabilities, costs, income ....).
It is the group that serves as the basis for calculating the percentage of the section accounts and groups.

- Determined by the software.
  The group is established by the program. As a rule, it is the last group in the section (total assets, liabilities, costs and income).
- Group indicated by the user.
  For the income statement, a group must be indicated (for example, total sales).

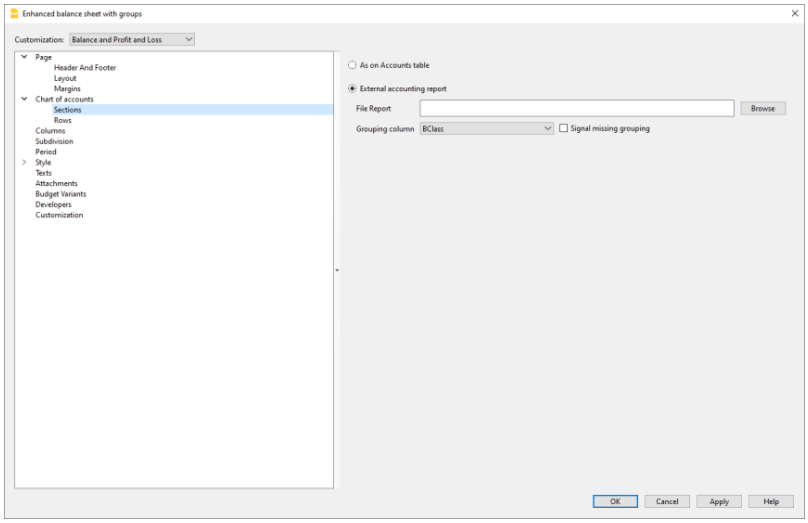
Hide child rows
If you select a group and you activate this function, child rows of this group won't be printed in the Enhanced Balance Sheet.

Show as account
If you select a group and you activate this function, the group will be displayed as an account in the

Balance sheet. 

External accounting report

Print the Enhanced Balance Sheet by groups, based on the structure of the Accounting report file.



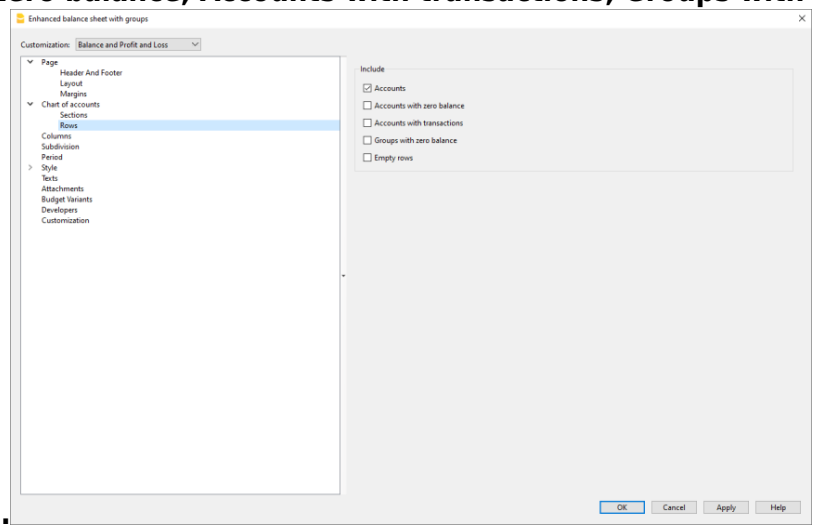
Report File
You can select the file of the External Accounting report with the **Browse** button.

Grouping column
Column in which the accounts refer to the groups defined in the External Accounting report. Available columns: **Gr1, Gr2, Gr, BClasse and GrVat.**

Signal missing grouping
Checks whether all accounts belong to a group in the External Accounting report.

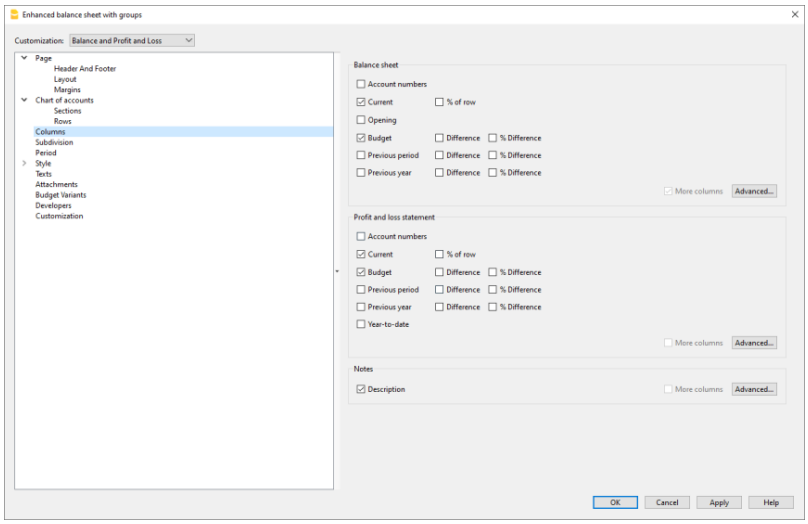
Rows

In the **Chart of Accounts → Rows** section you can choose to print the following elements: **Accounts, Accounts with zero balance, Accounts with transactions, Groups with zero balance, Empty rows.**



Double entry columns setup

The **Chart of accounts** > **Column**s section contains the most important options for customizing the columns to be displayed and printed in the Financial Statements and in the Income Statement and Notes.



Balance Sheet, Profit and Loss Statement and Notes

If the various options are activated, the following data will be included in the display and printing of the reports:

Account number
In addition to the account description, the account numbers are also included.

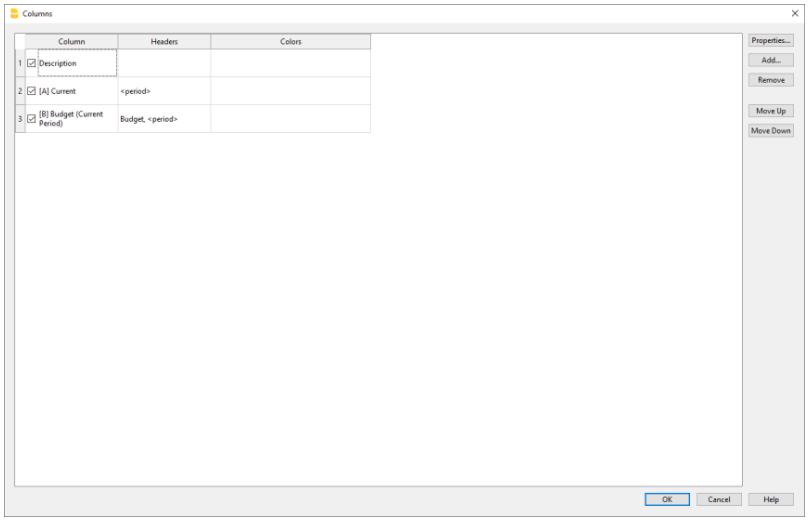
Current
The balance or movement in the basic currency, referring to the selected period or to the subdivision of the period.

Columns (Advanced)

This dialog allows you to see the list of different columns as they appear in the report and to customize their column display, headers, and column content colors or background colors.

You can change the list of columns with the Add or Remove buttons:

- Accounts table columns
  Complete list of columns in the Accounts table
- Acounting amounts [A]
  List of columns calculated for the current accounting period. (A=Actual)
- Budget amounts [B]
  List of columns calculated on the basis of data from the Budget table. (B=Budget)



The following options are available:

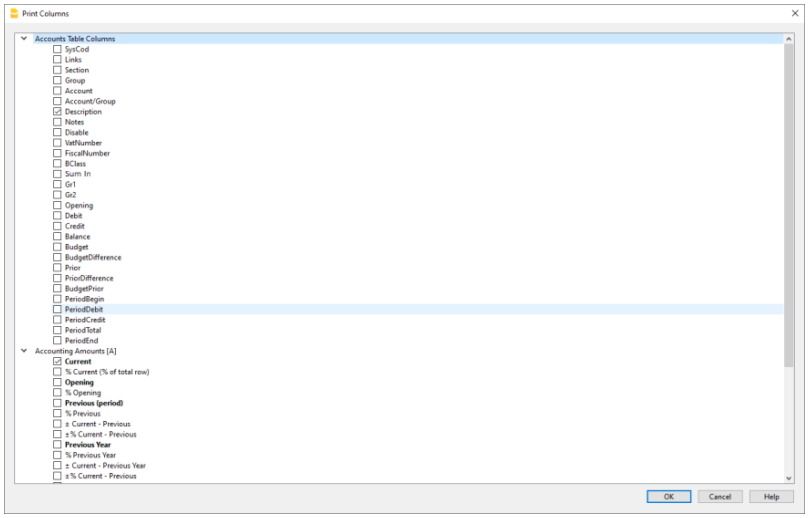
- Hide/Show columns
  With the check you can hide or make a column that is indicated in the list visible.
- **Change sequence.**
  Use the **Move Up** and **Move Down** buttons or drag the column with the mouse.
- Add new column
  You can include other columns from the Accounts table or one of the columns calculated by the report in the report.
- **Remove the column from the list**
  With the Delete button the column is deleted. You can always add it again.
- Change text or background colour.

- Change the header or other properties of the column.

Columns - add

In the Balance sheet, Profit and Loss Statement and in the Notes, it is possible to add further columns.

Starting from the **Reports** menu → **Enhanced Balance sheet with groups** → **Columns** → **Advanced** button → **Add** button.



Available columns list

The dialog lists all the columns that can be included in the report:

- Columns present in the Accounts table.
- Columns with Accounting amounts .
- Columns with Budget amounts.

Activating the column from the list adds it to the report. In the Advanced dialog you can change the sequence and headings.

By removing the check, the column is removed from the report.

Columns present in the Accounts table

You can include any column of the Accounts table, for example:

- Note.
- Aditional description.
- Description in another language.
- Import or other columns added by you.

Accounting amounts

These are the columns with the amounts calculated by the program, the opening balances and the entered transactions, for the indicated period or for the subdivision period

Amount in the Account currency
Only visible for multi-currency files. Account balances in foreign currency are also displayed.

Current
The balances of the current year will be displayed.

Opening
The Opening balances will be displayed**.**

Previous (period)
The balances of the previous period are being displayed (month, quarter, semester, etc).

Previous Year
The balances of the previous year are being displayed.

YTD (Year To Date)
This column is only available in the Profit & Loss Statement. The balances from the beginning of the year until the last transaction date are being displayed.

Budget amounts

These are the columns with the amounts calculated by the program based on the budget amounts entered in the **Accounts** Table or in the **Budget** Table. If you created the **Budget** table and if some rows have been entered, the program will use the data of this table for its calculation, even if there are values in the **Budget column of the Accounts table.** Also see informations on Budget.

Budget (Current period)
The amounts related to the foreseen budget of the current period are being displayed.

Budget Previous
The amounts related to the foreseen budget of the previous period are being displayed.

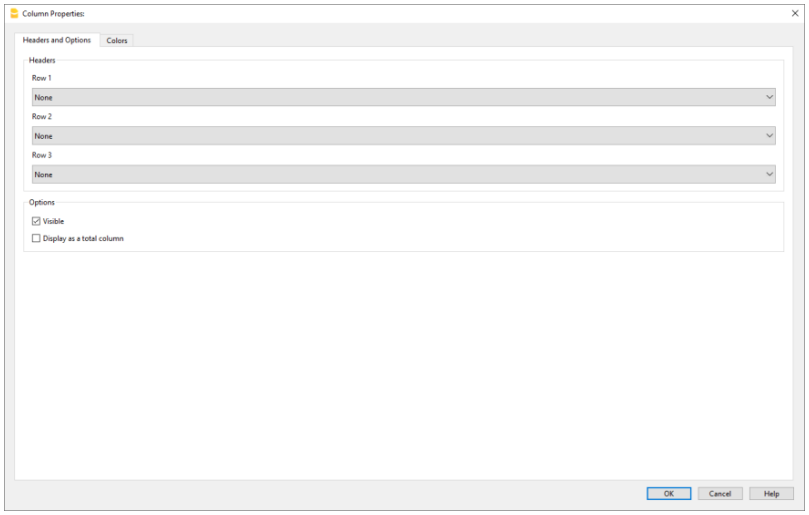
Budget Previous year
The budget amounts are displayed for the same period as the current one, but from the previous year.

Calculation period annotations

The program cannot calculate values for periods that overlap between different accounting years or for years with start and end dates that do not match.
To obtain balances from the previous year that exceed one calendar year, activate the Prior column. This column replaces the "Previous year" column, which only shows the previous year's balances from 01.01.xx to 31.12.xx.
You get to this column from the menu **Reports → Enhanced balance sheet by groups → Columns → Advanced button → Add**. Clicking on the **Account table columns** header will display the list of all the columns defined in the Accounts table. Activate the **Prior** column.

Headers and options (Columns properties)

In this section there are options to change the column headers in reports.



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.

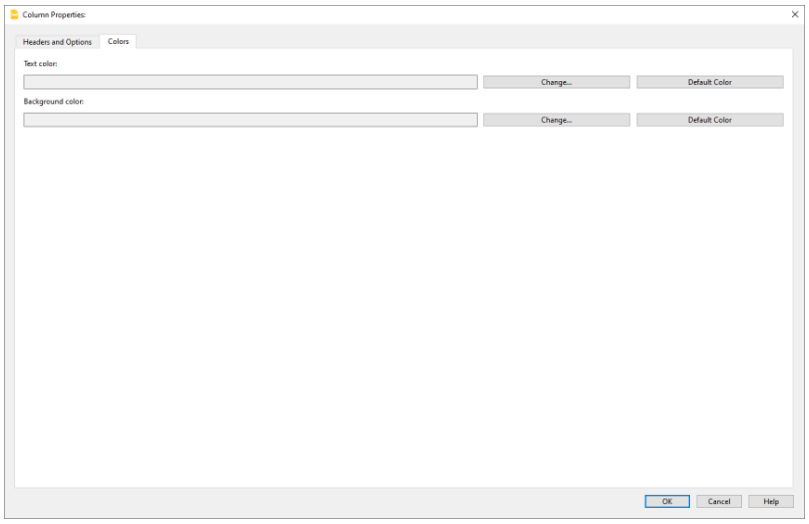
Options

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

Display as a total column
If activated, this option only shows the amounts in the Totals column.

Colors (Columns properties)

The dialog box is accessed via the **Reports → Enhanced statement by groups → Columns → Advanced** button → **Properties → Colors** menu. There are options to change the colors of the texts and columns.

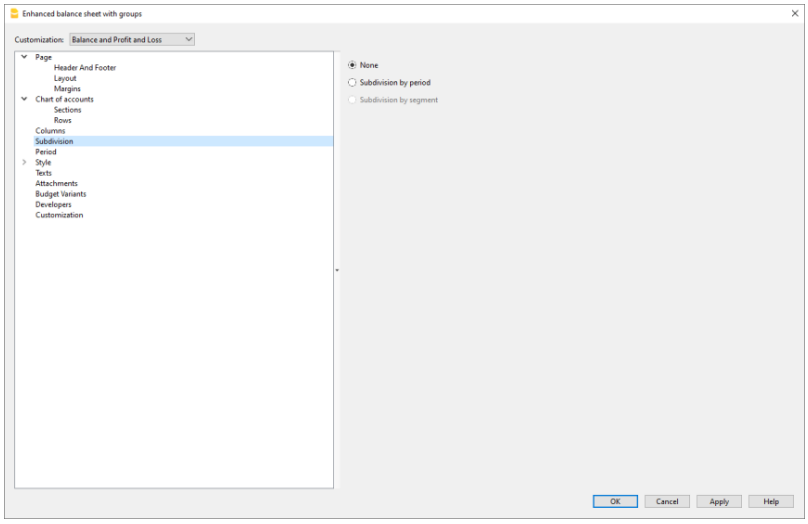


Change
With this button you can change the text or the background color

Default color
With this button you can restore the default color for the text or the background.

Subdivision

Via the **Chart of Accounts** section → **Subdivision** you can access the options to choose the subdivision of the period (year, semester, quarter, month).



None
Only the data for the overall period are present in print.

Subdivision by period

With the breakdown by period, the program creates columns for the indicated periods. For each period you will see the same columns for the overall period.

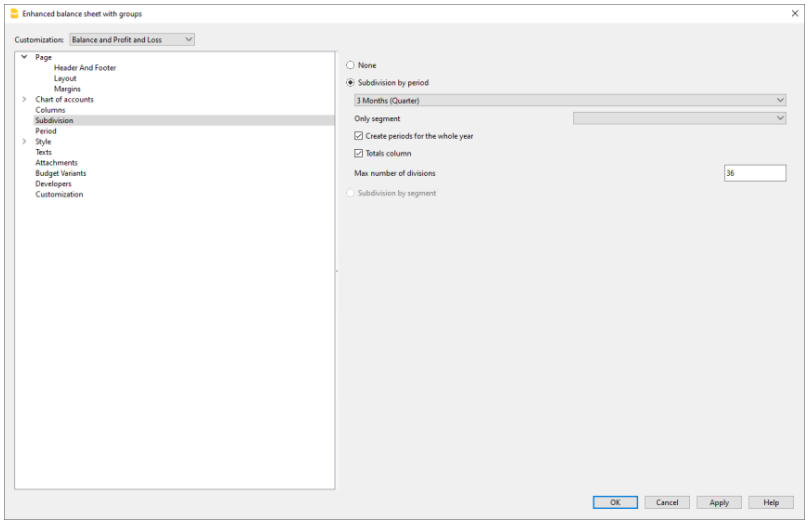
The function allows you to view the data of the period for:

- day
- month
- bi-monthly
- quarter
- four monthly
- semester
- year
- 5 years
- 10 years.

The selected period appears in the column header.

In order not to have an excessive number of columns in print:

- Limit the number of items you want to print.
- Indicate a shorter period.
- Indicate the maximum number of periods.



Create periods for the entire year
When the accounting period does not coincide with the calendar year, but you want to view all the months anyway, simply activate this function.

Totals column
This function creates a Totals column of the selected periods in the income statement and in the Totals view.

Maximum number of divisions
The maximum number of periods is by default 36. In particular cases, if you want particular statistics that are very detailed and over long periods, you can manually change this value. A very high maximum number of periods can slow down the program.

Subdivision by Segment

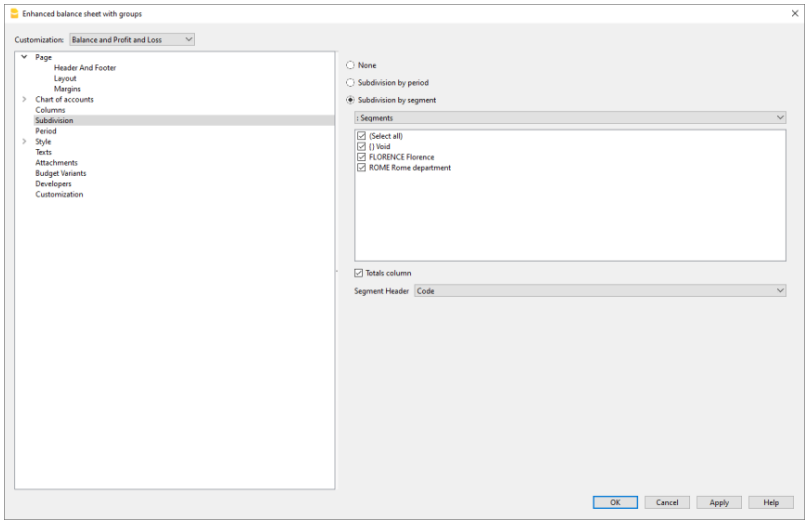
The segments allow you to have reports for a certain section of the company. Segments are defined in the Chart of accounts. With the breakdown by period, the program creates columns for the different segments. For each segment you will see the same columns for the overall period.

Each subdivision takes the name of the header given in the Chart of accounts. The split data (based on your selection) is displayed.

The Subdivision by Segment option is active only if segments have been set up in the Accounts table.

You can select:

- All segments - This way, when new segments are added, they will be automatically added to the printout.
- Blank - The amount not assigned to any segment is displayed.
- Choice of segments - Indicate only the segments you want to see in print.

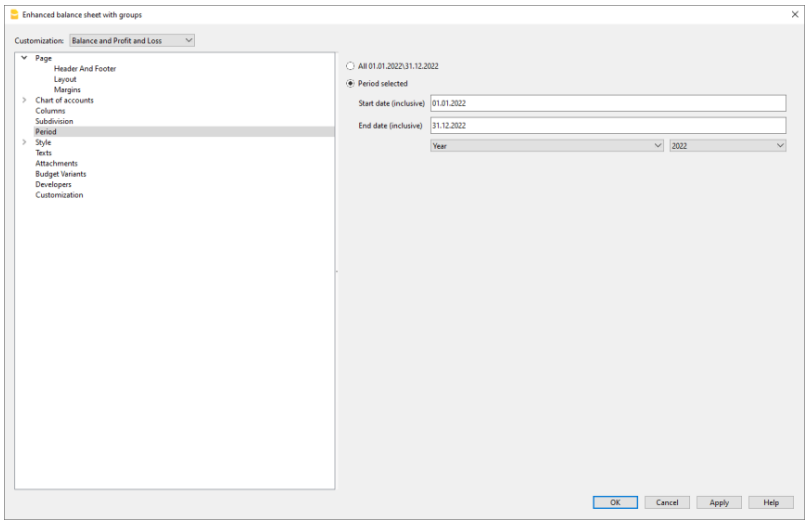


Totals column
When this option is being checked, the totals for the selected segment will be obtained.

Segment header
You can choose the text to be displayed as column header for the segments.

Period

In the **Chart of accounts → Period** section, you can limit the processing of data, display and print only to an indicated period or, in the case of a budget, it allows you to obtain forecasts over several years.



All

All accounting entries are included.

Period selected

It means the specified period, indicating the start and end date.

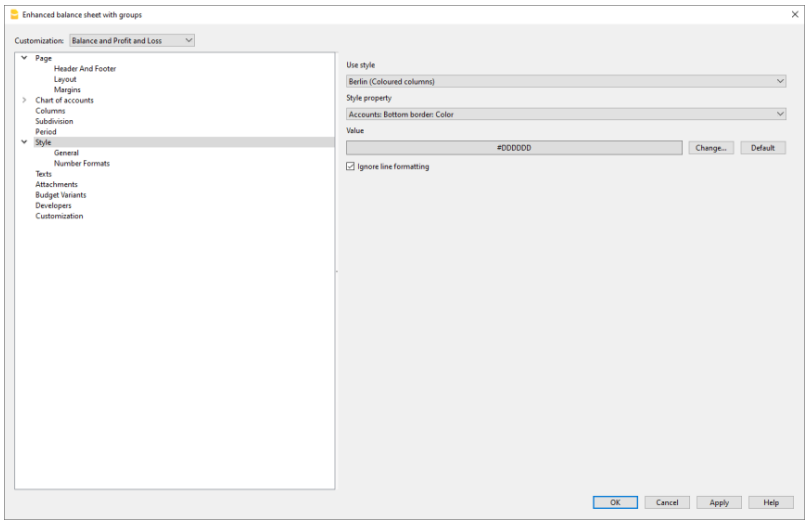
In order to get forecasts over several years, it is necessary to enter the end date of the future year of the budget required, in the File Properties, basic data (File menu). Enter the start and end date of the period in the Period section of the Enhanced balance sheet with groups as well.
To have budgets beyond the accounting period, in the Budget table, the movements must have a repetition code.
The forecast will be displayed in the Budget column.

Movements without date

If transactions without dates have been entered in the accounting, they are considered only if **All** is selected.
If, on the other hand, you enter, for example, from January 1st to December 31st, the transactions without date are not displayed in the report.

Style Tab

This dialog section includes the option to choose the templates and the number format for printing the Balance Sheet and Income Statement. Each template can be customized by changing the style properties and colors. Columns can also be customized in the Columns section.



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.

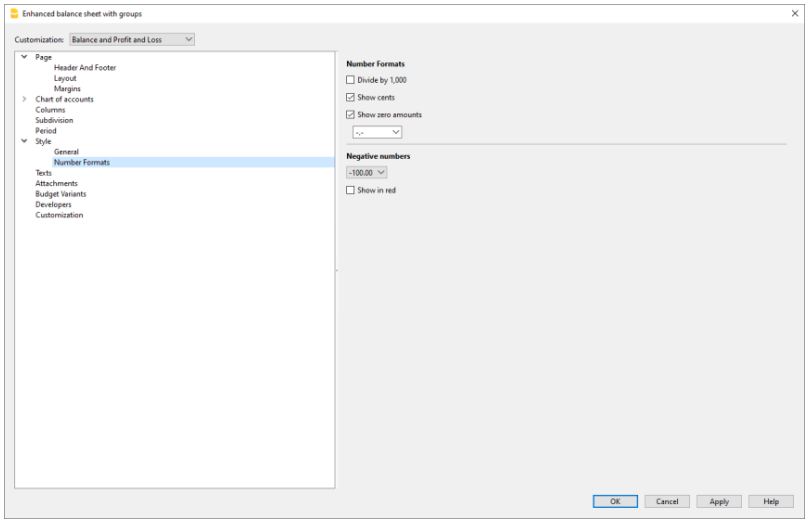
Style property
For each style, the color of the fonts and the backgrounds can be defined.

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.

Number formats

In the Style section you can change the number formats and the display type for negative numbers.



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.

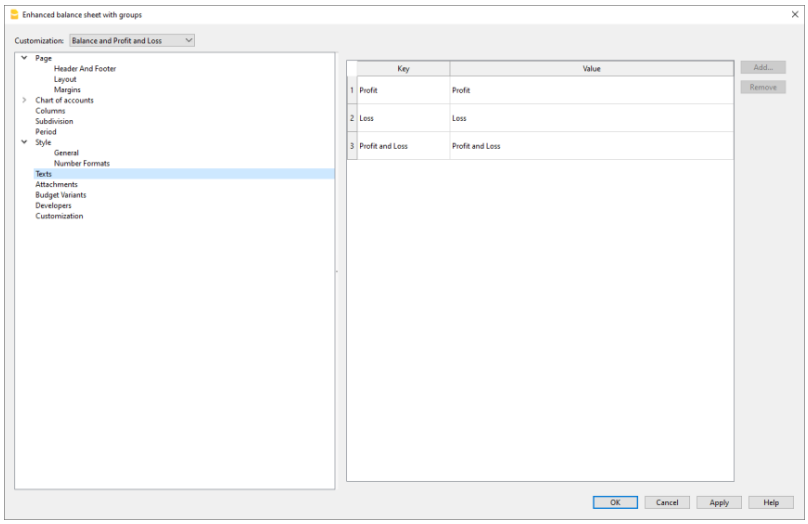
Show zero amounts
By activating this option it is possible to choose between having the zero amounts shown with the **0,00** number or with the **-,-** symbol.

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.

Texts

Via the **Style → Texts** section you can change the texts of the fixed headers that the program uses in the printouts.

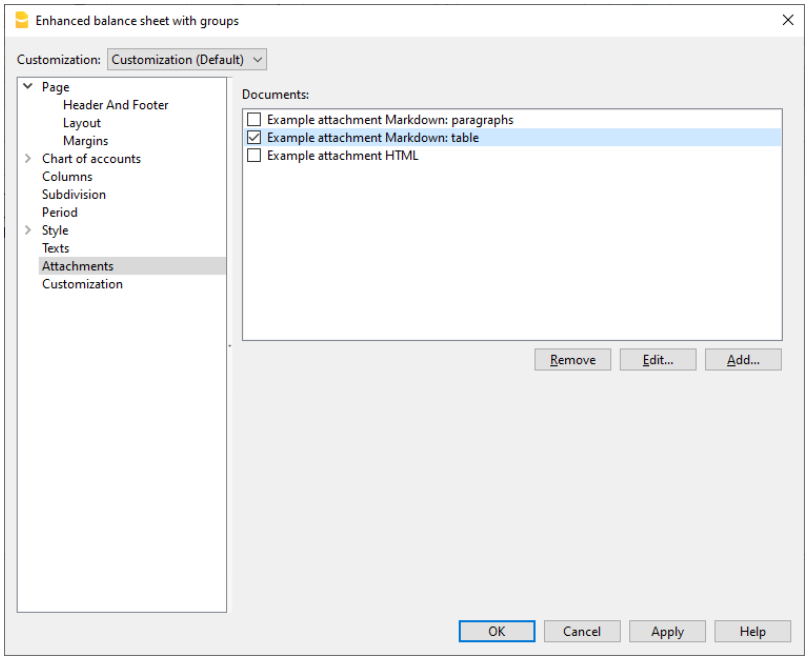
To change the value, just double click on the **Value** cell corresponding to the key to be changed and enter the new text.



Attachments

Via the **Style → Attachments** section you can add texts to be printed together with the report.

- Texts are printed after the Balance sheet and Profit & Loss statement.
- Each document begins on a new page



Documents

All documents listed in the Documents table (Html or text format) are listed here.

- You can change the report sequence, just by dragging the item with your mouse
- All documents with a check mark will be printed.

Edit

A text editor will open allowing you to enter new text or edit the existing one.

Add

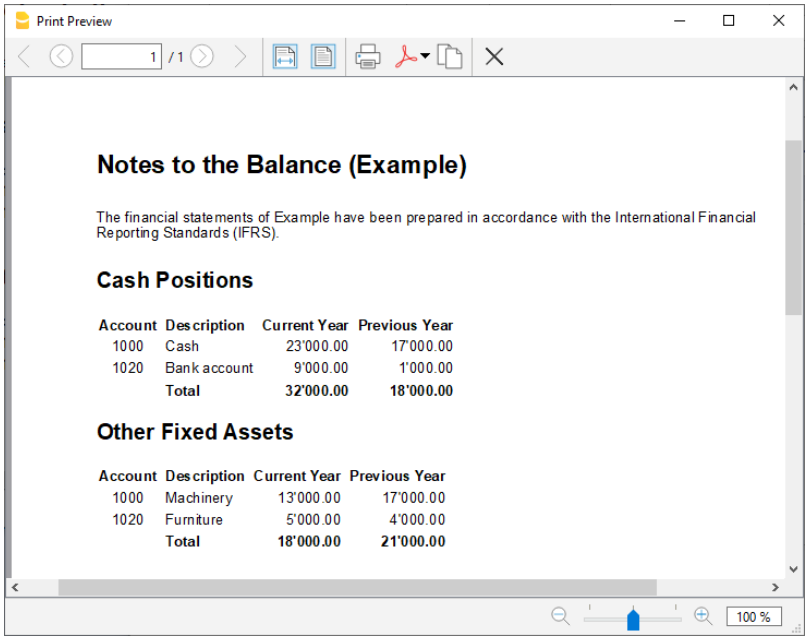
Adds a new element without text.
To add plain text or Markdown documents, use the appropriate commands in the Documents table

Remove

This button will remove the selected element and its content. It's the same as removing a row from the Document table.

Add an attachment with Markdown text

- Add a new document with Markdown text as explained on page Markdown Editor
- Check the attachments list for the document with Markdown text.



Notes

- Printing of Markdown text is only available with the Advanced plan subscription.
- This feature is not available in previous versions.
  If the file is open with a previous version of the Banana Accounting software, you will get a message that the file is not totally compatible.
- If you edit this section and you press **OK**, in order to undo the operation you need to enter the **Undo** command more that once.

Customization

Customizations allow you to create and save print settings and recall them later.

See the page relating to Customizations.

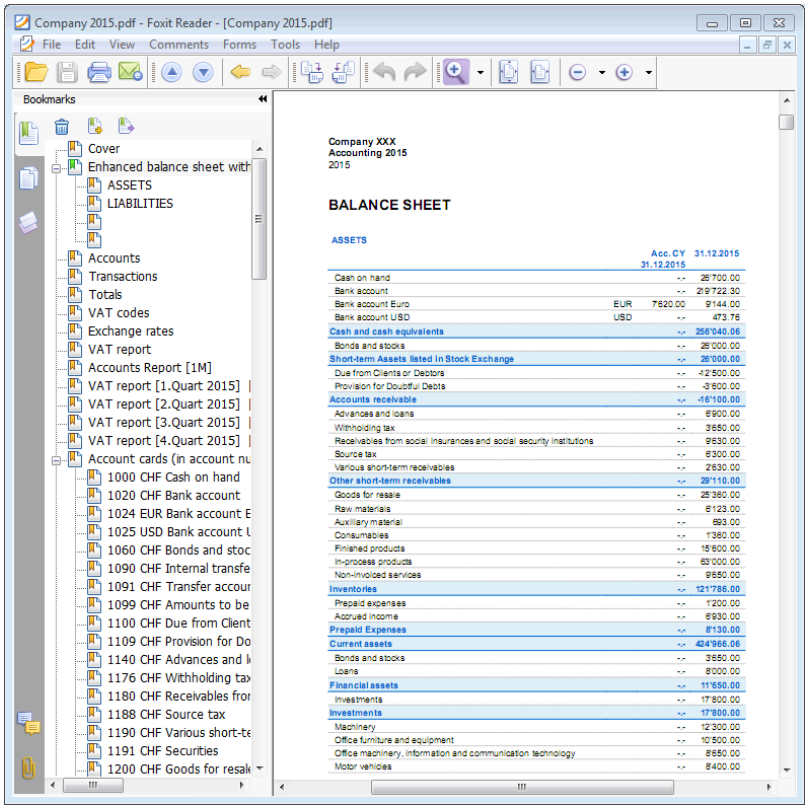
End of Year PDF printouts

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

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 allows for easy access for the different printouts.
If you save this file on a non rewritable CD (to be kept along with the accounting documents), you will comply with the requirements for accounting data archiving.



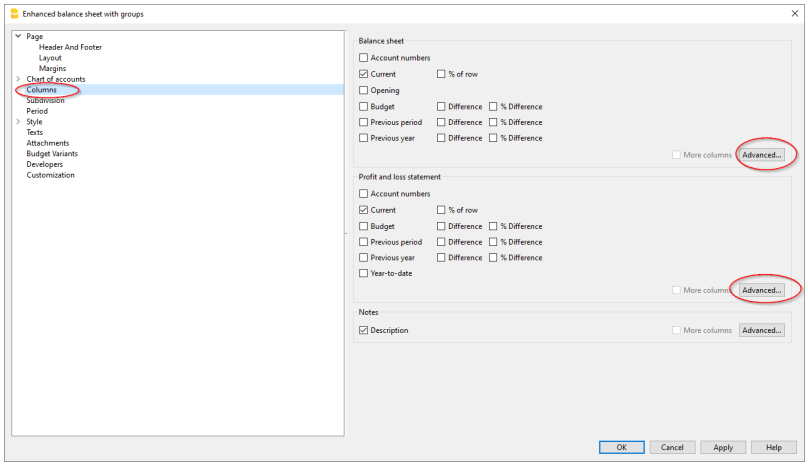
Reports over several years

A statement over several years allows for a simple and immediate comparison of the evolution of your business. Banana Accounting can display balance sheets up to two previous years in the same report, so for example the balances of the years 2022, 2021 and 2020 on a single page.

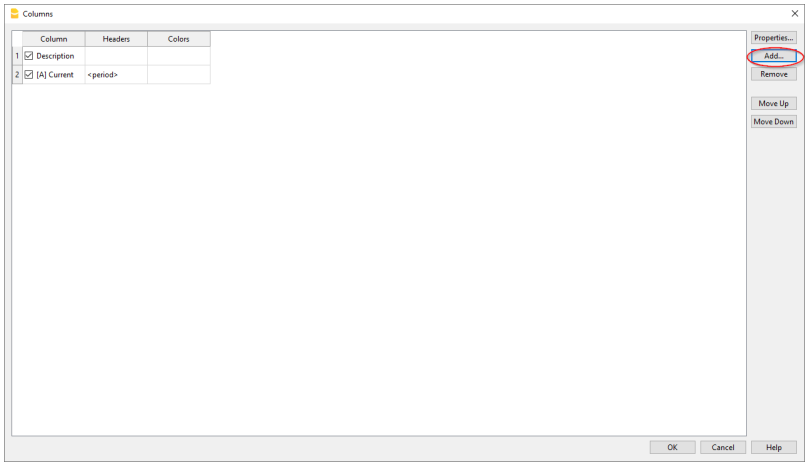
In order to view the balances over several years it is necessary that the "file previous year" option is indicated correctly in the **File and accounting Properties, → Options** tab, otherwise Banana Accounting is not able to retrieve the balances of the previous accounting periods, which would therefore remain empty.

In the following example we indicate how to get a report for the years 2022, 2021 and 2020. Here is how to proceed:

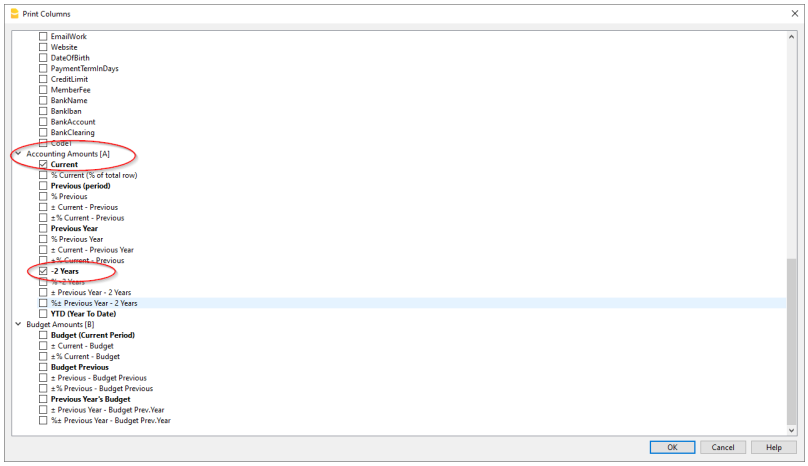
- **Reports** menu → **Enhanced balance sheet with groups ...**
- Check **Current** and **Previous year** in the **Columns** section.
- **Advanced** Button (click on the button for both the Balance Sheet and the Profit and Loss Statement).



- From the dialog window that opens, click on the **Add** button to add a column.



- Scroll down the list until you see -2 Years (we have to go 2 years back, from the current year).



- Confirm with OK to get the report.

Accounting report

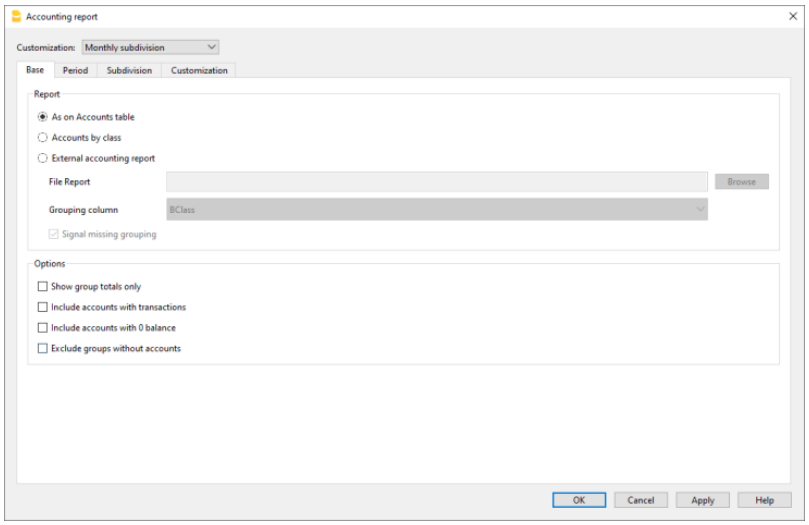
- The **Accounting Report** command from the **Reports** menu displays and prints the amounts of accounts with a specific grouping, for a specific period or with a specific subdivision.
- Transactions without date are being considered as opening transactions and will not appear in the printouts of the Profit & Loss Statement.

Include a logo in the accounting report printout

To obtain accounting reports with logo, after creating the accounting report, you need to:

- **File** Menu → **Print Preview** → select **Page Setup**
  in the dialog box that opens, under **Logo**, indicate the logo (instead of none).

You can also check the how to setup a logo page.



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 (created via File → New → Double-entry accounting → 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 transactions** - only accounts with transactions will be printed
- **Include accounts with 0 balance** - accounts with zero balance will be printed as well
- **Exclude groups without accounts** - groups that contain only accounts with zero balance will not be printed.

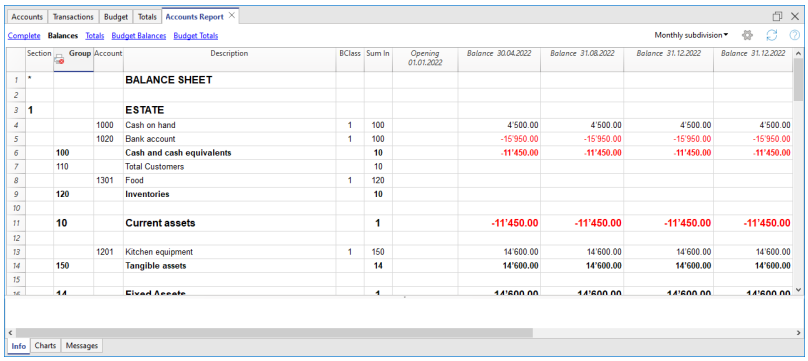
Other sections

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

- Period
- Subdivision
- Customization

Report result

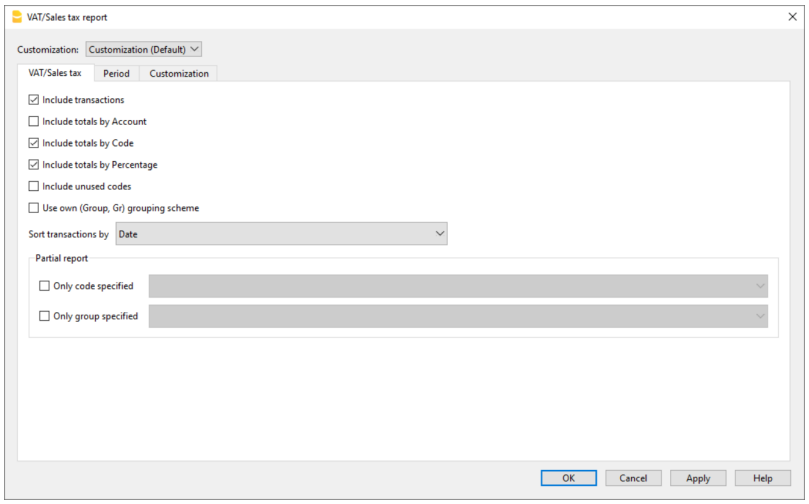
A new table is created where the results are shown.



	Section	Group	Account	Description	BClass	Sum In	Opening 01.01.2022	Balance 30.04.2022	Balance 31.08.2022	Balance 31.12.2022	Balance 31.12.2022
1	*			**BALANCE SHEET**							
2											
3	**1**			**ESTATE**							
4			1000	Cash on hand	1	100		4'500.00	4'500.00	4'500.00	4'500.00
5			1020	Bank account	1	100		-15'950.00	-15'950.00	-15'950.00	-15'950.00
6		**100**		**Cash and cash equivalents**		**10**		**-11'450.00**	**-11'450.00**	**-11'450.00**	**-11'450.00**
7		110		Total Customers		10					
8			1301	Food	1	120					
9		**120**		**Inventories**		**10**					
10											
11		**10**		**Current assets**		**1**		**-11'450.00**	**-11'450.00**	**-11'450.00**	**-11'450.00**
12											
13			1201	Kitchen equipment	1	150		14'600.00	14'600.00	14'600.00	14'600.00
14		**150**		**Tangible assets**		**14**		**14'600.00**	**14'600.00**	**14'600.00**	**14'600.00**
15											
16		**14**		**Fixed Assets**		**1**		**14'600.00**	**14'600.00**	**14'600.00**	**14'600.00**

VAT summary (only for files with VAT options)

Information on the VAT Summary can be found on the VAT Summary (Report) page.



Year end closing operations | Double-entry accounting

End of the Year operations include all checking, assessment and time related operation that needs to be at the end of the year before preparing the year's financial statements.

Technical aspects and new year

With Banana Accounting each accounting year has its own separate file; technically there is no concept of accounting closure:

- When a New Year starts a new file is created with the Create New Year command.
- You can keep working on both the New Year's file and the previous year file at the same time. Once the closing operations are complete, you can update the opening balances of the New Year's file.

Fiscal aspects

Before closing the accounting, is is necessary to proceed with a series of operations that have fiscal implications. The inventory account needs to be adapted, transactions for depreciation need to be entered, the transitional income and liabilities, the VAT declaration needs to be completed, establish how and unto which accounts the profit or loss has to be attributed and there are many other operations of verification and checking.

From the program's point of view, there is no difference whether the profit is high or low. There are a lot of implications from a fiscal point of view however. These aspects need to be verified with your own tax advisor or accountant. It can be very useful, especially when you manage an accounting for the first the time and before you proceed with the closing of the books, to consult a specialist in order to understand what is required. Accountants are usually very busy at the beginning of the year and during the period preceding the deadline for the tax declaration. It may therefore prove useful to meet with your accountant or send him the accounting file - a few months before the closing of the books, so that you can inform yourself on how to proceed.

Check accounting command

Banana Accounting allows you to quickly record and also to leave pending operations without interrupting the continuation of the work.

The Actions > Check Accounting command performs a whole series of checks, as if you were re-entering the data from the beginning, and when errors or differences are detected, these are signaled.

It is advisable to use the Check Accounting command with a certain regularity and every time there are differences or error signals, important changes (opening exchange rates, VAT codes) and especially before closing the accounting.

Checks and verifications

Verification of the opening balances

- In the **Accounts** table, in the **Opening** and **Balance** columns, in the row "Difference must be zero" no amount must be shown, otherwise there is an error that must be found and corrected in order for the opening balances to be correct.
  Note: In the Transactions view, in the Debit and Credit columns, it is normal have amounts.
- Make sure the prior year's receivable and payable transactions are closed.
- Verify that the opening balances are consistent with the previous year's ending balances already reviewed and reported to the Tax Office.
- For multi-currency accounting see the appropriate page Opening Balances in Multi-Currency Accounting.

Verification of accounting balances

The first thing to do is undoubtedly to make sure that the account balances match. The cash account balance must match the actual cash balance. The balance of bank accounts, credit cards, loans, or credit balances must match the balance on the bank statement. The same applies to all other accounts with which you have deferrals, VAT, suppliers, etc.

If there is a difference, you must find out why and correct accordingly either the opening balance or the transactions.

Differences in the Transactions table

In the **Transactions** table (**Info** window at the bottom), check that no differences are reported. In addition to the features present in the **Check accounting** command, in the **Transactions** table of Banana Accounting Plus there is also the Balance column, which allows you to detect all the rows where differences are created. Just a quick scrolling of the column is enough to immediately identify the accounting differences and correct them, without carrying on the errors in the New Year.

Differences between bank balances of bank statements and accounting balances (CheckBalance feature)

This operation is fundamental for the veracity of the accounting. We advise you to carry on the verification of the balances, #CheckBalance, not only at the end of the accounting period, but periodically at the end of each month, to avoid that any mismatched balances are carried on from month to month.
More information on the verification of balance at the Checkbalance page.

Multi-currency accounting

If you are using multi-currency accounting you must also set up closing exchange rates and record unrealized exchange gains and losses. For this please refer to this page:

- Year end closure operation in a multi-currency accounting

Closing accounting entries

At the end of the year, before moving into the New Year, there are closing accounting operations to

be made. These are adjustment entries, value adjustments and adjustments relating to personnel contributions. Here are the main ones:

Import the movements of the cash account in the main accounting file
This operation is only made in case the cash account is kept separately on a separate file from the accounting.
After the import has taken place, verify that the balance of the cash account in the main accounting file corresponds to the balance of the cash file. This verification can also be done with the Check Balance function, described in the previous paragraph.

Import the payroll transactions in the accounting file
This operation is only made if the payroll is managed with a specific accounting software that allows you to import the transactions into the Banana Accounting Plus file.
The import is carried out from the menu Actions > Import into accounting > Import transactions with column header.
Remember to insert the entry of the 13th month of December quota, if this is not created by the payroll software.

Delcredere account adjustment
Companies that record on accrual method, if they foresee potential losses, must settle the Delcredere account.

Depreciation
At 31.12 it is necessary to record the depreciation of movable and immovable assets and to evaluate the possible accelerated depreciation for those assets subject to rapid obsolescence.
You can use our application Fixed Assets Register that automatically creates the depreciation transaction and you can resume them in the accounting file.

Inventory adjustment
Our Inventory application allows you to have accurate counts both by pieces and by value, helping you to determine your inventory settlement faster.

Assess customers and suppliers open invoices at 31.12
To make the process easier, with the feature of open invoices by customer and open invoices by supplier you can quickly detect the values as of 31.12.

Private use
If the company uses a company car, you need to enter the transaction for its private use with the appropriate VAT code.

Closure and VAT declaration
Before submitting the VAT declaration, we recommend the following verification operations:

- Use the Check accounting command. In case of errors and differences, find the messages in the Information window (bottom of the screen), in the **Messages** section.
- Verify that there are no differences in the Balance column of the Transactions table.
- Check if your bank balances correspond to those shown in the bank statements.
- Verify that, after having reversed the balance in the VAT due account (VAT to be paid to the FTA), the automatic VAT account is zero. The VAT due account must show the amount to be paid or the credit amount to be received.
- Before submitting the last VAT return, take a look at the VAT statements for the previous

quarters, to check that the amounts paid to the FTA still match the amounts displayed.
- Use the VAT Report command to view the various reports and create a PDF printout for archiving the data. In the event of tax audits they will be useful.

Settle the account for the "Tax at the source"
After calculating and recording December salaries, proceed to enter the transaction for the "Tax at the source" settlement, based on the statement sent to the "Tax at the source office".

Refunds for upper management
If provided, include the amount allowed by the tax authorities as a lump sum refund in the December salary.

Private account settlement
Verify the balance of the private account. If there is a debit/credit relationship between the business and the owner(s) (or close persons), record the income or expense interests as provided in the loan agreement or according to applicable tax guidelines.

Taxes and fees account settlement
Verify that down payments made during the year relate to the current year. Tax payments that relate to previous years should first be recorded to close the corresponding amounts put aside, and then (if there are any exceeding amounts), they should recorded using the "Direct Taxes" account (assets). If the balance of the provisions is insufficient or excessive, the difference must be recorded as an extraordinary expense/revenue or relating to previous periods.

Recording of AVS/AD/IPG/AD final balances

- During the year, in the AVS contributions account, the down payments made to the Cantonal AVS Compensation Fund (Debit) and the amounts withheld from employees' salaries (Credit) are usually recorded.
- If during the year the family allowances paid to the employees have been recorded in a dedicated account, for example in the "Family allowances contributions" account, in order to reconcile the accounting with the AVS closing statement and to record the relevant settlement, the balance of this account can be transferred to the AVS/AD contributions account.

Recording of Lainf, Lainf complementary, LPP pension final balances
With the recording of the December salaries and the payment of the thirteenth month's salaries, you must print the salary list with the indication of all gross salaries. You must report the total AVS gross amount to the employee's insurance companies, who will determine any adjustments to be paid.

Sending the file to your accountant

If the closures and/or audits are carried out by your fiduciary, just send him/her the accounting file created with Banana Accounting Plus by email or save the data on a USB key.

- If your trustee has Banana Accounting, it is sufficient to send him/her the .ac2 file by email or via USB key. You can also save your file and the digital documents in a shared folder with your trustee on Dropbox. You will no longer have to bring heavy paperwork folders to him/her. Also, the trustee will work faster without having to go through the paper documentation.
- If you your trustee doesn't have Banana Accounting, you can create a PDF file of the accounting data, through the menu File menu > Create PDF dossier and send him/her the file by email. The trustee will indicate to you all the modifications and additions to be recorded in order to correctly close the accounting period.

Alternatively, your trustee can open your accounting file using the Free version of Banana Accounting Plus, by downloading it from our Download page. If your file has over 70 transactions, he/she won't be able to add entries or make modifications, but he/she will still be able to see all the data, get accounts detailed cards just by double-clicking on any account number, etc. and advise you on possible corrections and/or improvements.

Blocking transactions

Once the closing and verification entries have been made, we recommend proceeding locking your accounting transactions.

- Actions menu > Lock transactions command.
  The transaction rows will be numbered and have a blockchain code that ensures their security.

Year end printouts

For the accounting year-end printouts you can find the information by clicking on the following links:

- Account cards
- Journal
- Enhanced balance sheet with groups
  - Watch the video tutorial that shows how to create and print the Enhanced Balance Sheet with groups.
- Accounting report
- VAT report
- Year-end PDF printouts

PDF Dossier

The Create PDF Dossier command allows you to have all the documents of the entire accounting period (account cards, journal, VAT statements, monthly, quarterly and annual reports...) in a single PDF file.

You can archive the accounting data, saving the accounting file and the PDF printouts. Eventually, make backup copies on an external disk drive.

Documentation for the audit process

On the Preparing the documentation for the Audit page, we have posted a series of notes and suggestions on documentation to send to the auditor. A complete documentation is a good basis for making the auditor's job more efficient and faster.

Profit/Loss allocation

In Banana Accounting Plus, the distribution of the profit or loss takes place automatically at the start of the New Year. For further information consult the page Create New Year.

Changes after closing

Normally, once the closing has been done, there shouldn't be any modifications recorded. However,

sometimes there may be a need to adjust the accounting, as in the following cases:

- Unrecorded exchange rate differences at closing
- Unrecorded missing transactions
- Errors in the transactions.
    - **Make the necessary adjustments in the following year,** clearly describing the issue in a document that you will need to attach to the rectification transactions. Of course, depending on the situation, there may be tax consequences, so it is best to seek advice from your accountant.
    - In multi-currency accounting, for the issue of unrecorded exchange rate differences, follow the information on the page Differences in the opening balances.
- If the legal framework allows you to make changes to a closed year:
    - Proceed with caution, limiting yourself only to truly necessary modifications.
    - Double-check the accounting and perform all necessary checks to ensure that the changes do not create problems.
    - After the modifications, open the file for the following year and update the initial balances using the Update opening balances command.

Preparing the documentation for Audit

Before preparing documentation to be sent to the auditor, we recommend that you review the information suggested on the Year end closure page. In addition to the information on how to use the program features, there are a number of checks and verifications that should be performed prior to closing.

Firms that are required to be audited must send a number of documents and files to the auditor. From year to year it is easy to forget what needs to be sent to the auditor. It is therefore advisable to prepare a checklist, which includes all of the documents requested by the auditor in previous years, as well as the closing and adjusting operations to be carried out.

In order to facilitate this task, already during the year, some simple operations can be planned to ease the work for both the person managing the accounting and the one conducting the audit. We recommend the following:

- Create a folder to store scanned documents.
  Save ("save as..." command) all scanned documents from the current year's accounting records.
- Scan receipts
  - Scan all invoices, cash receipts, and OASI statements, social security and insurance contributions.

The digital documents, such as invoices and receipts, can become an integral part of the accounting file. Banana Accounting allows you to insert the scanned document on the row of the contextual record. The auditor, by clicking on the link of the digital document, opens the document and can see its contents without wasting time looking for the information on paper.

PDF printouts to send to the auditor

Below is a reminder of a number of key documents that need to be sent to the auditor:

Declarations for employees

- Declaration of OASI salaries as sent on 31.12 and year-end adjustment
- Declaration for advanced family allowances (already included in the OASI Salary Declaration).
- Employee salary journal
- Employee salary account cards
- Salary certificate
- Non-occupational accident Insurance (NOAI) as sent on 31.12 and year-end adjustment
- Occupational accident insurance (OAI) as sent on 31.12 and year-end adjustment
- Daily allowance insurance declaration (sickness) as sent on 31.12 and year-end adjustments
- Pension fund (OP) extract as on 31.12
- Quarterly IF Swiss Withholding Tax declarations and year-end statement.

Bank/postal account statements

- Final bank and postal account statements as at 31.12
- Bank statements as of 31.12 for possible withholding tax.
- Loan statements as at 31.12

- Investment statements as of 31.12
- Copy of Form 103 sent to the FTA for the payment of withholding tax

VAT/Sales Tax declarations

- VAT/Sales Tax statements of each quarter
- VAT/Sales Tax declarations of each quarter
- Reconciliation of turnover with VAT returns (required at the end of the year)
- Possible VAT/Sales tax difference reporting forms (if differences arise between the booked and reported VAT/Sales Tax during reconciliation)

Accounting closing documents

- List of open customer invoices as of 31.12
- List of open supplier invoices as of 31.12
- Inventory valuation and adjustment as of 31.12
- Details of active and passive accruals
- Details of fixed assets and depreciation (tables, sheets, etc.). Possible accelerated depreciation
- Tax calculation

Official documents

- Minutes of Ordinary Meeting of Assembly previous year
- Extraordinary General Meeting Minutes
- Notification of taxation previous year
- Copy of withholding tax payment order and Form 103 submitted to the FTA for any dividends paid
- Copy of building insurance policy
- Documents in case of patent activation
- Copies of leasing and rental agreements
- Copies of new loan agreements
- Calculation of the expense for other long-term and short-term provisions
- Annual report of the year under review
- Appendix (with explanations) to the balance sheet and income statement

Data export

Accounting regulations require that the accounting data be made available to auditors and inspectors in digital format.
Banana Accounting complies with these regulations because:

- The auditor can use the free plan of Banana Accounting to open the accounting file.
- All accounting data is easily visible in the table.
- The data can be copied and pasted directly into other programs.
- It is possible to export the data in different formats directly from the table.
- The Create pdf file command exports all the accounting data in an ideal format for reading.

Extensions for data presentation and export

There are several extensions for presenting data export in specific formats.

- Audit File Reports create reports that may be useful to the auditor and can be copied and

pasted into Excel
- Standard Audit File - for taxation
  Data export in XML and other formats according to OECD guidelines and for specific countries.
- Search in extensions if there are extensions specific to your country

Other useful information

Below are links where you can find other useful information for optimal accounting and document management:

- Advanced Accounting
  - Business Planning
  - Planning-Executing-Controlling
  - Blockchain
- Document folder
- Organize accounting files
- Perpetual validity

Create New Year | Double-entry accounting

The Actions > Update opening balances command prepares a file for the new year based on the accounting file that is being closed. The command does not modify the current file, so it can be executed without any effect.

Logics of the transition to the New Year

With Banana Accounting you have a separate file for each year. When the new year starts, the operational logic is as follows:

- With the **Actions > Create New Year** command, the Program creates a new file for the year, using the same chart of accounts, settings and balances of the current year that is about to close.
  - Once the new year file is created, save it with a new name.
  - The operation of creating the new file can be repeated if you decide not to save the file.
- You can work on both files at the same time:
  - In the new one, the transactions of the new year will be entered. It will also be possible to make changes to the chart of accounts, VAT or other, without affecting the previous one.
  - In the previous year's file, the operations will continue to be entered in order to complete the year and carry out the typical closing operations, verification of balances, printing of reports etc.
- In the New Year's file, with the command Actions > Update Opening Balances, the changes that were made in the previous year's file are resumed. This operation should be done at the latest when there are no more changes in the previous year.

Once the New Year's file has been created, those who have subscribed to the Professional Plan of Banana Accounting Plus, will see the message Advanced Plan in demonstration mode. This message will appear in the Info window at the bottom of the screen and it will only disappear when reaching 70 transaction rows in the Transactions table.

Checking and closing previous year's accounts

Before updating opening balances, to avoid any differences between closing and opening balances for the following year, it is important to ensure that you have performed all checks, verification operations, and all closing accounting entries. Please refer to pages:

- Checking and closing of a Double-entry accounting
- Closing and exchange rates for the Multi-currency accounting
  Specific information for setting up closing exchange rates and recording unrealized exchange profits and losses.

Operations performed by the Create new year command

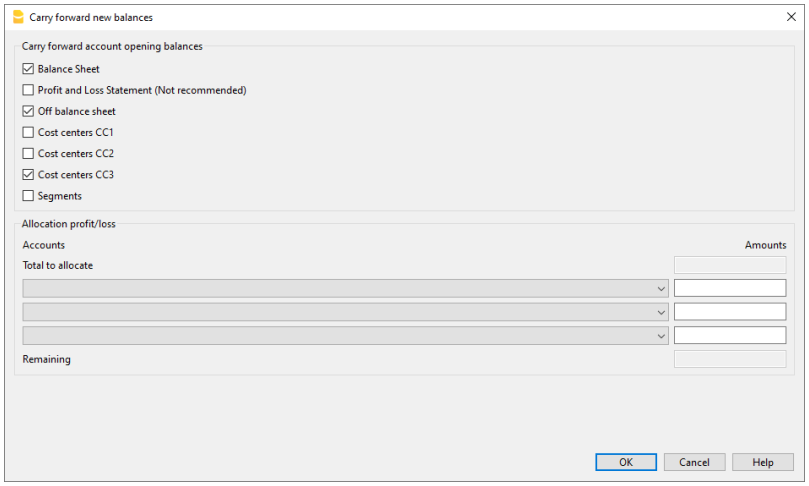
The Create new year command performs automatically the following operations, taking into account the parameters set by the user:

- Creates a new file (with no name) with the chart of accounts and all the settings identical to your current file, but without transactions.

- Copies the data from the Balance column of your current file to the **Opening** column of the new file (only for the selected classes)
- Adds the profit or loss of the previous year to the opening balance of the indicated Balance Sheet account or accounts for the breakdown (usually the Profit / Loss carried forward account is indicated).
- Copies the data for all the Balance Sheet accounts from the **Balance** column of your current file to the **Previous Year** column of the new file.
- Updates the **File and accounting Properties**:
  - Sets the start and end dates, adding 1 year to the existing ones.
  - In the Options section, sets the previous year's file name and enables the option to use the previous year's transactions for autocompletion.
- In Multi-currency accounting, enters the closing exchange rates of the previous year as opening exchange rates.
- If there are data in the Budget table, it carries over the operation rows in the new year taking into account the settings.
- If the Segments option is activated, it creates opening transactions for the segments.

Create New Year dialog

The Create New Year dialog allows you to specify the parameters for creating the new year file:



Carry forward account opening balances

The opening balances of the selected options are carried forward:

Balance Sheet
Carries forward the balances of active, passive and equity accounts. This option should generally be activated.

Profit and Loss statement (not recommended)
The balances of the expense and income accounts must NOT be carried forward to the new year. This option is only used in special situations. Activate this option only if you are sure of what you are doing.

Off balance sheet
Reports accounts with BClass (5 and 6)

Cost centers

They must be activated if the cost centers are used to manage positions that must be continuous over time, such as customers, suppliers and partners.

Cost center CC1
Those starting with a dot ".".

Cost center CC2
Those starting with a comma ",".

Cost center CC3
Those starting with a semicolon ";".
For further information see the Cost / Profit Centers page.

Segments
The opening balances of the Segments are created with opening transactions in the Transactions table.

- For further information see the Segments page.
- The program creates a transaction for each account and segment matching, exactly resuming the final situation of the previous year.
- It is recommended not to enter opening balances of the segments using the Opening column. If this was done in the previous year, the program will report the balance again in the New Year's Opening column.

Note: settlement operations such as the recognition and closure of transitional accounts, these must be entered manually.

Allocation profit/loss

When the opening balances are carried over into the new year, the profit carryover accounts are added to the figures shown.

Total to allocate
The program will automatically indicate the profit/loss amount that needs to be allocated.

Accounts
Select the account or accounts (up to three) into which the operating result is to be divided. If there are several accounts for the allocation of the financial year result, the amount must be entered manually in the appropriate boxes.

If only one account is indicated, the amount will be automatically entered into the account selected from the list. The program automatically updates the opening balances. The total assets corresponds exactly to the total liabilities.

Allocation of the result of the accounting period on more than three accounts.
In this case, allocate the result of the accounting period automatically on the Profit or loss brought forward account as usual, and continue to proceed with the creation of the new year.
In the Transactions table of the new year (new file), perform a multiple posting to attribute the operating result from the Profit and loss account carried forward to the desired accounts.

Postponing the allocation of the profit or loss for the year
If you do not want to allocate the year's profit or loss yet, you can proceed to the creation of the new

year anyway, by clicking on the OK button. Afterwards you can proceed to allocate the operating result from the menu Actions > Update opening balances. The program displays the same window that appears with the Create New Year command.

Save the new file

The program creates a new accounting file for the new year:

- Confirm the **File and accounting properties** for the new year. The program resumes the headings of the previous year and automatically enters the start and end date of the new year.
- Via the **File > Save as..** command, indicate the folder where the new accounting file needs to be saved.
  We recommend that you enter the company name and year as the name.
  See also Organise accounting files locally.

If there are differences or other error messages, you may also not save the created file and repeat the new year file creation operation later.

Message: Plan Professional with Advanced functions up to 70 rows

The message that appears in the Professional Plan in use, **Active Plan: Professional Plan. Advanced Plan functions are available up to 70 rows**, only confirms that the Advanced Plan functions are also active and you can benefit from them free of charge, up to 70 lines of transactions, without interfering in any way with the use of the Professional Plan, where you can continue recording without any limit. This message disappears automatically when you exceed 70 lines.

Update Opening Balances

After having entered the last modifications in the previous year, use the Actions > Update Opening balances command, to retrieve the opening balances and attribute the profit of the last year anew.

This operation can be repeated several times and can be carried out safely, as the integrity of the data during the changeover is guaranteed and there is no loss of information.

If you wish to switch to another type of accounting for the new year (with multi-currency or with VAT) proceed with the creation of the new file and then use the command Tools > Convert to new file.

If you want to create a copy of the file, without reporting the balances, use the command Tools > Create file copy

Modifying balances carried forward

Once the balances have been carried over into the new year (new file), if there is a need to change the opening balances, they can be changed manually by changing the amounts in the following columns:

- Opening column of the Accounts table.
- Previous column, for balances relating to the previous year.
- In the Transactions table for the Segments.

If you have made changes in the previous year's file, click on the menu Actions > Update Opening balances, to resume and update the opening balances again.

Update opening balances

The **Update Opening Balances** (**Actions** menu) command takes data from the previous year's file and updates the opening balances for the current year.

When do you need to use the Update Opening balances command?

The **Update Opening Balances** command is required in the following cases:

- You have created the New Year with the Create New Year command, but you still made changes to the previous year's file (additional transactions, new accounts, ..).
- You decided to change the allocation of the the profit or loss for the year.

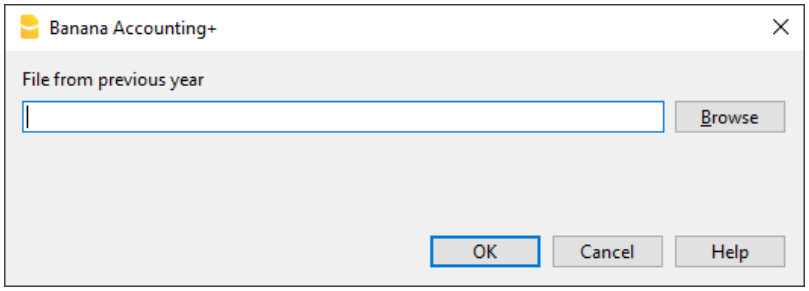
Check the previous year accounting

In order to avoid differences between the previous year closing balances and the New Year and opening balances, it is important, before using the Update opening balance command, to make sure that you have carried out all the checks, verification operation and all the closing accounting entries as indicated in the Year end closure page.

The Update Opening balances dialog window

In order to access this dialog, use the **Actions** menu → **Update opening balances** command.
You need to enter the path to where the previous year's file is located:

- The program will suggest the name of the saved file
- If the file's name or the location path is changed you the **Browse** button



Operations carried forward by this command

The command resumes the data from the previous year, without changing its contents. This command can therefore be repeated without any impact on the previous year's file.

The command performs the same operations as in **Create New Year**, except those referring to the creation of the file.

If the **opening balances of the Profit and Loss Account accounts were reported in error**, follow the information on the Difference in opening balances page (item 5 Solutions) to correct this.

Change of the Chart of Accounts of the previous year

If after creating the New Year you add accounts to the previous year and carry over the balances, the program may indicate an error.

- Update the Chart of Accounts for the current year.
- Repeat the Update Opening balances operation

You can import changes with the Import Accounts command.

Edit current year chart of accounts

If, after creating the new year, you change the numbering of the accounts, when you issue the command Update opening balances, the programme will indicate that it cannot find the accounts. In this case, you must update the account balances manually:

- **Opening** column (**Accounts** table > **Base** view)
- **Previous** column (**Accounts** table > **Previous** view)

How to reclassify the balance sheet and income statement

The reclassification of the balance sheet and income statement in Banana Accounting Plus occurs through external accounting reports.

The external accounting report is a type of file in which a specific presentation is configured by indicating the grouping methods for accounts, different from those of the chart of accounts. The created grouping scheme is linked to the accounting to extract and total the selected accounts for the reclassification of the balance sheet and income statement according to the new presentation.

The external accounting report, besides being used for the reclassification of the balance sheet and income statement or other reports, can also be employed to switch to a different chart of accounts and transfer the related balances. Further details are available on the Change Chart of Accounts page.

Reclassification of the balance sheet and income statement through the external accounting report is exclusively available with the Advanced plan of Banana Accounting+.

The external accounting report, in addition to being used for customizing the Balance sheet and Income statement or other reports, can also be used to switch to a different Chart of Accounts and transfer the related balances. More details are available on the Transfer Chart of Accounts page.

The External Accounting report is only available with the Banana Accounting+ Advanced plan.

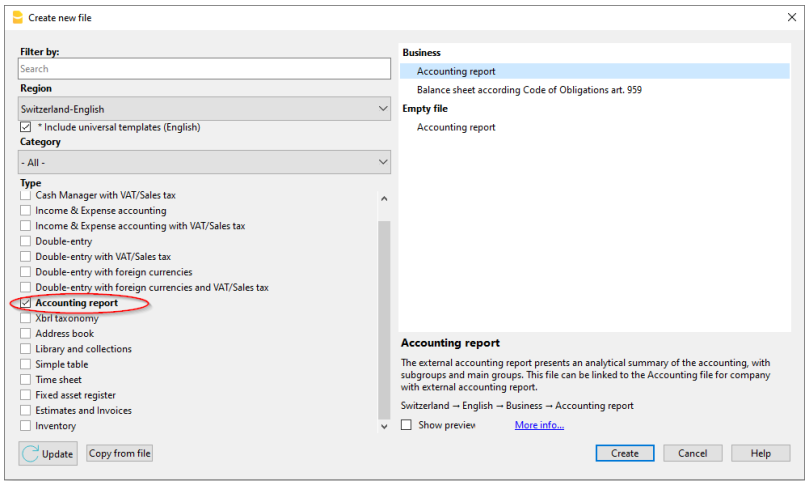
There are two possible grouping modes:

- **Grouping based on the indicated groups**
  This manner is useful when one wants to group the accounts according to different criteria, for example, present the Balance sheet and the Profit/Loss statement according to a grouping system that is different than the one set up in the **Accounts** table.
  - In the Report, the grouping system is being created.
  - For each account of the **Accounts** table in the accounting, in the **GR1** column (or another column), indicate the group in which the account has to be grouped.
  - When the Report is being executed, all the accounts that are marked with groups in the report file are being carried forward.
- **Grouping based on the indicated accounts**
  This manner is useful when one doesn't want a report with all the accounts but with only a few selected accounts.
  - In the Report, indicate the accounts of the Accounts table from the Accounting file that should be included.
  - When the Report is being executed, only the indicated accounts are being carried forward.

How to create an Accounting report file

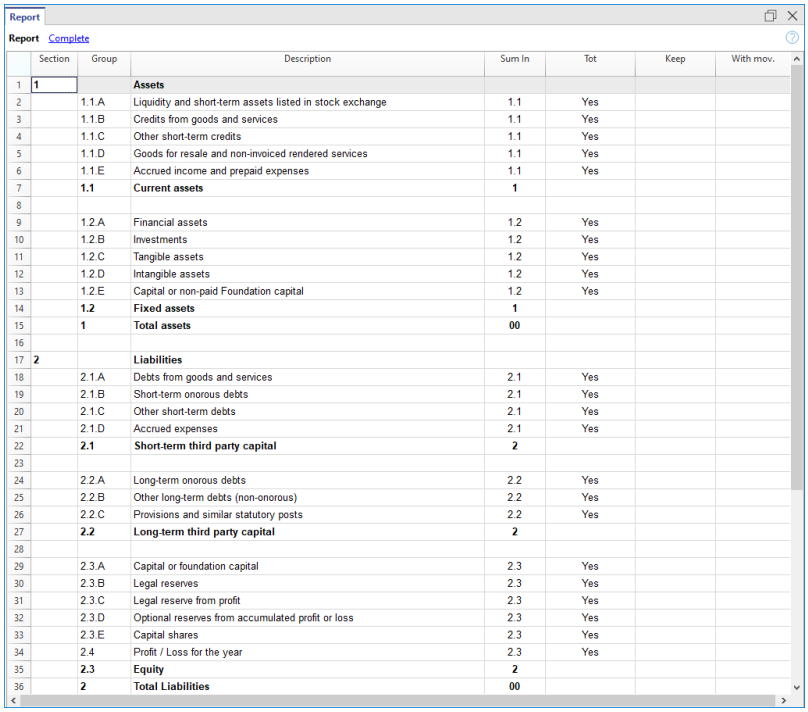
In order to create an Accounting report file:

- **File** menu→ **New** → **Accounting Report**
- It is possible to choose an existing model or get started with a new one
- Once created, save the file under a new name.



The columns of the Accounting report

The Accounting report file includes the same columns as those in the Chart of accounts of the accounting file. They make it possible to create the Groupings and the Totals.


Report

Report Complete

	Section	Group	Description	Sum In	Tot	Keep	With mov.
1	1		**Assets**				
2		1.1.A	Liquidity and short-term assets listed in stock exchange	1.1	Yes		
3		1.1.B	Credits from goods and services	1.1	Yes		
4		1.1.C	Other short-term credits	1.1	Yes		
5		1.1.D	Goods for resale and non-invoiced rendered services	1.1	Yes		
6		1.1.E	Accrued income and prepaid expenses	1.1	Yes		
7		**1.1**	**Current assets**	**1**			
8							
9		1.2.A	Financial assets	1.2	Yes		
10		1.2.B	Investments	1.2	Yes		
11		1.2.C	Tangible assets	1.2	Yes		
12		1.2.D	Intangible assets	1.2	Yes		
13		1.2.E	Capital or non-paid Foundation capital	1.2	Yes		
14		**1.2**	**Fixed assets**	**1**			
15		**1**	**Total assets**	**00**			
16							
17	2		**Liabilities**				
18		2.1.A	Debts from goods and services	2.1	Yes		
19		2.1.B	Short-term onorous debts	2.1	Yes		
20		2.1.C	Other short-term debts	2.1	Yes		
21		2.1.D	Accrued expenses	2.1	Yes		
22		**2.1**	**Short-term third party capital**	**2**			
23							
24		2.2.A	Long-term onorous debts	2.2	Yes		
25		2.2.B	Other long-term debts (non-onorous)	2.2	Yes		
26		2.2.C	Provisions and similar statutory posts	2.2	Yes		
27		**2.2**	**Long-term third party capital**	**2**			
28							
29		2.3.A	Capital or foundation capital	2.3	Yes		
30		2.3.B	Legal reserves	2.3	Yes		
31		2.3.C	Legal reserve from profit	2.3	Yes		
32		2.3.D	Optional reserves from accumulated profit or loss	2.3	Yes		
33		2.3.E	Capital shares	2.3	Yes		
34		2.4	Profit / Loss for the year	2.3	Yes		
35		**2.3**	**Equity**	**2**			
36		**2**	**Total Liabilities**	**00**			

Section

This column is being used to indicate the value that is to be used in the presentation.
For the different possibilities, refer to the Sections documentation.

Group

The group in which the accounts of the accounting have to be totaled or a group of the report.

Account (only visible in the **Complete** view)
The account that has to be included in the report.

- If there are accounts, when the report is executed only those indicated will be carried forward.
- In case no account has been indicated, the accounts that have been linked through a group will be carried forward.

Description
Description for the grouping or of the row itself.

Sum In
In the **Sum In** column, one indicates the total in which the row is to be totaled.

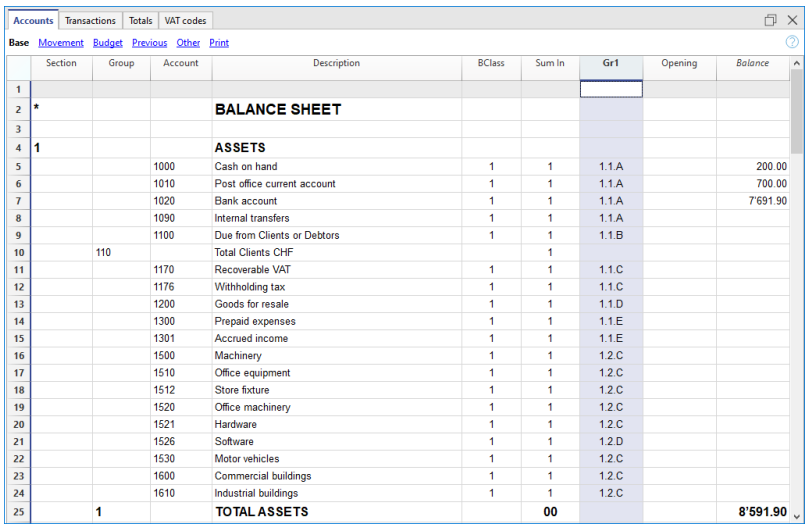
Tot
If the word "**Yes**" is being entered, only the Total row is being displayed and not the accounts that are a part of this total.
Please check the **Show groups' totals only** in the Accounting report page.

Keep
Usually, the total for the rows that have accounts with balances are included in the report.
If you indicate "**Yes**" in this column, the row is in any case always displayed. This can be applied to both the totals and to the accounts.

With mov.
This applies to groups that have a zero balance.
The row will only be displayed if there have been transactions during the time period.

Creating a Report linked through the group

- In the Report, create a system of groups and subgroups as desired.
- In the **Accounts** table one indicates, in the **Gr1** or **Gr2** column, the group in which the account has to be totaled.
  If the **Gr1** column (or another preferred one) is not visible, make it visible with the Columns setup command.
- The accounts that are not being linked will not be included in the Report.
- Execute the Report through the commands:
  - Enhanced balance sheet with groups (**Report** menu)
  - **Chart of accounts → External accounting report**



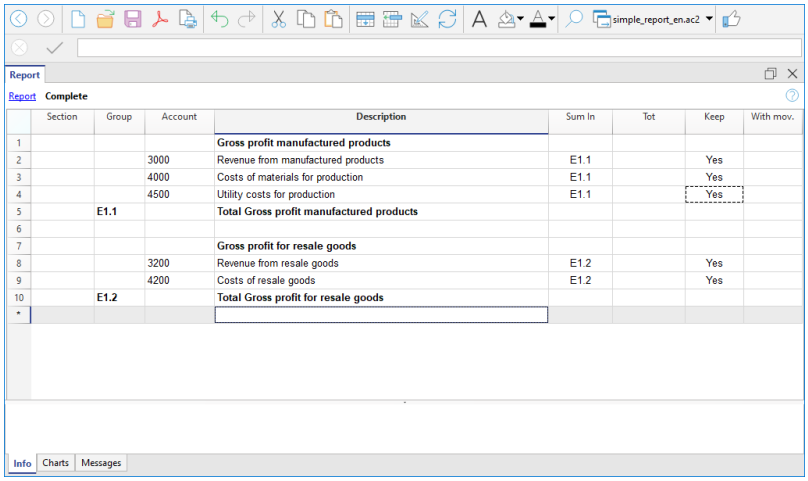
	Section	Group	Account	Description	BClass	Sum In	Gr1	Opening	Balance
1									
2	*			**BALANCE SHEET**					
3									
4	1			**ASSETS**					
5			1000	Cash on hand	1	1	1.1.A		200.00
6			1010	Post office current account	1	1	1.1.A		700.00
7			1020	Bank account	1	1	1.1.A		7'691.90
8			1090	Internal transfers	1	1	1.1.A		
9			1100	Due from Clients or Debtors	1	1	1.1.B		
10		110		Total Clients CHF		1			
11			1170	Recoverable VAT	1	1	1.1.C		
12			1176	Withholding tax	1	1	1.1.C		
13			1200	Goods for resale	1	1	1.1.D		
14			1300	Prepaid expenses	1	1	1.1.E		
15			1301	Accrued income	1	1	1.1.E		
16			1500	Machinery	1	1	1.2.C		
17			1510	Office equipment	1	1	1.2.C		
18			1512	Store fixture	1	1	1.2.C		
19			1520	Office machinery	1	1	1.2.C		
20			1521	Hardware	1	1	1.2.C		
21			1526	Software	1	1	1.2.D		
22			1530	Motor vehicles	1	1	1.2.C		
23			1600	Commercial buildings	1	1	1.2.C		
24			1610	Industrial buildings	1	1	1.2.C		
25		1		**TOTAL ASSETS**		00			8'591.90

Creating a report that groups only some selected accounts of the accounting

This modality is active even when in the report only one account has been indicated.
Do not indicate any account, if you wish that the report is being executed in the group modality.

Are indicated in the report file:

- The accounts of the accounting that are to be grouped together.
  Only the indicated accounts will be included in the report.
- The groups in which the accounts have to be grouped together.



	Section	Group	Account	Description	Sum In	Tot	Keep	With mov.
1				**Gross profit manufactured products**				
2			3000	Revenue from manufactured products	E1.1		Yes	
3			4000	Costs of materials for production	E1.1		Yes	
4			4500	Utility costs for production	E1.1		Yes	
5		**E1.1**		**Total Gross profit manufactured products**				
6								
7				**Gross profit for resale goods**				
8			3200	Revenue from resale goods	E1.2		Yes	
9			4200	Costs of resale goods	E1.2		Yes	
10		**E1.2**		**Total Gross profit for resale goods**				

Accounting report can be executed using the following commands:

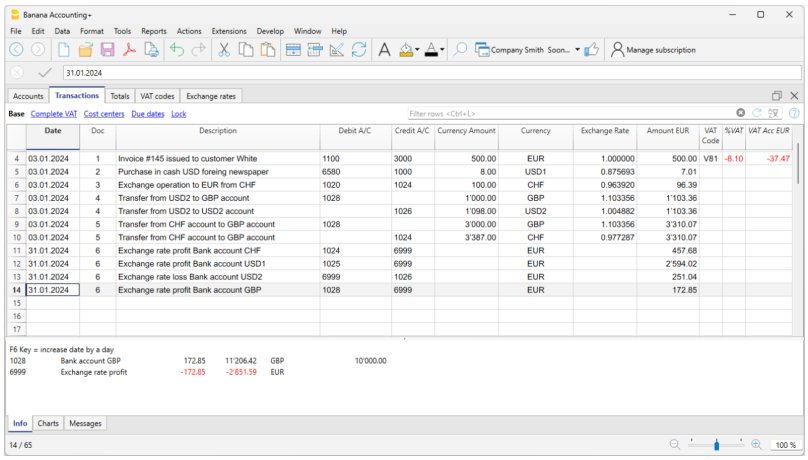
- Reports menu → Enhanced Balance sheet with groups
  - Select **Chart of accounts → Sections → External accounting report**.
- **Reports** menu, choose the **Base** section and the **External accounting report** option.

Multi-currency accounting

Multi-currency double-entry accounting is an application of Banana Accounting Plus, to manage accounts in any foreign currency. **It is free up to 70 transactions** in the Free plan of Banana Accounting Plus. In the Professional and Advanced plans it is instead unlimited.

Ideal for those who work abroad or with foreign countries and want to professionally manage accounts in different currencies.

- ▶ Video: How to start a Multi-currency accounting
- Discover all the Multi-currency accounting characteristics



Powerful and immediate calculations

- Based on double-entry accounting
- Management of accounts in any foreign currency
- Automated calculations and exchange rate differences
- Account statements with values in base and foreign currencies, Journal, Report
- Balance sheets also in a second currency
- Multi-currency financial forecasts

Multi-currency accounting documentation

Multi-currency accounting is a double-entry bookkeeping with the addition of multi-currency management, with many topics common to double-entry bookkeeping. For topics that are missing in the multi-currency documentation or for more in-depth information, please consult the Double-entry accounting pages.

Basics of multi-currency accounting

Chart of accounts, file properties and exchange rates table
We recommend to select one of the already configured examples and to personalize it according to your requirements. Please note that the Chart of Accounts must include **accounts in foreign currencies** as well as an **account for profit and loss from foreign exchange**.

- 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

- Different transaction types
- Entering exchange rate differences

Printouts

- Account cards
- Journal
- Enhanced balance sheet
- Enhanced balance sheet with groups
- Accounting reports

Convert double-entry accounting into multi-currency accounting

If, during the year, you need to convert your double-entry accounting file into a multi-currency accounting you can do that easily. In order to add multi-currency features to a double-entry accounting file, please visit the Convert to new file page.

Insights

- Organising Accounting receipts
- How to start a multi-currency accounting
- Accounting with multiple languages
- VAT management.

How to start a multi-currency accounting

▶ Video: How to start a Multi-currency accounting file. Learn how to set up a professional Multi-currency Accounting. Quickly get detailed cash, balance sheet and profit and loss forecasts for the days, months and years to come.

Creating an accounting file, starting from a template

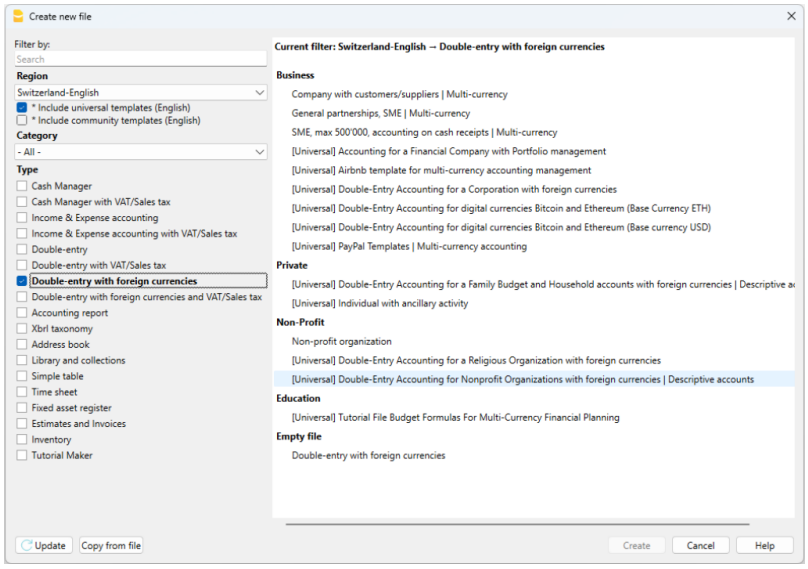
Banana Accounting Plus includes templates for all legal forms, divided by country and by category. They can be opened directly in the program, from the **File** menu, **New**... command, or they can be downloaded from our Templates page.

Here is how to start choosing a template directly from the program:

1. **File** menu → **New** command
2. Select the **Region**, the **category** and the **accounting type** (with or without VAT).
3. From the list of the templates that appears, select the template that is closest to your own needs.
4. Click on the **Create** button.

You can search for a template by entering a keyword in the **Search** box; the program displays the templates containing the keyword entered.

It is equally possible to start from a blank file, by activating the **Create blank file** option. In any case, in order to facilitate the start and avoid grouping errors, we recommend that you always start from an existing template.



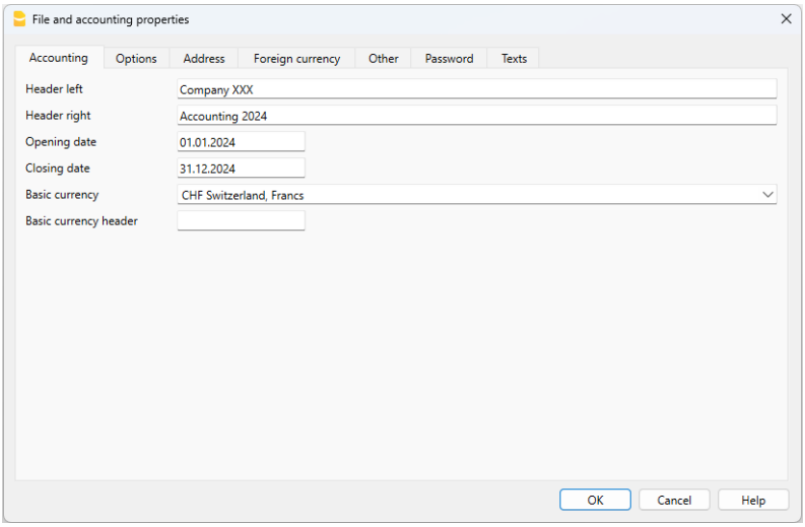
More information on how to create a new file is available on the Create New File page.

Setting up the file properties (basic data)

- Set up the various data sections required via the **File → File properties** command.

Accounting tab

- Indicate the company name that will appear in the headers of the printouts and on the other data.
- Select the basic currency, with which the accounting will be kept. You can enter it manually or choose it from the list.



Save to disk

Via the File→ Save As command, save the data and also assign a name to the file. The typical save dialog of your operating system is displayed.

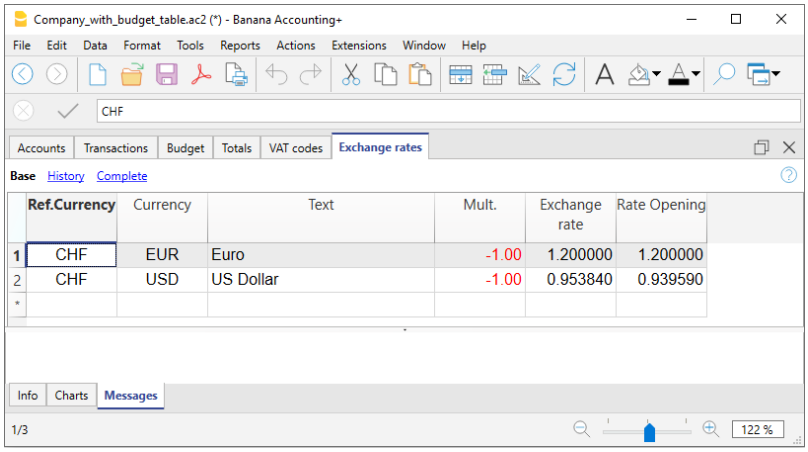
- It is advisable to use the name of the company followed by the year "Company-20xx.ac2" to distinguish it from other accounting files.
- You can keep as many accounting files as you need and each one will have its own name.
- You can choose the path or support you want (save on drive, USB or cloud).
  If you also expect to have documents linked to the current year's accounts, it is suggested that you create a separate directory for each accounting year where all the files are to be grouped.
  Please also visit the Organizing your files page.

General use of the program

Banana Accounting Plus is Excel-inspired. User commands are kept as similar as possible to the ones of Microsoft Office.
For more information on the general use of the program, please visit our Program interface page.

Exchange rates table

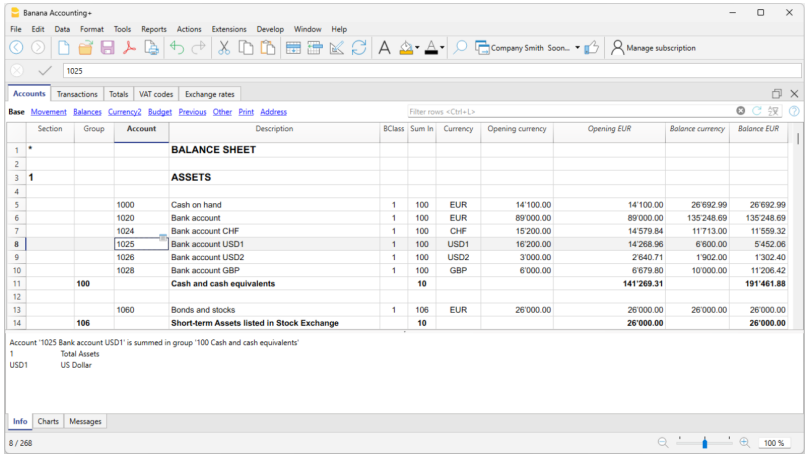
In the Exchange rates table, you set the currency codes and the exchange rates that will be used in the **Account** and **Transactions** tables.



Customising the Chart of accounts

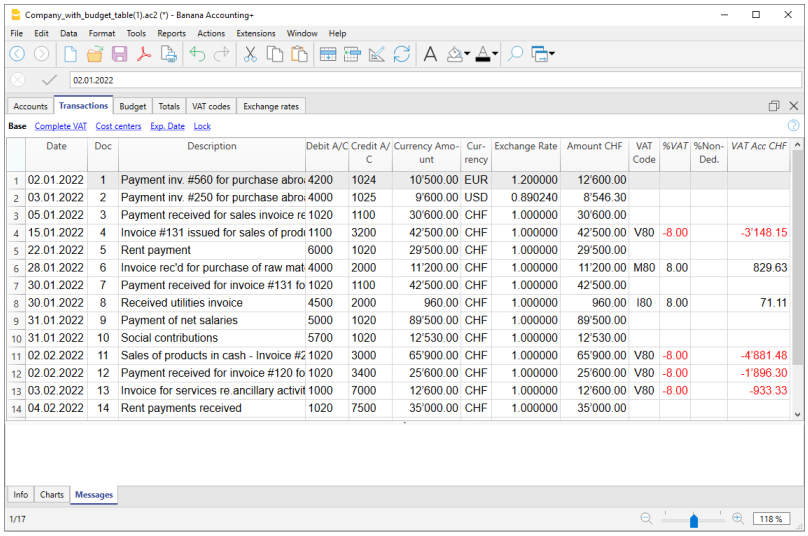
In the Accounts table, customise the Chart of accounts and adapt it to your own requirements:

- Add accounts and /or delete existing accounts (see Adding new rows)
- Modify the account numbers, the descriptions (for example, enter the name of your own Bank account), enter other groups, etc.
- To create subgroups, please consult our Groups page.



The Transactions table

Multi-currency transactions need to be entered into the **Transactions** table; together they make up the Journal.



	Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount CHF	VAT Code	%VAT	%Non-Ded.	VAT Acc CHF
1	02.01.2022	1	Payment inv. #560 for purchase abro	4200	1024	10'500.00	EUR	1.200000	12'600.00				
2	03.01.2022	2	Payment inv. #250 for purchase abro	4000	1025	9'600.00	USD	0.890240	8'546.30				
3	05.01.2022	3	Payment received for sales invoice re	1020	1100	30'600.00	CHF	1.000000	30'600.00				
4	15.01.2022	4	Invoice #131 issued for sales of prod	1100	3200	42'500.00	CHF	1.000000	42'500.00	V80	-8.00		-3'148.15
5	22.01.2022	5	Rent payment	6000	1020	29'500.00	CHF	1.000000	29'500.00				
6	28.01.2022	6	Invoice rec'd for purchase of raw mat	4000	2000	11'200.00	CHF	1.000000	11'200.00	M80	8.00		829.63
7	30.01.2022	7	Payment received for invoice #131 fo	1020	1100	42'500.00	CHF	1.000000	42'500.00				
8	30.01.2022	8	Received utilities invoice	4500	2000	960.00	CHF	1.000000	960.00	I80	8.00		71.11
9	31.01.2022	9	Payment of net salaries	5000	1020	89'500.00	CHF	1.000000	89'500.00				
10	31.01.2022	10	Social contributions	5700	1020	12'530.00	CHF	1.000000	12'530.00				
11	02.02.2022	11	Sales of products in cash - Invoice #2	1020	3000	65'900.00	CHF	1.000000	65'900.00	V80	-8.00		-4'881.48
12	02.02.2022	12	Payment received for invoice #120 fo	1020	3400	25'600.00	CHF	1.000000	25'600.00	V80	-8.00		-1'896.30
13	03.02.2022	13	Invoice for services re ancillary activit	1000	7000	12'600.00	CHF	1.000000	12'600.00	V80	-8.00		-933.33
14	04.02.2022	14	Rent payments received	1020	7500	35'000.00	CHF	1.000000	35'000.00				

Speeding up the recording of the Transactions

In order to accelerate the recording of the transactions, you can use the following functions:

- Text auto-completion - allows the automatic auto-complete of data that have already been entered at an earlier date
- Recurring transactions - used to memorize recurring transactions into a separate table
- Import Transactions from your bank statement - for automatic import of your bank, post account or credit card statement.

Make visible the Balance column in the Transactions table

The new **Balance** column is a very useful feature: it allows you to immediately spot possible differences.
The Balance column is not visible by default: you can make it visible via the Data → Columns setup menu.

- **Watch the Video**: Using the Balance column to spot differences
- More information on the Balance column

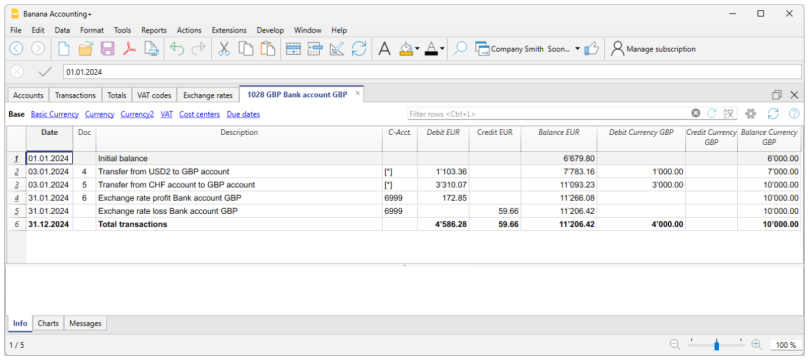
Checking customer and supplier invoices

Banana allows you to keep an eye on the invoices to be paid and the receivable, issued invoices. Please refer to:

- Customers sub-menu
- Suppliers sub-menu

The Account cards

The Account card automatically displays all the transactions that have been recorded on the same account (for example, cash, bank, clients, etc).



To display an account card, just position yourself with the mouse on the account number and click on the **small blue** icon that appears.

Account cards by period

To display the account card with the balances referring to a specific period, click on:

- **Reports** menu → **Account card** → **Period** section → **Selected**
- Enter the Start and the End date of the period.

For further details, consult the page Period.

Printing the Account cards

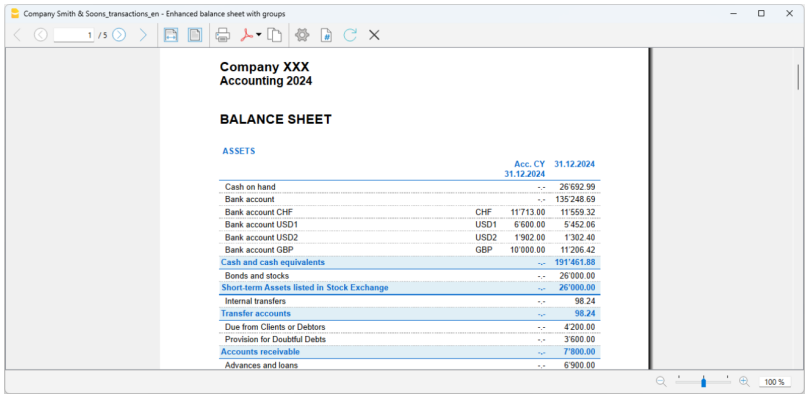
In order to print one account card**,** just display the card from the **Accounts** or the **Transactions** table and launch the print from on the **File** menu.

To print several or all account cards, click on the **Reports** menu → **Account card** command and select the account cards to be printed. By using the **Filter** in the window, you can automatically select all accounts, cost centers, segments, groups, etc.

For further details, consult the page Account Card.

The Balance Sheet and Profit and Loss Statement

The **Balance sheet** shows the balances of all the Balance sheet accounts, **Assets and Liabilities**. The difference between the Assets and the Liabilities determines the **Share capital**.



The display and the printing of the Balance Sheet is being executed from the menu Report → **Enhanced statement** or **Enhanced statement with groups.**

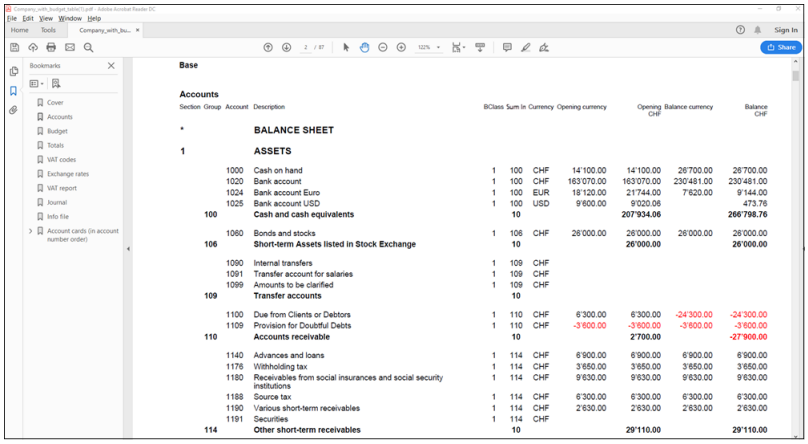
- The **Enhanced statement** command simply lists all the accounts without distinguishing

Groups and Subgroups

- The **Enhanced statement with groups** command lists all the accounts whilst subdividing groups and subgroups; besides, it presents numerous features to customize the presentation, functions that are not provided in the Enhanced statement.

Data archiving in PDF format

At the end of the year, when the entire accounting has been completed, corrected and audited, all the accounting data can be archived via the Create PDF dossier command.



Base

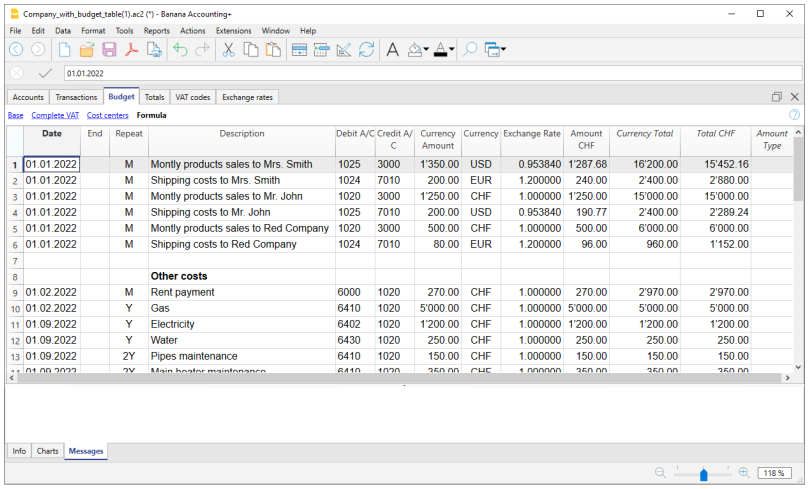
Accounts

Section	Group	Account	Description	BClass	Sum In	Currency	Opening currency	Opening CHF	Balance currency	Balance CHF
*			**BALANCE SHEET**							
1			**ASSETS**							
		1000	Cash on hand	1	100	CHF	14'100.00	14'100.00	26'700.00	26'700.00
		1020	Bank account	1	100	CHF	163'070.00	163'070.00	230'481.00	230'481.00
		1024	Bank account Euro	1	100	EUR	18'120.00	21'744.00	7'620.00	9'144.00
		1025	Bank account USD	1	100	USD	9'600.00	9'020.06		473.76
	100		**Cash and cash equivalents**		10			**207'934.06**		**266'798.76**
		1060	Bonds and stocks	1	106	CHF	26'000.00	26'000.00	26'000.00	26'000.00
	106		**Short-term Assets listed in Stock Exchange**		10			**26'000.00**		**26'000.00**
		1090	Internal transfers	1	109	CHF				
		1091	Transfer account for salaries	1	109	CHF				
		1099	Amounts to be clarified	1	109	CHF				
	109		**Transfer accounts**		10					
		1100	Due from Clients or Debtors	1	110	CHF	6'300.00	6'300.00	-24'300.00	-24'300.00
		1109	Provision for Doubtful Debts	1	110	CHF	-3'600.00	-3'600.00	-3'600.00	-3'600.00
	110		**Accounts receivable**		10			**2'700.00**		**-27'900.00**
		1140	Advances and loans	1	114	CHF	6'900.00	6'900.00	6'900.00	6'900.00
		1176	Withholding tax	1	114	CHF	3'650.00	3'650.00	3'650.00	3'650.00
		1180	Receivables from social insurances and social security institutions	1	114	CHF	9'630.00	9'630.00	9'630.00	9'630.00
		1188	Source tax	1	114	CHF	6'300.00	6'300.00	6'300.00	6'300.00
		1190	Various short-term receivables	1	114	CHF	2'630.00	2'630.00	2'630.00	2'630.00
		1191	Securities	1	114	CHF				
	114		**Other short-term receivables**		10			**29'110.00**		**29'110.00**

The Budget

Before you begin a fiscal year, you can estimate the costs and revenue, so you have your company's economic and financial situation under control.
The budget can be set up in two different ways:

1. **Accounts** table, **Budget** column. For each account, the **annual budget** amount is being indicated.
   In this case, when you set up the Budget from the Reports → Enhanced statement with groups command, the **Budget** column displays the amounts that refer to the entire year.
2. In the **Budget** table, that can be activated via the Tools → Add new functionalities command.
   In this table, you can enter all the budgeted costs and revenue by means of entering transactions. If you activate this table, the **Budget** column of the **Accounts** table will be automatically deactivated.
   In this case you can set up a detailed budget, taking into account the possible variations over the year and in different periods of the year.



	Date	End	Repeat	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount CHF	Currency Total	Total CHF	Amount Type
1	01.01.2022		M	Montly products sales to Mrs. Smith	1025	3000	1'350.00	USD	0.953840	1'287.68	16'200.00	15'452.16	
2	01.01.2022		M	Shipping costs to Mrs. Smith	1024	7010	200.00	EUR	1.200000	240.00	2'400.00	2'880.00	
3	01.01.2022		M	Montly products sales to Mr. John	1020	3000	1'250.00	CHF	1.000000	1'250.00	15'000.00	15'000.00	
4	01.01.2022		M	Shipping costs to Mr. John	1025	7010	200.00	USD	0.953840	190.77	2'400.00	2'289.24	
5	01.01.2022		M	Montly products sales to Red Company	1020	3000	500.00	CHF	1.000000	500.00	6'000.00	6'000.00	
6	01.01.2022		M	Shipping costs to Red Company	1024	7010	80.00	EUR	1.200000	96.00	960.00	1'152.00	
7													
8				**Other costs**									
9	01.02.2022		M	Rent payment	6000	1020	270.00	CHF	1.000000	270.00	2'970.00	2'970.00	
10	01.02.2022		Y	Gas	6410	1020	5'000.00	CHF	1.000000	5'000.00	5'000.00	5'000.00	
11	01.09.2022		Y	Electricity	6402	1020	1'200.00	CHF	1.000000	1'200.00	1'200.00	1'200.00	
12	01.09.2022		Y	Water	6430	1020	250.00	CHF	1.000000	250.00	250.00	250.00	
13	01.09.2022		2Y	Pipes maintenance	6410	1020	150.00	CHF	1.000000	150.00	150.00	150.00	

For more details, consult the Budget page.

Characteristics of the Multi-currency accounting

Thanks to Banana Multi-currency accounting, you can easily work on an international level, in the language you want and with the foreign currency accounts you need. Again, the structure is that of spreadsheets, similar to Excel and with all the resources of the other Banana applications. The functions are based on the Double-entry accounting methodology. Should you need to manage VAT you can activate the VAT features at any time.

It will prove particularly interesting for those who have foreign operations, for associations that generally operate all over the world or run projects and simply for those who require accounts in foreign currency in their bookkeeping.

- ▶ Video: How to start a Multi-currency accounting

The multiple functions of Multi-currency

- Manage as many accounts as you wish in foreign currency
  You don't need to have separate managements to handle accounts in other currencies. In the same Chart of Accounts used for your accounting, enter the accounts in foreign currency, set the exchange rates in the exchange rate table for exchange differences and you are ready to transact.
- You can set any currency, standard or freely defined curdrency codes (to use any digital currency).
- Decimals for currencies can be set from 0 to 28. Generally 2 decimals are used, but the accounting can be set to use 0 decimals, or 3 decimals (Tunisia) or more if it is used for crypto currencies. 9 decimal (Bitcoin) or 18 (Ethereum)
- Same methodology as double-entry accounting
  You will work with the same double-entry accounting method, therefore register the debit and credit and you will have all the reports and details of a professional accounting.
- Automatic exchange rate calculation
  The moment you create a foreign currency account, you will not need to calculate the equivalent in foreign currency manually, the program automatically calculates the exchange rate. You can enter the exchange rate either by updating the exchange rate in the Exchange rate table or directly in the Transactions table in the Exchange rate column.
- Transactions in different currencies
  You are able to enter all necessary cases of transactions in foreign currency, including transfers and those that do not include the basic currency. This allows for complex operations to be carried out in your accounting.
- Complete reports with balance sheet, income statement
  Accounts of both the balances in foreign currency and of the equivalent value in the basic currency (national currency) will be displayed in the Balance Sheet and Income Statement.
  If you have foreign business relationships and you need to present the Balance Sheet and Income statement in a second currency, this is possible without creating separate reports in Excel, just go to the Accounts table, select the Currency2 tab and you will have the display of all the accounts in the second currency and as well as in the basic currency.
    - Watch the video tutorial that shows how to create and print the Enhanced Balance Sheet with groups.

- Account cards with amounts in foreign currency and basic currency
  The account cards can be viewed with the columns of the amounts in basic and foreign currency. This allows you to evaluate the balances in both currencies.
- Free exchange rates in the Exchange table
  You can set the exchange rates for various needs: variable exchange rates, fixed exchange rates, different exchange rates for the same currency, for example to manage investments and without affecting accounts with the same currency.
- Automatic exchange rate differences
  When you need to calculate the exchange rate differences, just update the exchange rate in the Exchange rate table and use the relative command; the differences will be entered in the Transactions table automatically.
- Budgets are also possible with the Multi-currency
  In the Multi-currency accounting file you can also budget the liquidity of the accounts in a foreign currency, as well as all the budgets related to the Balance Sheet and Income aspects. You can print Budgets and forecast reports, or combine them, with the columns of the Budget, Balance Sheet and relative variations.
- Automatic check for unrecorded exchange differences
  When using the Check Accounting command, you will no longer have unrecorded exchange differences, because if they exist, they will be reported. This function is particularly important to avoid having exchange rate differences in the opening balances when you create the new year.
- Financial statements, economic accounts and reports, also in a second currency.

Multi-currency accounting, based on the double entry has many other characteristics identical to the double-entry accounting, which you can refer to on the following page:

- Double-entry accounting features.

Theory of multi-currency accounting

In this section, the basic theoretical notions about currency exchange are being explained.

Exchange rates and accounting issues

Every nation has its own currency and to obtain another currency it is necessary to buy it using the appropriate exchange rate. The price of a currency, as compared to another one is called the exchange rate. To exchange money means to convert the amounts of one currency into another. The exchange (exchange rate) varies constantly and indicates the rate of conversion.

For example, on January 1st

- 1 Euro (EUR) was equal to 1,22637 US Dollar (USD)
- 1 US Dollar was equal to 0,81529 Euro
- 1 EUR was equal to 1,08222 Swiss Franc (CHF)
- 1 EUR was equal to 126,52 Japanese Yen (JPY)

Basic Currency

Amounts referring to different currencies cannot be totaled directly. It is necessary to have a basic currency to refer to and to be used for the totals.
The central point of accounting is that the totals of the “Debit” balances must correspond to the totals of the “Credit” balances. To verify that the accounting is balanced, there must be a single currency with which to do the totals.
If there are different currencies, the basic currency must be indicated before anything else. Once the basic currency has been selected and some transactions have been executed, the basic currency can no longer be altered. To change the basic currency, the accounting must be closed and another one created with a different basic currency.
The basic currency is also used to establish the Balance Sheet and to calculate the profit or loss of the period.

Each amount has its equivalent in basic currency

To be able to add the totals and verify that the operations balance, it is necessary to have the equivalent in basic currency for every transaction. This way you can check that the total of the Debit entries is the same as the total of the Credit ones.
If the basic currency is EUR and there are transactions in USD, there needs to be an exchange value in Euros for every transaction in US Dollars. All the EUR amounts will be totaled to verify the accounting balances.

Account currency

Each account has its own currency symbol which indicates in which currency the account will be managed.
You must therefore indicate what the currency of the account will be. Each account will then have its own balance expressed in its own currency.
Only transactions in that currency will be permitted on this account. If the account is in EUR, then there can only be EUR entries on this account; if the account is in USD, then there can only be entries in USD currency on this account.
When you have to manage entries in YEN, then you have to have an account whose symbol is the YEN.

Account Balance in basic currency

For each account, alongside the balance in the account's own currency, the balance in basic currency will also be kept, in order to calculate the balance sheet in basic currency.
The account card for the USD bank account has to correspond exactly to the bank statement as far as the USD amounts are concerned.
The value in basic currency will always be specified for each accounting entry. If the account is in USD, in the entries there will also be its value in EUR, beyond the amounts in USD. The EUR balance will be determined by the sum of all the entries expressed in EUR. The actual balance in basic currency will depend on the exchange rate factors used to calculate the exchange value of each single entry to EUR.
If on a given day you take the actual balance in USD and convert it to EUR at the prevailing daily exchange rate, you will get an exchange value that differs from the balance of the account in basic currency. This difference is due to the fact that the exchange rate used for entries on a daily basis is different from the actual daily exchange rate.
Thus there is a difference between the actual value at the daily exchange rate and the accounting balance in basic currency. This accounting difference is called the exchange rate difference.
The difference between the balance in basic currency and the calculated value has to be registered, when the accounting is closed, as an exchange rate profit or loss.

Balances in another currency (currency2)

All the accounting reports will be calculated in basic currency. If you take the basic currency values and change them into another currency, you will get the balance in another currency. The program has a Currency2 column where all the values are automatically entered and presented in the currency specified as Currency2. The logic for the conversion of the amounts is the following:

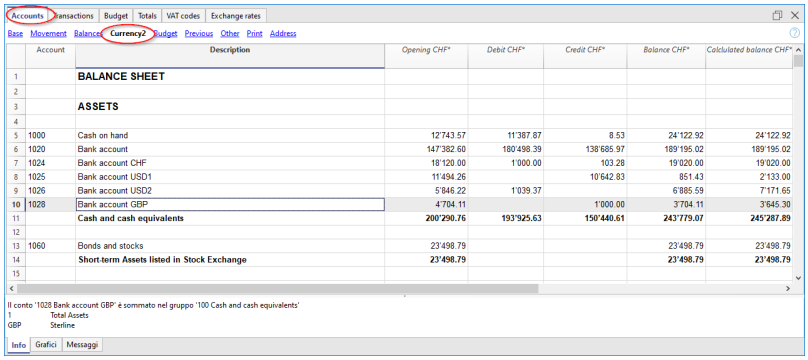
- If Currency2 is the same as the account or operation currency, then the original value will be used.
- If the account is in USD and Currency2 is USD, the USD amount will be used.
- In all other cases the basic currency amount will be used and changed into Currency2.
- The daily exchange rate is used. Even for past entries, the exchange value in Currency2 will be expressed on the basis of the most recent exchange rate, and not on the historical one used on the day of the entry.

You need to pay attention to the fact that a balance converted to another currency will show small differences in the totals. Often the converted value of a total is not equal to the sum of split exchange values, as can be seen from the following example:

	Basic currency EUR	*Currency 2 USD*
Cash	1.08	1.42
Bank	1.08	1.42
Total Assets	2.16	2.84
Personal capital	2.16	2.85
Total Liabilities	2.16	2.85

In the basic currency, total assets are equal to total liabilities. It is permitted to present a Balance Sheet that contains differences only if they are understandable and if it is indicated that they were due to calculations from another currency.

Accounts table, Currency 2 view


Accounts
Transactions
Budget
Totals
VAT codes
Exchange rates
Base
Movement
Balances
Currency2
Budget
Previous
Other
Print
Address
Account
Description
Opening CHF*
Debit CHF*
Credit CHF*
Balance CHF*
Calculated balance CHF*
1 BALANCE SHEET
3 ASSETS
5 1000 Cash on hand 12'743.57 11'387.87 8.53 24'122.92 24'122.92
6 1020 Bank account 147'382.60 180'498.39 138'685.97 189'195.02 189'195.02
7 1024 Bank account CHF 18'120.00 1'000.00 103.28 19'020.00 19'020.00
8 1025 Bank account USD1 11'494.26 10'642.83 851.43 2'133.00
9 1026 Bank account USD2 5'846.22 1'039.37 6'885.59 7'171.65
10 1028 Bank account GBP 4'704.11 1'000.00 3'704.11 3'645.30
11 Cash and cash equivalents 200'290.76 193'925.63 150'440.61 243'779.07 245'287.89
13 1060 Bonds and stocks 23'498.79 23'498.79 23'498.79
14 Short-term Assets listed in Stock Exchange 23'498.79 23'498.79 23'498.79
Il conto '1028 Bank account GBP' è sommato nel gruppo '100 Cash and cash equivalents'
1 Total Assets
GBP Sterline
Info
Grafici
Messaggi

Converting currencies

Variability of exchange rates

The purchase/sale of currencies occurs in a free market. The price (exchange rate) is based on the law of supply and demand. The differences in the exchange value can be more or less important according to the fluctuations of the exchange rate.

The exchange rates in the following examples, are not the actual daily ones, but are fictitious to explain the problematic.

Date	Exchange rate EUR/USD	Equivalent in EUR of USD 1000.00	Equivalent value difference compared to 01-01
01-01	1.32030	1'320.03	
31-03	1.33350	1'333.50	13.47
30-06	1.34750	1'347.50	27.47
30-09	1.42720	1'427.20	107.17

The exchange rate
The exchange rate refers to the basic currency. There are always two different exchange values between two currencies, according to the currency that is used as the basic currency.

For the USD and Euro currency, there are therefore two different exchange rates:

- If the basic currency of the exchange is EUR then the exchange rate is 1.32030
  1 Euro (EUR) corresponds to 1.32030 US Dollars (USD)
- If the basic currency of the exchange is USD then the exchange rate is 0.75800
  1 US Dollar corresponds to 0.75800 Euros

In the current document, the Euro will be regularly used as the basic currency, to which other currencies will be compared.

Inverse exchange rate
Having the exchange of EUR/USD at 1.32030, it is possible to find the exchange rate of USD/EUR by dividing 1 by the exchange rate.

Exchange rate	Inverse exchange rate 1/exchange rate	Inverse exchange rate rounded to 6 digits
EUR/USD 1.32030	0.75800	0.758000

The exchange values calculated with an inverse exchange can turn out to be different from the original one due to rounding.

Exchange rate	Inverse exchange rate	Exchange value 10000 x original exchange rate	Exchange value 10000 x inverse exchange rate	Difference
EUR/USD 1.32030	0.75800	13'203.00	13'192.61	10.39

Don't use inverse exchanges rates in order to avoid differences.
For the transition to the Euro, for example, the use of inverse exchange rates was prohibited.

Multiplier
There are currencies that have very large exchange rate values.

Always on January 1st

- 1 US Dollar = 670,800 Turkish Lira
- 1 Turkish Lira (TRL) = 0.00000149 US Dollar (USD)

Instead of using that many zeros, it can be said that

- 1000 Turkish Lira (TRL) = 0.00149 US Dollar (USD)

In this case, the multiplier is 1000 instead of 1.

Preciseness
As a rule, an exchange rate is specified with a preciseness of at least 6 figures after the decimal. There are, however, cases where it is necessary be more precise.

- 1 Turkish Lira (TRL) = 0.00000149 US Dollar (USD)

When the preciseness is changed and the exchange is rounded in a different way, the amounts also change. The preciseness with which the exchange is specified is very important.

Minimum denomination
Especially for paper money, minimum denominations are used. As a rule the lowest denomination for Swiss francs is five centimes (0.05). When an exchange occurs, for example EUR/CHF:

1 EUR = 1.60970 CHF

EUR	Exchange rate	Actual exchange value in CHF	Rounded to lowest CHF denomination	Difference	Effective exchange rate
10.00	1.60970	16.09	16.10	0.01	1.61

Calculation of exchange rates and values
When the Euro is the basic currency

The exchange factor for EUR/USD is 1.32030
1 Euro (EUR) is equal to 1.32030 US Dollars (USD).

Calculation of the exchange value:
Multiply the basic currency amount by the exchange factor:

EUR 100 x 1.32030 = USD 132.03

Calculate the basic currency amount:

Divide the destination currency by the exchange rate:

USD 132.03 / 1.32030 = EUR 100

Calculate the exchange factor:

Divide the basic currency amount by the destination currency amount:

EUR 100 / USD 132.03 = 0.7574

Exchange rates for purchases and sales
Banks carry out the purchase and sale of currencies and include a transaction margin. They apply different exchange rates depending on whether a determined currency is being bought or sold.

Sale: the bank receives domestic money and provides (sells) foreign money.

Purchase: the bank receives (purchases) foreign money and provides domestic money.

Currency exchange and banknotes exchange (premium)
Currency exchange: exchange for scriptural transactions (from one account to the other).
Banknote exchange: exchange for banknotes.
Premium: commission for converting a scriptural amount to cash.

To exchange currency, the banks maintain a lesser margin (the difference between purchase/sale) compared to exchanging banknotes. When a scriptural value is to be transformed (credit on the account) into cash currency, the bank applies a commission, called a premium.

Differences when changing back to basic currency
When an amount is exchanged into another currency, it is expected that the reverse exchange will result as identical to the original amount .

Basic amount	Exchange rate	Exchange value	Return
100.00	1.32030	132.03	100.00

However, you do not always come up with the same amount when converting currency back. Because of rounding errors, there may be cases where the same return value cannot be obtained.

Basic amount EUR	Exchange rate	Exchange value in USD	Return in EUR	Difference in EUR
328.67	1.32030	433.94	328.66	
328.68	1.32030	433.95	328.67	0.01
328.69	1.32030	433.96	328.68	0.01

Differences of totals through splitting
The total exchange value of the components of an amount does not always result in the same exchange value as the overall amount.
In this example, the amount of 2.16 EUR produces an exchange value in USD of 2.85. By splitting the amount and adding the two exchange values, 2.84 will result.

Amount in EUR	Exchange rate	Exchange value in USD
2.16	1.32030	2.85
1.08	1.32030	1.42

1.08	1.32030	1.42
Total 2.16		2.84
Difference		0.01

These mathematic differences cannot be eliminated if they are not recorded properly.

Revaluations and exchange rate differences

Exchange rates vary all the time and therefore the exchange value to basic currency also varies. Between one period and another, there will inevitably be exchange rate differences.

Exchange rate differences are not accounting errors but simple adjustments of the values made necessary in order to keep the accounting figures in line with fluctuations.

As you open the accounting, the figures in the balance column are equal to those present in the opening column. When there are entries, these will update the figures in the balance column.

The calculated balance column contains the exchange value of the basic currency for the account balance, at the daily exchange rate (of the exchange rate table). The difference between the balance in basic currency and the calculated balance is the exchange rate difference.

		Currency at opening	*Exchange value at opening in EUR*	*Basic currency balance in EUR*	*Calculate balance at 30.03.200xx in EUR*	*Exchange rate difference*
*E*xchange rate			1.32030	1.32030	1.30150	
Cash	EUR	93.80	93.80	93.80	93.80	
Bank	USD	100.00	75.74	75.74	76.83	1.09
Real estate	EUR	1'000.00	1'000.00	1'000.00	1'000.00	
Total Assets			**1'169.54**	**1'169.54**	**1'170.63**	
Loan	USD	-500.00	-378.70	-378.70	-384.17	-5.47
Personal capital	EUR	-790.84	790.84	-790.84	-790.84	
Total Liabilities			**-1'169.54**	**-1'169.54**	**-1'175.01**	
Loss					**-4.38**	

On March 30th the EUR/USD exchange rate is different from the one at the beginning of the year. In the above example, there were no accounting entries during the three-month period. The situation, from an accounting point of view, has not changed since the beginning of the year. Despite this the total of the updated balance, using the rate at the end of March, is different when compared to the beginning of the year. The credit bank balance and the loan in USD have a different value in EUR. There are therefore consequences for the accounting even though there have been no entries.

In the above example, you will notice that the Euro is now worth less against the dollar compared to the beginning of the year. The dollar is therefore worth more against the Euro.

The exchange value of the balance on the account in USD is greater than it was at the beginning of the year. You have a greater value of the asset and therefore a profit on the exchange rate.

On the liability side there is a USD 500.00 loan. Now the exchange value in EUR is greater compared to the value input at the beginning of the year. The value of the loan has increased and brings about a loss due to the exchange rate difference.

In the following example we shall use the hypothesis that there has been the opposite development. We imagine that the Euro has increased in value and is therefore worth more against the USD. The exchange value in EUR of an amount in dollars is less than the one at the beginning of the year.

		Currency at opening	*Exchange value at opening EUR*	*Calculate balance at 30.03.20XX Eur (Hypothetical)*	*Exchange rate difference*
Exchange rate			1.32030	1.36150	
Cash	EUR	93.80	93.80	93.80	
Bank	USD	100.00	75.74	73.44	-2.30
Real estate	EUR	1'000.00	1'000.00	1'000.00	
Total Assets			**1’169.54**	**1'167.24**	
Loan	USD	-500.00	-378.70	-367.24	11.46
Personal capital	EUR	-790.84	-790.84	-790.84	
Total Liabilities			**-1’169.54**	**-1'158.08**	
Profit				**9.16**	**9.16**

As a consequence of an increase in the Euro/dollar exchange rate, you have a USD bank deposit with an exchange value in EUR which is less than at the beginning of the year. The total worth has diminished and there is therefore a loss.

The USD loan has a lower exchange value in EUR. A lesser liability is an advantage for the company and there is thus an exchange rate profit.

Exchange rate profit

You have an exchange rate profit when:

- The exchange value of your assets increases (increase of the investments)
- The exchange value of the liabilities decreases (decrease of the loans).

Exchange rate losses

You have an exchange rate loss when:

- The exchange value of your assets decreases (decrease of the investments)
- The exchange value of the liabilities increases (increase of the loans).

Accounting features for exchange rate differences

Exchange rates can evolve in different ways. Often they rise, only to fall again. The principle rule for accounting is that the figures provided on the Balance Sheet must be true ones. When you present your Balance Sheet, the exchange values of foreign currency accounts must be made at the exchange rate on the day of presentation.

The exchange rate difference is calculated as if you had to definitively convert the amount to basic currency. In reality there is no definitive conversion so you are only dealing with a correction to the accounting.

Closing exchange rate

At the end of each year it is necessary to prepare the complete Balance Sheet. The exchange rates thus have to be updated with the closing exchange rates. It is also necessary to enter the exchange rate differences once and for all; if these are not entered, then there will be differences in the opening balances.

Entering exchange rate differences

		Currency balance	*Account balance EUR*	*Calculate balance at 30.03.xx EUR (hypothetical)*	*Exchange rate difference*
Exchange			1.32030	1.36150	
Bank	USD	100.00	75.74	73.44	-2.30
Exchange rate difference	EUR		-2.30		
Bank	USD	100.00	73.44	73.44	0.00

As can be seen from the above example, the bank balance is USD 100.00. For the accounting it has been valued at 75.74 EUR. Today's actual value, though, is only EUR 73.44. There is a difference of EUR 2.30 EUR in basic currency. The entry must therefore decrease the EUR amount. You proceed with a transaction that debits the bank account and credits the exchange rate loss account by EUR 2.30.

As you can see, the actual bank account balance of USD 100.00 has not been altered. The entry only alters the basic currency balance.

When entering the exchange rate difference, you need to ascertain that the exchange value in basic currency corresponds to the actual exchange value, calculated at either the daily exchange rate or the closing one.

The figures in the account currency must not be altered. You must therefore proceed to make an entry that only alters the basic currency balance on the specific account.

You will have the exchange rate profit or loss account on the contra account.

Transactions at purchase exchange rates

Transactions valued at the purchase exchange rate

When the positions, valued with exchange rates at the time of purchase (historical) are increased or decreased, you will have to calculate the exchange rate of the exchange rate table, taking into account the development of the amounts of increase.

	USD amount	*Exchange*	*EUR exchange value*	*Total USD*	*Total EUR*	*Historical Exchange*
Acquisition of shares	100'000.00	0.9416	106'202.00	100'000.00	106'202.00	0.9416
Increase of shares	50'000.00	0.8792	56'870.00	150'000.00	163'072.00	0.919839

Investments and special exchange rates

Investments valued at the exchange rate of the time purchase

Certain investments (shares, real estate abroad) are valued using the exchange rate of the time of purchase (historical exchange) and not the current one. The exchange rate profit and loss is not accounted for until it is actually realized. You must therefore make certain these accounts do not get valued using the current exchange rate.
In order to input a fixed historical exchange rate, you need to create an additional currency on the **Accounts** table (e.g. USD1) with a fixed exchange rate.
It is essential that in the **Fixed** column of the **Exchange** table, when viewed in **Complete**, for each currency with a fixed exchange rate, **Yes** must be inserted; otherwise, the currency and its related account are still revalued.

This currency will then only be used for this specific account (ex: USD1) with a fixed rate.

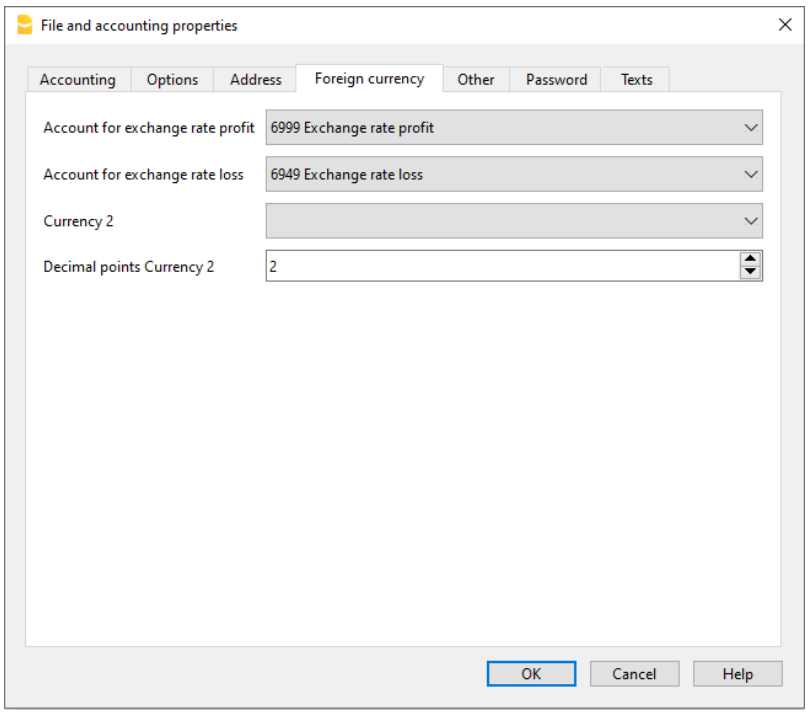
If you have to make a transfer from the USD account to the USD1 account, you proceed exactly as if you were working with two different currencies. For this reason you will have to use a two-row entry.

Opening with special exchange rates

By inputting the opening balances in the Opening column, foreign currency amounts will be converted to basic currency at the opening exchange rate.
If this system does not prove flexible enough (i.e. you need various special rates or there are rounding differences) the opening can be done manually by making normal entries, indicating the amounts and the exchange rates you want for each account. In this case, the "Opening" column of the Accounts table will be left blank.

File properties multi-currency accounting

See also the File Properties (Basic Data) page for information about the other sections of the dialog.



Account for exchange rate profit
From the accounts list, select the account for the exchange rate profit present in the Chart of Accounts.
You can only choose from class 3 and 4 accounts that are in basic currency.

In the Accounts table, it is also possible to specify the exchange rate difference account for each individual account.

Account for exchange rate loss
From the accounts list, select the one for the exchange rate loss present in the Chart of Accounts.

Currency2
It is possible to select a second currency in order to view the balances in a currency different from the basic one.
It is possible to add new currencies that might be missing from the list, proceeding as follows:

- in the **Exchange rates** table enter a new row; in the **Ref.Currency** column enter the basic currency for your accounting file, in the **Currency** column enter your desired currency
- From the **File** menu > **File and accounting properties** command, in the **Currency** tab, the added currency will also be visible and it can be chosen as Currency2.

Decimal points Currency2
This is the number of decimal points to be used when rounding the amounts in currency2.

Conversion of amounts into Currency 2

Currency 2 is displayed in the Currency2 view of the Accounts table and used when you wish to have an estimate of all account balances, including those in base currency, in the foreign currency, defined as currency 2.
It serves for information purposes only, to know the values of the balance sheet and profit and loss account in a currency other than the base currency at a given time. The conversion is based on the exchange rate set in the exchange rate table, Exchange rate column. If the exchange rate in currency 2 is changed in the exchange rate table, the amounts in currency 2 will be recalculated.
The conversion may lead to differences between balances in currency and those in currency 2. More information can be found on the Exchange Rates page.

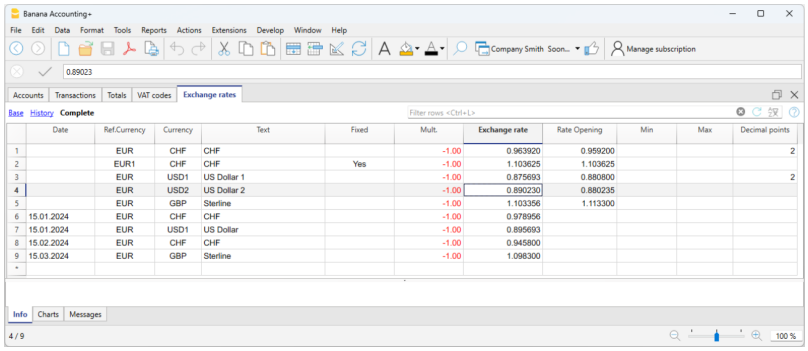
The conversion of the amounts into Currency 2 takes into account the currency of the account, with the following logic:

- If currency 2 is equal to the account currency, the amount in the account currency is used.
- Otherwise, if currency 2 is equal to the basic currency, the basic currency amount is used.
- Otherwise (if the amount is in any other currency) the amount in basic currency is converted into Currency 2 at the current exchange rate set in the Exchange rates table, therefore historical exchange rates are not used for the conversion.

Exchange rates table

In the Exchange Rates table, the basic currency (accounting currency) and foreign currencies with all their related parameters are entered.

Before setting up the Exchange Rates table, it is necessary to set up in the Accounts table, foreign currency accounts with their respective codes; you also need to define the basic currency in the File menu > File and accounting properties.



Exchange rates with and without date

There are two types of exchange rates:

1. **Exchange rates without date**
   The exchange rate rows without a date are used as reference rates to convert foreign currencies into the basic currency according to the current exchange rate. They are used:
   1. When there is no historical exchange rate (exchange rates with dates).
   2. At year end, to define official closing rates and calculate exchange rate differences (end of the accounting period).
      During the closing process, it is mandatory to use exchange rate rows without a date in order to calculate exchange rate differences.

      - **Current exchange rate and closing exchange rate**
        - It is the exchange rate entered in the **Exchange rate** column; it is the current exchange rate or the closing exchange rate.
        - This exchange rate is automatically used in the transactions, when there is no historical exchange (exchange rows with date).
          If you modify the exchange rate in the Exchange rates table, the exchange rates and amounts previously used in the journal rows **are not changed**.
        - It is used for the calculation of the balance column calculated in the accounts table and for the conversion to Currency 2.
        - Every time transactions in foreign currency are recorded, the resulting exchange rate differences are displayed in the **Calculated Balance** column of the **Accounts** table (**Balances** view). These differences are the foundation for calculating exchange rate differences and for the conversion into Currency 2.
        - **Closing exchange rate**
          - It is used as an exchange rate for exchange rate differences postings.
          - It becomes the opening exchange rate when creating a new year.

- **Opening exchange rate**
  It's the exchange rate entered in the **Rate Opening** column and it is used in the following cases:
  - When first creating a multi-currency file in Banana Accounting Plus
  - When creating the new fiscal year, the opening exchange rate is automatically taken from the previous year's closing rate (in the Exchange Rate column).
    The opening exchange rate is automatically used in the **Accounts** table to convert the opening amounts in foreign currency into the opening amounts in the basic currency of your accounting file.
    If you need to edit the opening exchange rate, you must use the **Recalculate accounting** command.

2. **Exchange rates with date (historical exchange rates)**
   When dates are entered in the **Exchange Rates** table, and foreign currency transactions are recorded in the **Transactions** table based on a date specified in the **Exchange Rates** table, the program selects the exchange rate with the date equal to or closest to but not exceeding the date of the transaction entry.
   The program uses the historical exchange rate in these cases:
   - When entering transactions at a specific date and in the **Exchange rates** table there is an historical exchange rate.
   - When creating exchange rate differences and specifying to use historical exchange rate.
     In exchange rates with a date (historical exchange rates), no opening exchange rate should be indicated (Opening Rate column).

Columns of the Exchange rates table

All the columns available for the Exchange rates table are visible in the **Complete** view.

Date

Rows without a date are used as reference exchange rates by the program. Rows with a date are used as historical exchange rates.

Ref. Currency

It is the starting currency (basic currency) for the exchange (EUR in the example).

Currency

This is the destination currency (foreign currency). It's value is converted into the Reference currency.

Text

A text to indicate the foreign currency description

Fixed

True or false. If there is a fixed exchange rate, enter **Yes** in this column. In this case, for the foreign currency with a fixed exchange rate, the same rate is used consistently until it is modified. Typically, a fixed exchange rate is applied when there are accounts whose value should not undergo continuous fluctuations, such as real estate investments.

Mult. (Multiplier)

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. In our templates, the **negative multiplication (-1)** is used in the **Multiplier** column of the Exchange rates table.

In this case:

- In the Ref. (Reference) Currency column, the base currency of the accounting system is entered
- In the Currency column, the foreign currency is entered.

When in the **Ref. Currency** and **Currency** columns the abbreviations of the currencies are reversed, the **Multiplier** 1 (positive exchange rate) must be entered in the column.

If transactions have already been made with the same currency, **do not change the multiplier**, otherwise the programme will report errors in the entries due to incorrect exchange rates.

Exchange rate

It is the current or closing exchange rate of the currency against the reference currency.
This is also used to calculate exchange rate differences. Before calculating exchange rate differences, it is necessary to update the rate in this column according to the official closing rate.

The exchange rate and the multiplier are being applied according to the following formulas

- With multiplier > 0
  Currency amount = Ref. currency amount* (exchange rate / |mult.|)

- With multiplier < 0
  Ref. currency amount = Currency amount * (exchange rate / |mult.|)

Opening Exchange rate

This is the exchange rate at the moment the accounting is opened. **To be indicated only on a row without date.**

- It is used to convert the opening amount of the foreign currencies into the opening amount of the accounting's basic currency.
- Should be corresponding to the closing exchange rate of the preceding year.
  When transitioning to the new fiscal year, the opening exchange rate is automatically updated based on the closing exchange rate from the previous year entered in the **Exchange Rate** column (**Exchange rates** table).
  If the closing exchange rates are not equal to the opening exchange rates, the Assets and Liabilities might result into different totals; see Differences in the Opening Balances.
- **The opening exchange rate should never be changed in the course of the year,** otherwise exchange rate differences are being created in the total of the opening balances.
- The opening exchange rate should not have a date.

Minimum

The minimum exchange rate accepted. If an inferior exchange rate is used for the transactions, there will be a warning.

Maximum

This column shows the maximum exchange rate accepted. If a superior exchange rate is used for the transactions, there will be a warning.

Decimal Points

The number of decimal points to be used when rounding the amounts of the foreign currency.

Modifications in the Exchange rate table

The current exchange rates for foreign currencies can be modified in the **Exchange rates** table, specifically in the **Exchange rate** column for rows without a date. In this scenario, when a transaction with an account in a foreign currency is entered in the **Transactions** table, the program automatically uses the exchange rate set in the **Exchange rates** table. If a change is made to an exchange rate in the **Exchange rates** table, there are no repercussions on previously entered transactions; the new exchange rate is applied to future transactions.

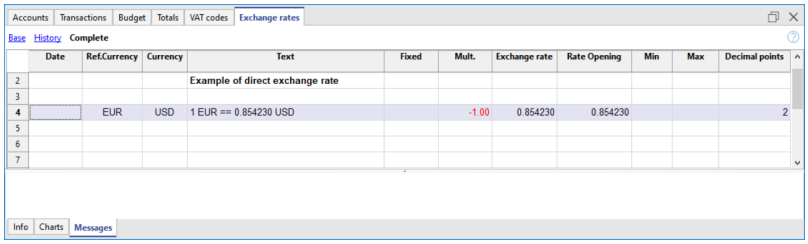
It is also possible to manually modify the exchange rate directly in the **Transactions** table by entering the desired rate in the **Exchange rate** column. This modification does not affect the exchange rate present in the **Exchange rates** table.

However, in the following cases, modifications do have repercussions:

- Modification of the Opening exchange rate
  If the opening exchange rate is modified, the next time you recalculate the accounting, the balances in basic currency of the accounts will be recalculated with the new exchange rate. Therefore, if you have opening balances, pay attention when modifying the Opening exchange rates.
  If you modify the opening exchange rates and there are opening balances, it is important to recalculate the accounting.
- Modification of the multiplier
  - When changing the multiplier of a currency already used in the **Transactions** table, the program will report a warning as soon as the accounting is being recalculated. The transaction amount and the correct amount in the basic currency will have to be reentered.
  - When the accounting is being recalculated, the opening balances in basic currency will be recalculated as a result.

Direct exchange rates

Direct exchange rates are those where the basic currency and the foreign currency are indicated on the same row.
In the example below, the direct exchange rate is EUR → USD.

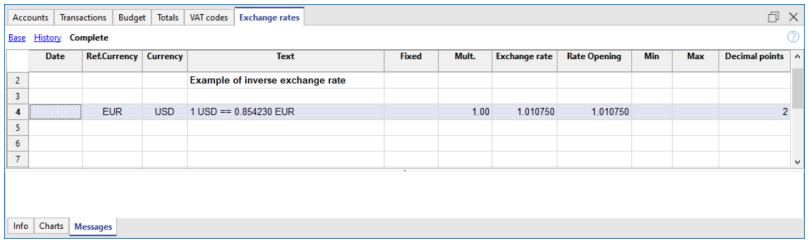


Indirect exchange rates

Indirect exchange rates are those where a direct exchange between two currencies is not being indicated (not recommended).
The exchange rate is deducted by the program based on other combinations of entered exchange rates

In the example, the EUR → USD exchange rate has not been defined, and the program deduces it by combining the EUR → USD and USD → EUR exchange rates.

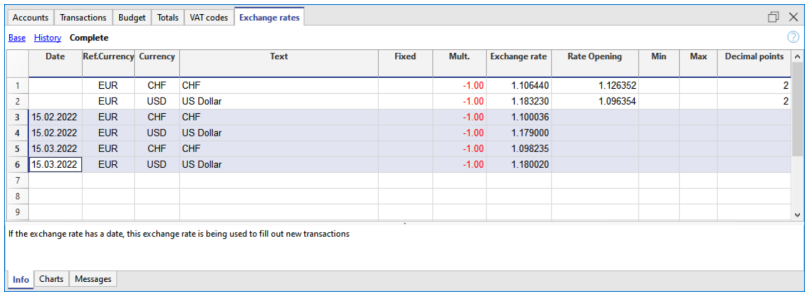
The program supports indirect exchange rates. It is advisable to **use only direct exchange rates** and avoid using accounts where the direct exchange rate between the base currency and the account currency is not specified. With indirect exchange rates it is might be possible that it will not not always be clear which exchange rate is being applied.



Historical exchange rates

As explained above, if an exchange has a date, the program considers it to be a historical exchange rate.
In the cases indicated here, the program chooses the exchange rate with a date equal to or less than the date of the transaction row.

- When entering transactions, if there is a historical exchange rate, it is proposed and used as the default exchange rate.
- When the exchange rate differences transactions are created and the option to use the historical exchange rate is activated.
- In rows with a date, the opening exchange is not used.



You can import exchange rates from another .ac2 file or copy / paste historical exchange rates from Excel.
If you import several historical exchange rates at the end of your accounting period, that is, when you have already entered accounting transactions, simply manually delete the transactions exchange rates (**Exchange rate** column, **Transactions** table) to make sure that the program uses the imported exchange rates instead of those entered in the transactions.

Monthly average exchange rate

When entering a monthly average exchange rate, this must be inserted manually in the Exchange rate table, in a row without date. In the Transactions table, for foreign currency accounts, the average exchange rate will always be included until it is updated again in the Exchange rate table.

For the monthly average exchange rate, we recommend consulting the page of the exchange rates proposed by the Swiss Confederation, available in Italian, French or German.

Incompatible exchange rates from previous versions

When the basic currency is entered as the reference currency, the exchange rates with a multiplier greater than 1 can present calculation differences between Banana Plus and the previous versions. In these rare cases, while opening an accounting file of a previous version, a warning message appears and the file is being opened as "read only".

To get the same amounts, correct the multiplier and the exchange rate as follows:

- Open the file in Banana Plus and confirm the warning message;
- Recheck the accounting (Shift + F9);
- The warning messages "Transaction multiplier is not the same as the one in the Exchange rate table" can be ignored;
- Verify whether the balances and the result of the accounting period present differences compared to those displayed in earlier versions. If there are no differences, just save the accounting under a new name; otherwise, it is necessary to proceed as follows:
- In the Exchange rate table, correct the exchange rate by multiplying it with the value of the multiplier and define the multiplier as 1 for the exchange rates with a multiplier greater than 1. For example, if we have a multiplier of 100 and an exchange rate of 0.9944608, correct the exchange rate to 99.44608 and the multiplier to 1.
- Recheck the accounting (Shift + F9).
- The warning messages "Transaction multiplier is not the same as the one in the Exchange rate table" can be ignored, or it is possible to delete them by clicking, in the corresponding transaction row, on the amount in basic currency and by pressing the F6 key
- Verify whether the balances and the result of the accounting period correspond with the ones indicated in earlier versions
- Save the file under a new name
- At this time, you can define the exchange rates and the multiplier in the preferred format, reverse or direct, with or without multiplier, verifying the balances and the result of the accounting period after each modification.

Chart of accounts | multi-currency accounting

In contrast to Double-entry bookkeeping, Multi-currency Accounting has the Exchange rate table and columns for calculating foreign currency amounts and balances.

Grouping of the Accounts table

For the Accounts and Groups grouping system, please refer to the Grouping System page.

Setting the basic currency

The base currency is set from the menu File > Accounting properties

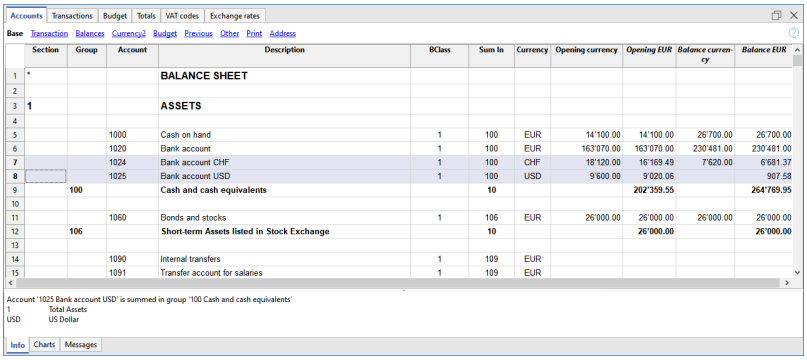
Account Currency

Each account has a currency abbreviation, which may be that of the base currency or a foreign currency abbreviation, indicated in the exchange rate table.

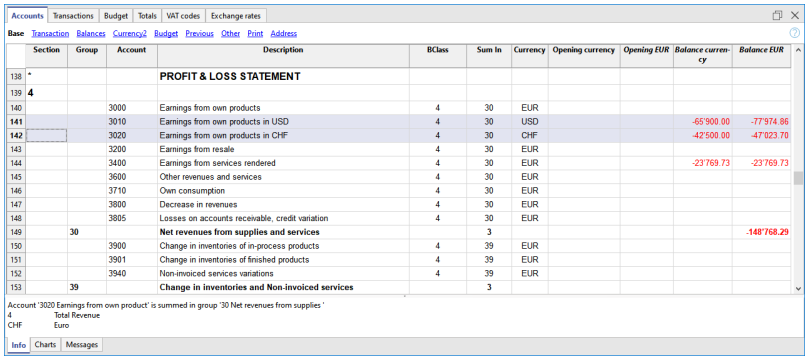
Assets and liabilities accounts can be set up in different foreign currencies in addition to the base currency (in the example EUR).

- **Foreign Currency Accounts**
  Accounts in foreign currencies are set up in the **Accounts** table. In the **Currency** column **,** for each foreign currency account the currency code must be entered.
  In the Exchange rate table, for each foreign currency, the abbreviations of the foreign currencies, set in the Accounts table, and the opening exchange rate must be entered.
  In the example below, the base currency is **EUR**. The abbreviation of the base currency **EUR** appears in the column headings with the amounts in base currency.

- **Accounts in base currency (accounting currency)**
  Accounts in base currency are set up in the Accounts table. In the Currency column, the abbreviation of the base currency must be entered.



Income and Expense accounts, other than in basic currency (EUR in the example), can also be set in different currencies.



Explanation of multi-currency accounting columns

Currency

Enter the symbol of the account currency. For foreign currency accounts, the symbol must also be present in the exchange rate table.

Opening currency

The initial balance is entered for each account, whether it is a basic or foreign currency account

Opening balance (basic currency)

- A protected column calculated by the program.
- The initial balance in basic currency is calculated by the program.
- For basic currency accounts, the opening balance in the Opening currency column is reported.
- For foreign currency accounts, the balance is converted according to the exchange rate in the **exchange** rate table.

Balance currency

- Protected column used by the program.
- The balance is calculated by the programme and corresponds to the sum of the opening balance (for accounts in foreign currency, this is the balance converted into the base currency) and the amounts of the transactions in base currency and in foreign currency (amounts converted according to an exchange rate, which can be found in the exchange rate table).

Balance

- Protected column used by the program.
- The balance is calculated by the program and corresponds to the sum of the opening balance (for accounts in foreign currency it is the balance converted into basic currency) and the amounts of the transactions in basic currency and in foreign currency (amounts converted according to an exchange rate present in the exchange rate table).

Calculated balance

- Protected column used by the program.
- This is the currency balance of the account converted at the current exchange rate (exchange rate from the exchange table of the undated row).
- In this column, the currency account balances converted to basic currency may differ from those in the Balance column, as exchange rate differences are present.

Exchange rate difference account

- Visible in the **Other** view.
- In this column, you can enter an exchange rate profit or loss account for a given account. The account you enter will be used by the Create Exchange Rate Difference procedure instead of the exchange rate profit and loss accounts defined in the multi-currency file properties.
- In the Exchange Rate Difference Account column you can specify:
  - **"0;0"** This means that no exchange rate difference is to be calculated for this account. It is used for historical exchange rates, which must not change.
  - **Two accounts separated by semicolons, "Currency Exchange loss account; Currency Exchange rate profit", e.g. "6949;6999".** If there is a loss the first account will be used, if there is a profit the second.
  - **"One account only" for example "6949"**. This account will always be used whether there is an exchange rate profit or loss.

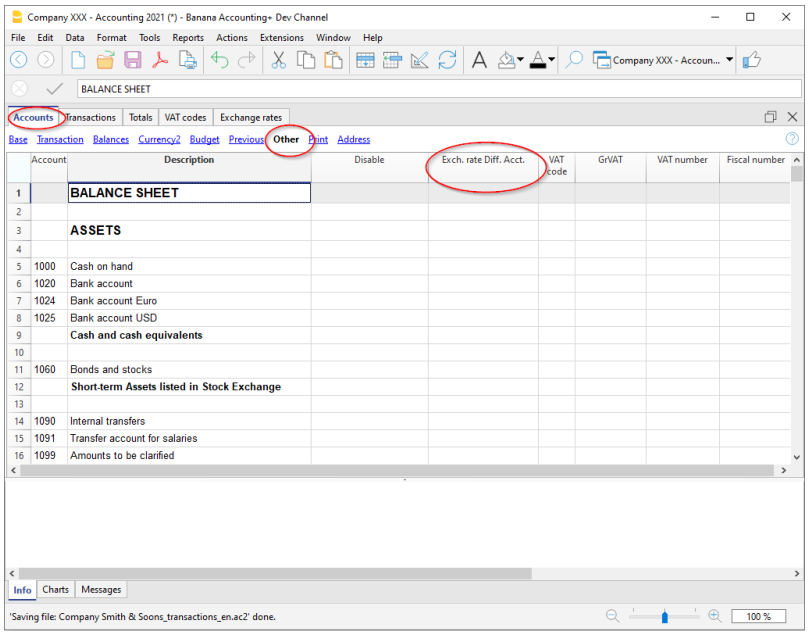
Opening balances

Information on how to enter opening balances in multi-currency accounting is available on the Opening balances page in multi-currency accounting.

Exchange Profit and Loss Accounts

In the chart of accounts, it is necessary to insert the predefined accounts for the exchange gain and loss to be reported in the File menu File properties → Foreign currency.

Accounts for exchange rate differences must have BClass 3 (Costs - Exchange Loss) or 4 (Revenue - Exchange Profit).



Revaluation accounts and historical exchange rates

Exchange rates are fluctuating. The actual value of the balance in the account currency varies therefore depending on the foreign exchange fluctuation.

The basic currency amount of an account is being calculated using the opening exchange rate and

the exchange rates that are indicated in the transactions. Because this value corresponds to equivalent of today's exchange rate, it is necessary to revaluate the account.
The revaluation takes place by calculating the exchange rate differences. With the automatic calculation of exchange differences, the software enters an amount in basic currency (exchange difference) so that the balance in basic currency is equal to the counter value (calculated balance column).

This alignment operation is done at the end of the year, before closing the accounts, or when you want to print a balance sheet with exchange values that correspond to the current reality. See the command Create transaction for exchange rate variation.

There are accounts (related to investments, for example) for which a so-called historic exchange rate is being used. By an historical exchange rate, we mean an exchange rate that doesn't vary over time.

There are two ways to have currencies that do not vary:

- Create an additional currency code in the exchange rate table (e.g. USD2) to which the same exchange rate will always be attributed.
  - In the currency description, indicate that this is a historical exchange rate.
  - This currency must then be used for the account with the historical exchange rate and of course also in the entries for the account.
  - For each new account with a different historical exchange rate, create a new currency symbol.
    You can create as many currency symbols as you need for different accounts with historical exchange rates.
  - Change the exchange rate of the historical account if there are additional purchases or sales that require an adjustment of the value, while creating a transaction for the exchange rate profit or loss.
- Entering opening balances as Opening transactions.
  - Instead of using the opening balances column, the opening balances are entered as transactions. You can assign the opening exchange rate you want.
  - In the **Account exchange difference** column enter the value **"0;0"** indicating that the account should not be revalued.

Group totals in foreign currency

Normally, the columns with amounts in foreign currency don't have totals, as it makes little sense to calculate totals for values in a different currency.

If you have a group that includes only accounts in a specific currency, the currency symbol can be indicated at a group level and, in the Accounts table, the program totals these amounts. If there were to be accounts with various currency symbols, there would be no amount indicated (the program would not report an error either).

Change the basic currency in the multi-currency accounting

In multi-currency accounting all amounts are shown both in the account currency and in the basic currency. If you change the basic currency all exchange rates and amounts in basic currency must be re-entered manually.

It is recommended to change the base currency at the beginning of the year, when there are no operations yet. Anyway, you can still do it during the year, for example, if you want to change the basic currency of an existing accounting file (for example if your accounting file is in EUR and you want it in USD), proceed as follows:

- Save the file under a different name
- In the File properties
  - Indicate the new basic currency
  - Delete the reference to the previous year file ('Options' section)
- In the Exchange rates table enter the exchange rates referred to the basic currency:
  - If there are many transactions to be converted, you can enter median exchange rates for each month in the exchange rate table, indicating the beginning of the month's date).The program will use the historic exchange rate in the transactions.
- In the Chart of accounts:
  - Replace the old currency with the new one
    You can use the Find and Replace function
  - If there are opening balances, you need to re-enter them in the new currency
  - Also, the Previous year balance, budget and other columns must be converted
- In the Transactions table:
  If there are transactions, you need to correct them row by row:
  - For those transactions that are already in the correct currency, with the **F6** key the program recalculates the amount in the new basic currency.
  - For other transactions you need to enter the right amount in the basic currency and then press **F6.**
- In the Budget table:
  Proceed just as in the Transactions table
- Use the Check accounting command of the **Actions** menu, fix possible errors, and keep using the Check accounting command until there are no more error messages.

Transactions multi-currency accounting

With the multi-currency accounting application it is also possible to record transactions with accounts in foreign currencies. In the Transactions Table you can enter the accounting transactions. All elements of the transaction must be indicated, as well as the currency amount of the account, the exchange rate that applies to this transaction and the amount in basic currency.

Explanations of the columns

In the **Transactions Table** of the multi-currency accounting, other than the columns of the double-entry accounting, there are the following extra columns:

- **Currency amount**
  This is the amount of the currency specified in the column with the currency symbol.
  This amount is used by the program to update the balance of the related account in currency.
- **Currency**
  This is the currency symbol of the currency to which the amount refers.
  The currency symbol has to be the one of the basic currency, specified in the File and accounting properties (File menu), or the currency symbol of an amount indicated in the **Debit A/C** or **Credit A/C** columns.
  You can also use a different currency as long as the indicated Debit A/C and the Credit A/C are basic currency accounts.
  In this case the amount in currency is used as a reference, but will not be used for accounting purposes
- **Exchange rate**
  Used to convert the foreign currency amount in its basic currency equivalent.
- **Amount in Basic currency**
  The transaction amount, expressed in basic currency.
  This amount is used by the program to update the balance of the related account in basic currency.
- **Exchange rate multiplier**
  Normally not visible in the view, this value is multiplied by the exchange rate.

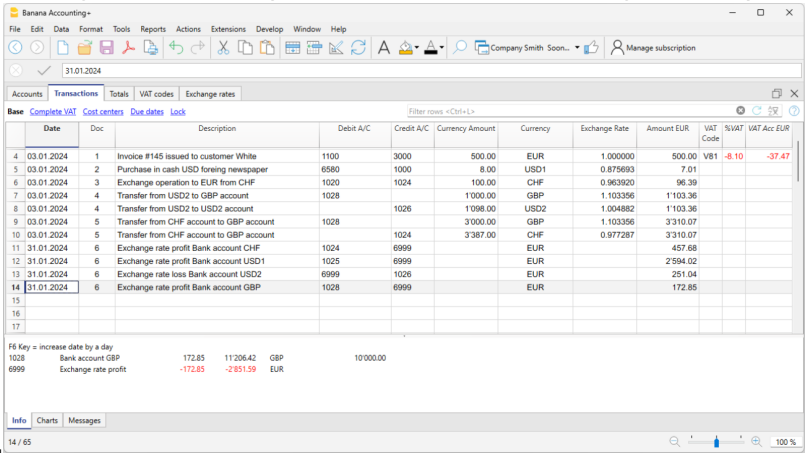
Useful advice

- While being positioned on the **Currency Amount** column and pressing the **F6** key, the program rewrites all values with the earlier explained logic, as if there were no values present. This feature is useful when the Debit A/C or the Credit A/C is modified.
- If there is a registration with a single account in basis currency (in 'Multiple transactions' - see Transaction types) and its value of the **Currency** column has been changed manually in a currency symbol of a foreign currency, it is necessary to be positioned on the cell of the **Currency** column and press the **F6** key in order to update the exchange rate and calculate the amount in basic currency.
- Smart fill for the **Exchange rate** column
  The program suggests several exchange rates, picking them up from the **Exchange rates table** or from exchange rates previously used in the transactions.

Types of transactions in multi-currency accounting

All amounts, whether in basic currency or foreign currency must always be entered in the **Currency Amount** column.

As regards the exchange rates, multiplier and historical exchange rates, please refer to the Exchange rates table page.



Attention: in the transaction examples, the basic currency is the Euro.

For each transaction, there are two accounts (debit account and credit account). In the program, only one foreign currency per transaction row can be used. So there can be the following direct combinations:

- **Entries between two accounts in basic currency with the amount in basic currency** (in the image, transactions n.1 in the Doc column). The account currency is the basic currency.
- **Entries between two accounts in basic currency with the amount in foreign currency** (Doc 2)
  The indicated accounts are in basic currency, but the currency symbol and the amount in currency, indicated in the transaction row, are not in basic currency, but in a different currency. To insert the different currency, the user has to manually change the currency symbol.
  This is being used when one goes abroad and money is being exchanged in order to pay in local currency. In this case we do not have a specific account.
  For the calculation of the balance (both accounts being in basic currency) only the amount of basic currency column is being used.
- **Entries between an account in foreign currency and one in basic currency** (Doc 3)
  The currency needs to be the one of the account in foreign currency.
  For the calculation of the balance of the account in foreign currency, the program uses the amount in foreign currency and for the balance in basic currency, the program uses the amount in basic currency.
- **Entries between two accounts with the same foreign currency** (Doc 4)
  The currency needs to be the same as the account currency of both accounts (USD1 and USD2). In order to update the exchange rate and calculate the amount in basic currency, it is necessary to be positioned on the cell of the **Currency** column and press the **F6** key.
- **Entries with two accounts in different foreign currencies** (Doc 5)
  For example, the bank makes an exchange operation between two foreign currencies:
  In this case, the transaction needs to be recorded on two rows.
  The amount in basic currency needs to be the same. It is useful to use an amount close to the current exchange rate to avoid excessive exchange rate differences.
  In order for the amounts in basic currency to be equal, the amount in basic currency needs to

be indicated manually, and the program will calculate the exchange rate.

- **Exchange rate differences** (Doc 6)
  The goal of this transaction is to realign the balance of the basic currency account with the equivalent of the Foreign currency account at today's exchange rate.
  On the Foreign currency account, only the amount in basic currency related to the exchange rate differences is being recorded.
  They are automatically generated with the Create transaction for exchange rate variation command.
  - For the exchange rate profits, the program automatically indicates the account to be revaluated in debit and the exchange rate profit account in credit. The exchange rate profit account is indicated in the File and Accounting properties (Basic Data), or in the specified account -> **Exchange rate differences account** column of the **Other** view (intended for one or several specific accounts).
  - For the exchange rate losses, the program automatically indicates the account to be revaluated in credit and the exchange rate loss account in debit. The exchange rate loss account is indicated in the File and Accounting properties (Basic Data), or in the specified account -> **Exchange rate differences account** column of the **Other** view (intended for one or several specific accounts).
  - The Currency amount is being left empty
  - The Currency symbol is the basic currency
  - In the **Basic currency amount** column, the amount of the revaluation of the account (profit or loss) is being indicated.

Establishing the exchange rate

The accountant is the one who decides which exchange rate to use for each single operation. Generally, the following rules are being applied:

- For normal operations, the exchange rate of the day is being used
- For buying or selling currency, the values indicated by a money exchange office or a bank are being used.
  First the amount in foreign currency is being indicated in the program and then the amount in basic currency. The program calculates the exchange rate. The exchange rate indicated by the bank can be slightly different, because banks specify exchange rates with few figures after the decimal point and often round the amounts.
- When several operations with the same exchange rate are being recorded, it is useful to update the exchange rate in the **Exchange rates** table, so that the program can automatically apply it.
- For operations from abroad that are subject to VAT, the national authority might impose a standard exchange rate. In this case, that exchange rate should be inserted in the **Exchange rate** column of the transaction
- To purchase real estate or equity investments, an historical exchange rate is being used. In that case, a currency symbol needs to be created in the **Exchange rates** table (for example USD1) with an historical exchange rate, that is not being subject to the fluctuations of the exchange rate.
  One can create as many currency symbols as desired for all historical exchange rates.

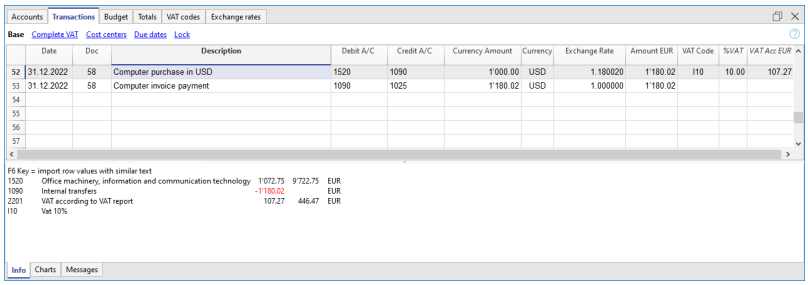
Transactions with VAT

The VAT account and the account from which the VAT is being deducted have to be in basic currency. It is impossible to use a VAT code to deduct the VAT from a foreign currency account. In order to

record operations with VAT that have accounts in foreign currency as their counterpart, ***two*** transaction rows have to be used:

- First, the amount of the purchase is being recorded on an Internal transfers account in basic currency and the related VAT code is being applied. The amount in basic currency has to be calculated using an exchange rate in accordance with the requirements of the Tax administration.
- In a second row, the balance of the **Internal transfers** account is being put to zero; as its counterpart, the account in foreign currency should be entered.
  The amount used for this transaction, both in basic currency and in foreign currency, has to be excluding VAT. Obviously, the exchange rate that has to be used is the same one as the one being used in the preceding transaction.

In the example, the basic currency is the EUR. We are dealing with a national purchase, but paid from a foreign currency account (USD).



VAT and foreign currency transactions

In transactions with foreign currency accounts, it is possible to record VAT with a gross amount (Amount type 0, with VAT).
If you enter net values (Amount type 1, without VAT), the program indicates an error, because the calculation of the gross value would in many cases be incorrect due to the rounding up of VAT and of the exchange rate.
In these cases it is advisable to enter the gross value. See also the Explanations of the error.

Automatism while entering multi-currency transactions

When a new transaction is being entered, the data in the above mentioned columns have to be completed.

When some values of the transaction row are modified, the program completes the transaction with the predefined values. If these values do not satisfy the user's requirements, these have to be modified in the transaction row.

The modification of the values in the **Exchange rates table** have no effect on already entered transaction rows. Thus, when the exchange rate in the **Exchange rates table** is modified, this has no influence whatsoever on already inserted transactions.

- When the amount in currency is entered and there is either a Debit A/C or a Credit A/C, and no other values are entered, the program operates as follows:
  - the currency symbol is retrieved from the account in use, giving priority to the account that is not in basic currency;
  - the exchange rate, defined in the **Exchange rates** table, is applied with the following

logic:
        - the historical exchange rate is applied, with a date earlier or equal to the transaction date
        - tf there is no historical exchange rate to be found, the exchange rate from the row without date is applied.
    - the multiplier, defined in the **Exchange rates table**, is applied or the number 1 if it is the basic currency;
    - the amount in basic currency is calculated.
- When the amount in currency is modified (and there are already other values present), the program operates as follows:
    - the amount in basic currency is calculated with the existing exchange rate
- If the currency symbol is modified the program operates as follows:
    - the exchange rate with the multiplier is applied and the amount in basic currency is calculated (like above)
- If the exchange rate is modified the program operates as follows:
    - the amount in basic currency is calculated using the entered exchange rate
- When the amount in basic currency is modified the program operates as follows:
    - the exchange rate is recalculated.

Info window

In the info window, the program indicates:

- Differences, if any, between the Debit and Credit total movements in basic currency
- Explanation on the different uses of the **F6** key

For the accounts related to the transaction row on which one is positioned, the program always indicates in the Info windows:

- the account number
- the account description
- the transaction's amount in basic currency
- the current account balance in basic currency
- the account currency symbol
- the transaction's amount in the account currency (if different from the basic currency)
- the current account balance in currency (if different from the basic currency)

Transactions for opening balances

For multi-currency accounting, when entering the opening balances in the **Accounts** table, the program converts the amounts into basic currency, using the opening exchange rate defined in the **Exchange rates** table, **Opening exchange rate** column.
To use historical exchange rates as opening balances, you can create another currency symbol or create transactions in the **Transactions** table with the opening balances. This way you can use different exchange rates for different accounts.

- Enter a single transaction for each account with an opening balance (Assets and Liabilities), indicating the initial accounting date and the **Debit** or **Credit** account.
- In the **DocType** column enter the "01" value to indicate that it is an opening value.
    - In the Banana Accounting reports or printouts this amount will be shown as opening balance.

    - However the transaction doesn't update the **Opening balance** column in the **Accounts** table

When using opening transactions, please consider that:

- In order to avoid the revaluation of the accounts with the current exchange rate, in the **Accounts** table, enter the "0;0" value in Exchange rate difference account column
- The software allows you to add both some opening balances in the **Accounts** table and some opening transactions in the **Transactions** table (Assets and Liabilities).
  In both cases the amounts are considered in the calculations and, if it is the same account, they are added together.
  We do not recommend using the two methods simultaneously to avoid hard-to-find errors and differences.
- Opening transactions must be entered manually.
  Any debit and credit differences are shown as a transaction difference.

Data transfer from earlier versions

In version 4 or earlier, the absence of a currency symbol in the **Transactions** table was being interpreted as a transaction in basic currency.
In version 7 and in version 8, each transaction needs to have its own currency symbol. Therefore, when you update from version 4 to version 7 or 8, in the accounting file, the transactions without a currency symbol need to be completed. To do this, a new **Currency** column must be added to the **Transactions** table by executing the Columns setup command from the **Data** menu.

Exchange rate differences

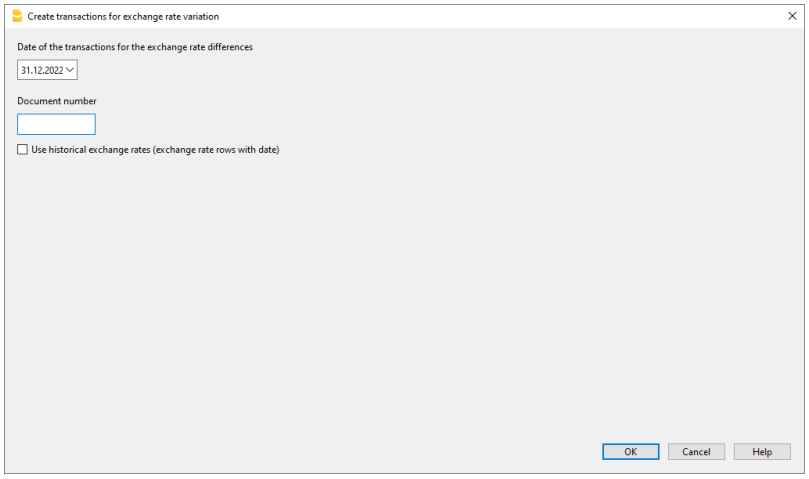
Create transactions for exchange rate differences

For theoretical aspects please visit the Revaluations and exchange rate differences page.

- The exchange differences transactions are adjustment transactions that balance out the foreign currency account balance with the basic currency calculated balance. In essence, it is a matter of re-adjusting the values in the basic currency, taking into account exchange rate loss or gain, due to the fluctuations of the exchange rates.
- If these exchange rate differences are not recorded, there may be differences in the opening balances of the following year.
- The exchange rate differences can be calculated at the end of the closing year or during the accounting period (for example at the end of a quarter). In this case the historical changes can be useful, as they allow you to have different exchange rates at specific dates.
- The program calculates the exchange rate difference based on the balances at the specified date. It is therefore possible to calculate the exchange rate difference at a specific date, even if you have entered transactions after that date.
- For further explanations, see also the Exchange rate differences not booked page
- Exchange rate differences are not calculated on the accounts belonging to the profit and loss account. Exchange rate profit/losses, which are generated by exchange rate differences, are financial and non-operating items and are therefore not included in the determination of operating income or the profit and loss account.

The Calculate exchange rate differences dialog

The **Create transaction for exchange rate variation...** command, from the **Actions** menu, calculates the revaluations for the foreign currencies accounts.



Date of the transactions for the exchange rate differences

The program is able to calculate the exchange rate difference on a date even if there are postings beyond the date.

- Enter the date for your exchange rate differences transactions.
    - The program will suggest the final date of the current month, related to the last entered

transaction.
    - If there are transactions for exchange rate differences with the same date, the program asks whether they should be replaced. The program considers the transactions for the exchange rates differences as existing if they have the same date, doc, description, accounts and currency and when there is no amount in the account currency.

Document number

Enter the document number your exchange rate differences transactions should have.

Use historical exchange rates (exchange rate rows with date)

- Use when option **is not activated**
    - If in your Exchange rate table there are no historical exchange rates (exchange rates with a date) this option is not activated.
    - The program will use the exchange rate in your Exchange rate table of the rows without date
    - if you are using historical exchange rates for the year closure, be careful that the exchange rate used should be the same as the current one.
- Use when option **is activated**
    - The program will indicate the date of the exchange rate, found in the Exchange rates table, that will be used to calculate the exchange rate difference.
      This is going to be the exchange rate with a date equal or prior to the indicated date.
    - When calculating exchange rate differences at year end we suggest this option not to be activated
    - When booking exchange rate difference transactions at year end, the historical exchange rate must be the same as the current exchange rate, otherwise you get an error message saying that the exchange rate differences have not been calculated (even though they have been).

Values used to create the transactions

For more information, we refer to our page Multi-currency transactions.

Amount of the transaction

- Transactions for exchange rate differences are being created only for the accounts in foreign currency which, at the specified date, have a different balance in basic currency compared to the calculated one.
- For the amount in basic currency, the difference between the account balance in basic currency and the account balance in foreign currency converted in basic currency is being used.

Account balance

For the calculation of the exchange rate differences, the balances in the account currency and in basic currency are being used, at the specified date.

Exchange rate profit and exchange rate loss accounts

As exchange rate profit and loss accounts are being used, in order of priority:

1. The indicated accounts entered in the specific column of the chart of accounts.

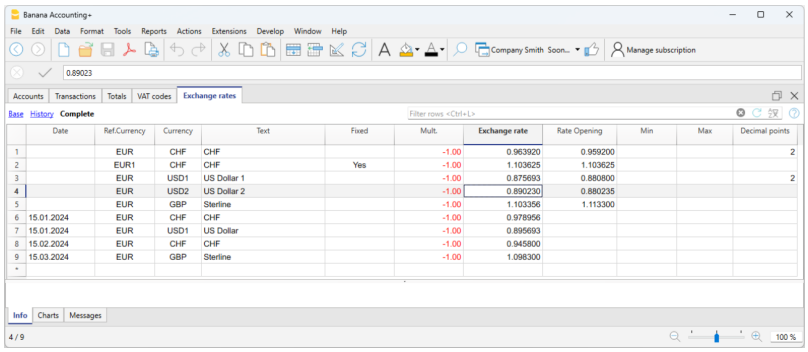
2. The exchange rate profit & loss accounts indicated in the File and Accounting properties.

Position of inserted rows

When using the command, while in the **Transactions** table, the rows are being inserted at the position of the cursor.
Otherwise, they will be inserted at the end or at the previous position in case they are replacing existing transactions.

Before using the command

1. In the **File and Accounting properties** of the **File** menu, **Foreign Currency** section, make sure that the Exchange rate profit and loss accounts are being indicated. It is equally possible to indicate the same account for both the exchange rate profits or losses.
2. Make sure that the accounts in foreign currency are being updated and that the balances in foreign currency of these accounts (for example bank accounts) correspond to the balance indicated by the bank.
3. Update the current exchange rates of the **Exchange rate** table.
   You should indicate the closing exchange rates or those of a period's end in the **rows without a date**, in the **Exchange Rate** column (do not modify the opening exchange rate in the Rate Opening column). In order to calculate the Exchange rate differences, the program uses the exchange rates of the rows without a date. If these last ones are absent, the program produces an error message.



Opening exchange rates for the New Year

To make the Opening balances of the New Year in Basic currency correspond exactly with the closing balances of the preceding year, the Opening Exchange rates of the New Year, indicated in the Exchange Rate table, have to be the same as those being used for the closing of the accounting, so:

- The closing exchange rates have to be indicated in the **Exchange rate** column of the rows without a date;
- The opening exchange rates have to be indicated in the **Rate Opening** columns of the rows without a date.

The procedure of **creating a new year or of the updating of the opening balances**, copies the closing balances (Exchange rate column, rows without date) of the previous year into the opening exchange rates (Exchange rate table, Rate Opening column, rows without date) of the new year's file.

Exchange rate differences with cost centers

The **Create transaction for exchange rate variation...** command does not include any exchange rate differences present in cost centers in currencies other than the accounting currency. These differences must be recorded manually at the end of the year. The transaction should present only the accounting currency amount; indicate this amount first, then the cost center involved and the cost center currency. When the currency is entered, the amount in the currency of the accounting will be deleted and must be re-entered.

Budget

In the **Budget** Table the financial planning is entered. The entry of the transactions is identical to that of the Transactions table.
Depending on the type of accounting there can be different columns for the Budget.
There are also columns for entering Quantities and Prices and calculation formulas.

For more information about the Budget, see the Budget Table page.

Opening Balances in Multi-Currency Accounting

Opening balances when starting with Banana Accounting

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

Before proceeding to enter the opening balances, it is important to make some **fundamental settings**:

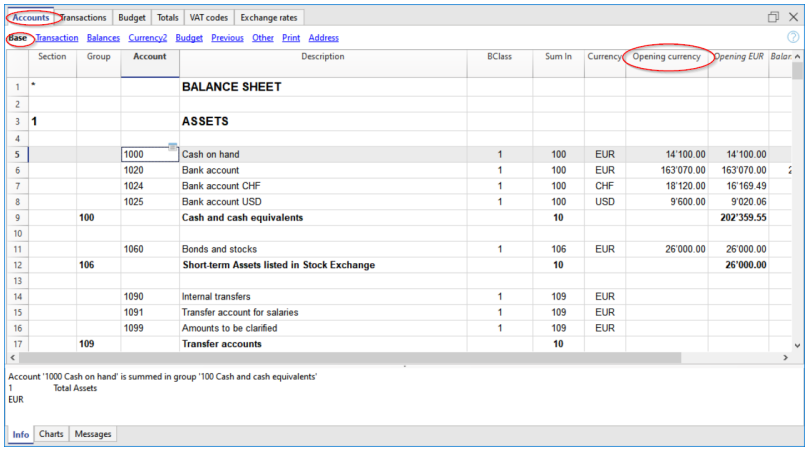
Exchange rates table

- In the **Exchange rates** table, set the foreign currencies and the corresponding **opening exchange rate**, referred to the **basic currency**.
  The opening exchange rate is only inserted if Banana Accounting is used for the first time, and is automatically updated in the subsequent years, when creating the new year via the Actions → Create new year menu, based on the final exchange rate of the the previous year's file.
- The opening exchange rate must always be indicated in an undated row and must never be modified, except for errors or in case of special situations.
- The opening exchange rates must be identical to those of the previous year. See Differences in opening balances.

Accounts table

- Make sure that there is an account to record the exchange differences in the Chart of Accounts (Income Statement) and that this has been indicated in the File → File Properties (Basic Data) → Foreign currency menu.
- The opening balances must be entered in the Base view of the Accounts table, **Opening currency** column, for both the **basic** currency and the foreign currency.
- The **Opening** column (basic currency) is protected. The program automatically calculates the exchange value for the basic currency according to the opening rate indicated in the exchange rate table.
- **Liabilities** balances must be entered with **a minus sign in front of the amount**.
- After entering the opening balances of the financial statements, check that the total Assets are equal to the Liabilities, so that the accounting is balanced. If there are any differences in the opening balances, they must be checked and corrected.

1. Go to the **Accounts** table, **Base** view, **Opening** column.
2. Manually report the opening balances of the Assets and Liabilities accounts. **Liabilities balances must be entered with a minus sign in front of the amount**.
3. Check that the total Assets is equal to the total Liabilities to have a balanced accounting. If there are any differences in the opening balances, they need to be checked and corrected.



Opening balances of Cost Centers and Segments

In the Accounts table, the **Opening** column can also be used to enter the opening balances of the Cost Centers.

To enter the opening balances of the segments, opening transactions must instead be made. More details are available on the Segments page.

Start with Banana Accounting during the year

If you start a new accounting, taking over work already done with other programs, there are two possibilities:

1. Start accounting from the beginning of the year, by entering the opening balances at the beginning of the year (Accounts table, Opening column) and the transactions (Transactions table) that have already been previously recorded with other programs (also see Transferring data from other software). Thus you will have all the accounting details in one file.
2. Starting from the date when the accounting is taken over:
    - Enter the opening balances (Accounts table, Opening column), taking over the values of the other accounting.
      In addition to entering the opening balances of the Assets and Liabilities accounts, it is also necessary to enter those of the Expenses (positive amounts) and Revenues (negative amounts).
    - The operating result up to that point must be disclosed in the Profit / Loss carried forward account.
      If it is a profit, the opening balance must be entered in negative, if it is a loss, in positive .
    - Check that the sums of the opening balances are zero, so that the program does not signal any differences.
    - Enter the new entries in the Transactions table.

Opening balances as opening transactions

Opening balances can also be entered as opening transactions in the Transactions table, both for all balance sheet accounts and for some categories of accounts, such as those of the segments, which must be manually posted in the Transactions table.

For each opening transaction, proceed as follows:

- Indicate the accounting start date as the transaction date.

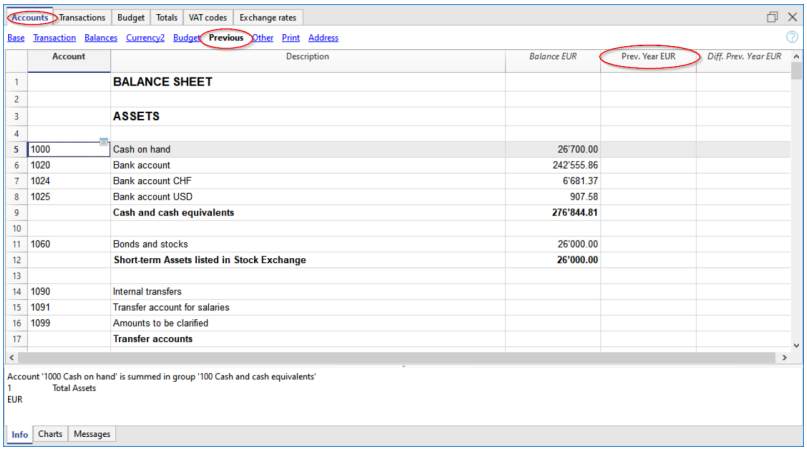
- In the Doc Type column, enter the code "01".
- Indicate the debit or credit account and the amount.
- The total of the opening debit balances must match those in credit.

Opening balances entered as transactions are used when preparing reports. When there are opening balances in the Opening column of the Accounts table and the opening balances of some accounts are also manually entered in the Transactions table (e.g. opening segments balances), these are automatically added to those present in the Opening column of the Accounts table.

Entry via transactions can be useful if different opening rates than those of the exchange rate table are required. If you use this procedure, you need to be clear about the accounting and legal implications.

Balances of the previous year

If you start a new accounting by taking over an existing accounting and you want the previous year's values to appear on the printouts, it is necessary to enter the previous year's balances in the **Previous view, Previous Year** column of the **Accounts table**:
The previous amounts are displayed in the printouts of the Enhanced balance sheet in the **Previous Year** column.

- Enter the closing balances of the previous year of the Assets accounts.
- Enter the closing balances of the previous year of the Liabilities accounts (insert the minus sign in front of the amount).
- Enter the last year's closing balances of the Expenses.
- Enter the final balances of the previous year of Revenues (insert the minus sign in front of the amount).
- 

Create new year

When you start the new year, the program automatically carries over the opening balances to the following year.
Consult the Create New Year lesson.

Print opening balances

To print the opening balances:

- To print the contents of the table, use the Print / Preview command, by selecting the rows of the

Balance Sheet.

- You can also use the Accounting printouts and set the printout only for the Balance Sheet part and the opening column.

Printouts

All the printouts of the Balance Sheet, Profit and Loss Statement, and the various Accounting Reports are available from the **Reports** menu. Each command has various options for customizing the various printouts.

The printouts have the same features as those of the Double-entry accounting, but with the display of columns and values of foreign currencies, exchange rates and counter values in basic currency.

The principal printouts available:

- Account card
- Enhanced Balance Sheet
- Enhanced Balance Sheet by groups
- Accounting Report

Account card multi-currency accounting

Columns and views of the account card

In the Account card, there are three groups with of columns. In the headers of the Debit, Credit and Balance columns, the initials of the respective coins are indicated.

- Basic currency
  Indicated are the opening balance, the transactions, and the balance in basic currency.
- Account currency
  The transactions in the Account currency are being indicated.
  When the accounts are in Basic currency, these values are identical to those of the Basic currency.
- Currency2
  For every transaction, the amount in Currency2 is being indicated. The logic of for converting amounts depends on the account currency, see Converting to Currency 2 on the Multi-Currency File Properties page.
  For the account card the amounts of the transactions are converted with the following logic:
  - For the opening or carry forward rows, the account balance is converted.
  - For the transactions
    - The Debit and Credit amounts in Currency 2 are converted.
    - The balance of the account in Currency 2 is calculated by adding the amounts in Currency 2 resulting from the conversions.
      It is possible that the final balance of the Currency 2 account is not equal to the balance of the currency account converted to Currency 2. See the Exchange rates issues page for possible rounding differences

  - Transaction currency
    It is not visible if it is not equal to the account currency or not in Basic currency. If an account is registered in a currency different from the account currency, but equal to Currency2, the amounts in Currency2 will not be the original ones, but those converted from the basic currency.

Views of the Account cards

In the multi-currency account card there are several views, each of which displays certain columns at the same time. As you move from one view to another, the columns change.

You can change the arrangement of the columns and create additional views. More details about the views can be found at the following link: Tables setup.

Data editing

It is not possible to modify the data in the Account card. Double-click on the (underlined) row number to go back to the original corresponding row of the Transactions or Budget table. More details are available on the Account card page (paragraph Updating the Account card).

Info Window

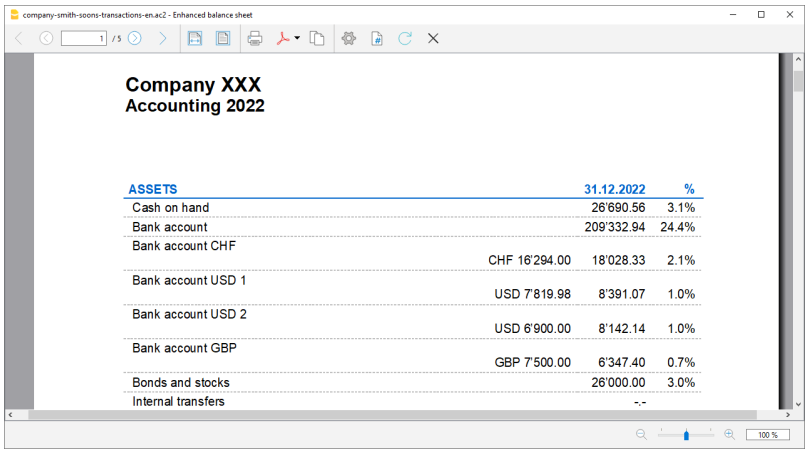
In the lower part of the screen, the Info window, the values of the accounts related to the active transaction are being indicated.

- Account number
- Account description
- Transaction amount of the account in Basic currency
- Actual Account Balance in Basic currency
- Account's currency symbol
- Transaction amount of the account in the Account currency
- Actual Account Balance in Account currency

Enhanced balance sheet multi-currency accounting

The Enhanced Balance Sheet in the multi-currency accounting is done the same way as the one in double-entry accounting. 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 basic currency (amount converted).

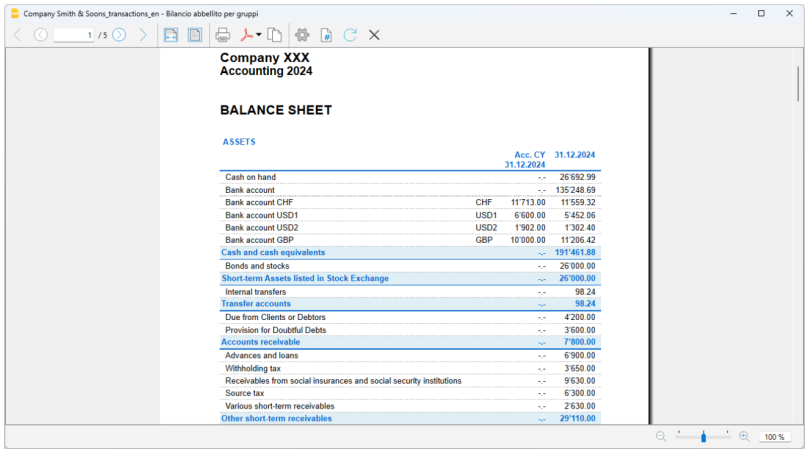


Enhanced balance sheet by groups multi-currency accounting

The Enhanced Balance Sheet by groups in 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 by groups.

Watch the video tutorial that shows how to create and print the Enhanced Balance Sheet with groups.

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).



Accounting reports multi-currency accounting

Accounting Reports in multi-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.

Year end closing operations | Multi-currency accounting

At the end of the accounting year, before moving into the New Year, in addition to checking for errors and differences in the accounts, it is necessary to perform a series of closing operations. These are very important because they give a correct and complete overview of your business, and they also have fiscal implications.

Technical aspects and new year

With Banana Accounting each accounting year has its own separate file; technically there is no concept of accounting closure:

- When a New Year starts a new file is created with the Create New Year command.
- You can keep working on both the New Year's file and the previous year file at the same time. Once the closing operations are complete, you can update the opening balances of the New Year's file.

Tax matters

Before closing the accounting, a series of operations with tax implications must be carried out. This includes balancing the inventory account, recording depreciations, accruals (both active and passive), filing VAT declarations, determining how and on which accounts profit should be allocated, and performing various other verification and control operations.

From a program perspective, the amount of profit at the end of the year may be irrelevant, but it significantly changes from a tax standpoint. These aspects need to be reviewed with your tax advisor and accountant. If you're managing accounting for the first time, it can be helpful to consult an expert before proceeding with closures to understand the requirements. Accountants are usually very busy towards the end of the year and in the months leading up to the tax filing deadline; therefore, it may be useful to meet with your accountant or send them the accounting records a few months before closing to determine the appropriate course of action.

The Check Accounting command

Banana Accounting allows you to quickly record transactions and even leave some operations pending without interrupting the workflow

The Actions > Check Accounting command performs a series of checks, as if entering the data again from the beginning, and whenever errors or discrepancies are detected, they are reported.

It is recommended to use the Check Accounting command regularly and every time there are differences or error reports, significant changes (initial changes, VAT codes), and especially before closing the accounts.

Control and verification operations

Before printing the final financial statements it is important to proceed with the verification operations:

Checking the opening balances

- **Differences in opening balances**
  Current year opening balances must correspond to previous year's final balances, and there must be a balance between the Assets and Liabilities payable, otherwise the accounting is not correct.
- In the Accounts table, in the **Opening and Balance** columns, the row 'Difference must be zero' should not have any amount. Otherwise, it is necessary to find the error and correct it to have the opening balance squared. **Note**: In the Movement view, in the Debit and Credit columns, it is normal to have amounts
- **Differences in opening exchange rates**
  As a rule, opening exchange rates are set at the beginning of the year. It may happen however that some verification procedures have been left pending; therefore before closing the accounting it is important to make sure that:
  - The exchange rates at the beginning of the year are the same as the final ones on 31.12 of the previous year,
  - The exchange rates used are the ones provided by the Federal Administration, as indicated below.
- **Differences between bank balances on bank statements and account balances (CheckBalance function)**
  It is important to check the correspondence of bank, postal, credit card, and other account balances that have to be included in your tax returns.
- **Differences in the Transactions table**
  In the Information window at the bottom of the screen, no difference must be shown. Banana Accounting Plus, in the Transactions table, also offers the possibility to view the Balance column, which allows you to detect all the rows where differences are created.
- Ensure that the active and passive carryovers from the previous year are closed.
- Verify that the opening balances match the final balances of the previous year, already audited and declared to the Tax Office.
- For multi-currency accounting, refer to the specific page Opening balances for multi-currency accounting
- Detailed explanations can be found on the Double-entry accounting closing operatitions page.
- The Actions > Check Accounting command performs a series of checks and reports any differences and errors.

Closing accounting transactions

In a multi-currency accounting, as in double-entry accounting, before moving on to the New Year, some closing accounting operations are necessary. These are adjustment transactions, value adjustments, and adjustments related to personnel contributions. Here are the main ones:

Import cash account movements into the accounting file

This operation is only envisaged in cases where the cash account is maintained separately in a file distinct from the accounting transactions.

After the import is completed, ensure that the cash account balance in the main accounting file corresponds to the balance in the cash file. This verification can also be carried out using the Check Balance function described in the previous paragraph.

Import payroll transactions into the accounting file
This operation is only applicable if the payroll is managed using specific software that allows for the import of transactions into the Banana Accounting Plus file.
The import is performed from the Actions menu > Import into accounting > Import transactions with column headers.
Remember to include the recording of the December thirteenth salary installment if it is not generated by the payroll software.

Adjustment of the Delcredere account
Companies that include potential losses in their turnover must adjust the Delcredere account.

Amortisations
As of December 31, it is necessary to record the depreciation of movable and immovable assets and evaluate any accelerated depreciation for assets subject to rapid obsolescence.
You can use our Fixed Asset Register application, which automatically generates depreciation entries and allows you to import them into the accounting file.

Inventory Adjustment
The Inventory application allows you to have precise counts both in terms of quantity and value, helping you determine your inventory adjustment more quickly.

Detecting open invoices from customers and suppliers as of December 31st.
To streamline the process, you can quickly identify the values as of December 31st using the function for open invoices by customer and open invoices by supplier.

Own consumption
If the company uses a company car, record the own consumption with the appropriate VAT code.

Closures and VAT declaration
Before submitting the VAT declaration, we recommend the following checks:

- Use the Check Accounting command. In case of errors and discrepancies, you will find messages in the information window at the bottom, in the Messages section.
- Verify that there are no differences in the Balance column of the Transactions table.
- Check bank balances to ensure they match those sent by the bank.
- Verify that the automatic VAT account after reversing the balance in the due VAT account (VAT to be paid to the tax authority) is zero. The due VAT account should show the amount to be paid or the credit amount to be received.
- Before submitting the final VAT declaration, review the VAT statements from previous quarters again to ensure that the amounts paid to the tax authority are still consistent with those

displayed.
- Use the VAT Summary command to view various reports and create a PDF printout for data archiving. These will be useful in case of tax audits.

Adjust the Source tax account
After calculating and recording the December salaries, based on the calculation sent to the Source Tax Office, register the adjustment.

Reimbursements for upper-level employees
If applicable, include in the December salary the amount specified by the tax authorities as a flat-rate reimbursement.

Adjustment of Private Account
Verify the balance of the private account. In the case of debit/credit relationships between the company and the owner(s) or related individuals, record active or passive interests according to the terms of the loan agreement or prevailing tax regulations.

Adjustment of the Taxes and Duties Account
Verify that the installments paid during the year correspond to the current year. Payments of taxes related to previous years should be recorded when closing the related provisions that appear in the "Direct Taxes" account (balance sheet). If the balance of the provisions is not sufficient or is excessive, the difference should be recorded as extraordinary expense/income or related to previous periods.

Registration of AVS/AD/IPG/AD Adjustments

- Throughout the year, in the AVS contributions account, advances paid to the AVS Compensation Fund (credited) and contributions withheld from employees' salaries (debited) are usually recorded.
- If family allowances paid to employees during the year have been recorded in a dedicated account, for example, in the "Family Allowance Contributions" account, to reconcile the accounts with the AVS closing balance and record the corresponding adjustment, the balance of this account can be transferred to the AVS/AD Contributions account.

Registering Lainf, Complementary Lainf, and LPP Pension Adjustments
When recording the last salaries of December and the payment of the thirteenth salaries, it's necessary to print the list of salaries showing all gross salaries. The overall AVS gross amount must be communicated to the personnel insurance companies, which will determine any adjustments to be paid.

In multi-currency accounting, similar to double-entry accounting, certain closing accounting operations are required before moving to the new year. These include adjustment entries, value adjustments, and reconciliations related to personnel contributions.

On the Year end closing operations page in double-entry accounting, both accounting and tax-related closing operations are listed.

Below, we will address the topics related to closing entries for exchange rate differences.

Year-end exchange rates and unrealized gains/losses

In order to obtain financial statements, foreign currency accounts must be converted to the base currency at the current or historical exchange rate. Exchange rates variations result in unrealized exchange rates gains or losses. These must be recorded with the following command from the **Actions** menu:

- Create transactions for exchange rate differences
  - Please refer to this page for the entire subject of setting exchange rates and calculating unrealized gains and losses.
  - Please note that the **closing exchange rates must be entered in the Exchange rate table in rows without a date**. These exchange rates are taken over by the program for the calculation of the opening balances of the New Year. If exchange rates with dates are entered, there will be differences in the opening balances of the New Year.
  - If there are rows with dates in the Exchange Rates table (historical exchange rates), when closing the accounts, for calculating exchange rate differences, it is recommended **not to activate** the Use historical exchange rates (rows with dates) option. This ensures that the program uses the updated exchange rate found at the beginning of the exchange rates table, in the rows without dates (in the Rate column)

After the recording of the exchange rate differences, the balances in basic currency are updated according to the closing exchange rates entered in the Exchange rates table (rows without date). In the Chart of Accounts, the balances in the Balance column are equal to those in the Calculated Balance column.

Sending the file to the accountant for closures

If closures and/or checks are carried out by your trustee, you can simply send the file of your accounting created with Banana Accounting Plus via email or save the data on a USB stick.

- If your trustee uses Banana Accounting, you can simply transmit the AC2 file via email or through a USB flash drive. You can also save your file and digital documents in a shared folder with your trustee on Dropbox. You will no longer need to bring heavy binders of paper documentation to the trustee. Furthermore, the trustee will work quickly without having to search through paper documentation.
- If your trustee doesn't have Banana Accounting, you can create a PDF of the accounting data through the File > Create PDF folder menu and transmit the documentation via email. The trustee will indicate all the changes and additions to be recorded to properly close the accounting period.
  Alternatively, your trustee can open your accounting file using the Free plan of Banana Accounting Plus, downloading it from our Download page. If your file has more than 70 transactions, your trustee won't be able to add new transactions or make changes, but they can still view all the data, obtain details of each account with a simple click on the account number, etc., and advise you on possible corrections or improvements.

Locking transactions

Once the closing and verification entries are executed, it is recommended to lock the transactions

- Actions > Lock Transactions
  The transactions rows will be numbered and will have a blockchain code that ensures their security.

End of year printouts

For end-of-year financial statement printouts, you can find the information by clicking on the following links:

- Accounts cards
- Journal
- Enhanced Balance Sheet with groups
  - Check the tutorial video: it shows you how to create and print the enhanced Balance sheet with groups.
- Accounting report
- VAT summary (Report)
- End of year PDF Printouts

PDF Folder

The Create PDF folder command allows you to have all the documents of the entire accounting exercise (account sheets, journal, VAT statements, monthly, quarterly, and annual reports...) in a single PDF file.

You can archive the accounting data by saving the accounting file and prints in PDF format. Optionally, make backup copies on an external disk drive.

Documentation for the audit

On the Preparing documentation for the Audit page, we have published a series of notes and suggestions regarding the documentation to be sent to the auditor. The completeness of the documentation is a good basis for making the auditor's work more efficient and faster.

Profit/Loss Allocation

In Banana Accounting, the allocation of profit or loss occurs automatically at the beginning of the new year. For more information, please refer to the Update opening balances command.

New Year | Multi-currency Accounting

Before moving on to the new year make sure you have carried out all the checks, verifications and closing entries as indicated on the following pages

- Year end closure of the Double-entry Accounting
- Year end closure of the Multi-currency accounting for exchange rate issues

All accounting information relating to the opening of the new financial year can be found on the page

- Create a new year in the Double-entry accounting

In the following, we will limit ourselves to information on exchange rate issues in Multi-currency accounting.

Creation of a new accounting period

When switching to a new accounting year, the program automatically carries over the opening balances to the following year. More details are available on the page Create new year.

Also in the Multi-currency accounting, it is possible to decide to switch to the new year, even if the previous year has not been definitively closed (because entries have not yet been made, exchange differences have not yet been calculated, or the operating result has not been distributed).
It is important, however, that before closing the year, the exchange rate differences are calculated in the year that is about to close, from the menu Actions → Calculate exchange rate differences.

Then, in the new accounting period previously created, you can update the opening balances from the menu Actions → Update opening balances.

Differences in opening balances

In the event that there are differences in the opening balances in the new accounting period, we advise you to carry out all the checks and controls suggested on the Checks and verifications page.

If the differences are due to exchange rate differences not calculated in the previous accounting period, follow the instructions on the page Differences in the opening balances.

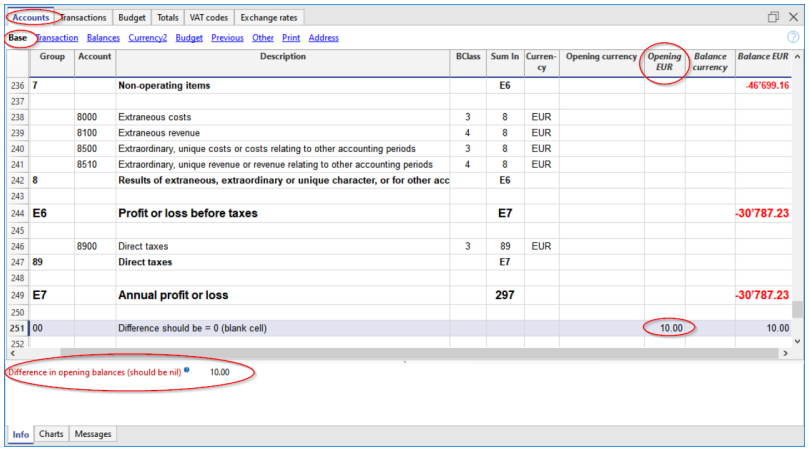
Print opening balances

To print the opening balances:

- To print the contents of the Table use the Print/Preview command, selecting the rows of the Balance sheet.
- It is also possible to use the Accounting Printouts and set the print only for the part of the Balance sheet and the opening column.

Differences in the opening balances | Multicurrency

When you have accounts in foreign currency, before closing the accounts, you must record the exchange rate differences. If the exchange rate differences have not been recorded, the program will report a difference in the opening balances at the opening of the new year.



	Group	Account	Description	BClass	Sum In	Curren-cy	Opening currency	Opening EUR	Balance currency	Balance EUR
236	7		Non-operating items		E6					-46'699.16
237										
238		8000	Extraneous costs	3	8	EUR				
239		8100	Extraneous revenue	4	8	EUR				
240		8500	Extraordinary, unique costs or costs relating to other accounting periods	3	8	EUR				
241		8510	Extraordinary, unique revenue or revenue relating to other accounting periods	4	8	EUR				
242	8		Results of extraneous, extraordinary or unique character, or for other acc		E6					
243										
244	E6		Profit or loss before taxes		E7					-30'787.23
245										
246		8900	Direct taxes	3	89	EUR				
247	89		Direct taxes		E7					
248										
249	E7		Annual profit or loss		297					-30'787.23
250										
251	00		Difference should be = 0 (blank cell)					10.00		10.00
252										

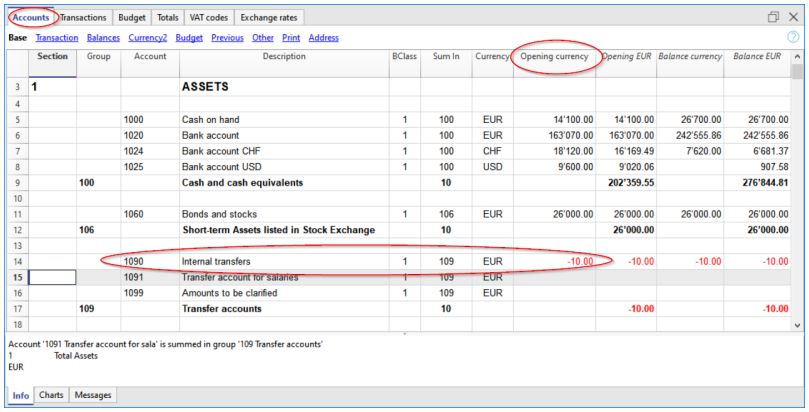
In order to resolve this problem, there are two possibilities:

If the preceding accounting year has not yet been audited, calculate the exchange rate differences for the previous year:

- Insert the official exchange rates at 31.12 in the Exchange rate table**, Exchange rate** column
- Via the Actions menu → Create transactions for exchange rate variation.
- Open the file for the New Year and update the opening balances

If the previous year was closed and audited, the new year's opening balances must be adjusted:

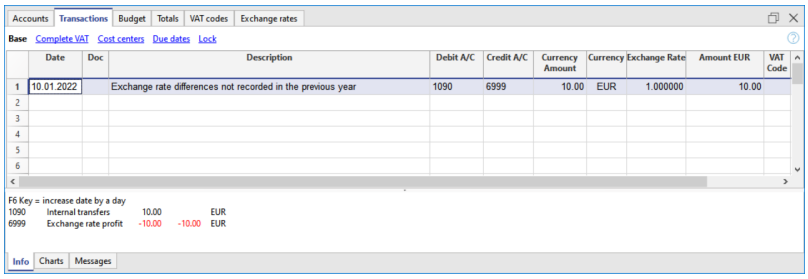
- Open the file of the new year
- Insert a new account **Non-calculated exchange differences**, in the assets or liabilities (Accounts table), as appropriate, or register the amount in account **1090 Transfer account** (as in the example below)
- Enter the amount corresponding to the exchange rate difference in the **Opening currency** column



	Section	Group	Account	Description	BClass	Sum In	Currency	Opening currency	Opening EUR	Balance currency	Balance EUR
3	1			ASSETS							
4											
5			1000	Cash on hand	1	100	EUR	14'100.00	14'100.00	26'700.00	26'700.00
6			1020	Bank account	1	100	EUR	163'070.00	163'070.00	242'555.86	242'555.86
7			1024	Bank account CHF	1	100	CHF	18'120.00	16'169.49	7'620.00	6'681.37
8			1025	Bank account USD	1	100	USD	9'600.00	9'020.06		907.58
9		100		Cash and cash equivalents		10			202'359.55		276'844.81
10											
11			1060	Bonds and stocks	1	106	EUR	26'000.00	26'000.00	26'000.00	26'000.00
12		106		Short-term Assets listed in Stock Exchange		10			26'000.00		26'000.00
13											
14			1090	Internal transfers	1	109	EUR	-10.00	-10.00	-10.00	-10.00
15			1091	Transfer account for salaries	1	109	EUR				
16			1099	Amounts to be clarified	1	109	EUR				
17		109		Transfer accounts		10			-10.00		-10.00
18											

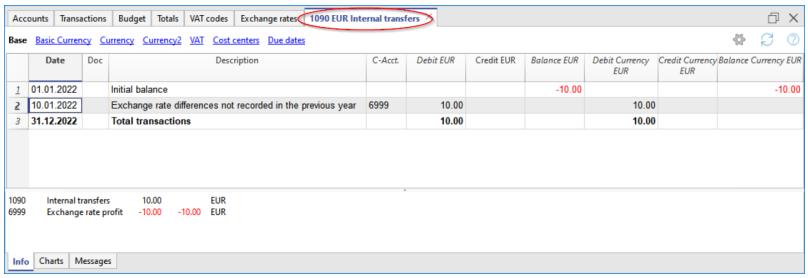
- On 01.01 the exchange differences are cleared with an entry in the Transactions table (in this

example it is an exchange loss), using the created account or 1090 and as a contra-entry the account relating to the differences in exchange rate (Exchange gains and / or losses) present in the Profit and Loss statement.



After the transaction to arrange the exchange rate differences has been entered, the account that has been used should display a balance of zero, or equal to the amount corresponding to the balance prior to the transaction.

In the case of an exchange rate gain, the amount of the difference must be entered in a liabilities account, or in the assets, but with a minus sign in front of the amount.



Accounting with cryptocurrencies

Banana Accounting allows you to manage any currency, including the Bitcoin, Ethereum and any other cryptocurrency, even the ICO (Initial Coin Offering), using any abbreviation and allowing for up to 27 decimals and freely settable exchange rates. Precise values and account statements are generated. In Banana Accounting, you will always have the exact values for each individual currency. Any currency can be selected as the base currency, EUR, US$, Bitcoin and any currency can be managed.

Single or multiple currencies

When you are keeping accounts, you must first decide whether you are doing so in one single currency or if multiple currencies are required.
The Cash book and Income & Expense accounting work with one single currency, whereas Double-entry accounting allows for you to keep accounts in several different currencies.

The base currency is defined in the File prpoerties of the accounting (of the **File** menu). The program displays a list of predefined currencies, but you may indicate any other currency code.

For Double-entry accounting, amounts are indicated in the account currency as well as the base currency. Amount in the base currency can be added up and are therefore used for the preparation of the Balance Sheet, the Profit & Loss statement, as well as the different reports.

When selecting Multi-currency accounting, the currencies that you require can be be set up in the **Exchange rates** table, indicating the exchange rates between the different currencies. National or cryptocurrencies can be managed without restrictions and any code can be used.

Changing decimal points for the accounting

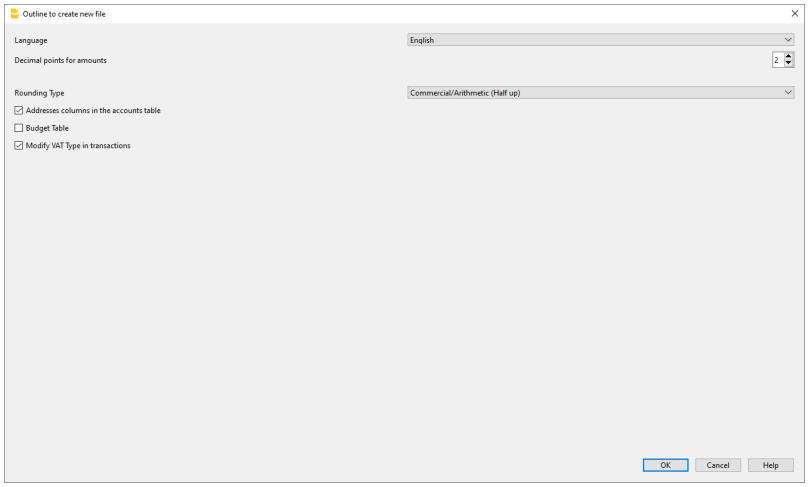
Decimal points are implemented when the accounting file is created, in order to avoid rounding up differences. Amounts are rounded up according the same method, thus avoiding differences that sometimes occur in Excel.

When starting a new accounting, it is advised to use an existing template, which is usually set up with 2 decimal points.
If you need to manage your accounting or accounts with a higher number of decimal points, you need to "re-create the file" with the following command

- **Tools** Menu → Convert to new file ...

The program will generate a copy of your file with the new Outline created for your new file, including the appropriate decimal points required. For Multi-currency accounting you will have to indicate:

- The decimal points in the base currency.
- The decimal points for accounts in foreign currencies.



Setting up decimal points for foreign currencies

When using multi-currency accounting in Double-entry accounting, rounding up needs to be indicated for amounts in foreign currencies.
Decimal points for foreign currency should generally not be inferior to those in use for the base currency.
When managing cryptocurrencies such as ETH, you must indicate 18 as a value in the conversion file.

The different currency codes must be indicated in the Exchange rates table, with the related opening and current exchange rates.

The currency code must be indicated for each account in the Accounts table of the Chart of Accounts.

In the **Currency** column, the amounts are therefore displayed therefore with the maximum number of decimals, also for the currencies that do not use as many decimals. If you want to have a smaller number of decimals, you can set it up in the format of the desired column. For example with "0.00000" will display only 6 decimals.

Currencies and decimal points

Currency codes are available and can be consulted in the relative Wikipedia page, with indication of decimal points commonly used.

- Currencies generally use 2 decimal points.
- Currencies with 0 decimal points are
  - BIF Burundian Franc
  - CLP Chilean peso
  - DJF Djiboutian franc
  - GNF Guinean franc
  - ISK Icelandic króna
  - JPY Japanese yen
  - KRW South Korean won
  - PYG Paraguayan guaraní
  - RWF Rwandan franc
  - UGX Ugandan shilling
  - UYI Uruguay Peso en Unidades Indexadas
  - VUV Vanuatu vatu
  - XOF CFA franc BCEAO

        - XPF CFP franc (franc Pacifique)
- Currencies with 3 decimal points are
    - BHD Bahraini dinar
    - IQD Iraqi dinar
    - JOD Jordanian dinar
    - KWD Kuwaiti dinar
    - LYD Libyan dinar
    - TND Tunisian dinar
- Currencies with 4 decimal points are
    - UYW Unidad previsional

Cryptocurrencies

There is a multitude of cryptocurrencies, each carrying their own name and code.

There is no indication for their decimal points. For the best known they are

- BTC Bitcoin with 9 decimal points.
- ETH Ethereum with 18 decimal points.
  Multiple other virtual currencies are based on the Ethereum blockchain and require 18 decimal points.

Indicate the appropriate decimal points for the required currency in the Outline create new file dialog (see image above).

Income & Expense accounting

The Income and Expense Accounting of Banana Accounting Plus manages the income and expenses of accounts and categories in a simple and intuitive way. Despite its simplicity, it guarantees professional results, because it uses functions and calculation engines such as double-entry bookkeeping. It is ideal for:

- **Small businesses**, to simplify the management of finances and have professional statements.
- **Freelancers and the self-employed**, to monitor their income and expenditure in a more intuitive and immediate way.
- **Associations, Curatorships and other non-profit organisations**, to keep accounts while working quickly, thanks to many functions that automate many work processes, resulting in clear and accurate statements.
- **Auxiliary accounts for projects or real estate**, to keep track of construction sites, projects, rents or other.
- **Households**, to keep track of expenses and income and manage the family budget

Getting Started with Income/Expense Accounting

For an easy and immediate start check our resources:

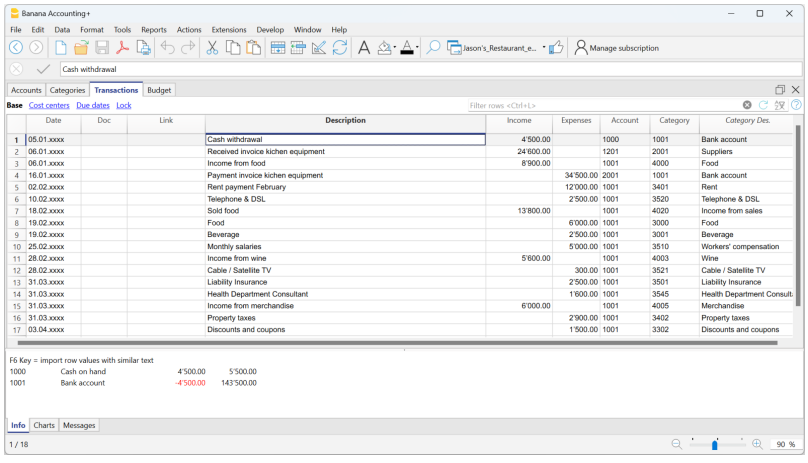
- ▶ Video: How to start an Income and Expense accounting
- Discover all the features of Income and Expense accounting

You can open the template that is closest to your needs and immediately create the file for your accounting. Enter the initial balances and you are already up and running. For more information visit the general page of How to start with Banana Accounting Plus.

The Transactions table

The Transactions table is the core of Income/Expense bookkeeping.

In the **Transactions** table you enter incoming and outgoing transactions. Entry is extremely easy and intuitive, even for those with no accounting knowledge.



Based on Income and Expenses: the table structure has columns where the data appears ordered and homogeneous. The columns and functions are customisable; rows can be highlighted and thanks

to the innovative **Filter** function you can immediately find, edit and correct data.

There are pre-defined main columns in which to enter:

- The date of the transaction
- The document number, if any
- The incoming or outgoing amount
- The account to which the transaction refers (cash, bank, post office, customer or supplier).
- The category for the income or expense

Insertion of digital attachments: In the Transactions table, you can also make the **DocLink** column visible, allowing you to add the receipt or invoice to each transaction in PDF format. This ensures immediate availability of documents for future audits or for forwarding to your accountant.

Quick entry of Transactions: To speed up the entry of transactions, you can use various features: from data entry with autocomplete, to Recurring transactions, Importing bank transactions, or even setting up Rules for automatic completion of imported transactions. In no time, you will have complete accounting and can focus more on the productive activities of your business.

Categorization of income and expenses: Transactions are assigned to specific categories or classes of spending and earning. This helps to organize and analyze financial information more easily.

Accounting without discrepancies: The **Balance** column is an extremely useful feature; it allows you to instantly see any discrepancies. To use the **Balance** column, you need to make it visible through the Data > Columns setup menu.

Types of Transactions

As with any type of file, the following types of trasnactions are possible in Income/Expenses:

- Simple transactions, executed on a single line
- Compound transactions, executed on several lines
- Transactions with VAT, possible in Income / Expenses with VAT

Creating invoices

Even in Income / Expense Accounting, despite its simplicity, you can generate invoices to send to your customers. You can print invoices with a QR code (for Switzerland) or without (other countries).

It only takes a few steps to create your invoices:

- In the **Accounts** table, set up the list of your customers, and for each customer enter all data (address, country, language..).
- In the **Transactions** table, enter the invoice data. By also completing the data in the **Account** column (account no.) and the **Category** column (category no.), you can not only create and print the invoice, but at the same time you have already accounted for it.



Further Functions

The programme also allows you to add further data to your Transactions, so that the same data can also be used for:

- VAT management
- Customer and Supplier control
- Cost Centres and Segments to have reports for projects or sectors of activity.
- Budget

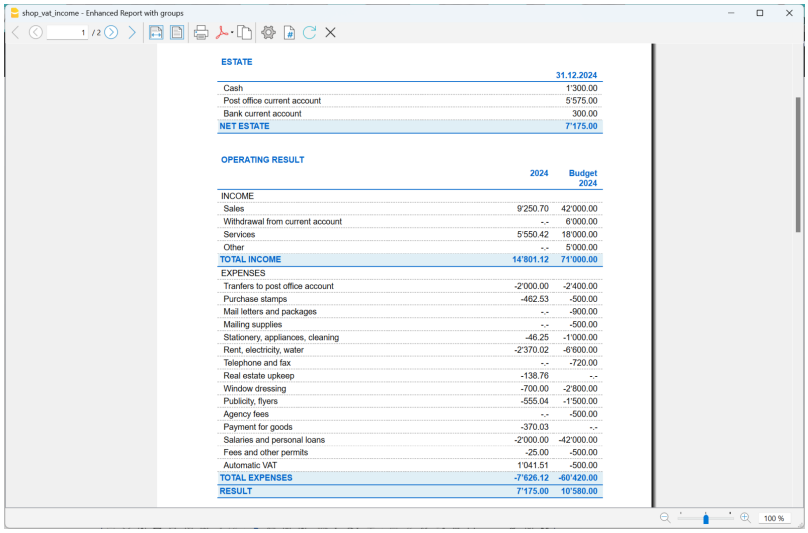
Reports and Printouts

After each transaction, the programme automatically updates all **Account** and **Category** balances.

You can obtain accurate and easy-to-understand reports, account and category sheets, journal and forecasts.

From the menu **Reports > Enhanced Statement** or **Enhanced Statement with groups**, get your reports in no time. Reports by period are also possible.

- The Enhanced statement displays all accounts and categories without any subgroups
- The Enhanced statement with groups display all accounts and categories also with subgroups



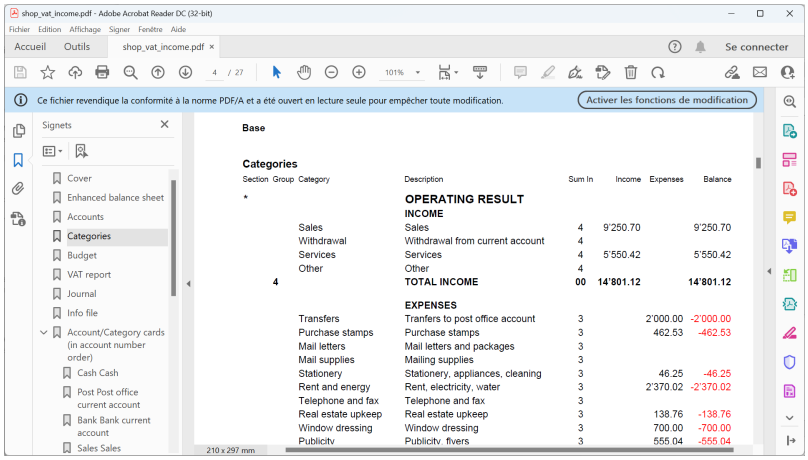
Printouts

The following printouts are possible from the **Report** menu:

- Journal
- Account/category cards
- Accounting report

Archiving data in PDF

At the end of the year, when all bookkeeping has been completed, corrected and audited, you can archive all accounting data with the command from the menu **File > Create PDF Dossier .**



Differences to double-entry bookkeeping

In double-entry bookkeeping, all accounts, both balance sheet and profit and loss account, are only found in the **Accounts** table. In Income/Expense accounting, to make it easier and more intuitive to use, the accounts are structured in two tables:

- **Accounts table -** list of asset accounts:
  - Assets are shown in positive
  - Debts are shown in negative
  - Net worth is calculated as the difference between assets and debts.
- **Categories table -** list of expense and income accounts:
  - Expenditure items are in negative
  - Income items are in the positive
  - Profit or loss is calculated as the difference between positive and negative values.

Transactions

All daily movements are entered in the **Transactions** table, both for double-entry bookkeeping and for Income/Expense bookkeeping. Between the two accounts, however, there is a substantial difference in the columns, namely:

- In the Income/Expense accounts there are two specific columns:
  - **Account -** where asset accounts that have movements based on expenses incurred or income received are recorded.
  - **Category -** where expense and income categories are recorded. It is also possible to have an account when bank and postal giro accounts are involved.
- In double-entry bookkeeping there are the following specific columns:
  - **Debit -** where increases in assets and decreases in liabilities and expenses are recorded.

- **Credit** - where decreases in assets and increases in liabilities and revenues are recorded.

Information common to double-entry bookkeeping

On the pages of the Income and Expenses documentation you will find detailed and specific information. For all general functions, please refer to the double-entry accounting documentation. In particular:

- Add, rename or cancel an account
- Insert groups
- Check and recalculate accounting
- Lock transactions
- Create new year

Templates of Income/Expense Accounting

Below are the most commonly used templates:

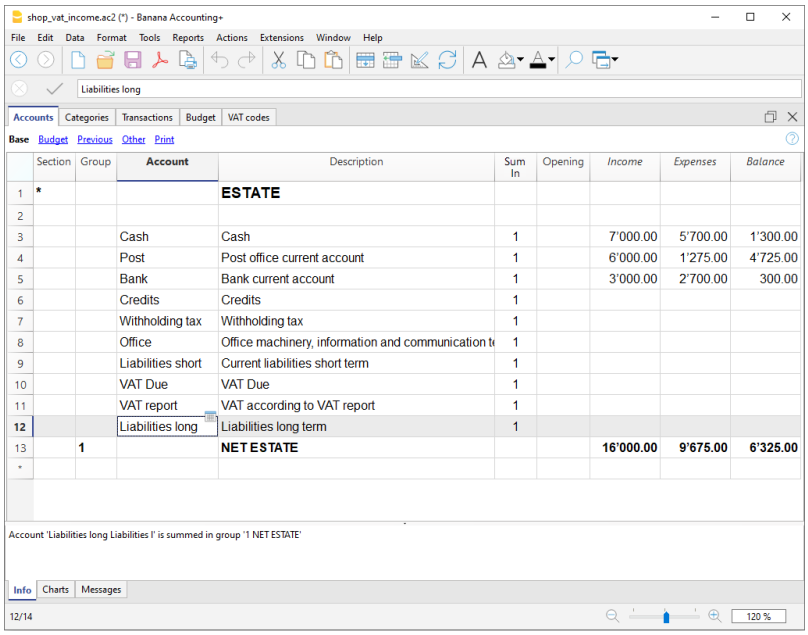
- Individual Accounting | Income / Expense (Switzerland)
- Freelance Accounting | Income / Expense (Switzerland)
- Family Budget and Household Accounting | Income /Expense (Universal)
- Income & Expense Accounting for a Corporation (Universal)

The Accounts table - Income & Expense accounting

The **Accounts** table presents the balance sheet, where you enter:

- The balance sheet accounts, including any accounts of customers, suppliers.
- The totalisation groups
  In the following example, in the Accounts table, all accounts are grouped in Group 1 (Total Assets). The asset accounts are added to the liability accounts and the difference determines the Net Assets.
  For more information on the grouping system, please refer to the Double-entry Accounting Groups page.
- Opening balances.

The **Accounts** table displays account balances, columns of incoming and outgoing movements, and the budget. This provides an immediate and constantly updated view of the balance sheet situation. Assets are shown in positive, liabilities (debits) in negative.



	Section	Group	Account	Description	Sum In	Opening	Income	Expenses	Balance
1	*			**ESTATE**					
2									
3			Cash	Cash	1		7'000.00	5'700.00	1'300.00
4			Post	Post office current account	1		6'000.00	1'275.00	4'725.00
5			Bank	Bank current account	1		3'000.00	2'700.00	300.00
6			Credits	Credits	1				
7			Withholding tax	Withholding tax	1				
8			Office	Office machinery, information and communication t	1				
9			Liabilities short	Current liabilities short term	1				
10			VAT Due	VAT Due	1				
11			VAT report	VAT according to VAT report	1				
12			Liabilities long	Liabilities long term	1				
13		1		**NET ESTATE**			**16'000.00**	**9'675.00**	**6'325.00**

The columns of the Accounts table

The main columns of the Accounts table are listed below. The display of columns changes according to the selected View.

Additional columns can be added, either system columns or own columns, via the menu Data > Columns setup.

Section

Enter an asterisk to signal a section change. For example, to distinguish Total Assets from Cost Centers.
Values must be entered in the Sections column for presenting the Enhanced Statement with groups. Refer to the Sections page for further details and information.

Group
Values are entered that total the categories that have the same grouping in the Sum in column. They are fundamental for totals.

Account
Enter the number or initials of the account to be managed (cash, bank, post).

Description
Enter a description for the relative account. This description is automatically taken from the Account Description column of the Transactions table (if displayed).

Sum in (Gr)
Enter a value that identifies the category belonging to the same group.
The column heading 'Sum in', used in Banana Plus version, replaces the column heading 'GR', used in previous versions.

Opening
This is the column that shows the opening balances. The opening balance is only entered manually in this column the first time Banana accounting is used, or a new file is opened. At the start of the new year with automatic opening, the opening balances are automatically entered again.

Income
This locked column displays the balance of incoming transactions. The balance will be updated automatically after each registration.

Expenses
This locked column displays the balance of expenses. The balance will be updated automatically after each registration.

Balance
This locked column displays the balance resulting after income and expenses. The balance will be updated automatically after each registration.

Sections

The Sections in the accounts and / or categories table allow you to define a set of accounts and categories that you wish to print via the **Report > Enhanced statement with groups** command.

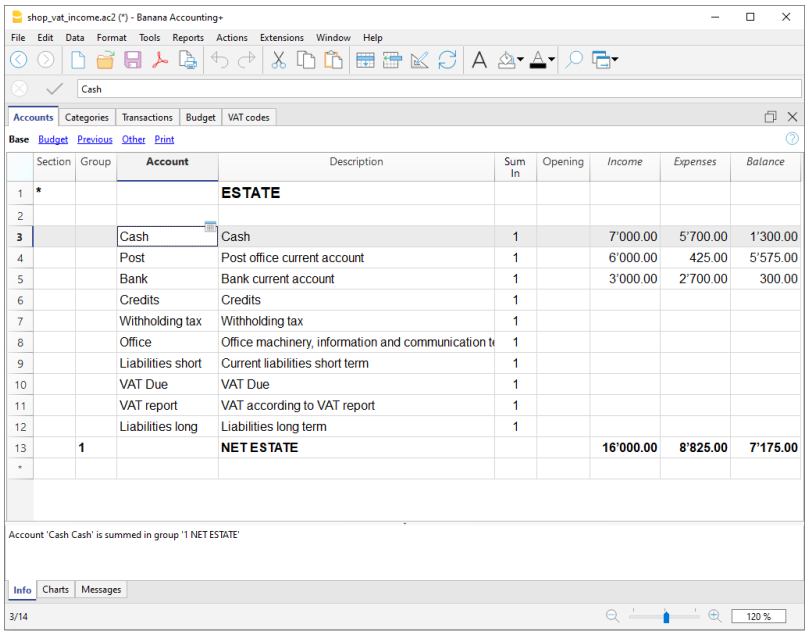
- The sections are indicated in the sections column of the accounts table and the categories table
- An * (asterisk) indicates the start of the section
- A ** (double asterisk) indicates the start of a subsection.
- A # indicates the start of the notes section
- One section ends when another begins
- Unlike double-entry accounting, numeric sections cannot be used
- If no section has been indicated, the first time you use the command, the program will insert it automatically
    - In the "Balance Sheet" Accounts table
    - In the "Operating result" Categories table
- It is useful to create separate sections if you have cost centers, segments or customer or supplier ledgers.
  This way you can print out reports of what interests you only.

Customising the Accounts table

In the **Accounts** table you can customise the asset accounts according to your needs:

- You can change the account numbers
- You can change the description
- In the **Opening** column, enter the opening balance.

The opening balances of accounts payable must be entered with a minus sign in front of the amount. This operation is only carried out the first time Banana Accounting Plus is used, since every time the programme creates a new year (menu **Actions > Create new year**) the opening balance is automatically updated.



Account Cards by Period

To view account cards with balances referring to a specific period, click on the menu Report > Account Cards and in the Period section activate Specified Period and enter the start and end date of the period. See the Period page for more information.

Printing Account Cards

To print an account card, simply view the card from any table (Accounts or Transactions) and launch the print from the **File** menu.

To print several or all account cards, click on the menu **Report > Account/Category Cards** and select the account cards to be printed. Using the filter in the window, all accounts, cost centres, segments, groups, etc. can be selected automatically. More information is available on the Account Card page.

Previous years' profit and loss account

In Income / Expense accounting, the totalisation line that groups income and expenses directly shows the net worth or equity, so there is no need to have a specific account.

If you wish to display the amount of the previous years‘ operating results, you must add a **Previous Year Balance account.** The allocation of the amount must be done manually in the Opening column (Accounts table) at the beginning of each year.

Income & Expense Categories

The Categories table presents the Income and Expenses status.
You can freely set:

- The Income and Expenses Categories.
- Possible cost and profit centers.
- The totalization groups.
  For further information on the grouping system, refer to the Group page in double-entry accounting .

In the example below, there are three main groupings:

- Group 4 - Totals all the Categories that have grouping 4 in their Sum in column (total Income)
- Group 3 - Totals all the Categories that have grouping 3 in their Sum in column (total Expenses)
- Group 00 - Totals groups 4 and 3 (Total Income and Expenses), which determine the Result for the accounting period.



The columns of the Categories table

The main columns of the Categories table are listed below. The display of the columns changes according to the selected View.

You can add additional system columns as well as your own columns via Data > Columns setup.

Section
Enter an asterisk in the row that contains the title, to signal a section change, that will be displayed in the enhanced Statement with groups.
(the asterisk is inserted in the "Operating Result" title row in our example).

If different sections than Income and Expense are planned, such as Cost and Profit centers, another asterisk may be entered on the respective title row. Refer to the Sections page for further details and information.

Group
Enter an identifier (numerical or sign) identical to the one entered for each category in the **Sum in** column. The totals for each category belonging to the same grouping of the **Sum in** column will then be added up (in our example, Group 4 totals the Income Category and group 3 the Expenses category).

Category
The category number identifying the exit or entry is entered.

Description
Enter a description for the relative Income or Expense Category. This description is automatically taken from the Category Description column of the Transactions table (if displayed).

Sum in (Gr)
The code of a group is indicated so that the programme totals the amount of the line in the group.

The heading '**Sum in**' has been adopted with the Banana Plus version.
The column name has remained Gr, to maintain compatibility with previous versions of the programme.
Each category has an identifier that is used to define in which group it is to be totalled (in the example, all income categories, in the Sum in column, have the grouping 4, because they are totalled in Group 4, Total Income).

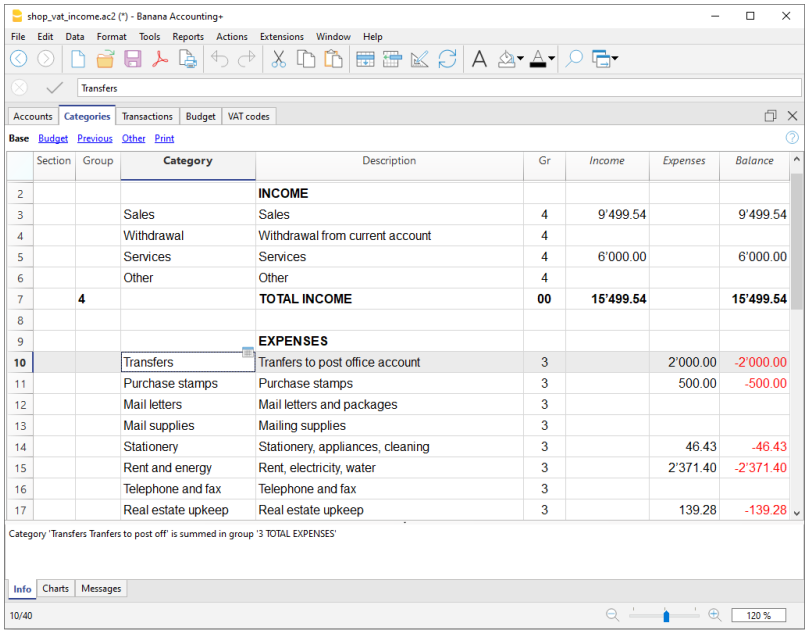
Income
This locked column displays the balance of incoming transactions. The balance will be updated automatically after each registration.

Expenses
This locked column displays the balance of expenses. The balance will be updated automatically after each registration.

Balance
This locked column displays the balance resulting after income and expenses. The balance will be updated automatically after each registration.

Customizing the Categories Table

In the Categories table, you can customize the categories for income (earnings/revenues) and expenses (costs).
The category numbers can be changed, as well as the descriptions.
The categories should not have any opening balance at the beginning of the year, to determine the corresponding annual operating result.

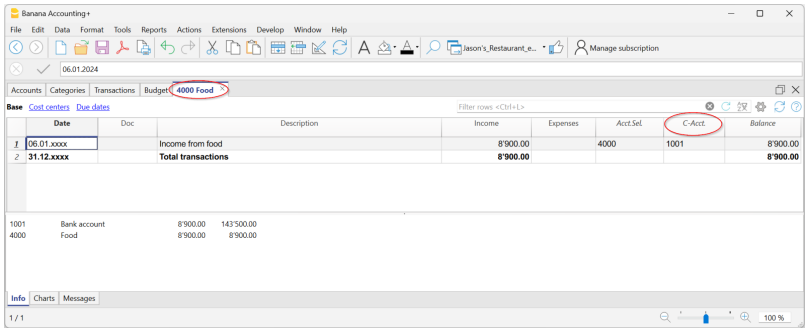


The Category Card

The category card allows you to have a complete list of accounting transactions involving the same category.

- To **open a category card** click on the cell where the category number appears and again a **click on the small blue symbol** that appears at the top right of the cell.

- To **open multiple category card** you must select the **Account card** command from the **Reports** menu.
- To **update category cards**, as a result of changes in the Transactions table, click on the blue symbol, of the two circular arrows, located in the upper right corner of the category card.



Printing Category cards

To print a category cards, simply view the card from any table (Categories or Transactions) and launch print from the **File** menu.

To print several or all category cards, click on the **Reports > Account cards** menu and select the category cards you want to print. Using the filter in the window, you can perform an automatic selection of all accounts, cost centers, segments, groups, etc. More information is available on the Account card page.

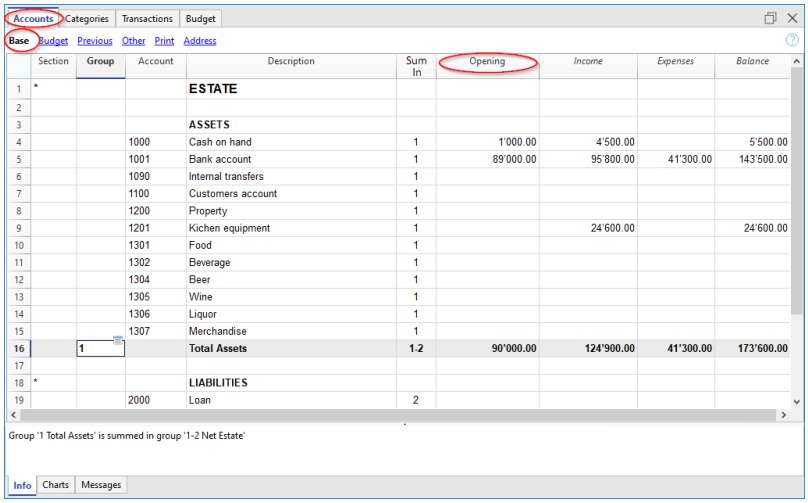
Opening Balances in Income & Expense Accounting

Opening balances when you start with Banana Accounting

When creating a new file for the first time with Banana Accounting, the opening balances must be entered manually in the **Accounts** table, **Opening** column.

- The positive amounts of the Balance Sheet (cash, bank, customers, furniture, etc.) must be entered normally in the Opening column.
- The negative amounts of the Balance Sheet (payables, loans, etc.) must be entered with a minus sign in front of the amount in the Opening column.

When you move to the new year, using the Create new year command, Banana accounting automatically reports all the opening balances in the Accounts table.



Starting with Banana Accounting during the year

If you start a new accounting, taking over the work already done with other programs, you have two possibilities:

- Start accounting from the start of the year, by entering the opening balances at the beginning of the year (Accounts table, Opening column) and the transactions (Transactions table) that have already been previously recorded with other programs (also see Transferring data from other software). Thus you will have all the accounting details a single file.
- Starting from the date when the accounting is resumed:
  - Enter the opening balances (Accounts table, Opening column), taking over the values of the other accounting.
    In addition to entering the opening balances of the balance sheets in the Accounts table, it is also necessary to enter the income (positive) and expenses (negative) balances in the Categories table.
  - Input the new entries in the Transactions table.

Balances of previous year

If you start a new accounting by taking over an existing accounting and you want the previous year's values to appear on the printouts, it is necessary to enter the previous year's balances in the **Previous view, Previous Year column** of the **Accounts table**:

- Enter the closing positive account balances of the previous year's Balance Sheet.
- Enter the closing negative account balances of the previous year's Balance Sheet (insert the minus sign in front of the amount).
- Enter the last year's closing balances of the Income.
- Enter the final balances of the previous year of Expenses (insert the minus sign in front of the amount).



Create new year

When you start the new year, the program automatically carries over the opening balances for the following year.
Consult the Create New Year lesson.

Print opening balances

To print the opening balances:

- To print the contents of the table, use the Print / Preview command, by selecting the rows of the Accounts table.
- You can also use the Accounting printouts and set the printout only for the Statement part and the opening column.

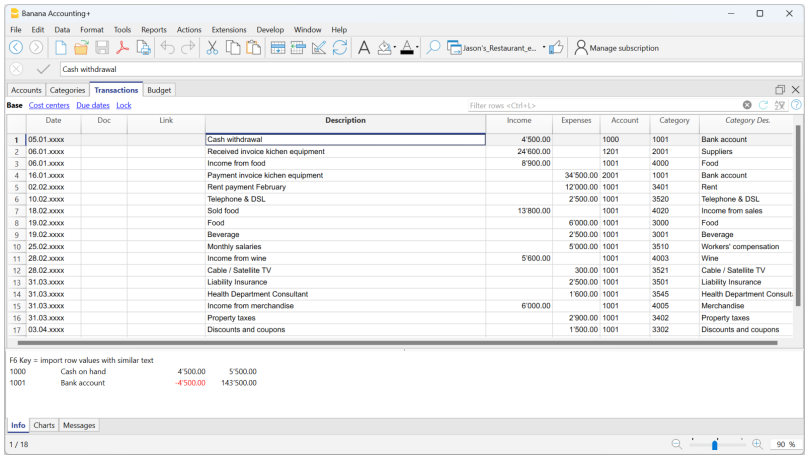
Transactions Income & Expense accounting

Income and Expense transactions are entered into the **Transactions** table, which is the central hub for accounting purposes. In this table, transactions are always visible and in perfect order, providing a clear overview and keeping everything under control. Additionally, all entered data can be modified and corrected at any time.

The columns of the Transactions table

The main columns of the Transactions table are listed below. The display of the columns changes according to the selected View.

You can add additional system columns as well as your own columns via Data > Columns setup.



Date
Enter the date of the incoming or outgoing transaction

Doc
A Doc number is entered. Usually, the document number identical to the paper document is assigned; this allows you to easily retrieve the documents after some time.

Description
Enter a description to identify the incoming or outgoing transaction.

Income
Enter the incoming amount.

Expenses
Enter the outgoing amount.

Account
Enter the estate accounts (cash, bank, post office, customers, suppliers ..)

- If it is an income the amount should be recorded as a positive on the account.
- If it is an expense the amount should be recorded as a negative on the account.

Category
Enter the reason for the income or expense; it can be an income or expense category, defined in the

Categories table, or an account present in the Accounts table.

- Entering a category:
  This is used to attribute income or expense to an item. The sign of the Category follows the sign of the account.
  - If it is an income, the amount should be recorded as a positive.
  - If it is an expense, the amount should be recorded as a negative.
- Entering an account:
  It is used to transfer amounts from one asset account to another (e.g., withdrawals, deposits, ...). On the account entered in the Category column the amount is then entered the opposite way. The transaction functions as in double-entry accounting:
  - If it is an income, the amount should be recorded as a negative.
  - If it is an expense, the amount should be recorded as a positive.

Category Description
In this column, the description of the category, inserted in the Categories table, is automatically taken.
If in the Categories table the description of a category is modified, in order to visualize the new text in the Category Description column of the Transactions table, it is necessary to recalculate the accounting.

Entering Transactions

In the Transactions table, the incoming and outgoing movements between accounts and categories are recorded. There are different columns for entering transaction data:

- **Date**: the date of the entry.
- **Doc.:** the document number.
- **Description**: the description of the transaction.
- **Income/Expenses**: enter the amount coming in or going out.
- **Account**: enter one of the Estate accounts (cash, bank, post, clients, suppliers...).
- **Category**: the reason for the income or expense is entered, which could be a revenue or expense category or a contra account for asset movements.

After each entry, the amount is shown automatically in the account and category tab. In the category column, an account from a category or also an account from the **Accounts** table can be entered:

- If a category is entered in the Category column, the amount is recorded in the category as income and expense.
- If an account is entered in the Category column, the amount is recorded in reverse (with the sign reversed). If it is outgoing instead as positive. In this way, transactions can be made between two asset accounts (as in the case of a transfer).
- On the other hand, it is not possible to make transactions in and out of two categories with one entry.
  It is necessary to use two lines of entry, without using the Account column, with the first line in and the second line out.

It is also possible to record compound transactions, exit from an account with several categories. In this case, several lines are used: on the first line the account without category is recorded and on the following lines the categories and without account are recorded.

The Income and Expense Accounting allows to manage operations in a similar way to the Double-

entry accounting, except for movements between two Categories that require two entry rows.

Speeding up the recording of Transactions

In order to accelerate the recording of the Transactions, you can use the following functionalities:

- The Smart fill function that allows the automatic auto-complete of data that have already been entered at an earlier date.
- The Recurring transactions function, used to memorize recurring transactions into an appropriate table.
- Importing bank or postal account statements, to automatically import transactions from bank, postal or credit card statements.

Recording expenses or income

When recording a movement, the Account column should indicate:

- in the Account column, the account from which the amount enters or exits;
- in the Category column, the expense or income category.

In the Account/Category card, the amount will be recorded in positive if it is an income and in negative if it is an expense.

Transactions between asset accounts

In the Category column, it is also possible to enter an asset account, present in the Accounts table.

For example, to record a transaction into the cash account from a bank withdrawal, the entry is made as follows:

- Enter the incoming amount in the Income column.
- Enter the Cash account in the Account column.
- Enter the Bank account in the Category column.

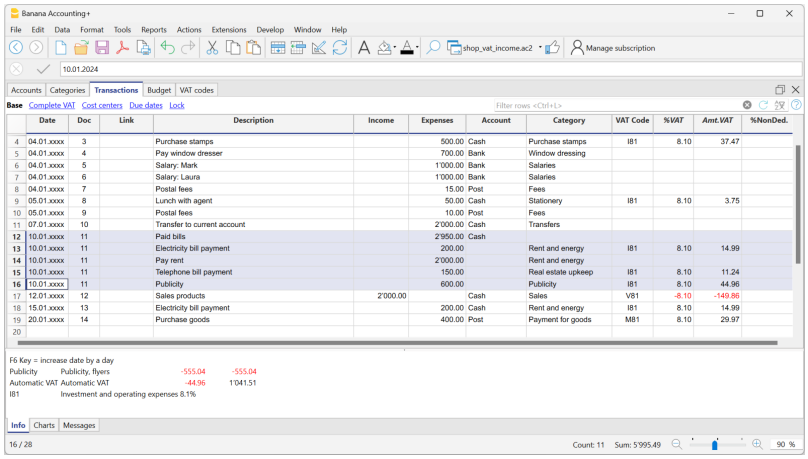
In this case, the program will record the amount positively in the Cash account (which increases) and negatively in the Bank account (which decreases).

Thanks to this recording method, any direct movement between two asset accounts can be recorded on a single registration line, as in double-entry bookkeeping (see example in the image above, first transaction).

Transactions with multiple movements

When you need to record a transaction that is to be split across multiple accounts or categories, you must enter multiple rows of transactions.

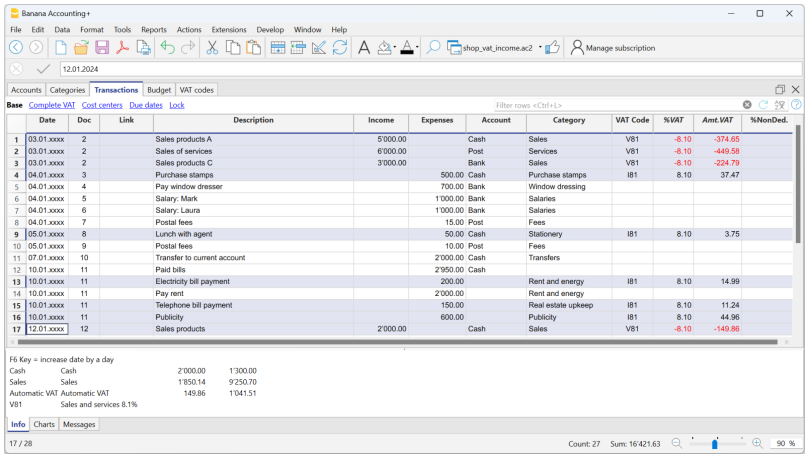
Below we show an example (see registration Doc. 11).
Multiple bills are paid through the bank.



- Enter the same date and document number in all the rows that affect the same transaction. This allows you to easily locate a transaction with multiple entries.
- In the first row, enter the total amount in the **Expenses** column if it is a payment, or in the **Income** column if it is deposit.
- In the **Account** column, enter the liquidity account (account through which you pay or collect). The **Category** column in the first row remains empty.
- In the following rows, enter the amount of the invoice paid or collected on each row (the **Expenses** column or the **Income** column),
  Each invoice will be entered on a separate row.
  The **Account** column remains empty.
- In the **Category** column, enter the category for each row to identify the entry or entry of the movement.

Examples of transactions with VAT

In order to manage transactions with VAT, it is necessary to have set up an Income / Expense template with VAT options.



Additional columns for VAT

Depending on the type of Income / Expense accounts setup (with or without VAT) there are additional columns where VAT data is entered.

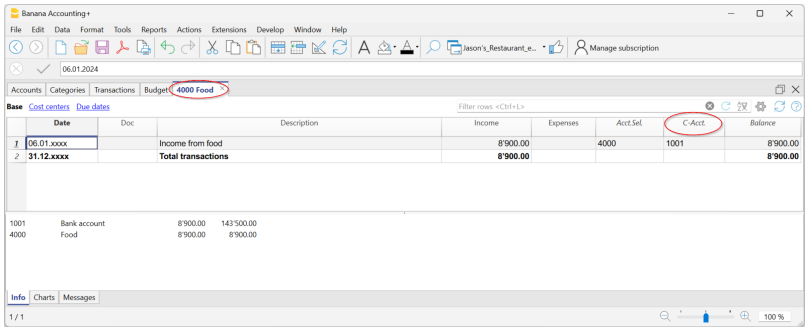
VAT Code

Enter the VAT code referring to a sale or a cost. There must be a code in the VAT Codes table.

Refer to the Transactions with VAT page for explanations of VAT codes and further information.

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 further transactions or make changes (always operated in the Transactions table), you can update the account/category card by clicking the **Refresh** icon on the right side of the screen.

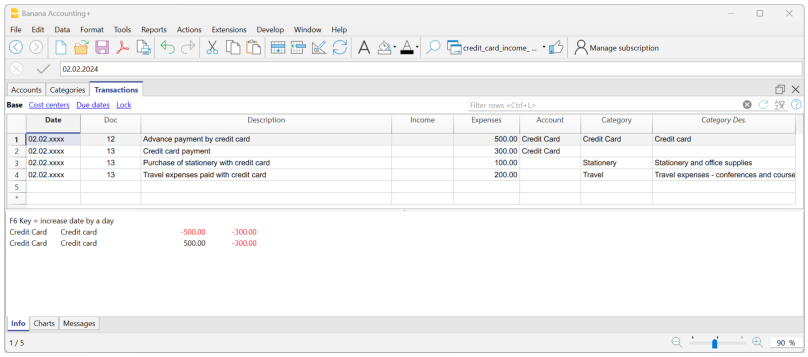


Record credit card transactions

Credit card purchases are becoming increasingly common, not only in businesses but also in households. In order to have a better control of the expenses for credit card purchases, it is necessary to record the movements in your accounting. In this regard, it is necessary to verify that the **Accounts** table contains the credit card account, otherwise it should be added.

Record credit card transactions with advance payments

The credit card account is a debit account and is entered in the **Account** column.



In Income/Expense accounting, whenever advance payments are made on the credit card, you must record as follows:

- Enter the date, the description
- In the **Expenses** column, enter the expense amount
- In the **Account** column, enter the liquidity account (bank, post office).
- In the **Category** column, enter the credit card account.

When the credit card invoice arrives and the expenses are covered by the advance payments, it is necessary to record the credit card transactions to identify the costs incurred and write off the credit.

In this case you record on multiple rows:

- Enter the same date and the same Document No. for each transaction for all the rows that make up for the transaction.
- Enter the description indicating the type of expense.
- In the **Expenses** column enter the total amount paid by the credit card.
- In the **Account** column enter the credit card account.
- In the next rows to record each expense paid by credit card, record in the **Expenses** column the amount of the expense, and in the **Category** column, the category of the expense.

After all transactions have been recorded, check your credit card balance (open your credit card account card).

Budget transactions

The budget in the Income / Expenses accounting can be set in two different ways:

- Budget Column
- Budget Table set via the Tools menu > Add/Remove functionalities

Budget Column

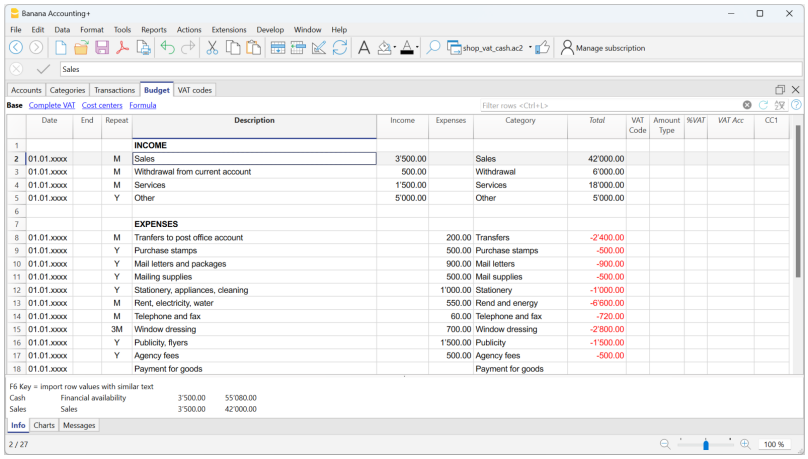
In the **Budget** column, in the Budget view, the amounts are entered on an annual basis. If the Budget column is used, the Budget table should not be used.

Budget Table

Financial planning is performed in the Budget table.

Forecasts are entered as if they were normal transactions, as in the Transactions table.
Quantity and Prices can also be entered as well as Calculation Formulas.

For further information on the budget refer to Budget table.



Printouts

Instant information

Account balances, income and expense are on ready display in the Accounts and Category tables. After each entry of a transaction, balances are adjusted automatically and there is no need to run a report to to have the situation under control, as you can simply display the Accounts or Categories tables.

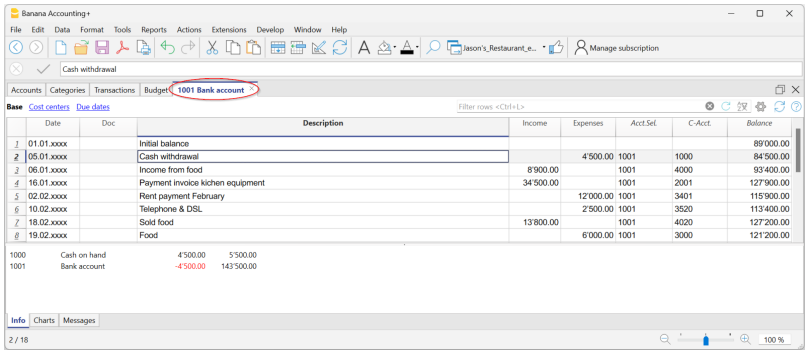
Advanced printouts

All printing is run from the **Reports menu**, where the different functions for printing are located:

- Journal by period command. You can display and print the whole table or just a specified period.
- Account/Category or group cards command. You may select all cards or define your selection. Define the required period in the Period tab and click the required print settings in the Options tab. Print settings can be saved in the Customization tab so they can be resumed without them to be having defined again.
- Enhanced statement command. You may also print a defined period and various options and customizations may be included.
- Enhanced statement with groups command. You may also print a defined period and various options and customizations may be included.
- Accounting Report command. The report with the required options are displayed in the Accounts table. Reports by period are possible, also with the comparison of previous periods or years; each period may contain subdivisions and the customization can be saved.

Account/Categories card - Income / Expenses

The account or category card corresponds to the ledger and allows you to have a complete list of the accounting entries concerning the same account, the same category, a cost center, a segment or a group.



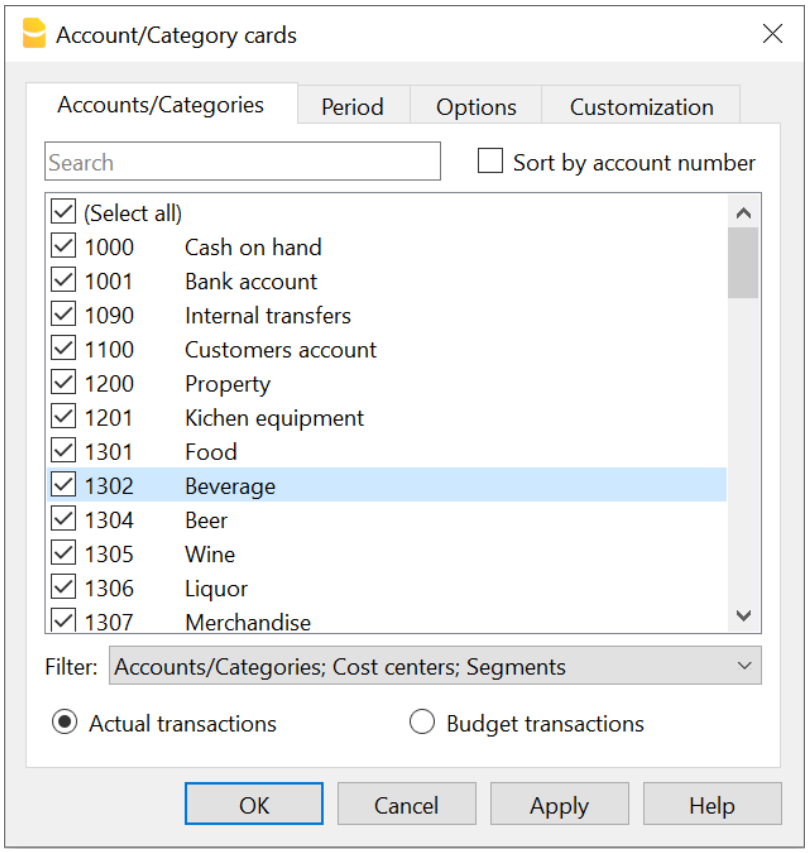
Open the account card

There are two ways to open and print an account or category card.

First method

This method is recommended when you want to view and print all or several account / category cards.

- Click **Report > Account/Category Cards** from the menu



A dialog box appears with the following sections:

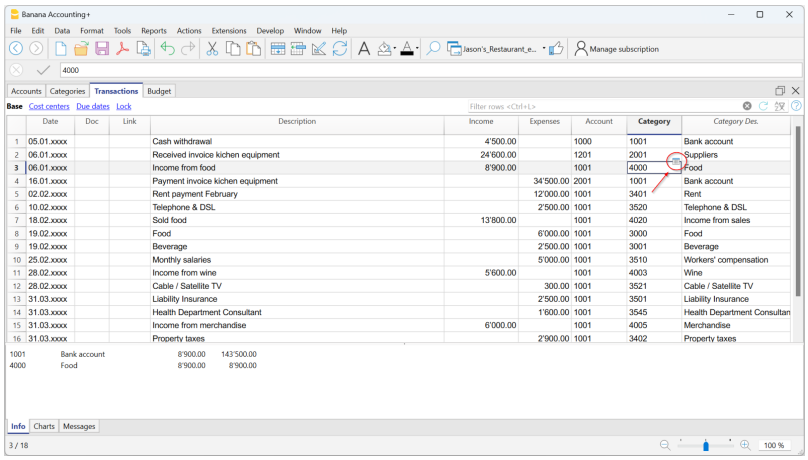
- Accounts/Categories
- Period
- Options
- Customization

For detailed information on the sections, click on the corresponding links.

Second method

This method can be used when you need to open only one card at a time within the tables.

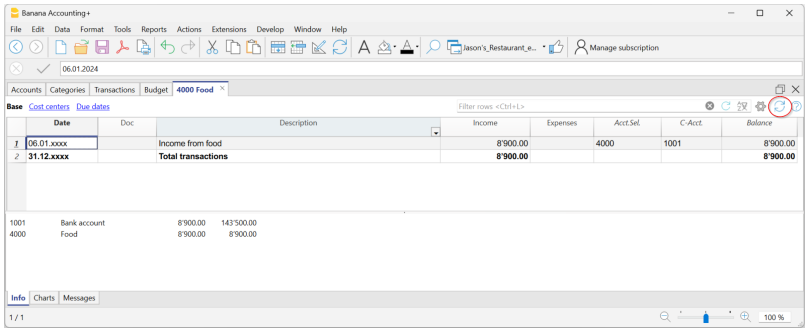
- Click on the small icon that appears when you select the cell that contains the account, category or group number.



Update the account card

The account or category card is temporary and is calculated at the time of the request. If transactions are changed or added in the Transactions table, the account card is not updated simultaneously.

To update the account card, following changes, it is necessary to use the **Account/Category card** command again, or if the account card is still open, click on the symbol shown in the image below.

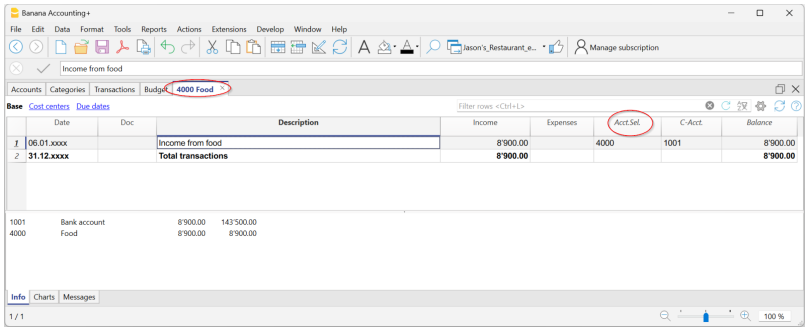


Note

In the account, category or group card it is not possible to change the data. Within the account card, by double clicking on the row number, the program switches to the corresponding row of the Transactions table or of the Budget.

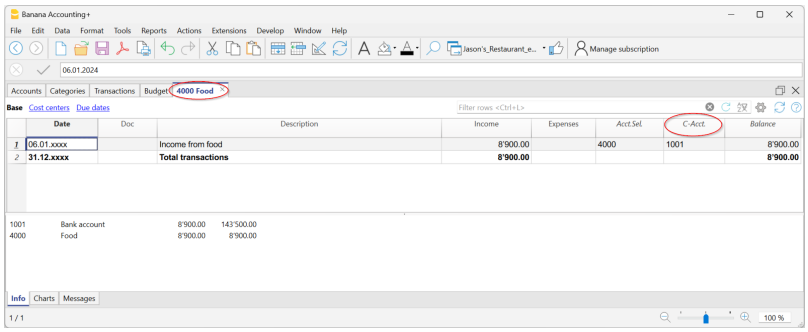
The Selected Account column

In the **Selected Account** column, which can be made visible, starting from any account card, via Data > Columns setup, the account on which the transaction took place is displayed.
When you get an account card of one or more accounts, categories, groups and segments, you see exactly which account is used.



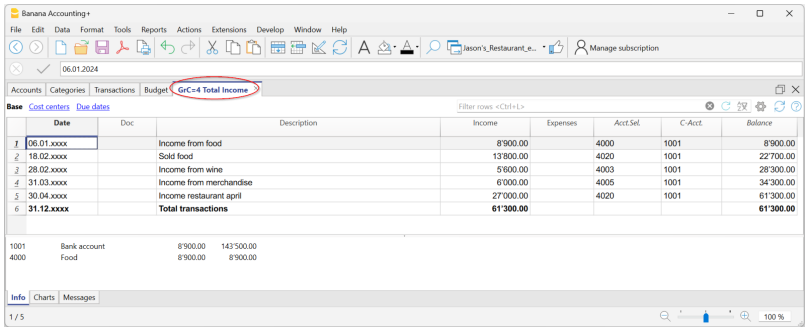
The Counterpart Column

The **C-Acct.** column is displayed on the account or category card, indicating the offset account that completes the posting.



Cards of groups or classes

In the account tab of a group or class, all the transactions of those accounts belonging to the selected group or class are regrouped.
The accounts or categories of the group or class can be viewed by making the Selected Account column visible.



Print the ledger (account cards)

To print an account card:

- display the card from any table (Accounts or Transactions) and launch the printout from the **File** menu.

To print multiple account cards:

- **Report** menu > **Account cards**
- Using the **Filter** it is possible to automatically select all the account cards to be printed or partially (eg only accounts, cost centers or segments).
- In the various sections Period, Options, Customization desired functions are activated (eg period, one account per page ....).
- Confirm with OK, after setting the desired options.
- The selected account cards will appear on the screen. To print, click on the **File > Print** menu.

Print Account Cards by Period

To view account cards with balances for a specific period:

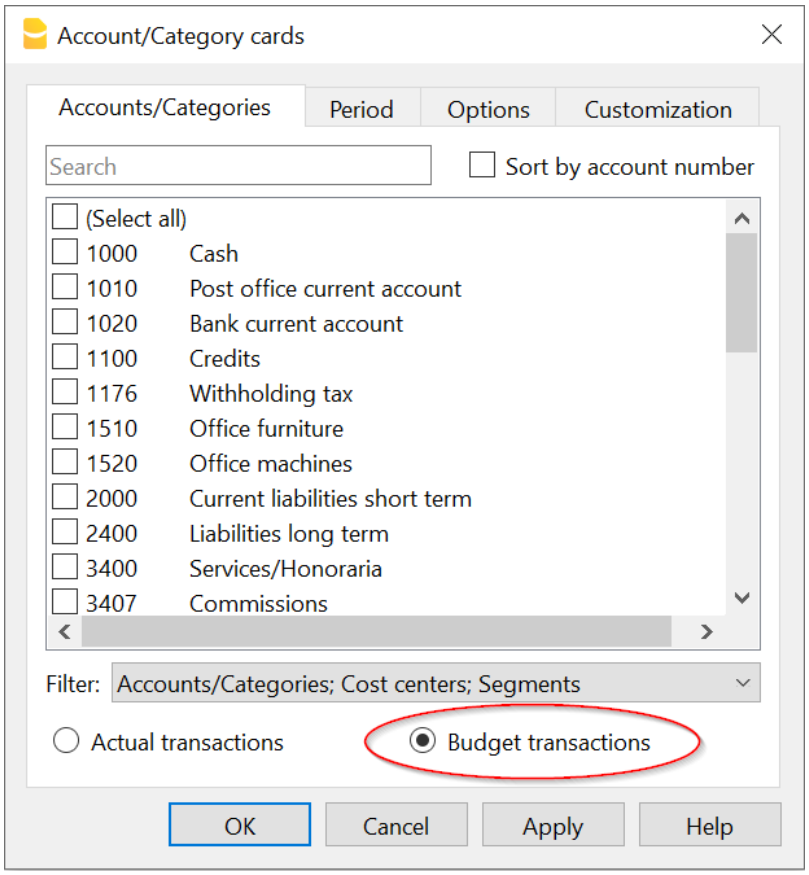
- **Report** menu > **Account cards**
- in the **Period** section activate **Specified**, and enter the start and end date of the period.

See the Period section page for more information.

Print the Budget account card

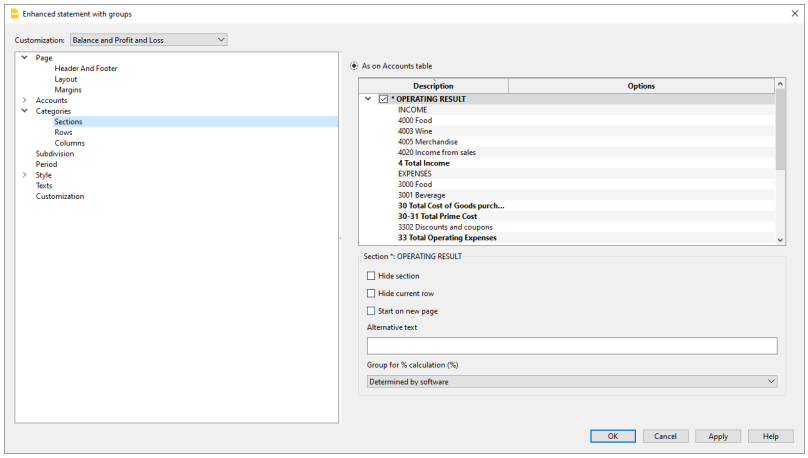
If the budget transactions have been entered in the Budget table, it is possible to have the account or group cards of the budget:

- **Reports** menu **> Account / Category cards >** activate **Budget transactions.**



Accounts and Categories settings in the Enhanced statement with groups

In the dialogue box, you can set how to print accounts and categories



Insert a logo in the account cards

As from Banana 9, it is possible to insert a logo also in the printing of the account cards.

After creating the account card detail, proceed as follows:

- **Reports** menu > **Account cards**
- **File** menu > **Print preview.**
- In the dialog box that opens, under **Logo**, indicate your logo (instead of none).

More detailed information is available on the Logo setup.

Save the setups

If you happen to regularly print the cards of certain accounts, for example all those of sales, it is useful to create a special customization:

- **Report** menu **> Account cards > Customization** section
- Click on the **New** button
- Indicate the name in the description, for example "Sales Accounts"
- Select the accounts you want to print
- From the File > Page setup menu you can determine the margins and other page settings.

Whenever you need to print the accounts, select the customization you created.

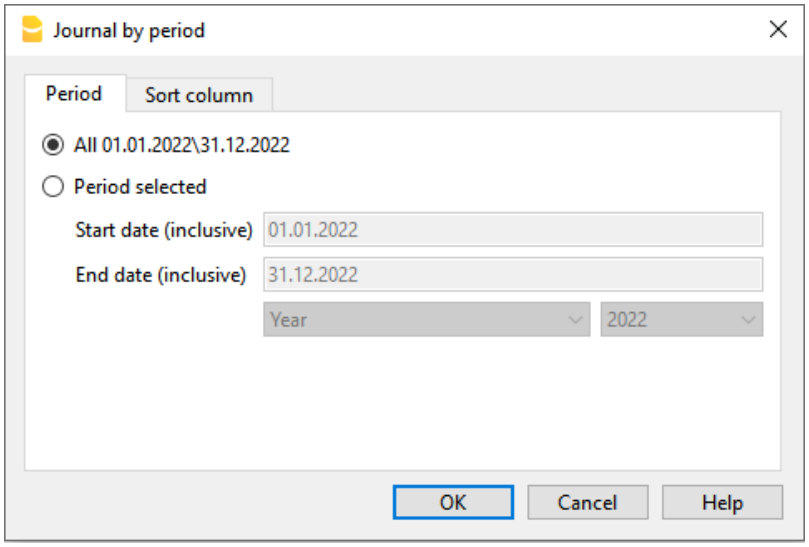
Journal - Income / Expense accounting

The entries in the Income / Expense application, as in all Banana Accounting applications, are inserted in the Transactions table. If you want to print the Journal (list of all transactions), you can proceed in two different ways:

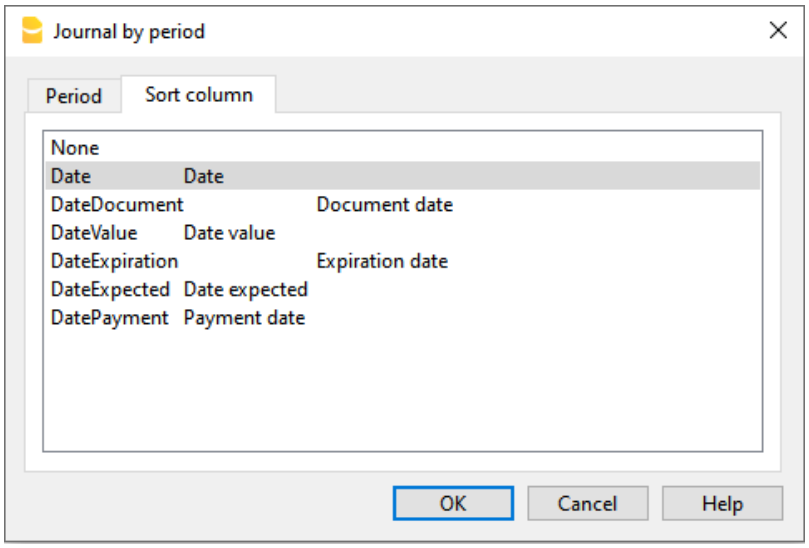
- From the Transactions table:
  - select from the **File** menu **→ Page Setup** (in order to set up all the print options)
  - return to the **File** menu **→ Print.**
- From the menu **Reports → Journal by period.**

Journal per period

Banana Accounting, via the menu **Reports → Journal by period**, offers the possibility to print the Journal with the movements of the entire period or of the period selected by entering the start and end date of the period.



The information on the Period section is identical to that of the Period section of the common functions.



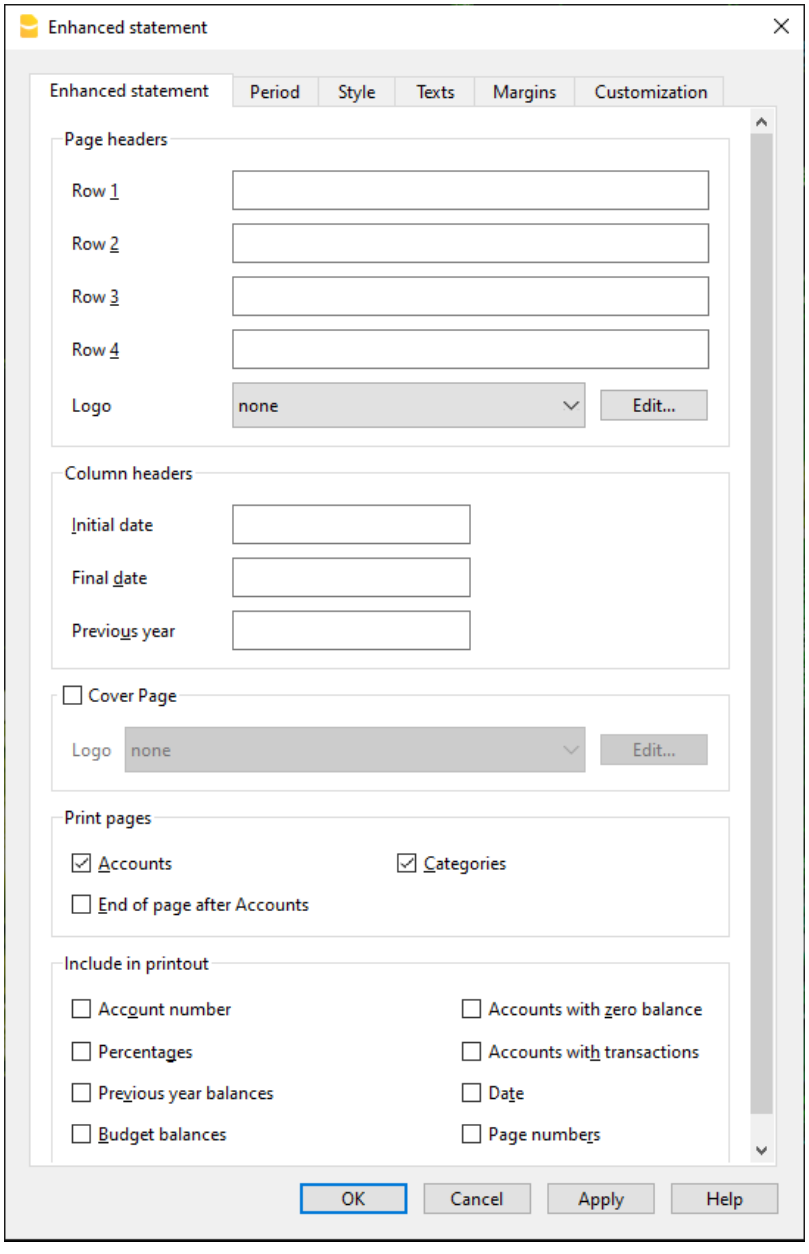
In the **Column for sorting** section, you can choose the base on which type of date to sort and print the journal.

Enhanced Statement

The Enhanced Statement gives an overview of the progression 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 displayed by means of the **Enhanced Statement** command, from the Reports menu.
- The embellished report displayed in preview, can be saved in PDF, HTML, MS Excel and Copy to clipboard format.
- It is possible to calculate, view and print the report at the end of the year, or for a specific period.

See also Print Example.



Page header

Rows 1-4

These rows allow the definition of the Statement's headers.

Logo

It is possible to insert the logo in the header of all pages of the report.
If one or more logos have been added in the menu File→ Logo setup, you can select one from the list.
If no logo has been added, the Edit button can be used to add the logo.

Column header

Initial date

Insert the initial date of the current accounting.

Final date

Insert the final date of the accounting.

Previous year

Insert the final date of the previous year's accounting.

Cover page

Cover page

Activating this function prints the cover page.

Logo

You can insert the logo on the cover page of the report.
If you have added one or more logos in the menu File→ Logo setup, you can select one from the list. If no logo has been added, the Edit button can be used to add the logo.

Print pages

Checking the boxes defines the options to be printed in the report:

Accounts

The accounts will be printed.

Initial page

The initial page of the document 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..

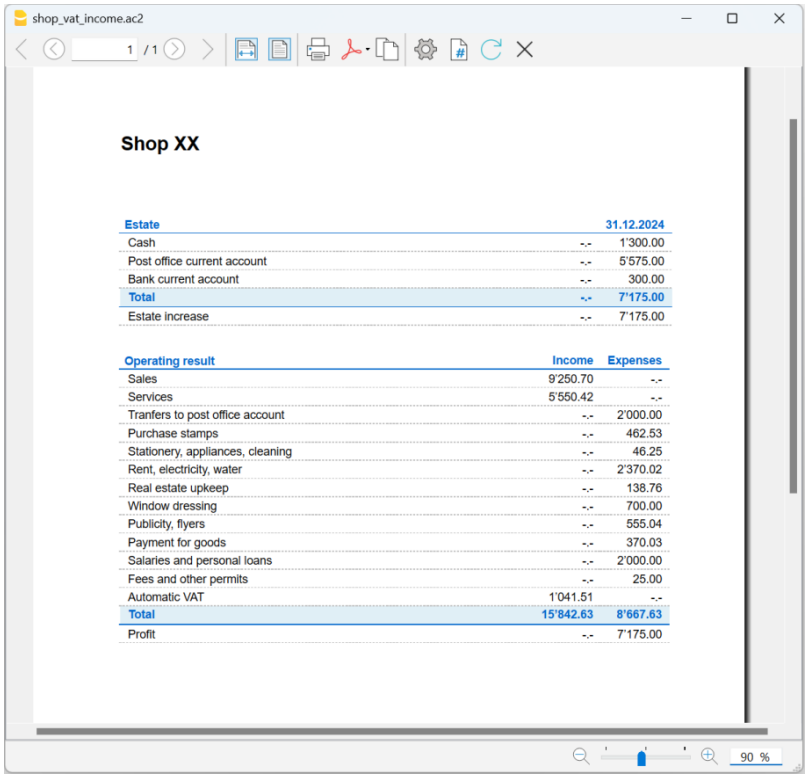
Include in printout

By selecting the boxes, you choose the options that must appear in the printout.
Some of these options are not available (e.g. Budget balances) if a specific period is selected in the **Period** section.

Other Tabs

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

- Period
- Style
- Texts
- Margins
- Customization



Shop XX

Estate		31.12.2024
Cash	-.-	1'300.00
Post office current account	-.-	5'575.00
Bank current account	-.-	300.00
Total	-.-	7'175.00
Estate increase	-.-	7'175.00

Operating result	Income	Expenses
Sales	9'250.70	-.-
Services	5'550.42	-.-
Tranfers to post office account	-.-	2'000.00
Purchase stamps	-.-	462.53
Stationery, appliances, cleaning	-.-	46.25
Rent, electricity, water	-.-	2'370.02
Real estate upkeep	-.-	138.76
Window dressing	-.-	700.00
Publicity, flyers	-.-	555.04
Payment for goods	-.-	370.03
Salaries and personal loans	-.-	2'000.00
Fees and other permits	-.-	25.00
Automatic VAT	1'041.51	-.-
Total	15'842.63	8'667.63
Profit	-.-	7'175.00

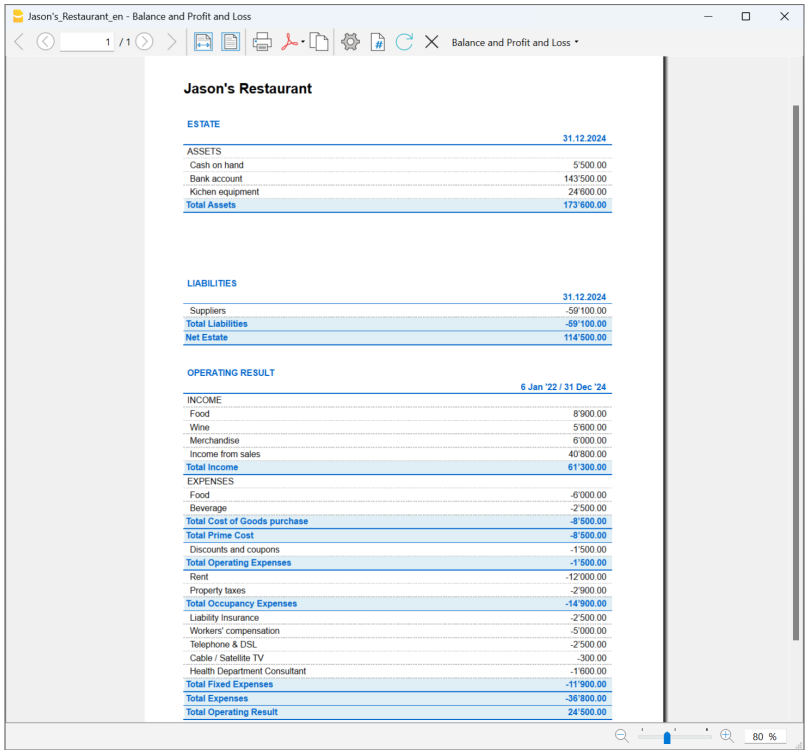
Enhanced statement with groups

This feature is only available in version 7.0.4 or higher. It allows the user to obtain the Enhanced statement with groups, with all the options that are available in the Double-entry accounting.

The Enhanced statement with groups makes it possible to:

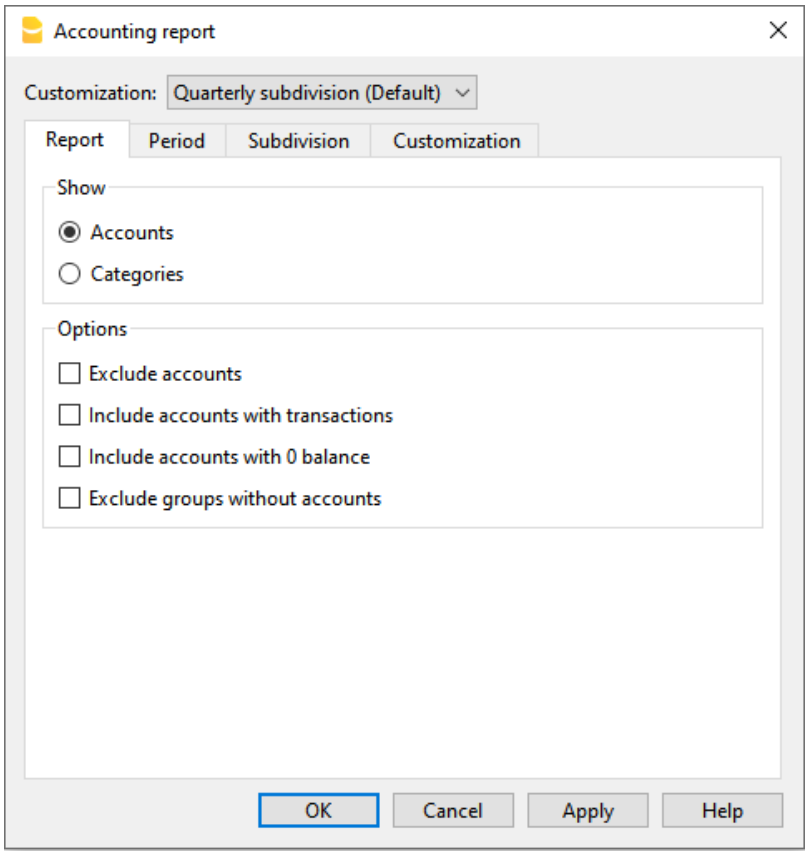
- Include all the groups that are present in the Accounts and Categories tables in the printout,
- Exclude groups or accounts individually
- Select a subdivision by period
  (for example, in the first semester, one can select to have a subdivision by month or per quarter)
- Select a subdivision by segment.

Below are listed the explanations pertaining to the Income & Expense only; for complete documentation, please refer to the explanations of the Enhanced Balance sheet with groups page.



Accounting report

- This command displays the amounts of accounts according to a certain grouping, for a specified period or per subdivision.
- Transactions without date are being considered as opening transactions and will not appear in the printouts of the Profit & Loss Statement.



Display

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:

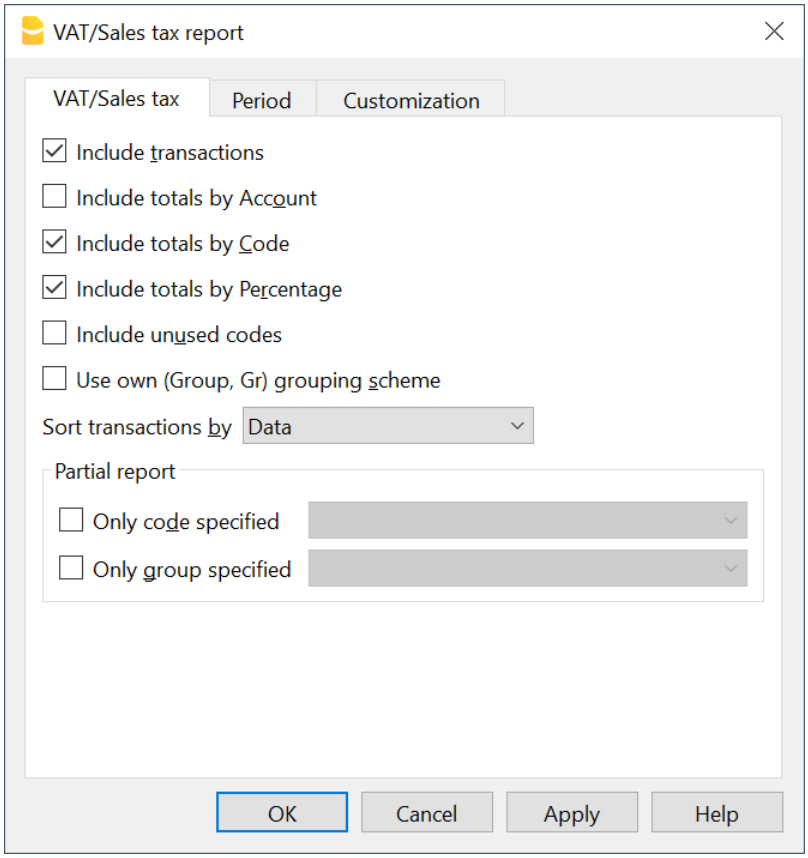
- **Exclude accounts** - only the categories will be printed
- **Include accounts with no transactions** - accounts with no transactions will be printed as well
- **Include accounts with 0 balance** - accounts with zero balance will be printed as well
- **Exclude groups without accounts** - groups of accounts with zero balance will not be printed.

Other Sections

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

- Period
- Subdivision
- Customization

VAT Report (for files with VAT option only)



Information on the VAT Report is available on the VAT report page.

Create a new year | Income and expense Accounting

The Create New Year command prepares a file for the new year based on the accounting file that is being closed. The command does not modify the current file, so it can be executed without any effect.

Logics of the transition to the New Year

With Banana Accounting you have a separate file for each year. When the new year starts, the operational logic is as follows:

- With the Create New Year command, the Program creates a new file for the year, using the same chart of accounts, settings and balances of the current year that is about to close.
  - Once the new year file is created, save it with a new name.
  - The operation of creating the new file can be repeated if you decide not to save the file.
- You can work on both files at the same time:
  - In the new one, the transactions of the new year will be entered. It will also be possible to make changes to the chart of accounts, VAT or other, without affecting the previous one.
  - In the previous year's file, the operations will continue to be entered in order to complete the year and carry out the typical closing operations, verification of balances, printing of reports etc.
- In the New Year's file, with the command Actions → Update Opening Balances, the changes that were made in the previous year's file are resumed. This operation should be done at the latest when there are no more changes in the previous year.

Once the New Year's file has been created, those who have subscribed to the Professional Plan of Banana Accounting Plus, will see the message Advanced Plan in demonstration mode. This message will appear in the Info window at the bottom of the screen and it will only disappear when reaching 70 transaction rows in the Transactions table.

Checking and closing previous year's accounts

Before updating opening balances, to avoid any differences between closing and opening balances for the following year, it is important to ensure that you have performed all checks, verification operations, and all closing accounting entries. Please refer to the page:

- Checking and closing of a Double-entry accounting

Unlike Double-entry accounting, when the Income and Expense accounting period is closed, there is no profit or loss to be allocated. The difference between the Income and Expense categories in the new accounting period is shown as an increase or decrease in the estate.

Operations performed by the Create new year command

The Create new year command performs the following operations, taking into account the parameters set by the user:

- Creates a new file (with no name) with the chart of accounts and all the settings identical to

your current file, but without transactions.

- Copies the data from the Balance column of your current file to the **Opening** column of the new file (only for the selected classes)
- Copies, for all the accounts of the Report, the data from the **Balance** column of your current file to the **Previous Year** column of the new file.
- Updates the **File and accounting Properties** of the file:
  - Sets the start and end dates, adding 1 year to the existing ones.
  - In the Options section, sets the previous year's file name and enables the option to use the previous year's transactions for autocompletion.
- If there are data in the Budget table, it carries over the operation rows in the new year taking into account the settings.

N.B.

In the Income and Expense Accounting it is not possible to allocate the operating result. If you need to do this, you must use double-entry accounting.

Update opening balances | Income & Expense accounting

The **Update Opening Balances** command takes data from the previous year's file and updates the opening balances for the current year.

When do you need to use the Update Opening balances command?

The **Update Opening Balances** command is required in the following cases:

- You have created the New Year with the Create New Year command, but you still made changes to the previous year's file (additional transactions, new accounts, ..).
- Changes were made in the previous year (added or changed transactions, added accounts...).

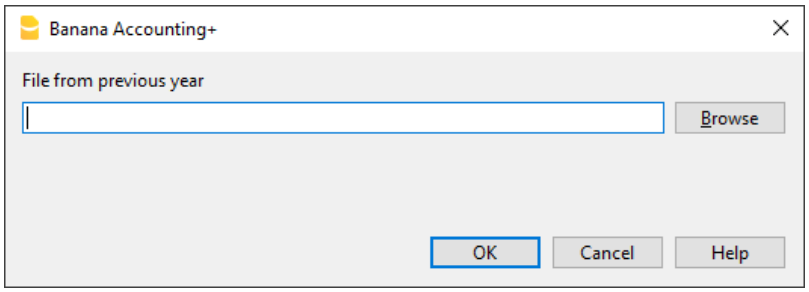
Check the previous year accounting

In order to avoid differences between the previous year closing balances and the New Year and opening balances, it is important, before using the Update opening balance command, to make sure that you have carried out all the checks, verification operations and all the closing accounting entries as indicated in the Year end closure of the Double-entry accounting page.

The Update Opening balances dialog window

In order to access this dialog, use the **Actions** menu → **Update opening balances** command.
You need to enter the path to where the previous year's file is located:

- The program will suggest the name of the saved file
- If the file's name or the location path is changed you the **Browse** button



Operations carried out by this command

The command resumes the data from the previous year, without changing its contents. This command can therefore be repeated without any impact on the previous year's file.

The command performs the same operations as in **Create New Year**, except those referring to the creation of the file.

Change of the Chart of Accounts of the previous year

If after creating the New Year you add accounts to the previous year and carry over the balances, the program may indicate an error. In this case, you should:

- Enter the new accounts in the new year's file as well.
- Repeat the Update Opening balances operation

You can import changes with the Import Accounts command.

Cash Manager

The Cash Manager (or Cash Book) is an application of Banana Accounting Plus, to manage the cash or any other account. **It is free and unlimited** because it is included in the Free plan of Banana Accounting Plus. It is ideal for:

- **Families -** to keep track of expenses and income and plan a family budget.
- **Children and Students** - to learn how to manage their first expenses and be aware of their savings.
- **Companies and Associations -** to budget and manage cash income and expenditure, keep the first note and manage cash in a separate file from accounting.

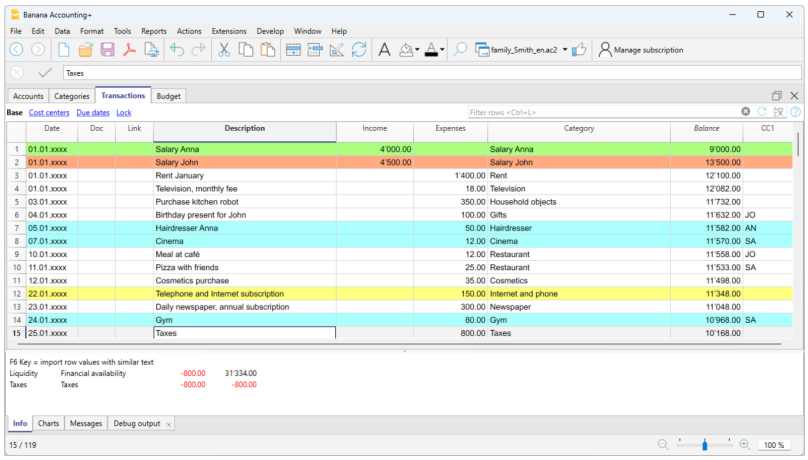
Check out our resources for an easy and immediate start:

- ▶ Video: Cash Manager
- Discover all the Cash manager features

Getting Started with the Cash Manager

For a quick and easy start, choose one of our Cash Manager templates and save it as a name. For more information visit the generic page of How to get started with Banana Accounting Plus.

In the **Transactions** table you are immediately operational and can enter incoming and outgoing transactions. Entry is extremely easy and intuitive, even for those with no accounting knowledge.



The Transactions Table

The Transactions table is at the heart of the Cash Manager's bookkeeping.
It allows you:

- **Clarity and order of the columns:** thanks to the table layout you always have an immediate and complete overview of the data entered.
  There are main columns, already predefined, in which you can enter:
  - The date of the transaction
  - Any document number
  - The incoming or outgoing amount
  - The category for the entry or exit

- **To insert digital attachments:** in the **Transactions** table, you can also make the **DocLink** column visible, which allows you to add the receipt or invoice to each movement in PDF format, ensuring the immediate availability of the documents in case of future audits or to transmit them to the accountant.
- **To always make corrections:** if there are errors, you can easily correct them, ensuring correct and accurate results every time.

Speeding up the transaction registration

Banana Accounting Plus offers several functions to speed up the data entry process, such as:

- **Auto-completion.** In the **Description** column, by typing the first few characters, the programme automatically suggests similar movements that have already been entered previously and, by pressing **F6**, completes the current movement with the selected data.
- **Recurring Transactions.** It is possible to store recurring transactions in a special table, taken from the menu **Actions > Recurring Transactions,** and to resume them with a single click, saving time and simplifying work.

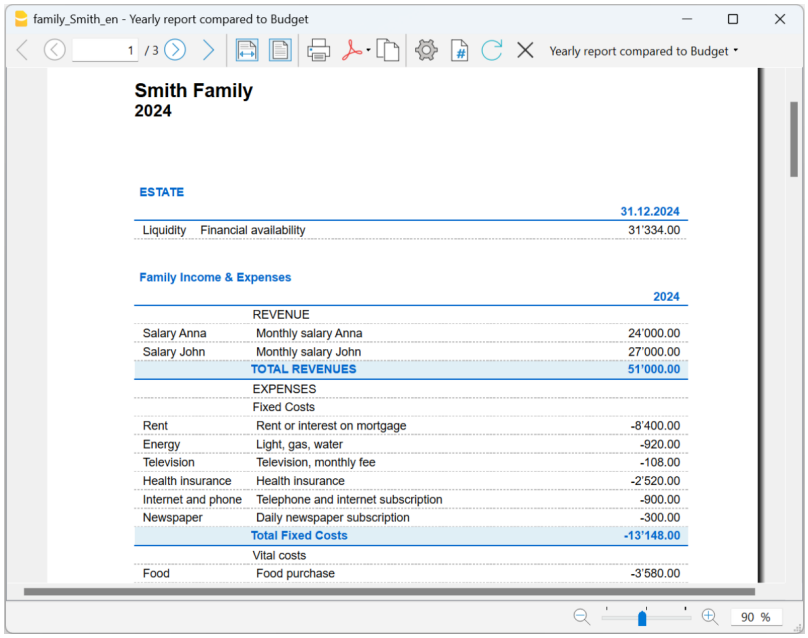
Reports and Printouts

After each transaction, the programme automatically updates all account balances in the Category table and in the account. You can easily print statements and reports for easy monitoring of income and expenditure and the status of available cash in the cash account.

Professional and accurate reports at the touch of a button:

From the menu **Reports > Enhanced statement** or **Enhanced statement with groups**, get your reports in no time. Reports by period are also possible.

- The Enhanced statement displays all accounts and categories without any subgroups.
- The Enhanced statement with groups displays all accounts and categories also with subgroups.



PDF data archiving

All accounting data, over a period of years, must be available at all times, both for tax purposes and for any internal requirements.

Simple and comprehensive archiving. From the menu **File > Create Pdf dossier**, you can easily archive all accounting data in a single PDF document. This allows you to store the entire accounting for the year in an orderly and complete manner, making it easier to access and consult the data in the future.

Topics common to other applications

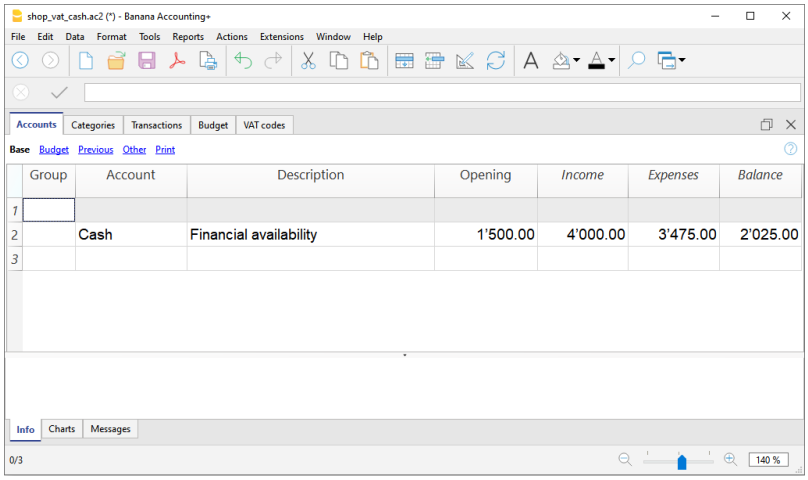
- Add, cancel an account
- Rename an account
- Insert groups
- Cost and profit centers
- Segments
- The Balance column

Printouts

- Transactions
- Account/category cards
- Enhanced Statement
- Enhanced Statement with groups
- Accounting report
- VAT/sales tax report

Cash Manager Accounts Table

The Cash Manager Accounts table contains only one account and no other accounts can be added.



The columns of the Accounts table:

The main columns of the **Categories** table are listed below. The display of columns changes according to the selected View.

Additional columns can be added either system or own columns via the menu Data > Columns setup.

Group
This column remains empty.

Account
Enter the number or initials of the account to be managed (cash, bank, post office).

Description
Enter a description relating to the account entered.

Opening
You need to enter the opening balance only the first time you use a new file or when using Banana accounting for the first time. At the beginning of the new year with automatic opening, the account balance is automatically updated.

Income
The column is protected and shows the balance of income transactions. The balance is updated automatically after each transaction.

Expenses
The column is protected and shows the balance of outgoing expenses. After each transaction the balance is updated automatically.

Balance
The column is protected and shows the total balance between income and expenses. After each transaction the balance is updated automatically.

Cash Manager Categories table

The **Categories** table presents the Income and Expenses situation.

The Categories table

In the **Categories** column, for each income and expense, the respective categories are set.
In addition to the **Categories** column, there are columns to set:

- Sections
- The Totalization groups.
  For further information on the grouping system, refer to the Grouping system.
- Any Cost and Profit centers.

In the example there are three main groupings:

- Group 4 - Totals all the Categories that have grouping 4 in their **Sum in** column (total Income)
- Group 3 - Totals all the Categories that have grouping 3 in their **Sum in** column (total Expenses)
- Group 00 - Totals groups 3 and 4 (Total Income and Expenses), which determine the Result for the accounting period.



The columns of the Categories table

The main columns of the **Categories** table are listed below. The display of the columns changes according to the selected View.

You can add additional system columns as well as your own columns via Data > Columns setup.

Section
An asterisk is inserted in the row where a title is entered, which will then be taken over in the Enhanced Statement with groups
(in our example the asterisk is inserted on the line of the title Operating result).

If other sections are provided in addition to income and expenses, such as cost and profit centers, another asterisk can be inserted in the Sections column, again on the title row. More details are available on the Sections page.

Group
Enter an identifier (numerical or sign) identical to the one entered for each category in the **Sum in** column. The totals for each category belonging to the same grouping of the **Sum in** column will then be added up (in our example, Group 4 totals the Income Category and group 3 the Expenses category).

Category
Enter the Category number that will identify the type of expense or income.

Description
A description is entered to identify the income or expenses category. This description is automatically

taken from the Category Description column of the Records table (if displayed).

Sum in (Gr)
The code of a group is indicated so that the programme totals the amount of the line in the group.
The heading '**Sum in**' has been adopted with the Banana Plus version.
The column name has remained Gr, to maintain compatibility with previous versions of the programme.
Each category has an identifier that is used to define in which group it is to be totalled (in the example, all revenue categories, in the Sum in column, have the grouping 4, because they are totalled in Group 4, Total Revenue).

Income
The column is protected and shows the balance of income transactions. The balance is updated automatically after each transaction.

Expenses
The column is protected and shows the balance of outgoing expenses. After each transaction the balance is updated automatically.

Balance
The column is protected and shows the total balance between income and expenses. After each transaction the balance is updated automatically.

Customising the Categories table

You may customise the entry and exit categories in the **Categories** table according to your needs. You can:

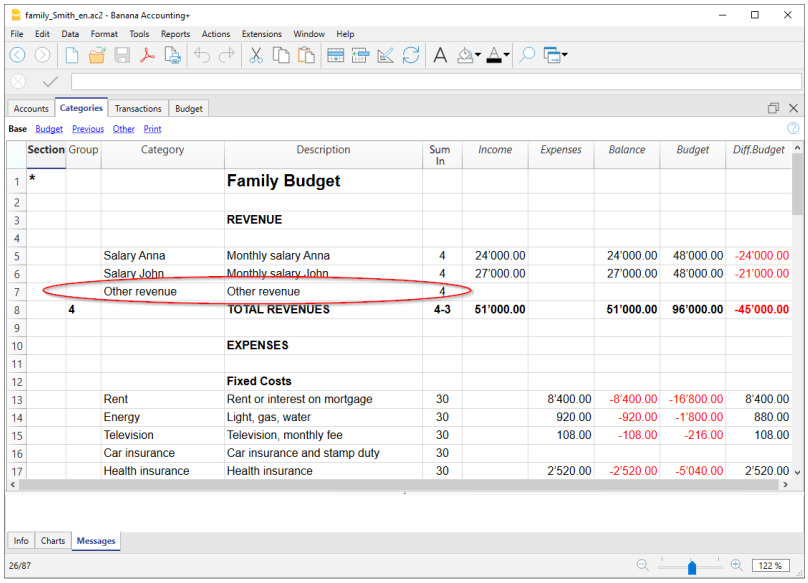
- Change category numbers
- Change description
- Delete or add categories
- Insert or delete subgroups

All category balances determine the operating result (profit or loss) and must therefore have no balance at the beginning of the year.

Adding new Categories

If you need to add new categories to an existing group, proceed as follows:

- Insert empty rows (menu **Edit > Insert Rows**) before the Totalisation Group row
- Enter the category number or abbreviation in the **Category** column
- Enter a description to identify the category
- Enter in the **Sum in** column , the same grouping number as the other categories, belonging to the same Totalisation Group.

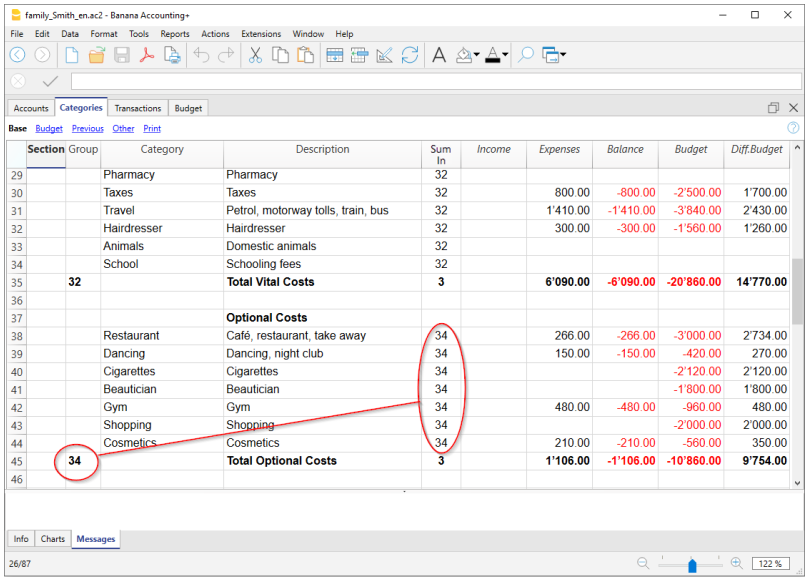


	Section	Group	Category	Description	Sum In	Income	Expenses	Balance	Budget	Diff.Budget
1	*			**Family Budget**						
2										
3				**REVENUE**						
4										
5			Salary Anna	Monthly salary Anna	4	24'000.00		24'000.00	48'000.00	-24'000.00
6			Salary John	Monthly salary John	4	27'000.00		27'000.00	48'000.00	-21'000.00
7			Other revenue	Other revenue	4					
8		4		**TOTAL REVENUES**	**4-3**	**51'000.00**		**51'000.00**	**96'000.00**	**-45'000.00**
9										
10				**EXPENSES**						
11										
12				**Fixed Costs**						
13			Rent	Rent or interest on mortgage	30		8'400.00	-8'400.00	-16'800.00	8'400.00
14			Energy	Light, gas, water	30		920.00	-920.00	-1'800.00	880.00
15			Television	Television, monthly fee	30		108.00	-108.00	-216.00	108.00
16			Car insurance	Car insurance and stamp duty	30					
17			Health insurance	Health insurance	30		2'520.00	-2'520.00	-5'040.00	2'520.00

Adding Subgroups

To add new subgroups, proceed as follows:

- Insert empty rows (menu **Edit > Insert rows**) in the area where you wish to insert the new subgroup
- In the last empty row enter a number or abbreviation for the totalisation in the **Group** column (in the example "34 - Total Optional Costs")
- Enter a description to identify the new subgroup
- Enter in the **Sum in** column the Totalisation Group (in the example "3 - Total Costs").



	Section	Group	Category	Description	Sum In	Income	Expenses	Balance	Budget	Diff.Budget
29			Pharmacy	Pharmacy	32					
30			Taxes	Taxes	32		800.00	-800.00	-2'500.00	1'700.00
31			Travel	Petrol, motorway tolls, train, bus	32		1'410.00	-1'410.00	-3'840.00	2'430.00
32			Hairdresser	Hairdresser	32		300.00	-300.00	-1'560.00	1'260.00
33			Animals	Domestic animals	32					
34			School	Schooling fees	32					
35		32		**Total Vital Costs**	**3**		**6'090.00**	**-6'090.00**	**-20'860.00**	**14'770.00**
36										
37				**Optional Costs**						
38			Restaurant	Café, restaurant, take away	34		266.00	-266.00	-3'000.00	2'734.00
39			Dancing	Dancing, night club	34		150.00	-150.00	-420.00	270.00
40			Cigarettes	Cigarettes	34				-2'120.00	2'120.00
41			Beautician	Beautician	34				-1'800.00	1'800.00
42			Gym	Gym	34		480.00	-480.00	-960.00	480.00
43			Shopping	Shopping	34				-2'000.00	2'000.00
44			Cosmetics	Cosmetics	34		210.00	-210.00	-560.00	350.00
45		34		**Total Optional Costs**	**3**		**1'106.00**	**-1'106.00**	**-10'860.00**	**9'754.00**
46										

Deleting categories and subgroups

To delete categories or subgroups, select the rows with the categories and subgroup to be deleted and issue the command **Delete rows** from the **Edit** menu.

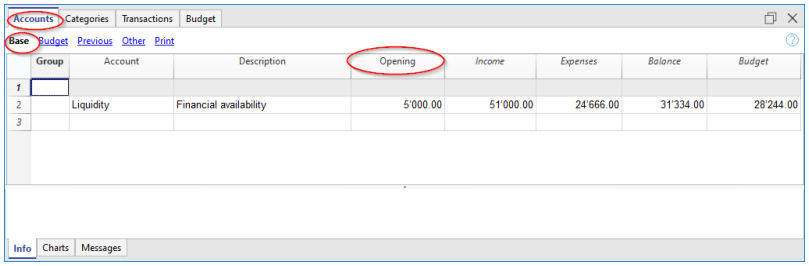
Opening Balances | Cash Manager

You only need to enter the Initial Balance the first time you use Banana Accounting Plus.

Opening balances when you start with Banana Accounting

When creating a new file for the first time with Banana Accounting, the opening balances must be entered manually in the **Accounts** table, **Opening** column.

When you move to the new year, using the Actions > Create new year command, Banana accounting reports all the opening balances automatically.
It is not possible to enter more than one account; for this you must use the Income/Expense Accounting.



Start with Banana Accounting during the year

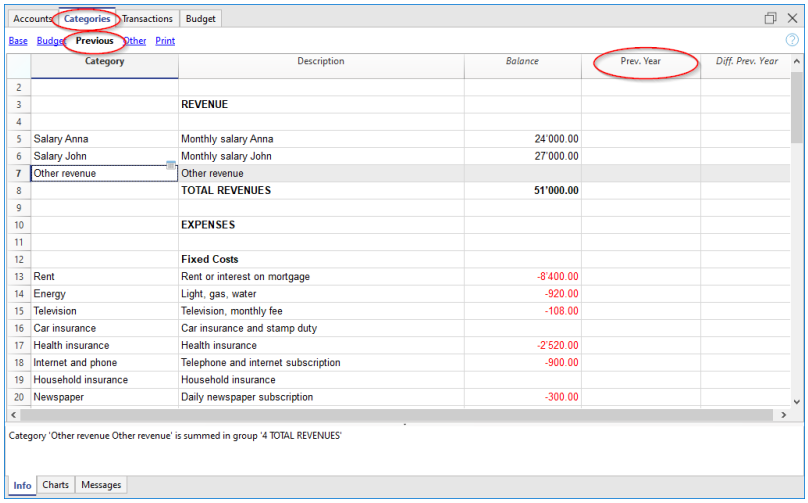
If you start a new accounting, taking over the work already done with other programs, you have two possibilities:

- Start accounting from the start of the year, by entering the opening balances at the beginning of the year (Accounts table, Opening column) and the transactions (Transactions table) that have already been previously recorded with other programs (also see Transferring data from other software). Thus you will have all the accounting details a single file.
- Starting from the date when the accounting is resumed:
  - Enter the opening balances (Accounts table, Opening column), taking over the values of the other accounting.
    In addition to entering the opening balances of the Cash in the Accounts table, it is also necessary to enter the income (positive) and expenses (negative) balances in the Categories table.
  - Input the new entries in the Transactions table.

Balances of the previous year

If you start a new accounting by taking over an existing accounting and you want the previous year's values to appear on the printouts, it is necessary to enter the previous year's balances in **Accounts** and **Categories** > **Previous view > Previous Year** column:

- Enter the closing balances of the previous year's Cash (Accounts table).
- Enter the closing balances of the previous year's Expenses (Categories table).
- Enter the final balances of the previous year of Revenues (insert the minus sign in front of the amount).



Create new year

When you start the new year, the program automatically carries over the opening balances for the following year.
Consult the Create New Year lesson.

Print opening balances

To print the opening balances:

- To print the contents of the table, use the File > Print / Preview command, by selecting the rows of the Balance Sheet.
- You can also use the Accounting printouts and set the printout only for the Statement part and the opening column.

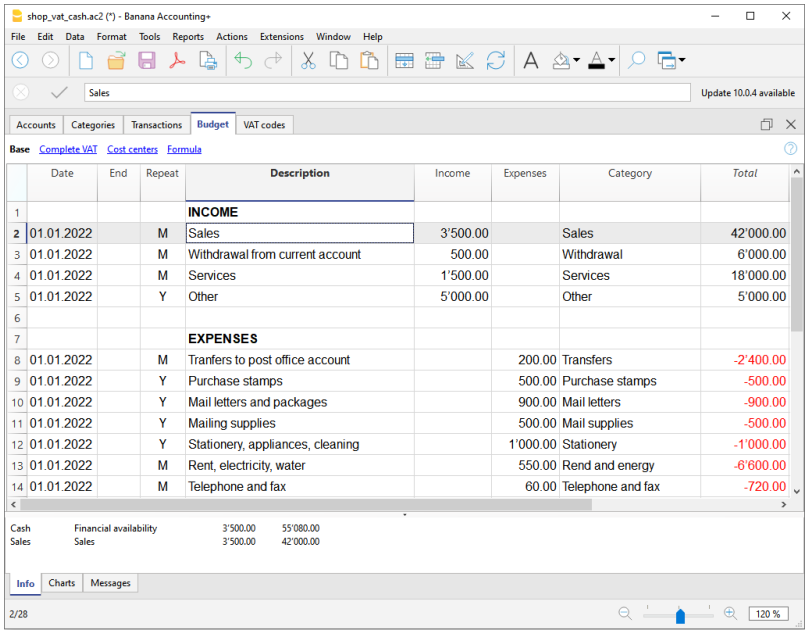
Budget table of the Cash Manager

Financial planning is carried out in the Budget table.

Before starting a financial year, you can budget expenses and estimate income to keep the economic and financial situation under control.

The budget can be set in two different ways:

1. In the **Categories** table, under the **Budget** column. For each category, the **annual budget** amount is indicated.
   In this case, when you generate the Budget from the **Report** menu using the command **Enhanced Statement with groups**, the **Budget** column shows the amounts that refer to the entire year.
2. In the Budget table, which can be activated from the **Tools** menu > **Add/Remove functionalities** > **Add Budget Table**.
   In this table, all budgeted expenses and incomes are recorded with transactions. If this table is activated, the **Budget** column in the **Accounts** table is automatically disabled. In this case, you can set a **detailed budget** that takes into account possible variations during the year and in different periods of the year.



Create new year

It is possible to transition to the new year automatically in the following ways:

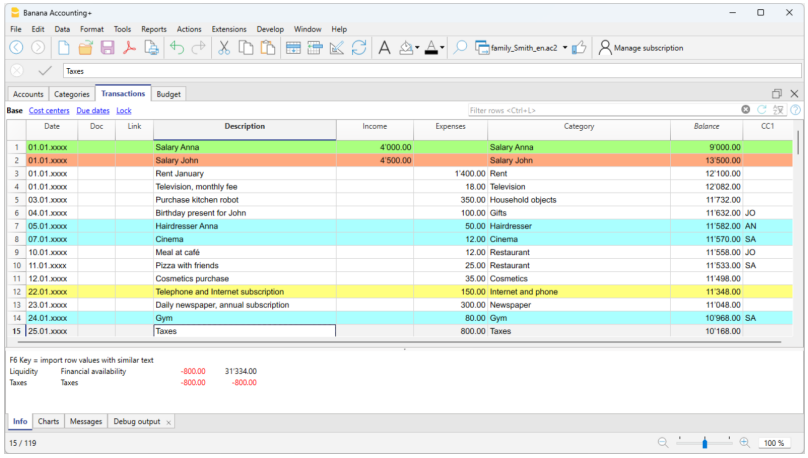
- Open the file of the year that has just ended and from the Actions menu > Create new year.
- Confirm the basic file Properties.
- Save the file with a new name.

The program resumes automatically :

- The account, carrying over the initial balance.
- The categories are carried over without bringing an initial balance, as they start from zero, to determine the operating result of the new year.

Transactions table of the Cash Manager

The transactions of the Cash Manager are entered in the **Transactions** table.



There are specific columns to enter:

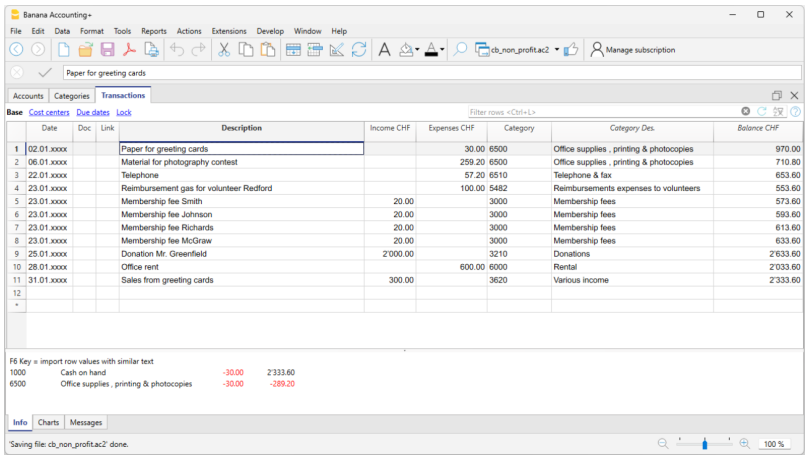
- the date
- the document number
- the description
- the income or expense amount
- the category relevant to the income or expense in the Category table
- should the transaction be subject to VAT tax, enter the VAT code in the VAT code column. The VAT codes are listed in the VAT codes table.

Speeding up the recording of the Transactions

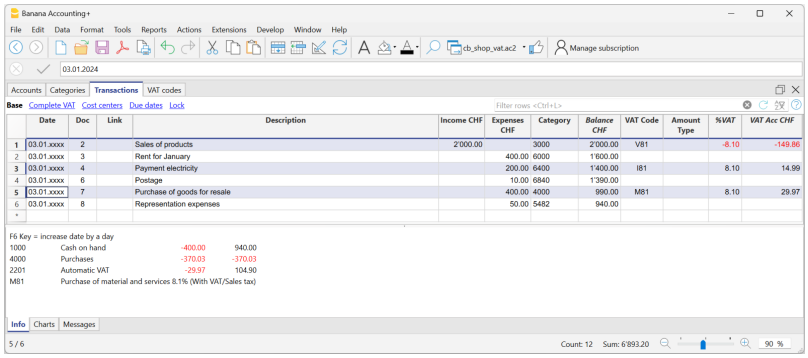
In order to accelerate the recording of the transactions, you can use:

- the Smart fill function that allows the automatic auto complete of data that have already been entered at an earlier date.
- the Recurring transactions function (**Actions** menu), used to memorize recurring transactions into an appropriate table.

Examples of transactions without VAT



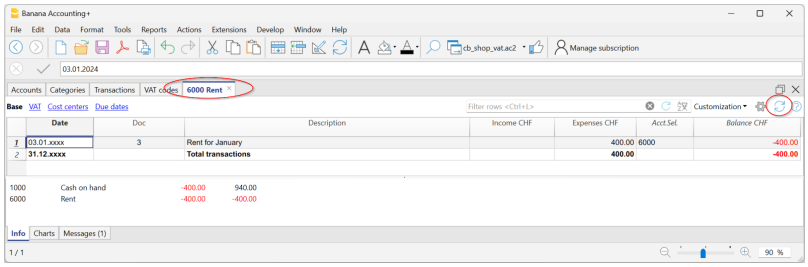
Examples of transactions with VAT



Category card

To display the transactions of a category, click once on the **small blue arrow** appearing in the upper right corner of the cell.

The display of entries in the **Categories** table is similar to the one in the Transactions table.
When new transactions are added or changes are made (i.e. in the Transactions table), it is possible to update the tab of a category by clicking on the **Update** symbol (blue symbol, of two circular arrows, located in the right part of the window).



Printouts

Instant information

In the Accounts and Categories tables, the balances of the accounts and the categories of income and expenses are displayed immediately. After each individual entry, the balances are updated automatically, and there is no need to generate reports to keep the situation under control; you simply need to position yourself in the Accounts and Categories table.

Advanced printouts

All printing is run from the **Reports menu**, where the different functions for printing are located:

- Journal - command to define the period. You can display and print the whole table or just a specified period.

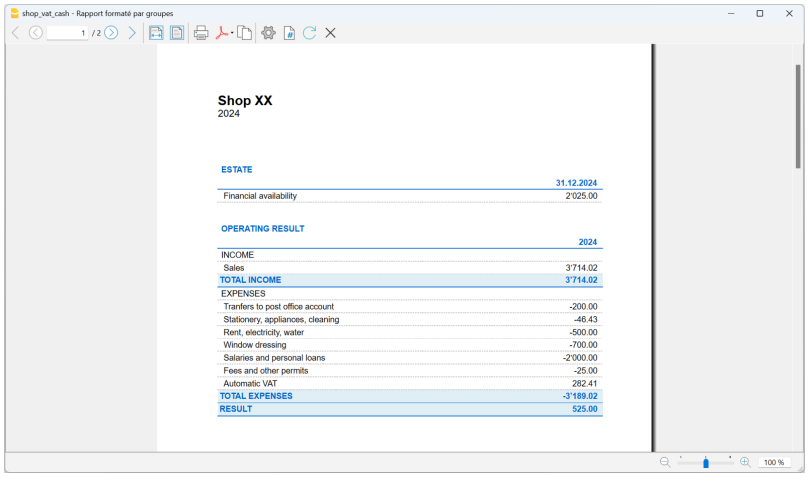
- Account/Category cards - Account cards / Categories. You may select all cards or define your selection.
  Define the required period in the Period tab and click the required settings in the Options tab. Print settings can be saved in the Customization tab so they can be resumed without them to be having defined again.

- Enhanced statement - Enhanced statement command. You may also print a defined period and various options and customizations may be included.

- Enhanced statement with groups - Enhanced statement with groups command. You may also print a defined period and various options and customization may be included.

- Accounting report - Account report command. The required options are displayed in the Accounts table. Reports are possible for current, previous periods or previous years; each period may contain subdivisions and the customizations can be saved.

Example of printout of Enhanced statement with groups



Cash Manager account / category card

The account or category card corresponds to the ledger and allows you to have a complete list of the accounting entries concerning the same account, the same category, a cost center, a segment or a group.

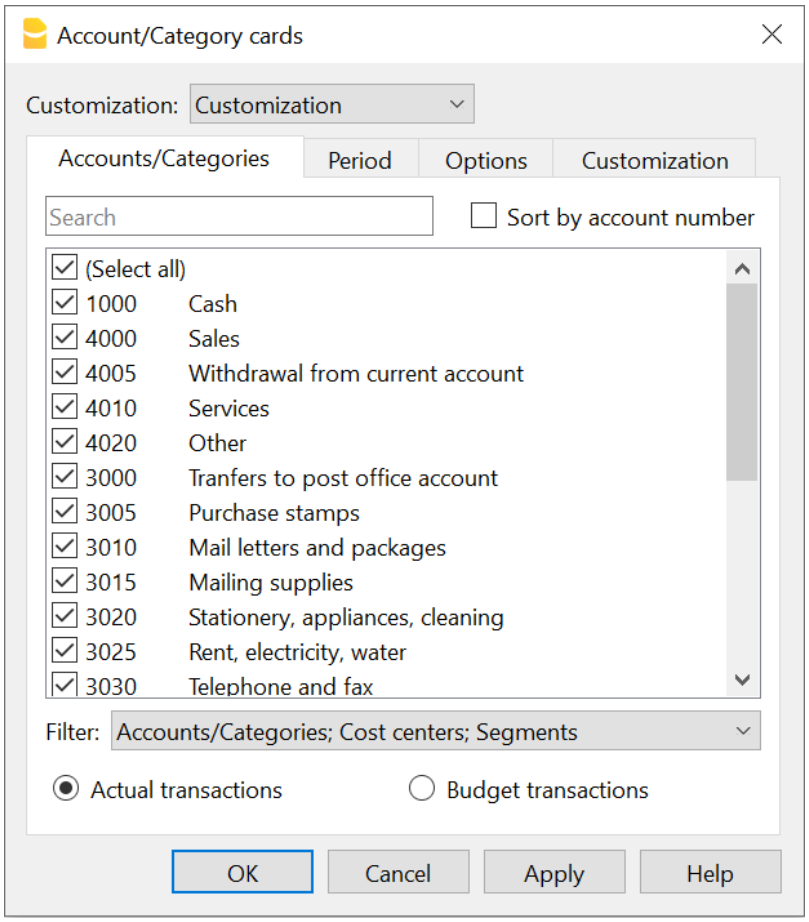
Open the account card

There are two ways to open and print an account or category card.

First method

This method is recommended when you want to view and print all or several account/category cards.

- Via the **Reports > Account / Category Cards** menu



A dialog box with the following sections appears:

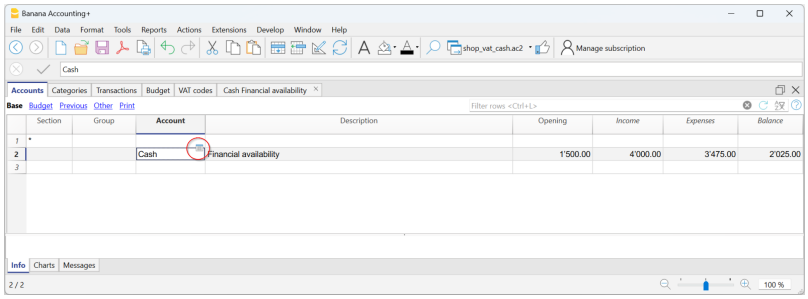
- Accounts/Categories
- Period
- Options
- Customization

For detailed information on the sections, click on the corresponding links.

Second method

This method can be used when you need to open only one card at a time within the tables.

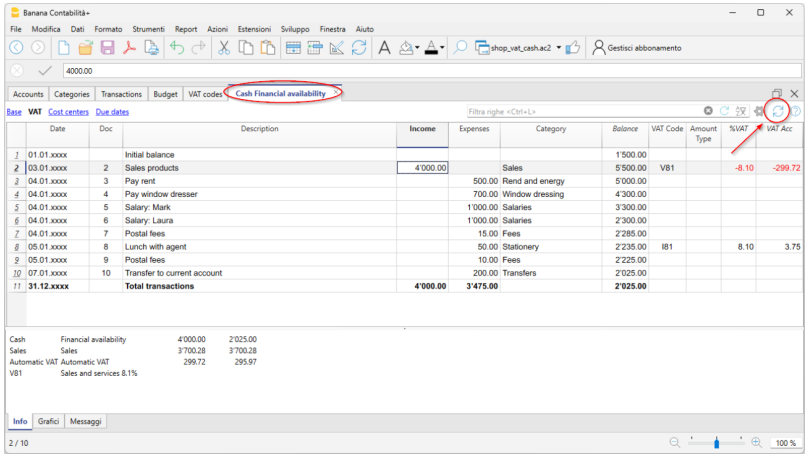
- Click on the small icon that appears when you select the cell that contains the account, category or group number.



Update the account card

The account or category card is temporary and is calculated at the time of the request. If transactions are changed or added in the Transactions table, the account card is not updated simultaneously.

To update the account card, following changes, it is necessary to use the **Account / category card** command again, or if the account card is still open, click on the symbol shown in the image below  .

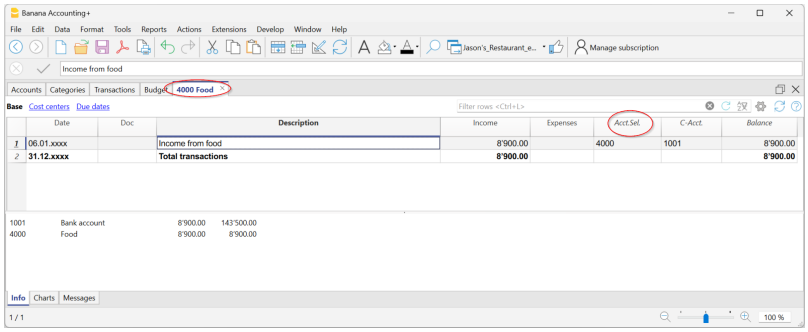


Note

It is not possible to change the data in the account, category or group card. Within the account card, by double clicking on the row number, the program switches to the corresponding row of the Transactions table or of the Estimate.

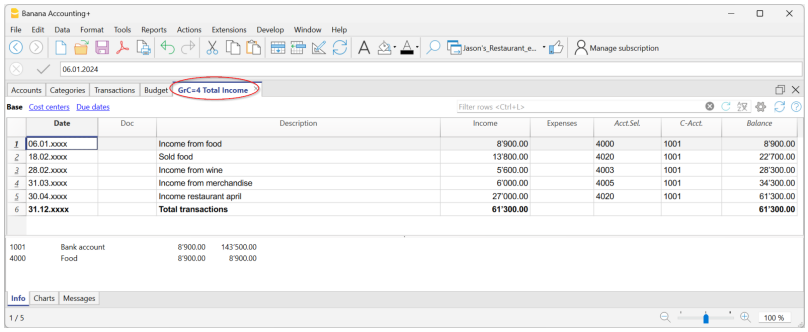
The Account Selection column

In the **Account selected** column, which can be made visible, starting from any **account card**, via the Data > Columns setup menu, the account on which the transaction took place will be displayed. When you get an account card of one or more accounts, categories, groups and segments, you see exactly which account is used.



Cards of groups or classes

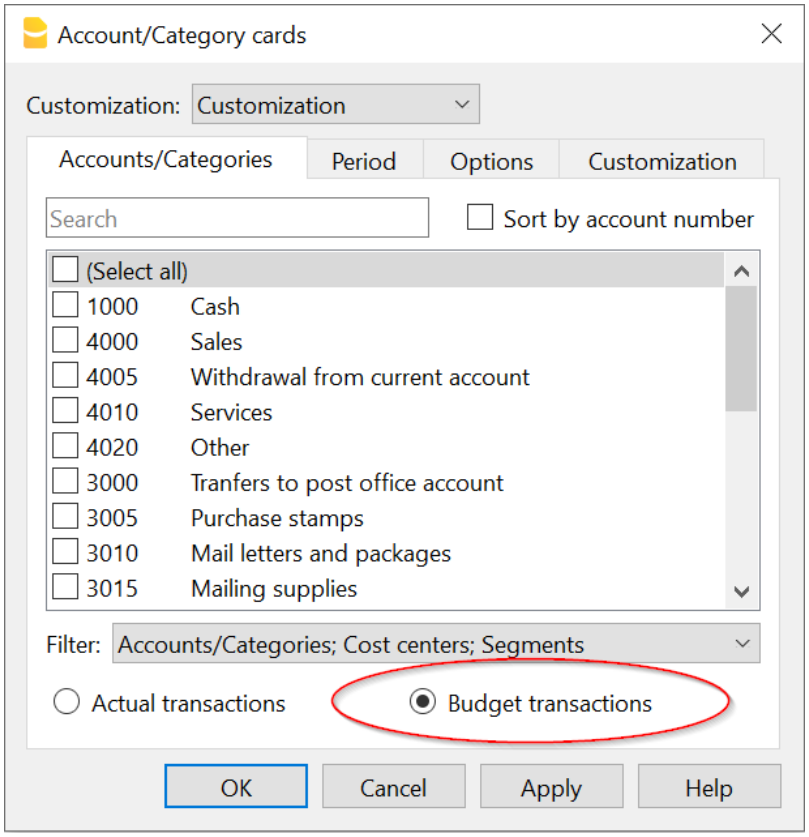
In the account card of a group or class, all the transactions of those accounts belonging to the selected group or class are regrouped.
The accounts or categories of the group or class can be viewed by making the Account Selected column visible.



Budget Account card

Once the budget transactions have been entered in the Budget table, it is possible to have the account or group cards of the budget:

- **Reports menu > Account / category cards >** activate **Budget transaction.**



Print the ledger (account cards)

To print the cards:

- **Reports** menu > **Account cards**
- Through the **Filter** it is possible to automatically select all the account cards to be printed or partially (eg only accounts, cost centers or segments).
- In the various sections Period, Options, Customization the desired functions are activated (eg period, one account per page ....).
- Confirm with OK after setting the desired options.

The selected account cards will be displayed on screen. To print, click on the **File → Print** menu.

Insert a logo in the account cards

As per Banana 9 version, it is possible to insert a logo also in the printout of the account cards.

After creation of the account card detail, proceed as follows:

- **Reports** menu > **Account cards**
- **File** menu > **Print preview**.
- In the dialog box that opens, under **Logo**, indicate your logo (instead of none).

More detailed information is available on the Logo setup page.

Save the settings

If you happen to regularly print the cards of certain accounts, for example all those of sales, it is useful to create a relevant customization:

- **Report** menu > **Account cards** > **Customization** section
  click on the **New** button
- Indicate the name in the description, for example "Sales Accounts"
- Select the accounts you want to print
- From the File > Page setup menu you can determine the margins and other page settings.

Whenever you need to print the accounts, select the customization you created.

Journal Cash Manager

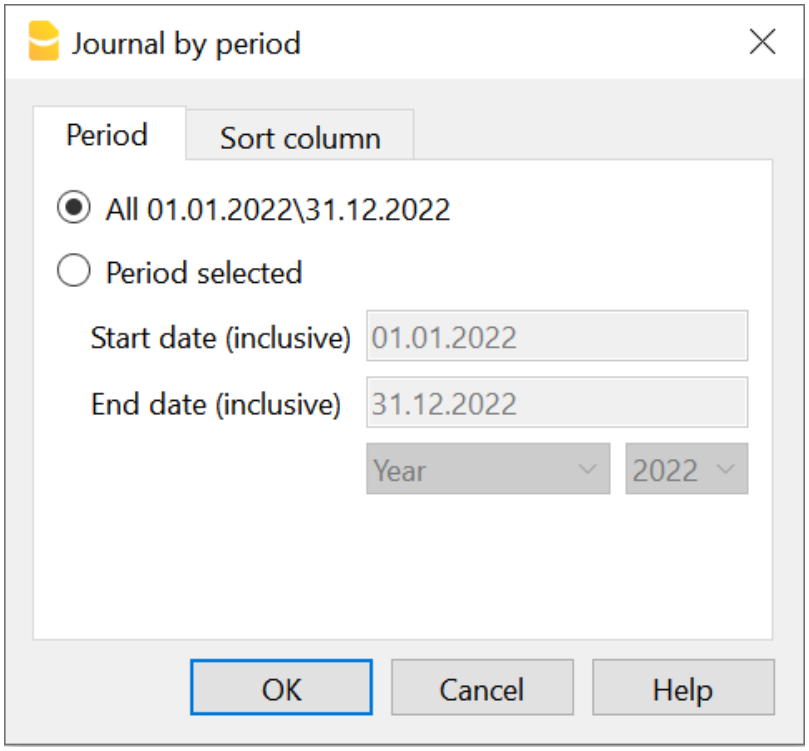
Journal

As in all Banana Accounting applications, transactions are entered in the Transactions table. If you want to print the Journal (list of all transactions), you can proceed in several different ways:

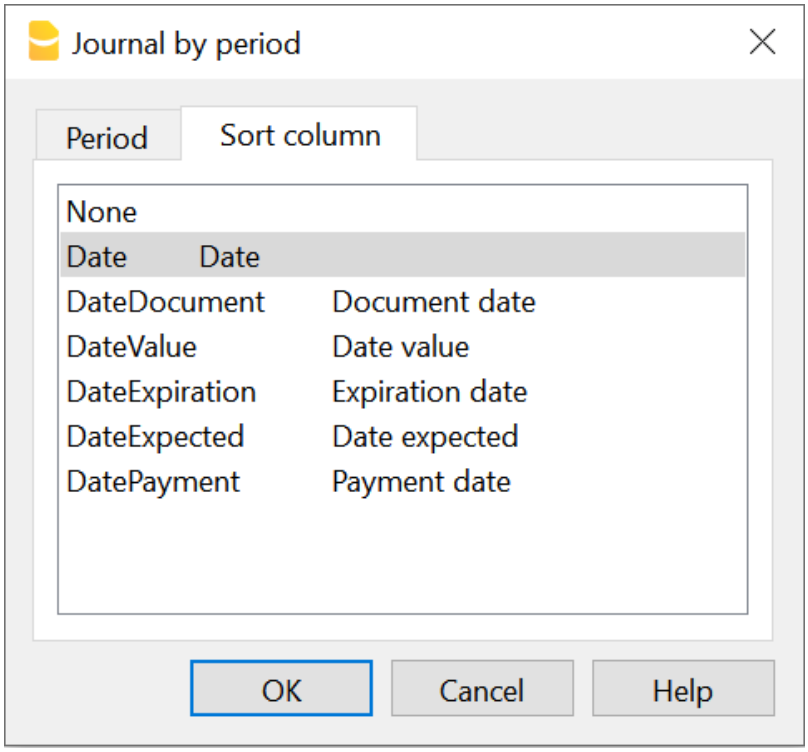
- Position yourself in the Transactions table and click on the Print preview icon; then click on the Print icon
- From the Transactions table and select from the File menu > Print preview > Print icon.
- From the menu Reports menu > Journal by period ...

Journal by period

Banana Accounting, through the menu Report > Journal by period, offers the possibility to print the Journal with the movements of the entire period or of the selected period, by entering the start and end date of the period.



The information on the **Period** section is available on the Period page of the common functions.



In the **Sort column** tab, you can select the base on which type of date to order and print the journal.

Enhanced Statement

The information on the Enhanced Statement is identical to that of the Enhanced Statement of Income / Expenses.

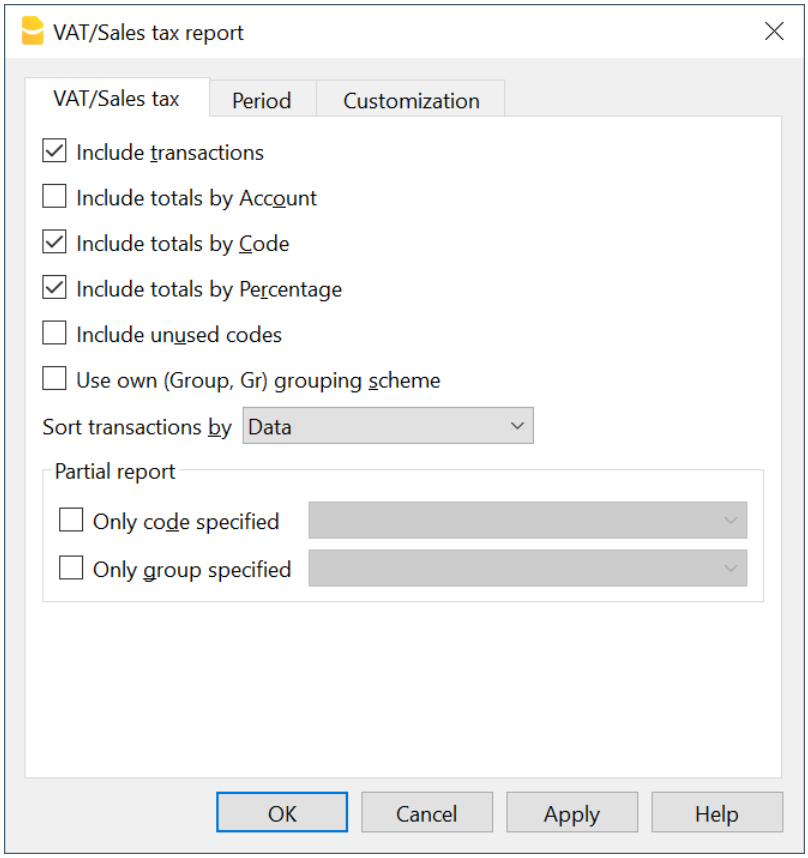
Enhanced Statement with groups

The information on the Enhanced Statement with groups is identical to that of the Enhanced Statement of Income / Expenses.

Accounting report

The information in the Cash Manager Accounting Report is identical to that of the Income / Expenses Accounting Report.

VAT/sales tax report (only with VAT option)



Information on the VAT Report is available on the web page VAT/Sales tax report.

XBRL report

XBRL Script Param

Extra accounting functionalities

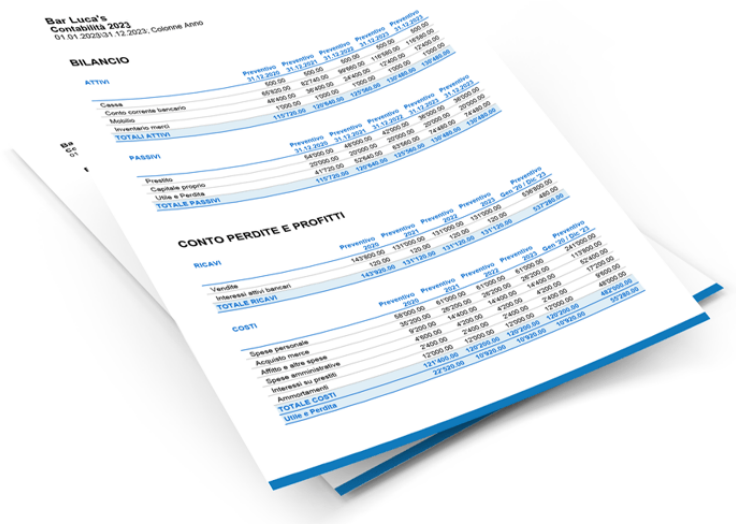
All the functions you need

The program includes a set of functions to manage your business efficiently and professionally. Our users are thrilled to save time on handling accounting tasks that would otherwise take up much of their time. Additionally, you will save money by reducing the need for a financial consultant's intervention and associated costs.

Financial reports at a glance

Quickly print all the reports you need and at any time:

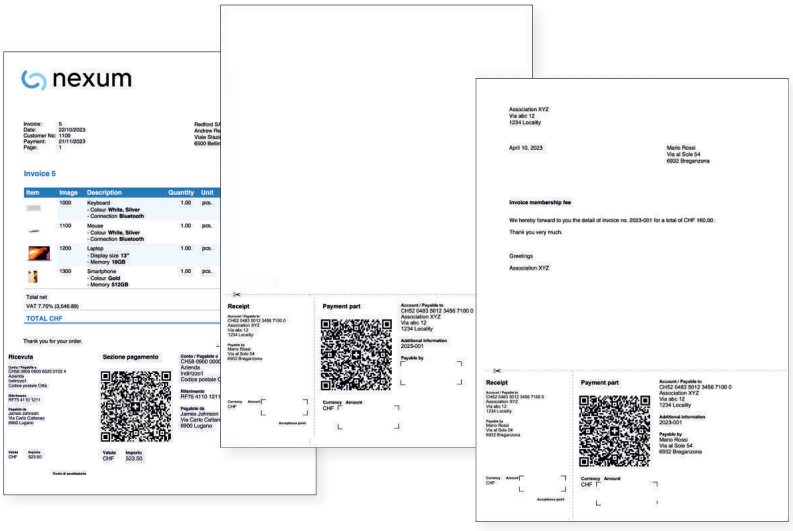
- Chart of accounts
- Balance sheet and Income statement
- Transaction journal
- Budget and much more!



Invoices with QR codes

You can enter invoices as simple records by indicating the invoice number and the customer's account. If you have multiple products, you can also use columns for Quantity, Unit, and Unit Price.

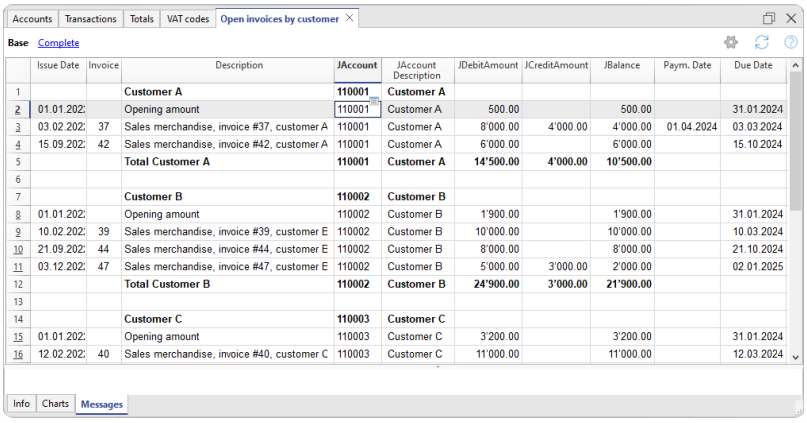
With a single command, your records will transform into professional invoices, ready to be printed or sent via email to your customers.



Customer and supplier management

Thanks to the ready-made templates with the customer and supplier ledger, you can manage everything optimally: simply enter the customer or supplier account in the entry.

Get the full list of suppliers and customers and keep track of payments and receipts.

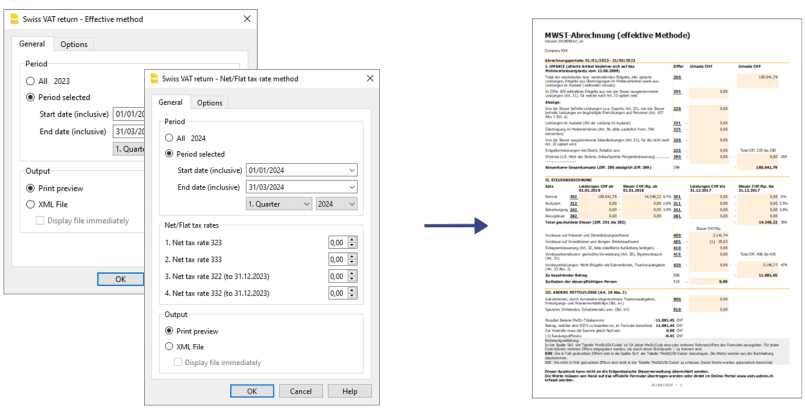


	Issue Date	Invoice	Description	JAccount	JAccount Description	JDebitAmount	JCreditAmount	JBalance	Paym. Date	Due Date
1			**Customer A**	**110001**	**Customer A**					
2	01.01.202:		Opening amount	110001	Customer A	500.00		500.00		31.01.2024
3	03.02.202:	37	Sales merchandise, invoice #37, customer A	110001	Customer A	8'000.00	4'000.00	4'000.00	01.04.2024	03.03.2024
4	15.09.202:	42	Sales merchandise, invoice #42, customer A	110001	Customer A	6'000.00		6'000.00		15.10.2024
5			**Total Customer A**	**110001**	**Customer A**	**14'500.00**	**4'000.00**	**10'500.00**		
6										
7			**Customer B**	**110002**	**Customer B**					
8	01.01.202:		Opening amount	110002	Customer B	1'900.00		1'900.00		31.01.2024
9	10.02.202:	39	Sales merchandise, invoice #39, customer E	110002	Customer B	10'000.00		10'000.00		10.03.2024
10	21.09.202:	44	Sales merchandise, invoice #44, customer E	110002	Customer B	8'000.00		8'000.00		21.10.2024
11	03.12.202:	47	Sales merchandise, invoice #47, customer E	110002	Customer B	5'000.00	3'000.00	2'000.00		02.01.2025
12			**Total Customer B**	**110002**	**Customer B**	**24'900.00**	**3'000.00**	**21'900.00**		
13										
14			**Customer C**	**110003**	**Customer C**					
15	01.01.202:		Opening amount	110003	Customer C	3'200.00		3'200.00		31.01.2024
16	12.02.202:	40	Sales merchandise, invoice #40, customer C	110003	Customer C	11'000.00		11'000.00		12.03.2024

VAT management

Great simplicity: indicate the VAT rate code in the transactions and the programme takes care of the rest!

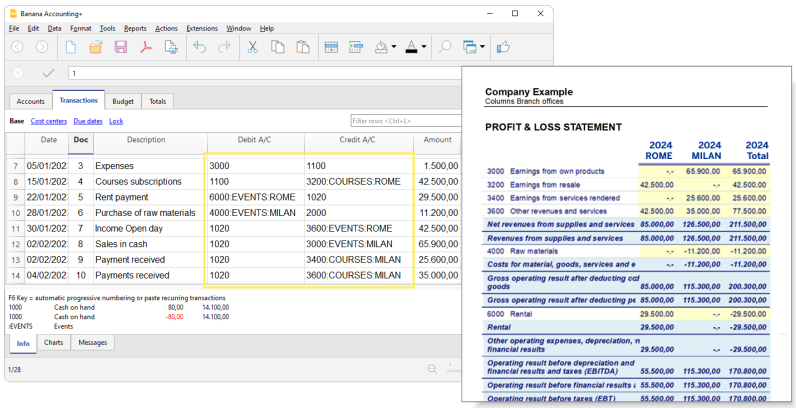
Get the Swiss VAT form, detailed summaries by period, by VAT code, account and percentage in just a few clicks, either by totals or with all transactions.



Cost centres and Segments

Highlight particular areas of your business easily and efficiently with a higher level of detail!

Cost centres and segments in Banana Accounting Plus offer the possibility to see details of projects, events, construction sites, members and other specific activities, or to highlight costs and revenues by unit, department or branch.

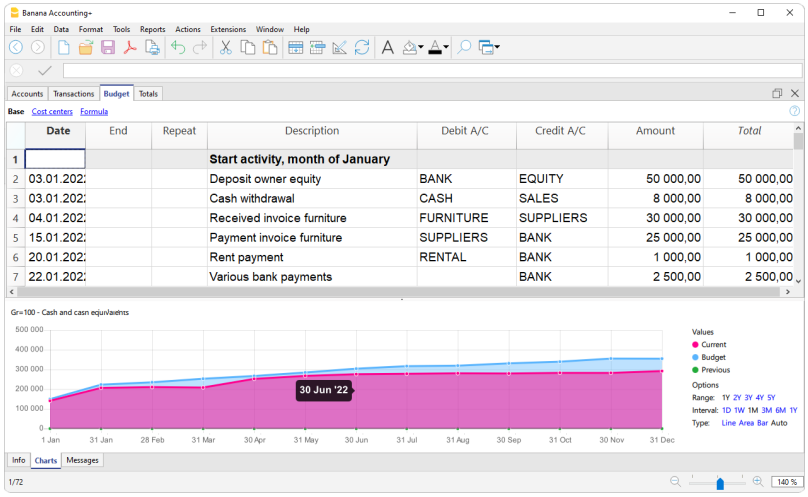


Budget and Cash plan

Easily create your budget for effective cost control and an eye on the future!

In the Budget table enter forecast entries with a future date and indicate their repetition. The programme projects your forecasts by month, quarter, half-year, year and over several years.

A great tool for anticipating times and taking timely action to achieve your goals.

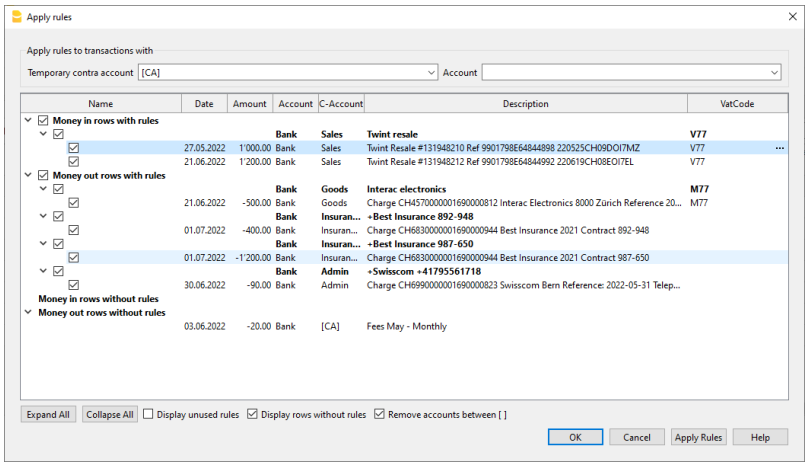


Import and Automation.

Thanks to the innovative data import features from bank statements and the automation of saved rows using Rules, accounting becomes simple, immediate, and error-free.

During the import process, for each transaction that is expected to repeat in the future, you can

create a Rule by entering the corresponding account, VAT code, and optional cost or profit center. In subsequent imports, all transactions that match these Rules will be automatically entered and completed by the program, drastically reducing data entry times.

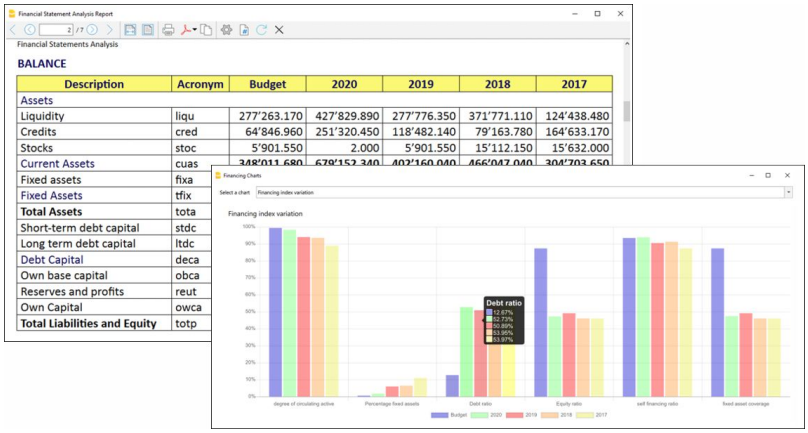


Unique prints thanks to the Extensions

The Extensions are additional programs that extend the functionalities of Banana Accounting Plus. Thanks to them, you can also obtain:

- Donation certificate for associations
- List of books for libraries
- Financial analysis and cash flows
- Portfolio management for securities
- Construction and renovation management

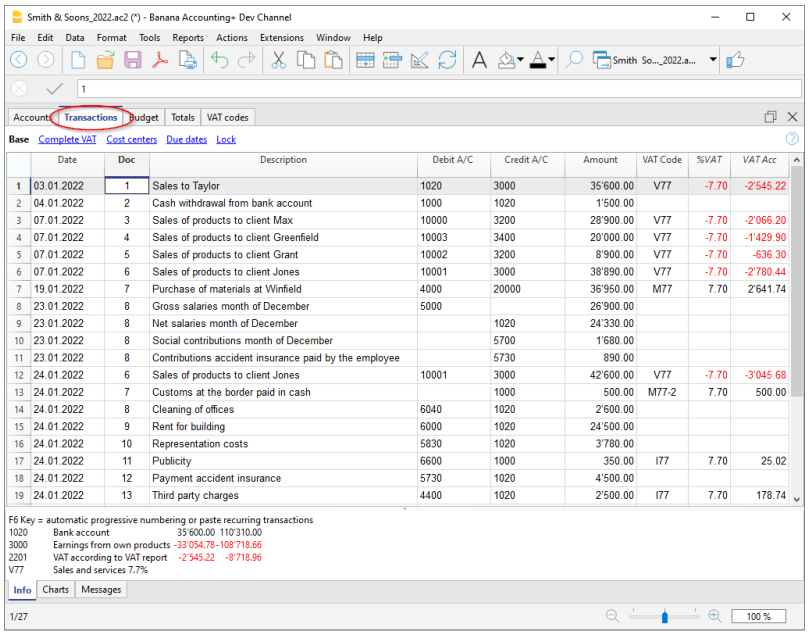
Many of these extensions require the Advanced plan



Customising the Transactions Table

The Transactions table is the hub of accounting and can be customised to support a multitude of functions, such as entering quantities and prices, VAT, cost and profit centres and much more.

The table can be customised by displaying or adding columns, so that certain functions are only activated when needed.



Default settings

The Transactions table is set up with standard columns, such as Date, Description, etc., which are already visible when the file is opened. The user can decide which columns to make visible and customise with the command from the menu Data > Columns setup.
There are specific columns for the type of file opened. For example, in double-entry accounting, there are Debit and Credit columns, whereas in Income and Expense accounting, there are Account and Category columns.

The columns common to all accounts are fully explained on the page Columns of the transactions table - Double-entry, as listed:

- Columns for entering different dates
  Currency date, document date, due date or estimated date
- Documents
  Columns to insert references to documents or protocol.
- Remarks and observations
  To add additional information of all kinds.
- Links to digital documents
  To immediately display the movement receipts.
- Document type.
  To indicate the type of entry (e.g. 01 means opening balance.)
- Invoice number
  - To keep track of invoices sent to customers.

    - To issue invoices to customers (integrated invoicing).
    - To keep track of invoices received from suppliers.
- Cost and Profit centers
  To subdivide costs and revenues into specific accounts for projects or other
- Segments
  To obtain branch or business sector reports.

Here listed the columns only present in certain types of accounts:

- VAT management
  Columns only present in accounts with VAT.
- Multi-currency accounting
  Columns only present in double-entry accounting with multi-currency.

Customising the display

You can adapt the table display to your specific needs, as follows:

- With the command Data > Column setup
    - By changing the width and formatting of columns.
    - By changing the order in which columns are displayed.
    - By making visible or hiding columns already present.
- By creating or modifying new views with display settings (Tables setup)

Adding additional columns

You can add additional columns according to your needs. The options are:

- Add preset columns with specific functionalities
  For example, columns for quantities, unit price (as explained in the next section).
- Add free columns (Data > Columns setup)
  To insert any other information required.
- Add columns and link them to tables added by the user
  You can add additional tables, e.g. the Projects table, and then create a column where you can enter the name of the project.

Additional columns quantities and prices

You can enter quantities and prices directly in the accounting file.

Specific columns are displayed from the menu Tools > Add / Remove Functionality. The following columns are added in bulk:

- Article identifier
  Which is linked to the Items table
- Quantity. A numerical value
- Unit price
- Descriptive quantity.

If you enter a value in the quantity or price column, the programme automatically calculates the amount by multiplying the two values.

These columns can be used for various purposes:

- Manage quantities and prices for cost accounting.
- Specify the elements of an invoice.
- Enter the movements of items indicated in the Items table or to manage the purchase and sale of securities (see Portfolio extension).

Link to the Items table

The Items table is a kind of mini-warehouse integrated into the accounting , where:

- You can enter the list of products, quantities and prices.
- When you enter an item in a line in the transactions table, the programme automatically takes over the description and sales price.
- If you enter transactions in the Transactions table by entering quantities, the programme updates the current quantity in the Items table.

Additional Payment Management Columns

They are added from the menu Tools > Add / Remove Functionality
Please refer to the explanation in the Payment Management page.

Additional columns end date, repeat

You can also add specific columns to insert automatic movements in the Recurring Transactions table.

They are added from the menu Tools > Add / Remove Functionalities
Please refer to the explanation Automatic Transactions.

Recurring Transactions table

The Recurring Transactions table has the same columns and arrangements as the Transactions table. If you change the display of columns in the Recurring Transactions table, this will also be changed in the Recurring Transactions table.

The grouping system in Banana Accounting+

Banana Accounting's grouping system is used to totalise the amounts of accounts and groups quickly and easily. The programme gives you maximum flexibility to create as many levels of totalling as you want.

Grouping is a very powerful tool for calculating totals automatically.

Where it is used

- In the Accounts and Categories tables to define the structure of the Balance sheet and the Profit & Loss Statement.
- In the VAT Codes table to group VAT codes
- In the Items table in the Stock Application.
- In the Items table in the Fixed asset register Application.

▶ Video: Grouping and totalling system

How it works

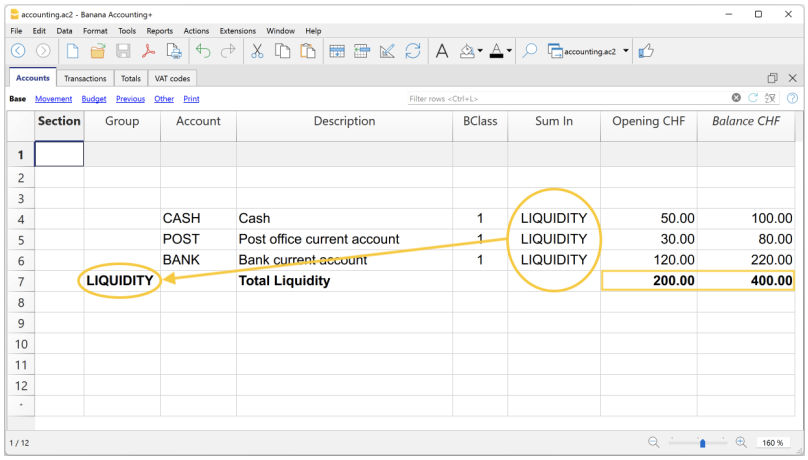
Grouping is always based on two columns:

- The **Group** column, where group identifiers are indicated, which may be textual or numeric.
- The column **Sum In**, where for each account or group row the Totalisation **Group** is indicated.

Each group row is a total row, where:

- Group balances are the sum of the rows that contain the group name in the Sum In column.
- The programme calculates the totals of all columns containing amounts (type Amount), both the predefined ones (Opening, Balance, etc.) and those added manually.

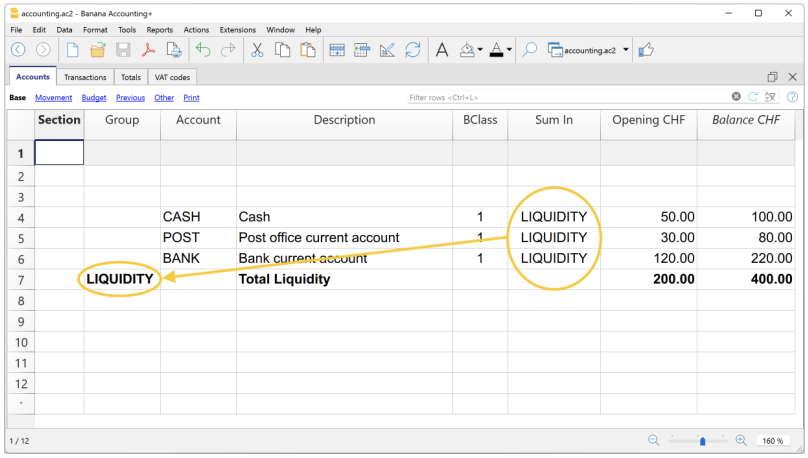
Grouping allows the creation of many levels of totalisation.



The logic of the programme

To understand the logic, let us present an example of a small part of the chart of accounts. For the accounts Cash, Post and Bank we create the **Liquidity** group:

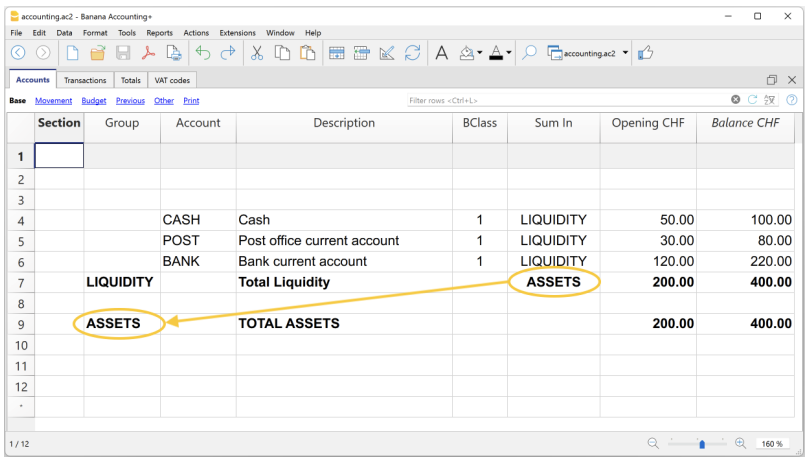
- In the line below the liquidity accounts, in the **Group** column, enter the name of the **Liquidity** group.
- In the **Description** column, you enter the description of the group.
- In order for the programme to be able to update the balances in the liquidity group, it must be indicated which accounts are to be totalled.
  In the **Sum In** column of the Cash, Post and Bank account, the name of the cash group is entered. The balances of the group are updated immediately.



	Section	Group	Account	Description	BClass	Sum In	Opening CHF	Balance CHF
1								
2								
3								
4			CASH	Cash	1	LIQUIDITY	50.00	100.00
5			POST	Post office current account	1	LIQUIDITY	30.00	80.00
6			BANK	Bank current account	1	LIQUIDITY	120.00	220.00
7		LIQUIDITY		**Total Liquidity**			**200.00**	**400.00**
8								
9								
10								
11								
12								

Using the same logic, we can also group groups. In fact, groups can also be totalled into other groups at a higher level.
Suppose we add a group into which to group and then total the Liquidity group.

- In the line below the Liquidity group, in the **Group** column, the name of the **Assets** group is entered.
- In the **Description** column, you enter the description of the group.
- In order for the programme to be able to update the balances in the Assets group, it must be indicated which groups are to be totalled.
  In the **Sum In** column of the Liquidity group, the name of the Assets group is entered. The group's balances are updated immediately.

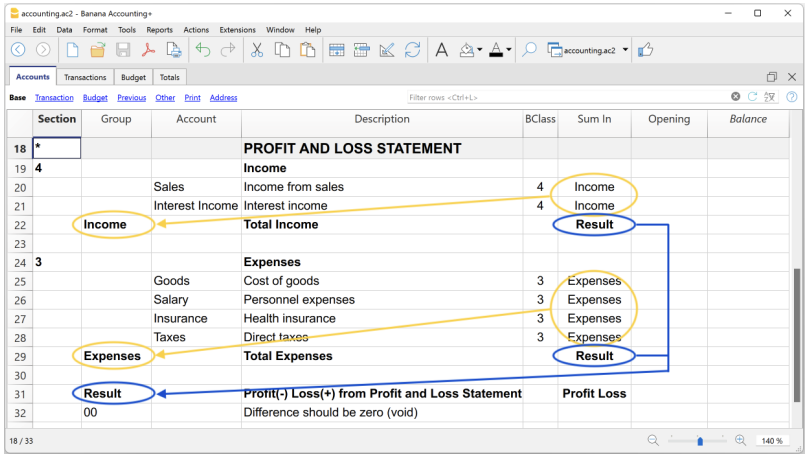


	Section	Group	Account	Description	BClass	Sum In	Opening CHF	Balance CHF
1								
2								
3								
4			CASH	Cash	1	LIQUIDITY	50.00	100.00
5			POST	Post office current account	1	LIQUIDITY	30.00	80.00
6			BANK	Bank current account	1	LIQUIDITY	120.00	220.00
7		LIQUIDITY		**Total Liquidity**		**ASSETS**	**200.00**	**400.00**
8								
9		**ASSETS**		**TOTAL ASSETS**			**200.00**	**400.00**
10								
11								
12								

Following this logic, it is possible to create a structure with groups and subgroups for the entire chart

of accounts, in order to create charts of accounts suitable for any specific country and requirement.

The exact same logic can also be applied for grouping VAT codes in the VAT Codes table, and also for grouping items in the Items table of the Warehouse and Fixed asset register.



Extensive use of the totalisation system

The totalisation system is very flexible:

- Accounts and groups can be added together in a group.
- Title texts can be assigned the group to which they belong.
- Any kind of numbering (numerical and/or letter) can be used.
- Up to 100 totalisation levels can be created.
- Group totalisation is independent of the sequence of rows:
  - The total row can be defined before and after the account or group rows.
  - The total row can also be defined in a completely detached position from the account and group rows, as in the case of the Accounts Payable / Suppliers ledger.
- The same account cannot be totalled in two Groups at the same time.
- The system is also used to total the Cost Centres and Segments.

The totalisation of amount columns

The calculation procedure totals the columns of type amount.

- The amount columns defined by the system are totalled.
- The amount columns added by the user are totalled.

The calculation sequence

The programme calculates totals as follows:

- Clears the column amounts of the Group rows.
- Adds up the amounts of the Accounts rows in the Group rows (first level of calculation).
- Adds up the balance of the Group rows in the higher level Groups.
  Repeats the operation until all levels are calculated.

When a Group is totalled in a lower level Group, an infinite error loop is created.

Error checking and reporting

When creating groupings, the programme checks and reports any errors so that they can be corrected immediately.

When a non-existent group has been indicated in the **Sum In** column, the programme reports the error 'Group not found'. In this case it is sufficient to:

- Create the group in the Group column.
- Recalculate accounting with the command Check and recalculate accounting
- Recalculate all totals with the command Recalculate totals.

Rename groups

With the Rename command, existing group names can be renamed automatically, without having to manually change the matches in the **Group** and **Sum In** columns.

Printouts

When printing the Balance Sheet, Profit and Loss Statement or other reports that contain groupings, the printout shows the order of the groupings as they have been set in the various tables.

Customer Management

Customer management in Banana Accounting Plus allows you to record, organise, and manage customer information and allows you to keep track of customer transactions and payments, payment due dates, and contact information. You can track customer payments, update the payment status of issued invoices as well as enter and print invoices.

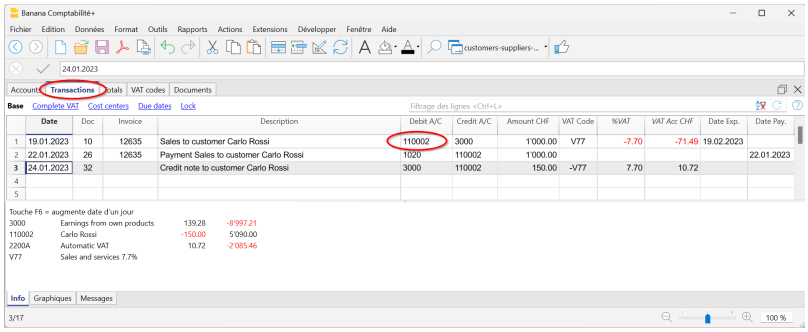
Customer management is a feature available in all accounting applications of Banana Accounting Plus, but it is especially used in double-entry accounting.

Please also visit Supplier management

Recording customer transactions

The Transactions table is the heart of Banana Accounting and is used to record all transactions, including customer transactions, simply by entering the customer's account. You work quickly because you can select, copy and paste customer transactions that have already been entered previously. If you make mistakes you can correct them so it is easy to record:

- Invoice issues
- Customer receipts
- Credit notes or invoice reversals
- Invoice creations



There are columns for entering various information, as:

- The date of the transaction, due date, expectation date and payment date.
- The Invoice Number.
- The Debit and Credit Account where to indicate the customer account and the counterpart.
- The amount.
- The VAT codes for the automatic calculation of VAT.
- Links to digital documents (e.g. the invoice issued to the customer, or notes in pdf).

Customer accounts

Customer accounts are used to record all transactions relating to the customers of a company.

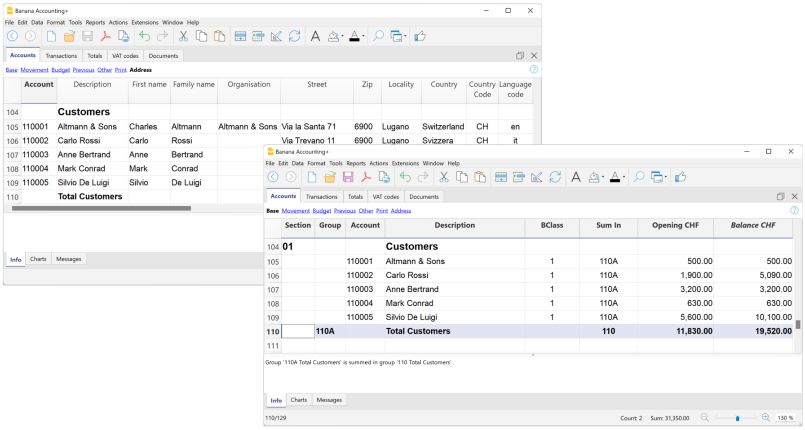
The main functions of customer accounts are as follows:

- Create an account for each customer and keep track of all transactions made.
- Record the invoices issued for each customer.

- Record customer payments and associate them with the invoices issued.

In Banana Accounting:

- Customer accounts and addresses (first name, surname, company name, address, customer language, VAT number, etc.) are set up in the Accounts table.
- Account movements on the accounts are entered in the Transactions table.
- After each entry, all customer account balances (Accounts table) are automatically updated and you immediately have an overview of the outstanding balances.



Recording issued invoices

The invoice is used for accounting and tax purposes, as it allows you to accurately record the company's revenues and expenses, and to calculate sales or purchase tax.

If you issue invoices in Word, Excel or other programs, you can record the issuance in accounting so that you know what the customer owes and, if necessary, send reminders.

In Banana Accounting, the invoices are recorded in the Transactions table:

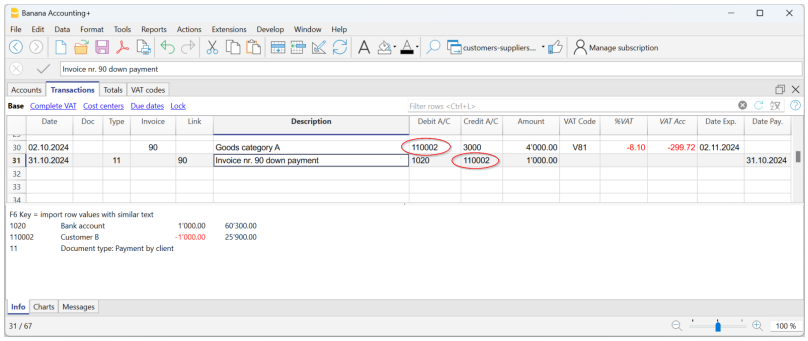
- By entering the date and description
- By entering an invoice number
- By recording in the Debit account the customer's account and in the Credit account the revenue
- By entering the VAT code for sales or services. The calculations and VAT amounts are entered automatically.

When the invoice is posted, the programme automatically creates the invoice and prints it out.

Creating and printing invoices

Directly in the Transactions table, you can also enter transactions to create invoices as simple entries in the Transactions table.

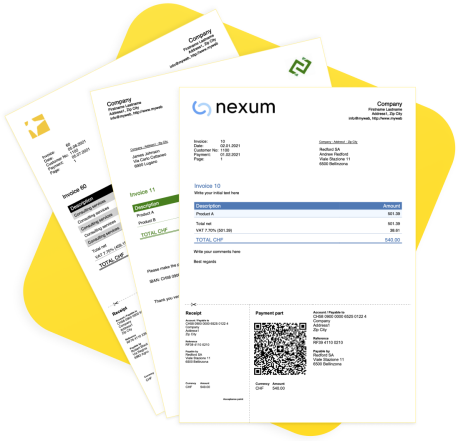
By entering the Debit and Credit account, in addition to printing the invoice, you have the accounting of the invoice in the accounting file at the same time.



From the menu, **Reports > Customers > Print Invoices**, you can:

- Preview and print the invoice.
- Choose the Print Layout and set other information to customise the printout, such as the QR Code.

More customisation is possible with the Advanced plan.



Recording collections

In Banana Accounting, collections are recorded in the Transactions Table in one of the following ways:

- Manually:
  - The date and description are recorded
  - In the Invoice column, by entering the customer's account, a drop-down menu displays the invoices still open, simply select the invoice collected and press the Enter key, the program automatically enters the customer's account in Credit, and the amount of the invoice. Then simply enter the cash account in Debit to complete the transaction.
- Importing Data from Account Statements with Rules
  - The programme imports data from ISO 20022 account statements and with the use of Rules the programme enters the complete entry, entering all data, without manual intervention.

Open invoices

Open invoices per customer are issued invoices that remain open or outstanding because the customer has yet to make full payment.

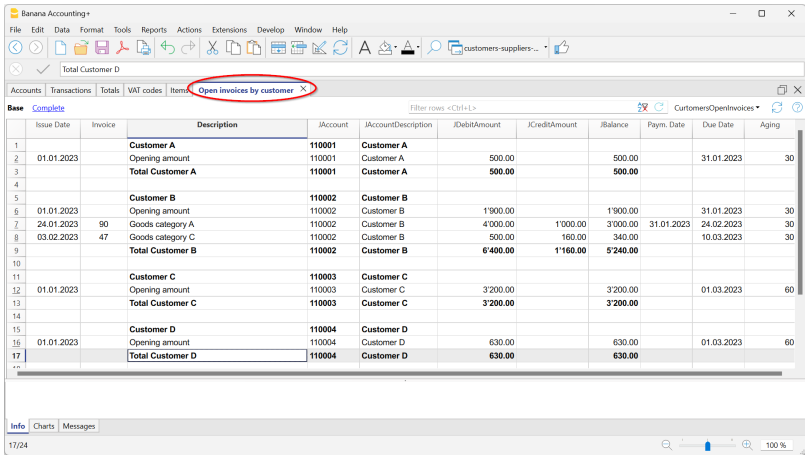
Open invoices per customer can be managed via an accounting ledger that keeps track of invoices issued, payment due dates and payments received. In this way, the seller can monitor the financial situation of each customer and send payment reminders if invoices remain open for too long.

It is important to note that open invoices per customer can affect the liquidity of the seller's company, as the money tied up in these invoices has not yet been collected.

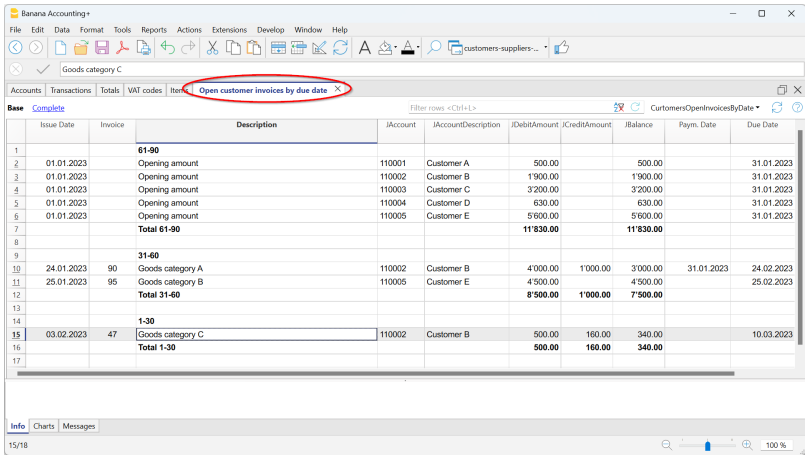
Banana Accounting automatically generates an open invoice report where you can immediately see which invoices are still outstanding and from which customer, as well as the total amount of outstanding invoices.

There are two types of reports:

1. **Open invoices by customer**, where all open invoices for each customer are listed.
2. **Open invoices by due date**, where open invoices are listed in order of due date.



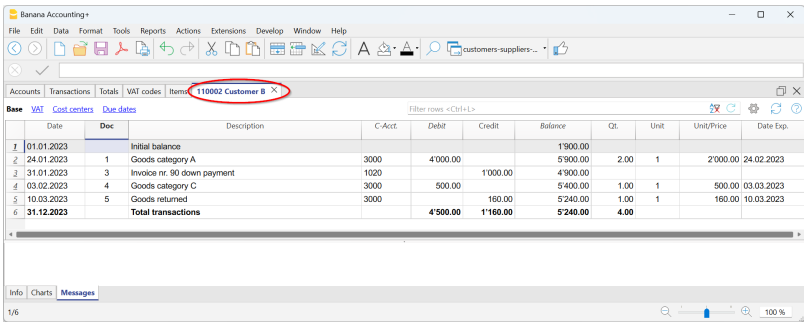
The due date of an invoice can be set in different ways. More information can be found on the following page Due dates and payment terms



Account card

Account cards are documents used in accounting that record the financial transactions of a company. Each card represents a specific account in the company's general ledger and contains detailed information on the transactions involving that account, such as the date of the financial transaction, the type of transaction, the amount and the description of the transaction.

In Banana accounting, on the basis of the data entered in the Transactions table, the programme automatically prepares the Account card for each customer, where the opening balance, all transactions and relative closing balance are shown. You can also have the account card by period.



Reminders

Payment reminders are used to request customers to pay overdue or outstanding invoices.

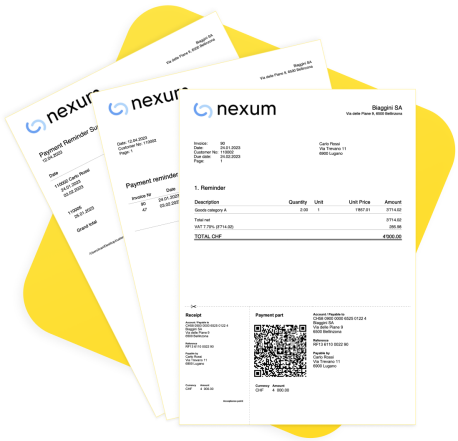
Through the function of payment reminders you speed up the payment process from customers, reducing delays, and at the same time effectively manage cash flow.

Banana Accounting provides functions to:

- Identify overdue or outstanding invoices.
- Generate payment reminders.
- Customise payment reminders.

In Banana Accounting Plus you can print recalls in two different ways:

- With Reminder layouts
  - Print reminder summary (list of overdue invoices).
  - Print without QR payment slip.
  - Limited customisations.
  - Function available in Banana Accounting Plus - any plan (excluding Free plan limitations).
- With Invoice layout
  - Print with QR payment slip.
  - Layout customisations.
  - Requires Banana Accounting Plus Dev-Channel version and Advanced plan.



Credit notes

A credit note is an accounting document used to correct or cancel an invoice already issued. It may be issued for a number of reasons:

- Reimbursement of an overpayment
- Reduction in the price of a product or service
- Product return
- Correction of an invoicing error

In Banana Accounting you account for credit notes in the Transactions table, entering the revenue account in the Debit account and the customer account in the Credit account; the VAT code must be entered with a minus sign in front, so that the VAT amount is reversed at the same time.

The programme uses the accounting entry of the credit note to automatically create a printout of the credit note.



Setting up and using the customers and invoices features

1. Setting up accounting on actual bills issued (accrual principal) or
2. Setting up accounting on a collected cash basis.
3. Setting up Customers settings.
4. Setting up the Transactions table and entering the invoices.
5. Reports for open, overdue and issued invoices.
6. Generating invoices.

Notes

- Multi-currency accounts: reports are based on the customer's account currency balances; possible exchange rate differences will not be taken into account.
  In the **Issued invoices** table, the recordings of exchange rate differences are also listed, whereas only the customer's currency amount is used in other printouts.

Example file

- Customers_suppliers.ac2

Customers' register and checking of open invoices

Directly in the accounting you can:

- Prepare customers' accounts, with the related addresses and other customers' data.
- Add to the transactions:
  - the data related to the issued invoices (invoice number, customer, amount, due date).
  - the data related to the payment for the invoices and the issuing of credit notes, if any.
- Retrieve the list of your Payments schedule

Other features available:

- Print invoices
- Print statements
- Print reminders
- Print Credit notes

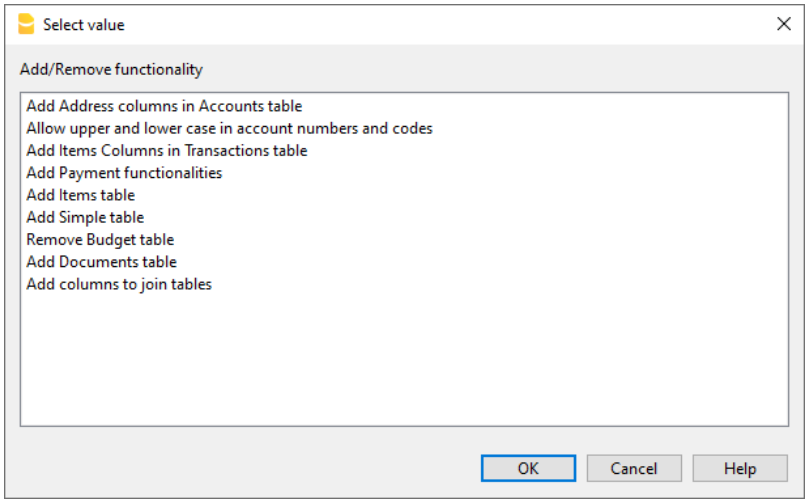
Addresses | Customers / Suppliers register | Members

In the Addresses view of the Accounts table, there are columns to manage the addresses of customers, suppliers or members.
Address data are essential in order to manage billing, reminders and to control receipts and payments.

If columns for managing address data are missing in the Accounts table, you can add them:

- **Tools > Add/Remove functionalites > Add address columns in the Accounts table** menu.

If IBAN column is missing, your accounting file has an old configuration and you need to convert it with the command Tools > Convert to new file...

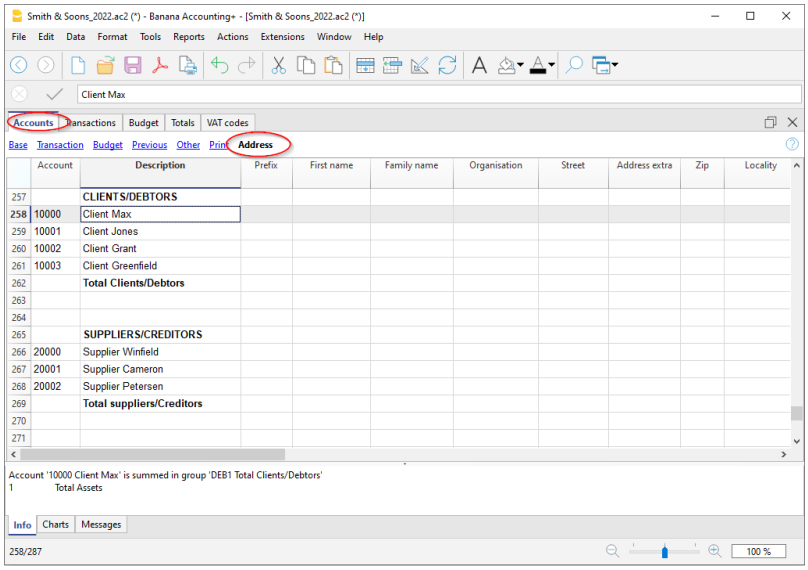


In the Accounts table the command will add:

- The **Address** view which displays columns for entering address data.

To change the display or arrangement of the columns use the Setup columns command.

The columns of the Address view



Prefix

Insert courtesy code (Mr., Mrs., Doctor or other).

First name

The name of the customer, supplier or member.

Family name

The name of the customer, supplier or member.

Organization

Enter the name of the company, of the association.

Street

The street where the customer, supplier or member resides.

Address extra

Column to enter other address data, such as the post office box, or to enter a very large address.

Postal Code /ZIP

The postal/ZIP code.

Locality

The name of the city of the customer, supplier or member.

Country

The nation inherent in the city.

Country Code

The country code.

Language

You can define the language for each customer, supplier or member account. This allows you to view and print the documents (eg invoice) in their language.
Indicate:

- de - for German
- fr - for French
- it - for Italian
- en - for English
- es - for Spanish
- nl - for Dutch
- zh - for Chinese
- pt - for Portuguese
- ru - for Russian

Main phone

Landline phone number

Mobile

Mobile phone number

Fax

Fax number

Email work

email address.

www

website address of the customer, supplier, association.

Birth

The date of birth of the customer, supplier, association.

Days

Enter a number of days within which the collection and payment must take place

Limit

If a credit is made, the credit limit is indicated, or the debit limit if it is a supplier.

Bank name

The name of the customer's, supplier's or member's bank.

IBAN

IBAN number of the customer's, supplier's or member's bank.

Bank clearing

The identification code of the customer bank, supplier or member.

The accrual method management

Introduction

Banana Accounting allows you to manage the customers both on an accrual or cash method. A detailed explanation is available at the page Accounting with accrual or cash method.

The following explains how to set up separate accounts for each customer and a group for customers, so that you can have a list of separate invoices per customer available.

In case you only have few invoices and don't want to keep a detail per customer, you may also keep one single account only to record all customer invoices. The list of invoices will thus apply for all customers and not for any single customer.

Setting up the Customers' register

The customer ledger with its accounts and/or groups is inserted at the end of the chart of accounts with a separate section.

The following settings must be added to create the ledger:

- A * section (header) (see Sections)
- A 01 section for the Customers (see Sections)
- The Customers accounts that are required (see Adding a new account). Each customer will be allocated one row in the Chart of Accounts and a his/her single account number. Account numbers is at your discretion (see Accounts) it is however advisable to use numbers only, especially for the management of payments.
- A group where all customer accounts are totaled.
- This group, in turn, is totaled into a group present in the Assets.

Alternatively, customer accounts and/or groups can be entered directly in the assets section.

- The total for Customers will be totaled in the summary group 110A of the **Sum in** column.
- The same code or number used in the Sum in column (110A), must be used in the Assets **Group** column, in the row corresponding to the Total Customers of the Balance Sheet.
- The groups' numbering can be freely chosen (see Groups).

Recording an issued invoice

The issued invoice is registered by entering the following data in the respective columns:

- Date of the invoice and any document number
- Invoice number - It is very important to enter the invoice number in the Invoice column, because it is used to automate the various customer reports and to automatically close the customer's open invoice when recording the payment.

- Customer account in Debit and Revenue account in Credit
- The VAT code corresponding to the sale.



Recording a payment

There are two ways to record the collection of a customer invoice:

1. Manual recording of customer invoice collection.
2. Automatic recording with data import from account statement in ISO 20022 format.

The collection of a customer invoice is recorded by entering the following data in the respective columns:

- In the **Date** column enter the transaction date
- In the **Type** column enter **11** (customer payment)
- In the **Invoice** column enter the paid invoice number.
    - With a double-click on the cell, the program will show a list of all open invoices. Alternatively, you may also press the **F2** button. If the F2 button doesn't work, you need to activate your customers/suppliers settings, by entering your customers register group, via the Reports menu → Customers → Settings.
    - Select the number of the paid invoice. The program will automatically enter:
        - In the **Description** column, the payment description
        - In the the **Credit** account column, the customer account number
        - In the **Amount** column, the invoice amount.
          If the entered amount does not include VAT and the customers are set up as cost centers, you must configure the cost centers correctly to use the amount with VAT in File and accounting properties (basic data), VAT/Sales tax tab. See also VAT amount with cost and profit centers.
- In the Debit column, you must manually enter the conra account (the bank account where the amount has been credited).



Recording a credit note

In order for the amount to be deducted from the initial invoice, **the same invoice number must be used.**

- If the adjustment document (for example a credit note) has a different numbering that you still need to keep available, write this reference in another column, for example **Doc Original**.
- Enter data for the columns Date, Doc., Original Doc, Description
- The VAT Code must be preceded by the minus sign "-" so that the VAT operation is reversed, or use a specific VAT Code for debit notes (set in the VAT Codes table).

Note: to print the credit note to be sent to the customer, it is necessary to indicate in the DocType: 12 column, see Entering a credit note.

The cash method management

It is possible to manage the customers/suppliers register, even when using the cash method, as with the Cost and Profit Centers.

- We advise you to use the CC3 cost center (where the accounts are preceded by a semi-colon ";") to set up the customer and supplier register
- Set up the customers group via Reports → Customers → Settings.

For all Swiss users who manage the VAT on cash received, this setup is the best to manage the VAT. This setting allows to manage VAT optimally and to know the details for customers and suppliers.

By using this setup, the cost center balances for customers and suppliers will not appear in the Balance Sheet, but you will have all data and reports for internal purposes.



How to record when issuing an invoice

When you issue an invoice, record it as follows:

- In the **Date** column, enter the date of the invoice.
- In the **Doc** column, enter the document number if available.
- In the **Invoice** column, enter the invoice number.
- In the **Description** column, enter a description.
- In the **Debit**, **Credit** and **VAT Code** columns, do not enter any data.
- In the **Amount** column, insert the gross amount without any VAT code.
  The VAT code in the case of cash management is recorded when the invoice is collected.
- In the **CC3** column, insert the CC3 account of the client without the ";" (ex. 10004).



How to record when an invoice is paid

When you collect an invoice, record it as follows:

- In the **Date** column, enter the date the invoice was collected.
- In the **Doc** column, enter the document number if available.
- In the **Invoice** column, enter the invoice number collected.
- In the **Description** column, enter a description.
- In the **Debit** column, enter the bank account (or other cash account).
- In the **Credit** column, enter the revenue account corresponding to the invoice.
- In the **Amount** column, enter the gross amount.
- In the **VAT Code** column, enter the VAT code of the invoiced sales or service.
- In the **CC3** column, enter the customer's CC3 account without the ";", with the minus sign "-" in front of the account (e.g. -10004).

In Integrated invoicing with Income/Expense accounting, with a customer ledger configured with profit centres, the option Record (+/-) cost centres as category should not be activated, as the account and

category are not indicated when the invoice is issued.



More information can be found on page Clients and suppliers with VAT, using the Cash method.

How to record a credit note with cash method

For the amount to be deducted from the initial invoice, **the same invoice number** must be used.

- If the adjusting document (e.g. a credit note) has a different number, which you must still keep, write this reference in another column, e.g. Doc. Original
- Enter the data for the Date, Original Document, Description columns
- Leave the Debit and Credit columns blank
- Enter the amount and in column CC3, enter the customer's cost centre with a - sign.

N.B: In order to print the credit note to be sent to the customer, you must indicate in the column TypeDoc: 12, see Credit notes.

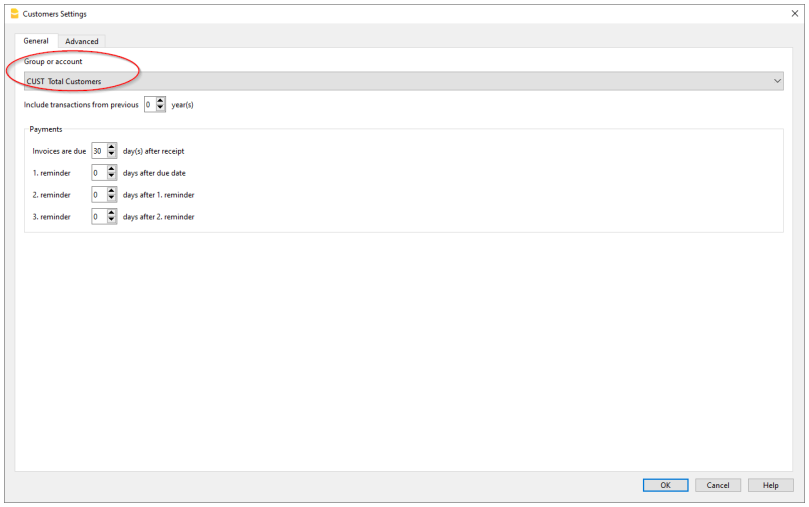


Customers' settings

To activate the options in the Customers menu, you need to set the customer group via the menu **Reports → Customers → Settings** menu.

The functions related to customers are explained below, but also apply to those of suppliers (**Reports → Suppliers → Settings**). the dialogues that follow are identical for both customer and supplier functionalities.

Without the indication of the group in the settings of the **Customers** menu, all functions are disabled.



General

Group or account

Select the generic group or account that contains the Customers or Suppliers list. The group or the account needs to be already present in the Accounts table.

For further details on customers or suppliers settings see:

- Setting up the Customers' register and Setting up the Suppliers' register (accrual method).
- Setting up the Customers' register and Setting up the Suppliers' register (cash method).

Due date invoices (in days)

The program uses the following order of priority to calculate the invoice deadline:

- The due date if you entered it in the transaction row.
  If there are several dates for the same invoice number, the program takes into consideration the most recent one.
- If the number of days is indicated in the **PaymentTermInDays** column of the **Accounts** table, the transaction date is incremented by the number of days set.
- The date of the transaction is incremented by the days indicated in the settings dialog box.

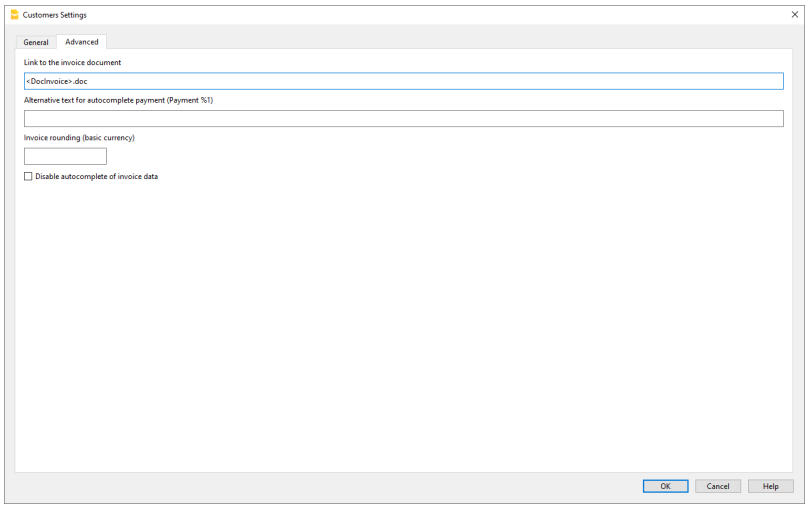
Include transactions from previous (years)

- If 0, the program will not display invoices from the previous year, but only the opening

balances of the customer account.

- If 1, the program will also include the invoices of the previous year in the customer card.
- If 2 or more, the program will also include invoices from years before in the customer card.

Advanced



Link to the invoice document

You can save invoices (pdf, doc or other) and insert the link in the **Link to invoice document** cell. In the **Transactions** table, **Invoice** column, the program will open the document if the invoice number is indicated, allowing access to the content.

The link may contain:

- The XML name <DocInvoice> or the name of another column contained between <>.
  If you use the "<DocInvoice>.pdf" command and you are on the row with invoice number 100, the program will try to open the "100.pdf" file. You can also prefix the filename with the name of a directory.
- Any file name extension can be used. This extension must, however, be included in the list of file extensions considered safe (Tools- Program options-Advanced).
- It is also possible to indicate a path preceding the field name, that contains the name of the document to be opened.
- With the "c:\temp\<DocInvoice>.pdf" link and the invoice number 100, the program proceeds to open the file c:\temp\100.pdf.
- The name of the directory is relative to the directory where the file is located.

Alternative text for payment auto-completion (Payment %1)

The entry of a payment for an invoice can be facilitated by the auto-completion of the payment, which can be activated via the F2 key in the Invoice field of the Entries table.

The auto-completion completes the entry columns such as invoice number, description, amount, accounts. In the Description column, it is possible to edit the text 'Payment' followed by the description of the first line of the invoice (%1), indicating the desired text.

Invoice rounding (base currency)

Indicate the minimum amount for rounding the invoice total. For example:

0.01 rounds the invoice total to the nearest cent, 0.10 rounds to the nearest 10 cents.

If the field is empty, the invoice total in CHF is rounded to the nearest 5 cents, for other currencies rounding is to the nearest cent.

Disable auto-completion of invoice data

This option is usually deactivated when there are many entries in the accounts and the data entry is slowed down by the display of the list of open invoices in the Invoice field of the Entries table.

Opening an invoice document

- Position yourself in the Invoice column of the transaction row related to the invoice you wish to open
- Open the context menu with the right mouse button
- Select the Open Invoice Link command.

Miscellaneous operations

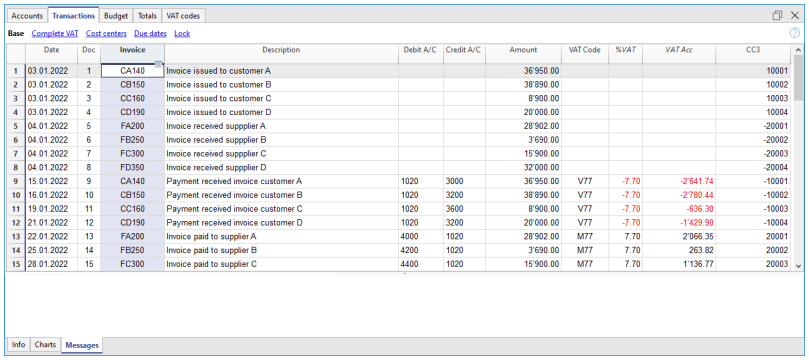
Below we will explain some very important features and settings to best manage your customers, to speed up the work and get the reports correctly.

- Displaying the Invoice column in the Transactions table
- Auto-complete of invoice data
- Extract invoice rows and Open invoice link commands
- Activating the Address columns (optional)
- Setting up the expiration date for invoices
- Setting up the Customers' parameters

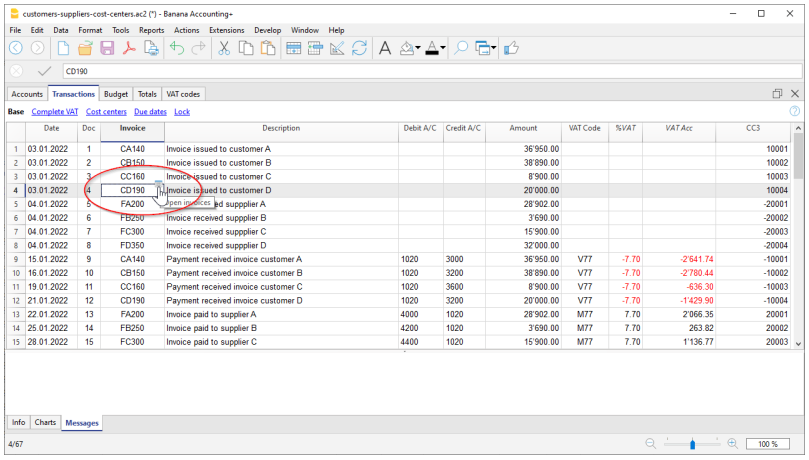
Displaying the Invoice column in the Transactions table

If the **Invoice** column is not displayed in the Transactions table, it can be activated via the **Data Menu → Columns setup → Invoice Doc column**.

It is very important to enter the invoice number for various program automatism that concern the processing of the various reports and the closing of the amount in the customer card when the invoice is collected.



Access the invoice saved in pdf format by clicking on the cell in the Invoice column.



Auto-complete of invoice data

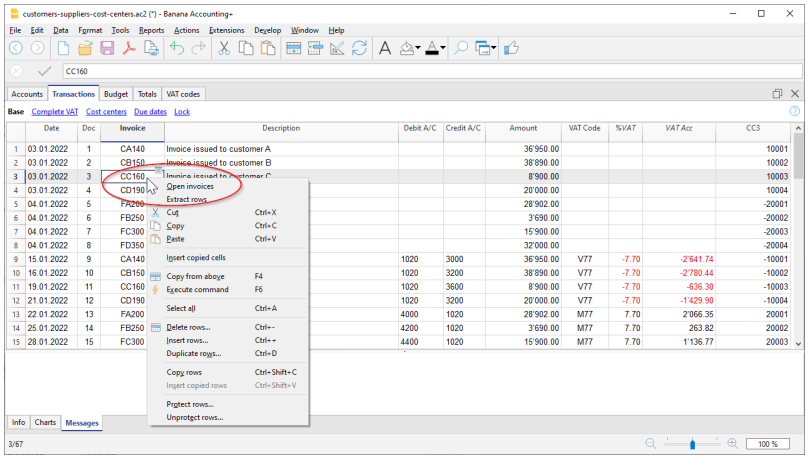
When a payment is being recorded or an issued invoice is being corrected, the program offers suggestions to complete the transaction automatically. Proceed as follows:

- Create a new transaction row and add the date and the eventual document number.
- Press the F2 key in the Invoice column :
  - The list of still open invoices will appear. If you type an invoice number or a customer number, the list will be filtered according to the entered text.
  - Select the invoice you want from the list and press Enter. The program will automatically complete the registration with the description, the debit or credit account and the amount. The data can of course also be changed manually.
- In addition to the date, it is also possible to indicate the customer account before pressing F2 to display the list of open invoices, in this case the list will be filtered with the customer account present in the transaction row.

Note

The list displayed in the Invoice column includes both the Customers' and Suppliers' invoices. A supplier's invoice may have the same number as the invoice of another supplier, because the criterion for display takes into consideration the invoice number besides the Supplier's account number.

Extract invoice rows and Open invoice link commands



The **Extract invoice rows** command displays the transactions for the selected invoice.
The command is available by clicking on the small blue icon at the upper right corner of the cell or with the right mouse button.

The **Open Invoice link** command provides the text, as defined in the Customers' settings **(Reports - Customers - Settings - Advanced - Link to the Invoice document)**.

On the command line, you can also indicate other columns in the table using their XML name.

If the message 'File with extension considered unsafe' appears, add the extension (for example .doc) using the Tools - Program options, Advanced, File extension command.

Activating the Address columns (optional)

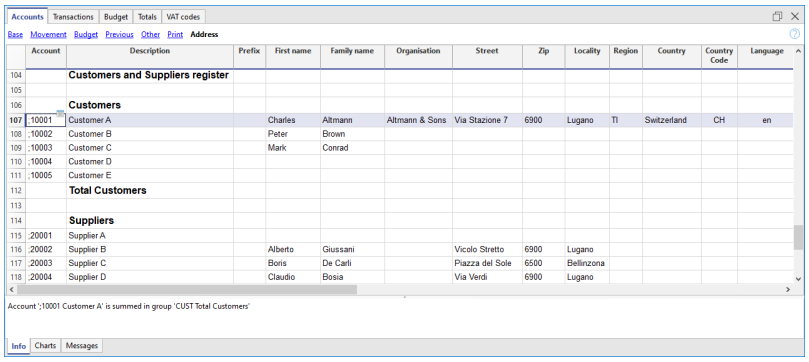
It is possible to add some specific columns in the Chart of Accounts, to insert the address and other customers data:

- Choose the **Tools → Add new functionalities** command from the menu
- Choose the **Add addresses columns in the Accounts table** command
  (If you don't see this option in the list, it means that this function has already been activated).

In the Accounts table, the program will add :

- An **Address** view, where the added columns are made visible.
- The columns that allow the insertion of the address data and other information.
  - To display one or more of these columns, use the **Columns setup** command from the **Data** menu.
  - To create other views with only selected columns, use the **Tables setup** command (**Data** menu).

Select **Accounts table, Address view** and add the required information to the customers' accounts.



Setting up the expiry date for invoices

To set / modify invoice expiration dates, you may act on three levels, where higher priority is given to the first one. Expiration data will be displayed in the payments schedule and printed out on the invoice document.

1. level - setting the expiry date on an individual invoice

In the row of the Transactions table, where your invoice is entered, you will find an Date Exp. column when using the Due Date view. If a date is set up, it will have priority over dates set up on the 2nd or 3rd level.

2. level - setting the expiry date on an individual customer/supplier account

In order to set up an expiration date on a customer level, for example +20 days after issuance of the invoice, select the account in the Accounts table, using the Address view, go to the Days Column (PaymentTermInDays) to set up the number of days to be used.

3. level - general setup

Expiration dates applying to all Customers/Suppliers can be set up via menu

Reports → Customers → Settings.

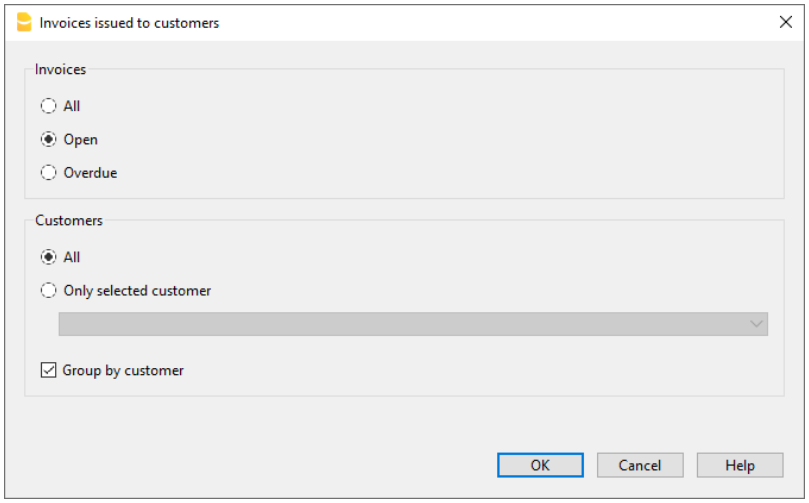
Setting up the Customers' parameters

- Select the **Reports → Customers → Settings** command
- Please indicate the group of the Chart of Accounts in which the different customers' accounts are grouped in "Group or account".
- For an explanation of the different options, go to Customers and Suppliers settings.

List of customer invoices

Displaying invoices issued to customers

Reports menu → **Customers** → **Invoices issued to customers...**



This dialog box is identical for both **Customers** and Suppliers functionalities.
The following explains the functions related to customers, but they also apply to suppliers.

All customers

Displays the account statement of all customers belonging to the group, as defined in the Customers and Suppliers settings.

Select a single customer

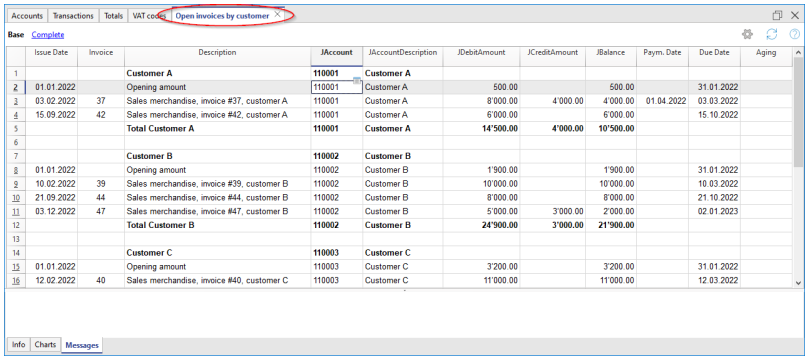
Displays the account statement for the customer selected belonging to the group defined in the Customers and Suppliers settings.

Displaying open invoices

Command: **Reports → Customers → Open invoices by customer**

Invoices showing an open balance are being listed in this table.

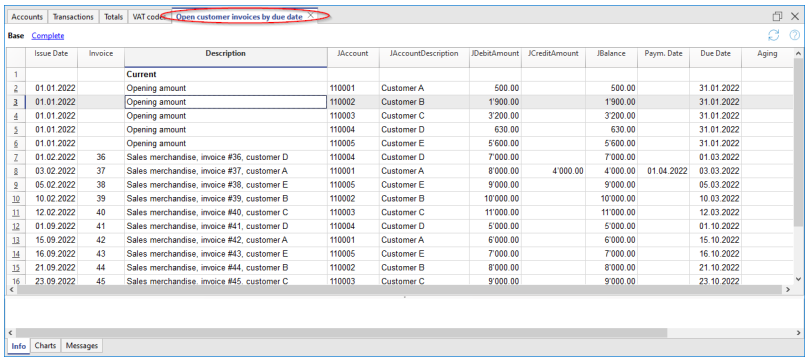
For multi-currency accounting, if there are unposted exchange rate differences for a particular customer, an 'Adjustment exchange rate differences' line will be displayed that balances the balance in the open invoice list with the balance on the account card.



Displaying overdue invoices

Command: **Reports → Customers → Open invoices by due date**

In this table, invoices showing an open balance are being listed, filtered by due date.



The due date of an invoice can be set in different ways. More information can be found on the following page: Due dates and payment terms.

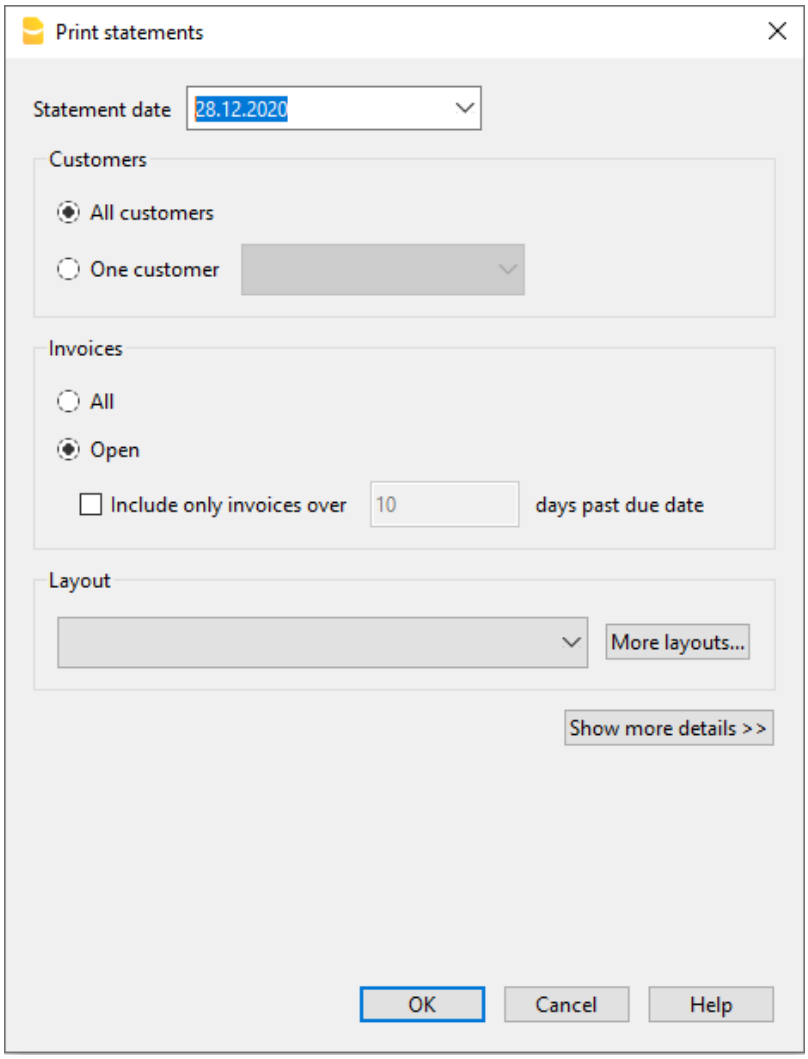
Print statements

To view this window, it is necessary to configure customer settings.

Access the printing of the statements via the menu **Reports** > **Customers** > **Print statements**.

It is essential to install the **Customer Statement layout** for printing the statement. There are two ways:

- From the **Extensions** menu > **Manage extensions** select the **Customer Statement layout** from the list of the extensions and click onto button **Install.**
- From the menu **Reports** > **Customers** > **Print statements** > **More layouts** select the **Customer statement layout.**



Statement date

This is the date printed on the statement. It is not possible to set up a date prior to the date of the last existing transaction.

Layout

The styles allow you to change the print layout.

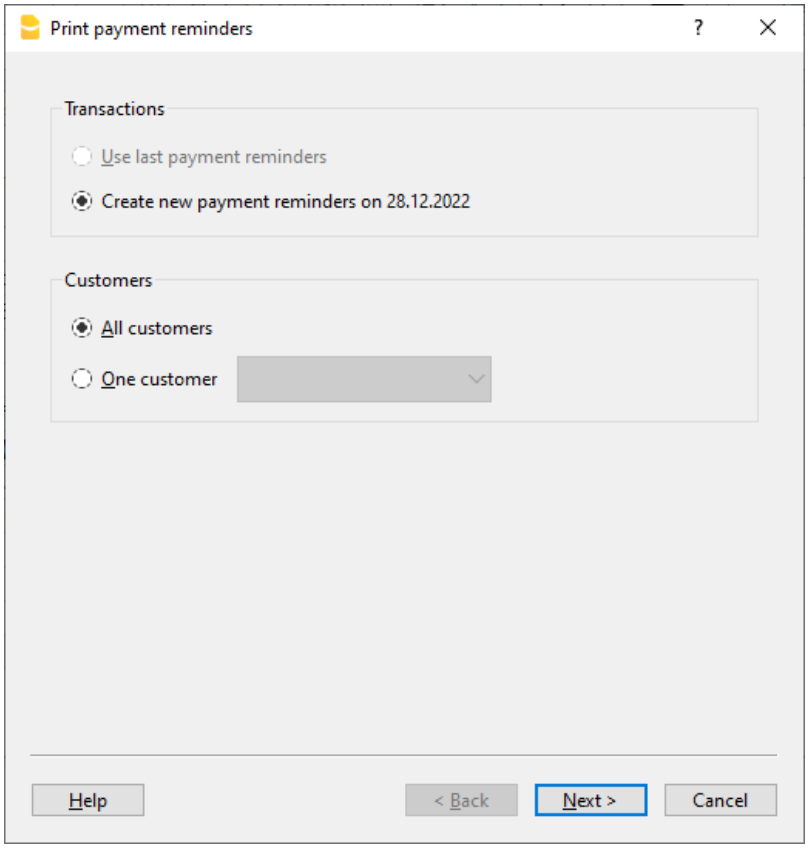
Export PDF

The programme displays a preview of the extracts, with the Export PDF command you can then create the file containing all extracts or PDFs for each extract.

Print payment reminders

> Feature available with Banana Accounting Plus - any plan (excluding Free plan limitations)

The printing of Payment reminders is accessed from the **Reports menu → Customers → Print reminders**.



The program automatically creates payment reminders from past due invoices.

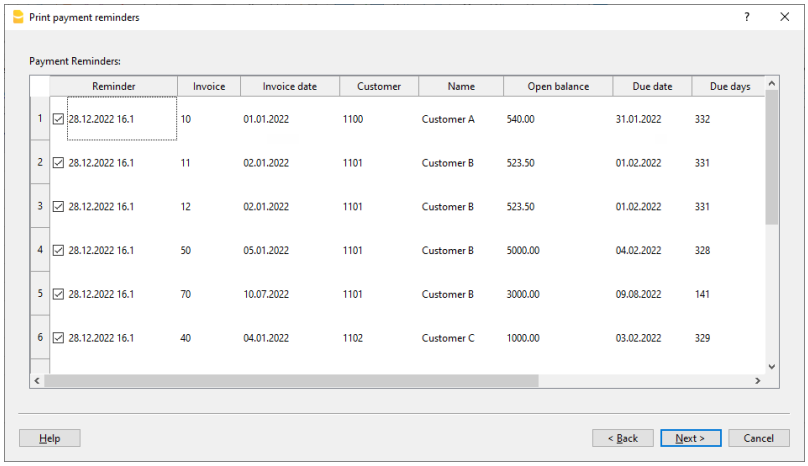
- In addition to the printouts, the program directly creates the transactions in the **Transactions** table, which are used to recreate the issued reminders history.
- These transactions show the document date and the document Type: 16-1 first reminder, 16-2 second reminder and 16-3 third reminder.

Use last payment reminders

If in the **Transactions** table there are reminder transactions with the indicated date, the program will suggest to print these reminders.

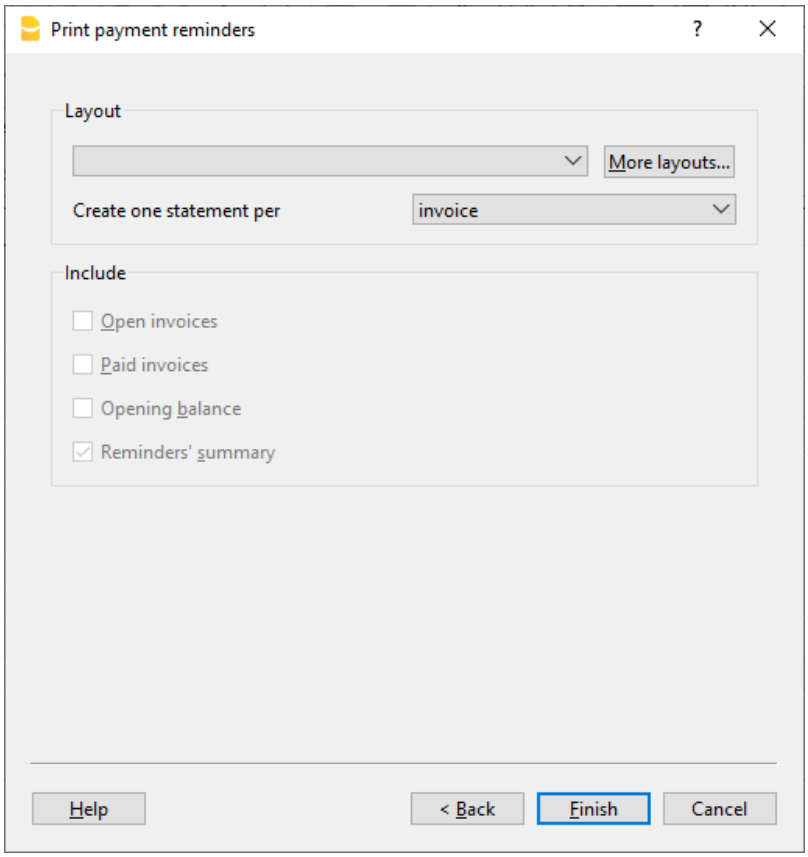
Create new payment reminders

For all invoices that have expired, automatic reminder transactions are created in the **Transactions** table, which allow the printing of reminders.



Payment reminders

The program will show the expired invoices, which you can deactivate if you do not wish to send the reminder.



Template

Two reminder templates are available, one with a logo and one without (see Logo setup) . It is not possible to include the payment slip, insert notes and free texts.If you need the payment slip, use the Print Reminders Invoices dialogue.

Manage extensions

To update the templates with the latest ones or to add your own custom templates go to the Extensions menu.

It allows you to set the parameters of the selected style.

Show expiry dates

Customers & Suppliers Management

In order to automatically manage the invoices issued or received, we advise you to use the Customers Menu and the Suppliers Menu.

Associate an expiry date to a transaction

As an alternative to the customers and suppliers management, or for simpler checking purposes, you can also enter the payment date manually in the transaction row, in the **Date Payment** column.

This is an operating mode that consents simplified checkup.

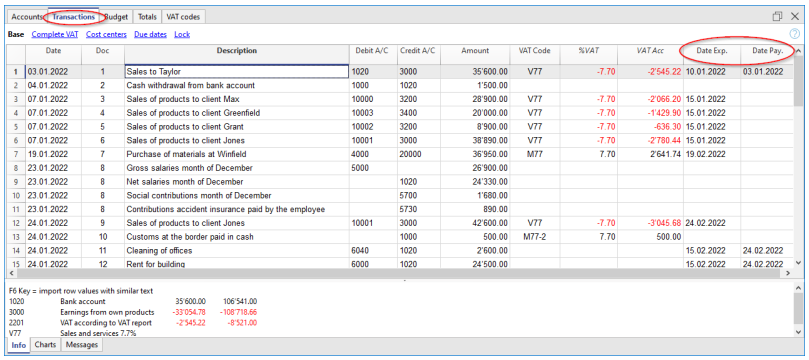
With the Data menu → Columns Setup command, you should display the **Date Exp.** and **Date Pay** columns.

You should then enter the invoice expiration date in the **Date Exp.** column, and the invoice payment date in the **Date Pay.** column, when the payment is being recorded.

The due date of an invoice can be set in different ways. More information can be found on the following page: Due dates and payment terms.

Show expiry dates

With the **Show expiry dates** command of the **Actions** menu, the program displays in the **Expiry dates table** the transaction rows that have a due date and no payment date.



To obtain an automatic expiration schedule (Customer and Supplier open positions), see the List of customer invoices page.

Invoicing integrated in the accounting file

The integrated invoicing feature of Banana Accounting Plus uses the customer invoice recording system directly in the Transactions table. It allows you to create prints, including customizable ones, based on customer transaction records.

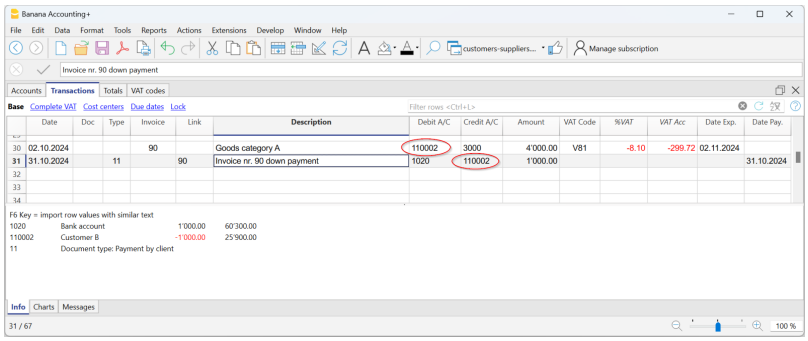
You can print both **invoices for Switzerland with a QR payment slip** and **international invoices for other countries**, even in foreign currency without a QR payment slip.

- ▶ Video Invoicing integrated into accounting

Creating invoices

The Transactions table is the heart of Banana Accounting and is also used to issue invoices. Nothing could be simpler: To create an invoice, enter a normal transaction that charges the customer.

Banana Accounting also allows you to create invoices in foreign currency.



The main columns for invoicing:

- Date - Invoice date
- Invoice - The invoice number.
- Description - Description of the item to be invoiced.
  If there is more than one item to be invoiced, use another row that has the same customer number.
- Debit - Customer account.
- Credit - Profit account.
- Amount - Invoice amount
  You can also indicate the quantity, the unit price and the programme calculates the amount.
- VAT code- VAT code of the profit

Advantages

With Banana Accounting's integrated invoicing you simplify your administrative work, reducing the time needed to manage invoices, customers and accounting transactions:

- Invoice transactions are always the same for both invoicing and accounting, reducing the possibility of errors and omissions.
- Banana Accounting automatically generates the related accounting documents, such as VAT registers, customer accounts, receipts registers.

- You have a more accurate and real-time view of your customers with constantly updated balances.
- Lots of automation to make your work easy and with immediate professional results:
  - Automatic retrieval of addresses from contacts so that the data do not have to be re-entered on the invoice.
  - No manual calculations. All calculations are automatic, always accurate and up-to-date.
  - Setting of the language, currency, number of decimals and rounding for each individual invoice.
  - Deadline display.
  - Invoice archiving for a tidy history that is always available for tax audits.

Differences with the Estimates and Invoices application

Integrated invoicing is an **additional feature included in all accounting applications:** double-entry, Income / Expense, Multicurrency, Cash Manager.

Estimates and Invoices is a separate application from all other accounting applications and is used only for creating offers and invoices. There is no connection with the accounting file.

Integrated invoicing is ideal for billing services or sales without the need for many structured details on the invoice.

- The elements and details for invoices (such as quantities, prices, units, etc.) are recorded solely in the Transactions table. In the Estimates and Invoices application, there is a Invoices table with an Invoice Dialog where various columns and options are available to detail the various items and data to be inserted. In this aspect, the Estimates and Invoices application is much more flexible and comprehensive because it allows for greater customization.
- In the Transactions table, in addition to the data for invoicing, by entering the Debit and Credit account, the registration remains accounted for in the accounting file without the need to register the invoice subsequently. This is ideal for managing revenue accounting.
  In Estimates and Invoices, the data is not accounted for, so it is necessary to register the invoice in the accounting file.
- In integrated invoicing, it's not possible to create offers. However, it is possible to create and print an invoice with the title "Estimate" (instead of "Invoice.")
  The Estimates and Invoices application is specific for creating also Estimates.

Items Table

The Items Table allows you to manage the article catalogue, keep track of available quantities, sales and purchase prices.

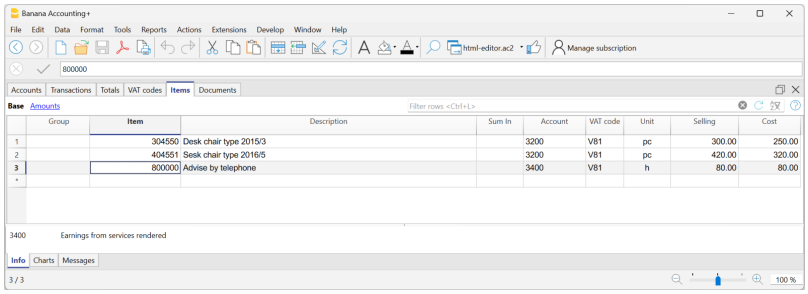
Data for managing articles or services to be invoiced are entered in this table. Each article is assigned an ID, and groupings of articles and services in the same category can be created.
Various columns are available for complete and detailed information:

- Article (IdArticle): the code of the article.
- Description: the description of the article.
- Group membership
- Account (for accounting)

- VAT code of the sale
- Unit: an abbreviation to define the type to which the quantity refers (pieces, hours...)
- Sale: the unit sales price.
- Purchase cost.

The Items table is linked to the Items columns of the Transactions table.

The use of the Articles table speeds up the entry of invoice data into the Transactions table. By entering the ID (article code), the programme automatically takes over the description, unit and unit price. By entering the Quantity, the total price to be invoiced is calculated and entered.



Print invoice with Swiss QR Bulletin

After entering the invoice data in the Transactions table, you can create and print invoices with the Print Layouts.

From the Menu, **Reports > Customers > Print Invoices:**

- Choose CH10 Invoice layout with Swiss QR Code for Switzerland
- Customise your printing. More customisation is possible with the Advanced plan.
- Preview the invoice. You can save it as a PDF and send it electronically or print it.

If you use this layout, the bulletin with Swiss QR will be printed on the invoice and the reference data will appear on the statements. You can import customer payment data from the bank with the Bank statement extension Camt ISO 20022 Switzerland (Banana+). You have invoice receipts under control.

It is possible to print the invoice with a QR bulletin even without an amount and without an address, leaving an empty box to manually insert the data. More information is available on the QR-Code Customization page, section Include/Exclude from printing.

With the same registration, from the Print Invoices dialogue box, under **Preferences Layout > Print as** you can also choose to print Delivery Notes, Offers and Reminders.



Print International Invoices

After entering the invoice data in the Transactions table, you can create and print invoices with the Print Layouts.

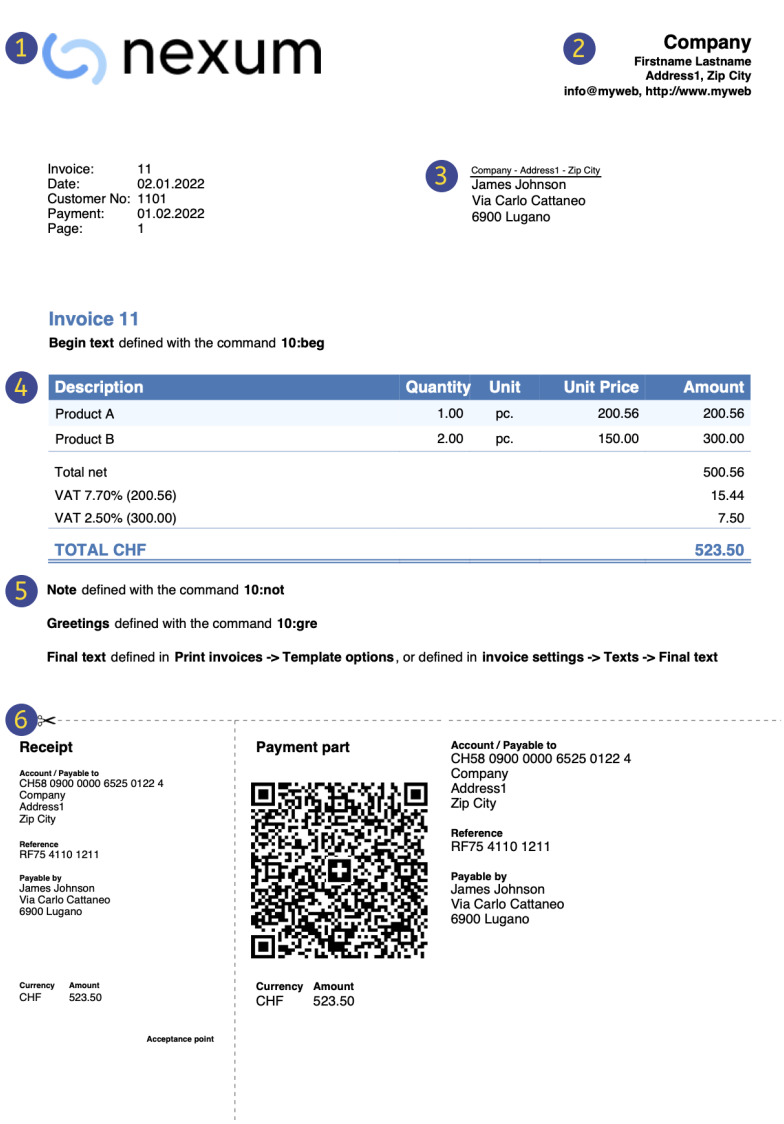
From the Menu, **Reports > Customers > Print Invoices:**

- Choose the Layout 11 programmable Invoice
- Customise your printing. More customisation is possible with the Advanced plan.
- Preview the invoice. You can save it as a PDF and send it electronically or print it.

With the same registration, from the Print Invoices dialogue box, under **Preferences Layout > Print as** you can also choose to print Delivery Notes, Offers and Reminders.

Invoice Structure

In this image you can see how the invoice is structured:



1 Logo
Insert a personalized logo from menu file → Logo setup

2 Heading
The heading of the invoice will be identical to the one entered menu File → File and accounting properties → Address tab

3 Customer Address
The customer's address will be retrieved from Accounts table, see Setting up customer accounts.

4 Invoice data
The contents of the invoice must be entered in the Transactions table, learn how to enter invoices.

5 Free texts
Insert begin text, notes and greetings using the Column Type, and ending texts from menu Reports→ Clients → Print Invoices → Option layout.

6 Settings Swiss QR-Code
Settings can only be defined for Switzerland and with the [CH10] Swiss QR Code layout.

Customer Management

Customer Management allows you to record, organise and manage customer information, keeping track of customer transactions and payments, payment due dates and contact information. You can track customer payments, update the payment status of issued invoices as well as enter and print invoices.

In Banana Accounting the customer data is set up in the Accounts table.

In order to create invoices, it is necessary to:

- Define the Customer Register
  - Customer register with accrual method management
  - Customer register with cash method management
- Create invoices, entering the transactions in the Transactions table, debiting the customer's account.

With a range of functions you can manage the:

- Invoice collections by entering them in the Transactions table:
  - Manual entry of collection

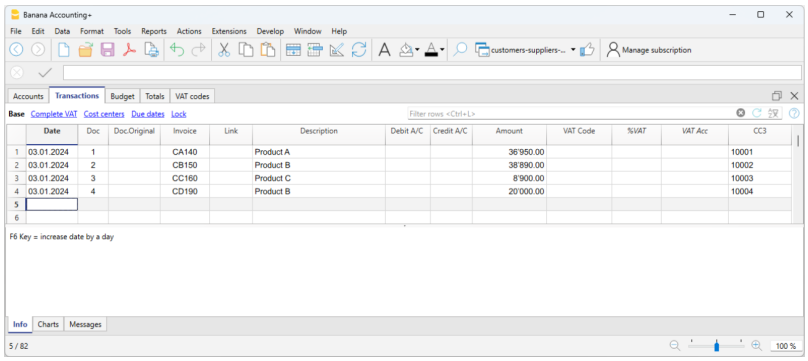
    - Automatic entry by importing transactions from ISO 20022 statements. With the use of Rules, the programme enters the complete booking, entering all data, without any manual intervention.
- Reminders
    - With the payment reminder Layout
    - With the invoice Layout

Creating an invoice from a profit centre

When the customer ledger is set up with profit centres (cash method management), the **profit centre column CC3** is used in the invoice transactions.

In the appropriate columns of the Transactions table indicate:

- The date.
- The invoice number.
- The description of the invoice item, which you want to appear on the invoice.
  If there is more than one item to be invoiced, use another row with the same customer number.
- In the Debit account do not record any account
- In the Credit account do not record any account
- The amount. You can also enter the quantity and the unit price and the programme will calculate the amount.
- In column CC3 enter the customer's profit centre account (Accounts table).



Features currently not available

These features, although requested by some users, are not available at the moment:

- Automated invoice sending by email.
- Creation of estimates.
  The programme allows you to print an invoice with the indication 'Estimate'.
- Creation of delivery notes.
  The programme allows an invoice to be printed with the indication 'Delivery Note'.
- Link with Inventory application.
- Link with Timesheet.
- Creation of invoices in foreign currency with VAT in base currency (e.g. invoices in EUR with VAT in CHF).

If you want to issue invoices separately from accounting (useful for cash accounting) and also prepare estimates, you may use:

- Estimates and Invoices application.

This also allows you to add additional information more easily.

Insights

- Invoice printing and VAT (based on turnover and cash received)
- Set customer language in invoices
- Due dates and payment terms
- All extensions with QR invoicing

Related topics:

- Example file in Income/Expense accounting
- Example file invoices in Double-entry accounting
- Example file invoices using Cost centers
  Useful for registering invoice with VAT on the cash-in basis (with customer and supplier accounts as cost centres CC3) or if you want to exclude invoice details from the balance sheet accounts.

Setting up the file

There are two ways to set up your accounting file for your invoicing

1. Create a new accounting file, using an existing template.
2. Adapt your existing accounting file.

New Accounting File

Several templates are available, containing a preset ledger of clients. Creating Invoicing is possible in the following accounting types:

- Double-entry accounting with or without vat.
- Multi-currency accounting with or without vat.
- Income & Expense accounting with or without vat.

A new accounting file is created as follows:

- **File** Menu → **New**.
- Select the Region and the language.
- Type **Invoice** in the **Filter by** field.
- Select a template in the right hand section.
- Save your file with a name.

Please follow the instructions contained in the Invoicing documentation.

In the accounting types with VAT, in order to correctly set up the file, we advise you to consult the explanations on the page Invoice printing and VAT.

Adapt your existing Accounting File

If you wish to adapt your existing accounting file for creating your invoices, you will have to add certain functions and settings in order to be able to print them:

Insert the data for your company

- In the **File** menu → **File and accounting properties...** → **Address,** you can setup your company's address and data, which will be used as the header of the invoice.
- To use your personal logo, check instructions here.

Set the list of customers in the Accounts table

- In the **Accounts** table, you can setup your customers register
- Add and display customer address columns.
  - In the **Accounts** table, you can select the **Address** view and enter your customer's data.
  - If the **Address** view is not visible, you can add it using the Tools menu → Add new functionalities... command → Add Address columns in the Accounts table.
- Manage your customer settings via the **Reports** menu → **Customers** → **Settings**.

Add the columns you wish to use in the Transactions table

- Display the columns for Invoicing in the **Transactions** table:
    - **Data** menu → **Columns setup** and check the **DocType** and **DocInvoice** boxes.
    - Add the columns for Quantity and Unit Price (optional).
      Tools Menu → **Add new functionalities** → **Add Items Columns in Transactions table.**
    - Add Items table (optional).
      This will assist you keep track of your Items and micro-manage your inventory.
      Tools Menu → **Add new functionalities** → **Add Items table**.

Invoicing managed in a file dedicated to Invoicing only,

If you wish to manage your invoicing separately from your main accounting, you will have to create a new file. You will insert the accounts for the clients you need for the Invoicing only, in your Plan of Accounts. Invoices are entered via the Transactions table.
This approach is suitable for when:

- **Accounting on a cash-in** basis. Only the the payed amount is entered in the accounting file.
- Wishing to keep the management of your invoices completely separate from your main accounting ledger, for example for an Association that needs to send membership fees to their members.

How to create a separate accounting file for invoices:

1. Download the template, open it and adjust it to your requirements.
   Alternatively, you may start out with any template and adapt it - as previously indicated - for use with invoicing.
2. Make sure al setups and and columns are present, as explained above.

Entering the invoice data

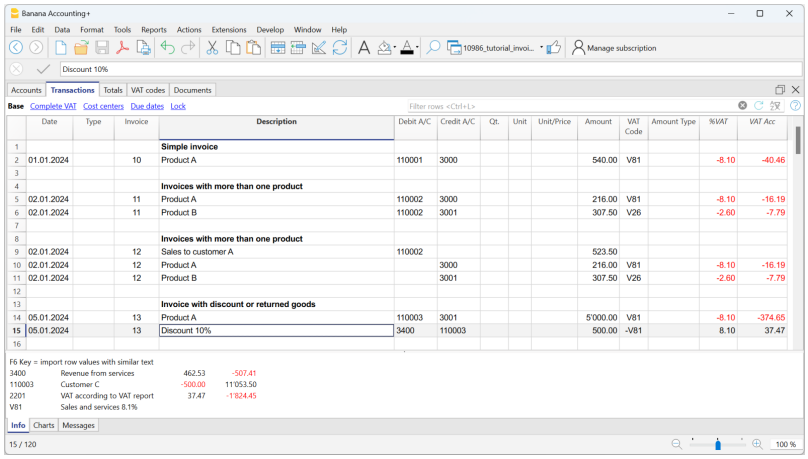
Invoice Data is entered in the Transactions table. Use a new row for each new invoice.

- Enter the **Date** for your transaction.
- The I**nvoice number**
  - In the case of billing with Swiss QR with IBAN account use numbers or letters only, without spaces, separators or other characters.
  - In the case of invoicing with Swiss QR with QR-IBAN use numbers only without spaces, separators or other characters.
  - If you do not use the Swiss QR the invoice number can be freely chosen
- The text entered in the Description column (product, services, consulting ...) will appear on the invoice to your client.
- Insert the **customer number** in the **Debit** column.
- Insert the **counterpart** in the **Credit** column (Sales account, Consulting fees etc).
- Enter the **Amount**.
- If the invoice is subject to VAT, enter the **VAT code** with the respective applicable VAT rate. See Invoice Printing and VAT Management

Invoices on multiple rows

If there are several elements to your invoice (different items or services, or both) you will have to enter them on separate line (one element per row):

- Use a new row for entering each item you wish to appear when printing your invoice.
- On each additional row, repeat the date and invoice number, the same as the previous lines.



Basic columns for Invoices in the Transactions table

Date

The invoices's data is reported in this column. All rows appertaining to the document must report the same date.

Invoice

In order to manage the invoices, it is mandatory that you enter an invoice number in the **Invoice** column and a customer account belonging to the customers register in the column **Debit A/C** (or **CC3** if the clients are being managed with the Cash system)

Extra Columns

Type
In the **Type** column, you can define detailed rows, such as totalization rows or a specific payment term for an invoice. This column is not visible by default, but must be displayed via the Data menu → command Columns setup and by checking the **DocType** column.

Quantity
The quantity of goods and services provided is entered in this column. To add the Quantity column use the menu Tools → Add new functionalities → Add Items Columns in Transactions table.

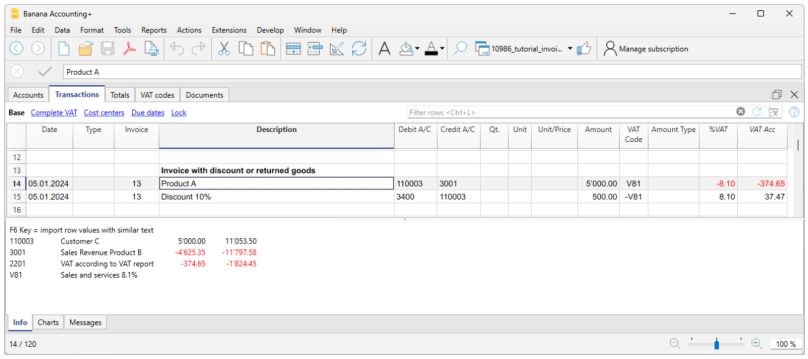
Unity
Insert unity type (for example 'pz', 'h', 'm', 'kg').

Unit Price
Insert Unit Price for the goods or services. The program will automatically calculate the resulting total amount for your input into the **Quantity** column.

Discounts and rebates

To enter a discount or rebate in an invoice, add a new row and enter:

- Invoice date.
- Invoice number.
- Description of the discount or rebate
- Accounts in the Debit and Credit columns. It is important to **invert the accounts** compared to the sales transaction.
  When the customers / suppliers register is set up with cost centers and there are registrations with discounts and rebates, in order for the amount to be reversed, the sign of the cost centers must be inverted.
- In case of VAT, indicate the VAT code with the minus sign, so that the VAT is deducted, or, if present use the VAT code for discount and rebates.

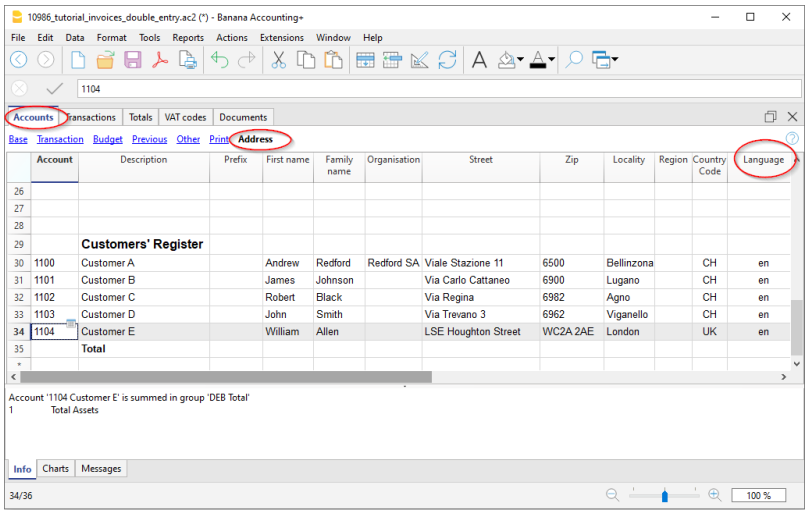


Set customer language

The default layouts include the following languages: Italian, German, English, French, Dutch.

Invoice texts are printed in the customer's language, provided that this is set in the **Language** column (**Accounts** table, **Address** view).
The language is an ISO code, generally of 2 lowercase letters (it=italian, de=german, en=english, fr=french, nl=dutch).

When no language has been indicated for the customer account, the language of the accounting is used, defined in the **File** menu→ **File and accounting properties** (basic data) → **Other**.



Due dates and payment terms

The due date of an invoice can be set up in different ways:

- **Generalized due date - identical due date for all invoices**
  Select menu Reports→ **Customers → Settings** → **General** → Invoices are due, indicate the period (in days) after which the invoice is considered due. As an example, if the date of your document is the 10th of May and you enter a value of 10 days, the due date will be the 20th of May.
- **Due dates per customer - specific for each customer**
  In the **Accounts** table, a **DateExpiration** column is available (if not on display set up via **Data → Columns setup ...**). The period (in days) after which the invoice is considered to be due can be set up in this column.
- **Specific dates per invoice**
  In the **Transactions table**, **Due dates** view, the **Date Exp.** column is visble; you can indicate the expiration date directly in this column.

- **Alternative text for the expiration date**
  It is possible to define a text of your choice as a payment term for each invoice. This will replace the text of the expiration date. Revert to Advanced input -Type column for detailed information.

Print invoices in other currencies

With Banana Accounting Plus, you can also print invoices in foreign currency.

Invoices in foreign currency to be sent to foreign clients.

Required settings:

- Open one of our multi-currency accounting templates.
- Set up in the Accounts table, in the customer ledger, the customer with the foreign currency. Invoices are printed in the currency of the customer's account.
- If you want to send invoices in different currencies to the same customer, you must create accounts in different currencies for the same customer (**Accounts** table).
- Use the UNI11 layout for printing invoices to be sent abroad.

Invoices in foreign currency with VAT in base currency

It is not normally possible to enter a foreign currency invoice with VAT in base currency. This can be overcome with the following procedures:

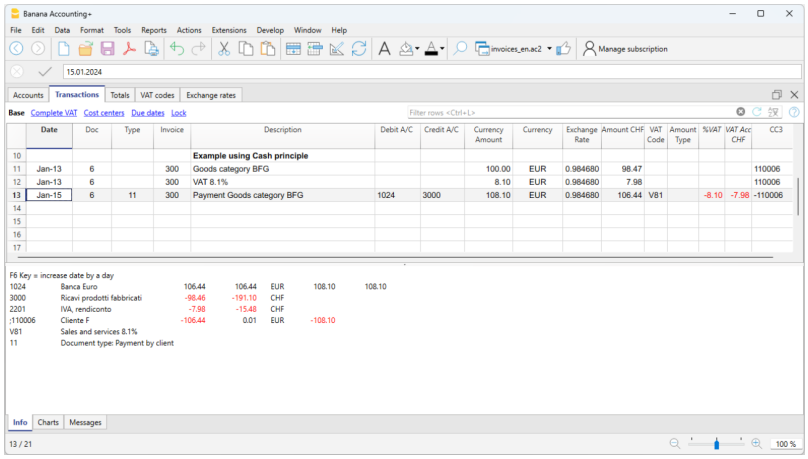
Invoices in foreign currencies with VAT using Cash principle

- Open one of our multi-currency accounting templates with VAT with cost centres CC3.
- Set up in the Accounts table, customers in foreign currencies as CC3 cost centres (;).
  If you wish to send invoices in different currencies to the same customer, you must create accounts in different currencies for the same customer (**Accounts** table).
- In the Transactions table, you must enter the invoice data on several rows:
  - In the first row:
    - In the Amount column enter the amount net of VAT (without entering any debit or credit account).
    - In the column CC3 enter the customer's cost centre account in foreign currency.
  - In the second line:
    - In the Amount column enter the VAT amount in foreign currency (without entering any debit or credit account), manually calculating the VAT amount in foreign currency.
    - In column CC3 enter the customer's cost centre account in foreign currency.
- For printing invoices with Swiss QR code use layout CH10.

To register the receipt:

- In the Debit column enter the liquidity account.
- In the Debit column enter the revenue account.
- In the VAT Code column enter the VAT code of the sale.
- In the column CC3 enter the customer's cost centre account in foreign currency with a negative sign.

Example: Invoice entry in foreign currency (EUR) with VAT on receipts in base currency (CHF):



Invoices in foreign currencies with VAT on turnover

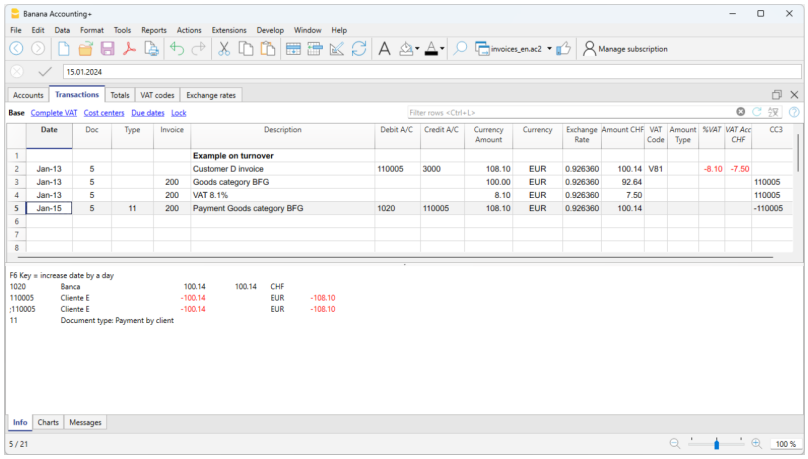
- Open one of our multi-currency accounting templates with VAT and a customer ledger.
- In the Accounts table, set the customers in foreign currencies **both as a ledger (Accounts) and as CC3 cost centres (;).**
- In the Transactions table, you must enter the invoice data on several rows:
    - In the first line enter the invoice issue normally:
        - The date, the description, in the Debit account the customer account in foreign currency and in the Debit account the revenue, the amount before VAT and the VAT code of the sale.
        - The invoice number does not have to be entered.
    - In the second line:
        - In the Amount column enter the invoice amount net of VAT (without entering any debit or credit account).
        - In column CC3 enter the customer's cost centre account in foreign currency.
        - Where the columns Quantity, Unit and Unit Price are used, the unit price must be net of VAT.
    - In the third line:
        - In the Amount column enter the VAT amount in foreign currency (without entering any debit or credit account), manually calculating the VAT amount in foreign currency.
        - In column CC3 enter the customer's cost centre account in foreign currency.

Rows with cost centres are simply used to search invoices in foreign currency with VAT.

To register the receipt:

- In the Debit column enter the liquidity account.
- In the Debit column enter the customer's foreign currency account.
- In the column CC3 enter the customer's cost centre account in foreign currency with a negative sign.

Example: Invoice entry in foreign currency (EUR) with VAT on turnover in base currency (CHF):


Banana Accounting+
File Edit Data Format Tools Reports Actions Extensions Develop Window Help
15.01.2024
Accounts Transactions Totals VAT codes Exchange rates
Base Complete VAT Cost centers Due dates Lock
Filter rows <Ctrl+L>
Date Doc Type Invoice Description Debit A/C Credit A/C Currency Amount Currency Exchange Rate Amount CHF VAT Code Amount Type %VAT VAT Acc CHF CC3
1 Example on turnover
2 Jan-13 5 Customer D invoice 110005 3000 108.10 EUR 0.926360 100.14 V81 -8.10 -7.50
3 Jan-13 5 200 Goods category BFG 100.00 EUR 0.926360 92.64 110005
4 Jan-13 5 200 VAT 8.1% 8.10 EUR 0.926360 7.50 110005
5 Jan-15 5 11 200 Payment Goods category BFG 1020 110005 108.10 EUR 0.926360 100.14 -110005
6
7
8
F6 Key = increase date by a day
1020 Banca 100.14 100.14 CHF
110005 Cliente E -100.14 EUR -108.10
;110005 Cliente E -100.14 EUR -108.10
11 Document type: Payment by client
Info Charts Messages
5 / 21
100 %

Advanced input Type column

The **Type** column in the Transactions table can be used to define the commands that are relevant to the display for printing data specific to your Invoice.
Check the **DocType** column via menu Data → Columns setup ..., to display the column and use it.

Entering data

Once the column is displayed, you may proceed by entering your data. You will need to:

- Add an empty row after the Date of the Invoice.
- Enter the date of the Invoice in the **Date** column.
- Enter the required command in the **Type** column (refer to table below)
- Enter the Invoice number in the **Invoice** column.
- Enter the data relevant to appear on the Invoice in the **Description** column.

Invoice to the customer

Typing **10:** the **Type** column will list all possible options available to customize the data of your invoice.

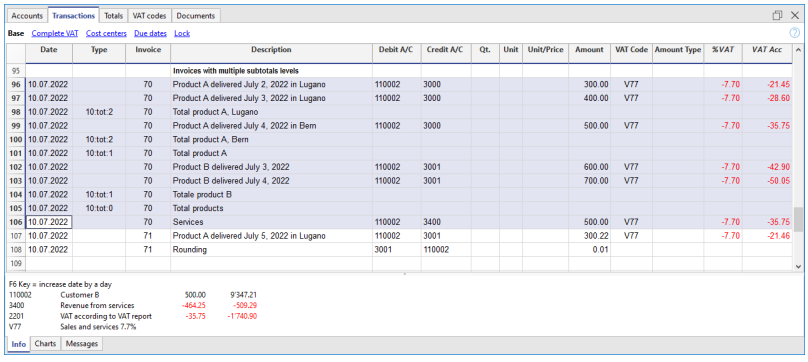
Invoice data	Column Type	Description column
Client address If you want the address to look differently from the one defined in the Accounts table (Address view), you can change it using using the appropriate options. On each row a different element of the address is indicated (name, surname, address...).	10:adr:fna 10:adr:lna 10:adr:bna 10:adr:str1 10:adr:str2 10:adr:str3 10:adr:cod 10:adr:cit 10:adr:sta 10:adr:cou	Enter name Enter surname Enter name of company/organization Enter line 1 of address Enter line 2 of address Enter line 3 of address Enter postal code Enter the location Enter the state /province Enter the country
Shipping address	10:sadr:pna 10:sadr:fna 10:sadr:lna 10:sadr:str1 10:sadr:cod 10:sadr:cit	Enter prefix Enter name Enter surname Enter line 1 of address Enter postal code Enter the country
Greetings After the invoice details, you may add a line of text for your final greetings (also see Examples invoices).	10:gre	Enter your greetings
Final notes One or several rows of notes can be inserted after the details of the invoice and before the greetings (also see Examples invoices).	10:not	Enter your notes
Order date	10:ordd	Enter the order date
Order number	10:ordn	Enter the order number

Invoice data	Column Type	Description column
Parameters (advanced) When wanting to print personalized data on the invoice, you can use the appropriate command. This option is aimed at users with JavaScript programming knowledge, and allows you to change the invoice layout, so as to use the parameters indicated via this command. For further information please revert to Printing custom data.	10:par	Enter your customized parameters
Payment term Should you want to indicate an alternative text as a payment term, enter the desired text. This will be displayed on the invoice.	10:ter	Enter the alternative text for the payment term
Text begin	10:beg	Enter the text printed before the invoice title
Title If you do not wish to use the default invoice title, you can choose a different title.	10:tit	Enter your text to appear as the invoice title
Items subtotals It is possible to enter intermediate totals for your invoice in the table with the details of the invoice (also see Examples invoices).	10:tot 10:tot:0 10:tot:1 10:tot:2	Enter level 0 subtotal (tot and tot: 0 is always level 0) Enter level 1 subtotal Enter level 2 subtotal
Header line text In the invoice details table you can add headers to group items (also see Examples invoices).	10:hdr	Enter the text you want to add to the invoice details. Leave empty to add an empty line.

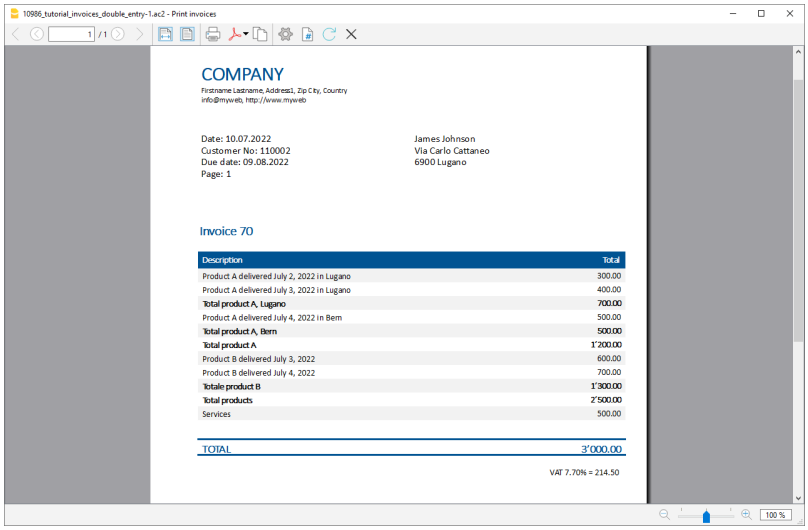
Intermediate Totals

In order to insert intermediate totals, you will need to add additional rows in the **Transactions** table:

- Enter **10** in the **Type** column: select **:tot** from the drop down menu, **10:tot** will displa**y**. Enter again **:** and enter **:1**
- Enter the appropriate description in the **Description** column (ex. Total goods)
- Enter the Invoice number (in the absence of number, the total will not be printed).



Example of Invoice with intermediate totals.



Alternative text for payment terms

It is possible to define your own wording as a payment term for each invoice and this will replace the existing text for the expiry date.

- Enter an additional line with the same invoice number in the **Transactions** table.
- You will need to enter **10**: in the **Type** column and select **:ter** from the drop-down menu, therefore the wording **10:ter** will appear
- In the **Description** column, enter your text (ex 30 days net, 60 days etc ..).

When the invoice is printed, the value assigned as a payment term will be displayed.

Additional customisations

Other customisation options, such as the definition of bank details or final greetings, are available in the Print invoices dialog.

Customise invoice printing

Invoice printing can be customised and adapted to specific needs.

Set your company address (sender)

In the **File** menu → **File and accounting properties** (Basic data) → **Address**, set the address of your company.

Set up the list of customers in the Accounts table

- In the **Accounts** table, set up the customer's register.
- Display the address columns from the **Address** view and enter the customer addresses.
  If the **Address** view is not visible, add it via the menu Tools → Add new functionalities → Add address columns in the Accounts table.
- Configure the customer settings in the menu **Reports > Customers > Settings.**

Retrieving customer addresses from Excel

When customer data is on an Excel file, it can easily be taken back to the **Accounts** table, **Address** view.

It is assumed that in the Accounts table, at the end of the Chart of Accounts, there is the customer or shareholder register set up. Make sure you have enough empty rows to insert the data copied from Excel.

Proceed as follows:

- Select from Excel the column with the data to be copied and use the **Copy (Ctrl+C)** command.
- Go to Banana, **Accounts** table (**Address** view), position yourself in the corresponding column and issue the **Paste (Ctrl+V or Paste)** command from the **Edit** menu.
- Repeat this operation for all address columns (Account, First Name, Last Name, Organisation, Street, Zip, Country Code, Language).
  The data corresponding to the mentioned columns are required for printing the invoice.
- If you do not have all the columns mentioned in the Excel file, you must add the missing information manually.

Set customer language

You can print invoices in the customers' language. To do this you must first set the customer's language.

Logo setup position and sender address

To set the logo, you must:

- Upload the logo image in the menu File → Logo setup.
- To use the logo in the invoice, in the Invoice Settings you must activate the **Logo** box and enter the name of the customisation you used, respecting upper and lower case, in the **Logo**

Name field.

For example, you can place the logo on the left and the address on the right and change the size of the logo.

The sender's address, if the default settings are not changed, is entered on the right, regardless of the presence of the logo.

If you want to set the sender address on the left without any logo, please see the following page:

- Invoice with no logo and header address on the left.

Customise address in invoice header

The style of the sender's address in the invoice header (colour, size, font..) is set by default by the program.

The Advanced Plan of Banana Accounting Plus allows you to customize the style of the address. For more information see the Examples page.

Set invoice information

Invoice information is information about the date, customer number, due date, etc., which is usually located just below the header and next to the customer address.
The CH10 and UNI11 layouts allow you to define which invoice information to include and which to exclude from printing. You can find instructions on the Invoice Settings page.

For the other print layouts (CH01-CH09 / UNI01-UNI08), the information cannot be modified.

Set the payment term

The payment term for invoices by default is 30 days from the invoice date.

To change the payment term proceed as follows:

- In the **Transactions** table, ad a row to the invoice
- In the **Date** column enter the invoice date
- In the DocType column enter **10:ter** (:ter Term of payment)
- In the **Invoice** column enter the invoice number
- In the **Description** column enter the desired payment term (for example "10 days")

Your text will be shown in the invoice Information.

Set customer address position

The CH10 and UNI11 layouts allow you to define the position of the customer address and the elements of the address. Please visit the Invoice Settings page for more information.

For other print layouts (CH01-CH09 / UNI01-UNI08), the location and composition of the customer address cannot be changed.

Set shipping address

To enter a shipping address in addition to the customer address, proceed as follows:

- Use the Type column of the Transactions table , command **10:sadr**.
  - Add a line to the invoice in the **Transactions** table .
  - In the **Date** column, enter the date of the invoice
  - In the **Type** column, enter::
    - **10:sadr:fna** for the name.
    - **10:sadr:lna** for the surname.
    - **10:sadr:str1** for the address (street and number).
    - **10:sadr:cod** for the postcode.
    - **10:sadr:cit** for the location.
  - In the **Invoic**e column, enter the invoice number.
  - In the **Description** column, enter the text to be displayed.
- With the CH10 and UNI11 layouts, go to Invoice settings → Customer address section and tick the **Shipping address** entry.
  The data entered via the Type column of the Invoice table are taken over and inserted on the printout of the invoice.

Set title/object

To enter the title/object of the invoice, you have two options:

- Use the **DocType** column from the Transactions table, entering the text 10:it
  - For each invoice you can define a title.
  - If you leave the field empty, the default text is used.
  - A text entered in the **DocType** column always has priority over entering the title in the layout settings (see next point).
- With the CH10 and UNI11 layouts, you can enter the text in the invoice Settings→ **Texts** section → **Invoice title**.
  - The title applies to all invoices printed with this layout.
  - The title applies only if no title has been defined as per the first point.

If no text is entered, the program will use the default text.

Set initial text

To enter the title/object of the invoice, you have two options:

- Use the **DocType** column from the Transactions table, entering the text 10:beg
  - For each invoice you can define a title.
  - If you leave the field empty, the default text is used.
  - A text entered in the **DocType** column always has priority over entering the title in the layout settings (see next point).
- With the CH10 and UNI11 layouts, you can enter the text in the invoice Settings→ **Texts** section → **Begin text**.
  - The title applies to all invoices printed with this layout.
  - The title applies only if no title has been defined as per the first point.

Setting up the invoice details

Use the **Transactions** table to enter invoice data.

See also Discounts and rebates.

With the CH10 and UNI11 layouts, you decide which columns to display in the printout. See how to do this on the page Invoice Settings → Invoice Details.

For the other print layouts (CH01-CH09 / UNI01-UNI08), the columns are not editable.

Set final texts

To enter the final text of the invoice proceed as follows:

- From the Invoice Print Dialog → **Options** section
- Select the desired language
- Enter the text in the Final text field
- This text is applied to any print layout.

The CH10 and UNI11 layouts also allow you to define a final text from the Invoice Settings

- Go to Invoice Settings → **Texts** section→ **End text** field and enter your text for each language.
- This text is applied to all invoices in the same .ac2 file created with that layout.
- This text has priority to whatever text has been entered in the has priority over the text entered from the Invoice Print Dialog.

To set different final texts for each invoice, you must use the **DocType** column of the **Transactions** table:

- In the **DocType** column, enter **10:not** (Notes).
- In the **Description** column, enter the desired end text. The text you enter will appear on a single line.
- To add additional rows of notes, you must repeat the entry in the **DocType** and **Description** columns on multiple rows.

Set bank account number

If you don't use the QR-Code, you need to enter the bank account number as a reference for the invoice payment.

See the chapter above **Set final text**s to enter the bank account number.

Set IBAN for Swiss QR-Code printing

If you want to create QR invoices with IBAN account, you need to:

- Use the Layout CH10 for Banana Accounting Plus
- Set up IBAN account
- Set up the printing of the Swiss QR-Code

On the QR-Invoice with IBAN account page you will find more information for setting up QR-invoices with IBAN account.

Set up QR-IBAN for Swiss QR-Code printing

If you want to create QR-invoices with QR-IBAN account, you have to:

- Use the Layout CH10 for Banana Accounting Plus
- Set up QR-IBAN account
- Set up Swiss QR-Code printing

On the QR-Invoice with QR-IBAN page you can find more information about the settings of QR-invoices with QR-IBAN account.

Print the invoice with QR bulletin without amount and address

If you wish to print an invoice without specifying the amount and address on the QR bulletin, you can find more information is available on the QR-Code Customization page, section Include/Exclude from printing.

Print QR form without amount and address

If you want to print only the QR-bill without amount and customer address, you have to:

- Use the QR-Invoice extension without amount and address.
- Set the currency, address and IBAN account.
- Create the bulletin with QR code.

See also how to print an Invoice without amount.

Set styles and colors

Invoice print layouts also have a setting where you can define:

- The font
  - Enter the name of the font (e.g. Arial, Helvetica, etc).
- The colors
  - You can use the English designation (black, yellow, white, blue, red, etc.).
  - Or the hexadecimal value (HEX) preceded by the # sign (e.g. #000000, #009FE3, #FF00EA).
  - Color codes are easily found on the internet. For example, you can consult the table at https://www.w3schools.com/cssref/css_colors.asp.

The CH10 and UNI11 layouts also have an Invoice Settings to define font size.

Set Bold texts

In the Invoice settings page you will find information on how to apply bold style to invoice texts.

Adding images to invoices

The Advanced Plan of Banana Accounting Plus allows you to add images to the offers and invoices to be sent to customers.
This functionality makes the invoice even more customizable and the client who receives it has a more complete and direct vision of the invoicing of the items.

See our information pages on how to add images:

- Customize invoice print with Javascript
- Offers and Invoices with product images

Close cashed invoices

There are two ways to close open invoices:

- Closing with manual recording
- Closing with ISO 20022 data import (Switzerland)

Other resources

- Customize invoice print

Print invoices

Invoice printing is highly customisable and adaptable to all requirements:

- You can choose the Print layout.
- You can customise invoice printing by changing the settings.
- Several layouts are available for invoice printing, here are the recommended ones:
  - The **CH10** layout for all users in Switzerland (with Swiss QR-Code).
  - The **UNI11** layout for all users in other countries. (Same as CH10, but without the QR-Code).

For more information on customisation, see:

- Customise invoice print layout
  Find all the information you need to start creating a print layout according to your needs.
- Customisation page CH10 layout (also valid for UNI11).
  - Activation and customisation QR-Code print invoice Switzerland.

With the Advanced plan of Banana Accounting Plus it is also possible to **print several invoices at the same time and obtain single PDFs for each of them**! For more information visit the page Export PDF command you can then create the file containing all extracts or PDFs for each extract.

Print Delivery notes

With Integrated invoicing, when you create an invoice, it is automatically recorded in the accounting system and the customer's account. It is possible to print an invoice with the wording "Delivery Note" containing the same invoice data, using layouts CH10 and UNI11.

However, it is not possible to create a standalone record for the delivery note without any accounting impact, one that doesn't debit the customer's account or credit other accounts.

Mandatory requirements to use the layout preferences:

- Banana Accounting Plus (Release 10.1.7 or later).
- The Advanced plan

How to print a delivery note

In the **Transactions** table select the row where the delivery note to be printed is located and proceed as follows:

- Menu **Report > Customers > Print invoices**
- Select Layout **CH10** or **UNI11**
- Under **Print as,** select:
  - **Delivery note with amounts**
    In this case, amounts in details and total amount are included in the delivery note.
  - **Delivery note without amounts**
    Only the details of the dispatched goods are displayed in the delivery note, without any amounts.
- Conferm with **OK**.

Delivery address

When printing the delivery note with an address other than the billing address, the delivery address must be entered in the **Transactions** table, using the Type column.

In this case, the delivery note will print the address entered in the **Transactions** table and not that of the respective customer, which is instead found in the **Accounts** table, **Address** view.

Printing customization

All settings that characterise Layout CH10 and UNI11 are also retained when printing the delivery note.

To change the settings, go to Print Layout Settings.

Under Texts > Delivery Note you can define the initial and final texts in the delivery note.

Print example:



Company
Firstname Lastname
Address1, Zip City
info@myweb, http://www.myweb

Delivery note No: 57
Delivery note date: 01.07.2023
Customer No: 1100

Company - Address1 - Zip City

Redford SA
Andrew Redford
Viale Stazione 11
6500 Bellinzona

Delivery note

Description	Quantity	Unit
Product A	2.00	pc.
Product B	5.00	pc.
Product C	1.00	pc.

Thank you very much for your order and best regards

Print Estimates

With Integrated invoicing, when you create an invoice, it is automatically recorded in the accounting system and the customer's account. It is possible to print an invoice with the wording "Estimate" containing the same invoice data, using layouts CH10 and UNI11.

However, it is not possible to create a standalone transaction for the Estimate without any accounting impact, one that doesn't debit the customer's account or credit other accounts.

Requirements in order to use layout preferences to select the label "Estimate" are

- Banana Accounting+ (version 10.1.7 or later).
- Advanced plan

How to print an estimate

In the**Transactions** table, select the row that corresponds to the estimate and proceed as follows:

- Menu **Reports > Customers > Print invoices**
- Select Layout **CH10** or **UNI11**
- Select the option **Print as**, and choose **Estimate**
- Confirm with **OK**.

The offer is always printed without the Swiss QR bulletin.

Printing customization

All the settings that characterize the CH10 and UNI11 Layout are also retained in the printing of the estimate.

To modify the settings, go to the Print Layout Settings.

In the Texts > Estimate section, you can define the initial and final texts of the quote.

Print Reminders

In Banana Accounting Plus you can print reminders in two different ways:

- Print reminders from the Print reminders dialog
  - The reminder is based on the customer's open balance.
  - Function available in Banana Accounting Plus - any plan (excluding Free plan limitations).
  - Uses the Payment reminder (Banana+) Layout. The print is without QR payment slip.
  - Limited customizations.
- Print reminders from the Print Invoices dialogue
  - The reminder is created from the unpaid invoice.
    Do not use this mode if the customer account has a partial open balance that does not correspond to a specific invoice.
  - Requires the Banana Accounting + (version 10.1.7 or more recent) and the Advanced plan.
  - Uses the CH10 Invoice layout (with QR code printing) and UNI11
  - Customizations provided by the layouts

Print Reminders from the Print Invoice dialogue

Banana Accounting Plus, with the CH10 and UNI11 layouts, also allows you to print reminders.

Requirements for using layout preferences:

- Banana Accounting + (version 10.1.7 or more recent)
- The Advanced plan

On the basis of the invoice data entered in the **Transactions** table, reminders can be printed.

How to print a reminder

In the **Transactions** table select the row where the invoice for which you need to print the reminder is located and proceed as follows:

- From the Menu **Reports > Customers > Print Invoices**
- Select Layout **CH10** or **UNI11**
- Under **Print as**, select one of the following options:
  - **1. reminder**
  - **2. reminder**
  - **3. reminder**
- Confirm with **OK**

Print customization

All settings that characterise the CH10 and UNI11 layouts are also retained in the reminder printout.

To change the settings, go to Print Layout Settings.

Under Texts → Reminder you can define the start and end texts in the reminder.

Print example:

nexum

Company
Firstname Lastname
Address1, Zip City
info@myweb, http://www.myweb

Invoice: 57
Date: 01.07.2023
Customer No: 1100
Due date: 31.07.2023
Page: 1

Company - Address1 - Zip City

Redford SA
Andrew Redford
Viale Stazione 11
6500 Bellinzona

1. Reminder

Description	Quantity	Unit	Unit Price	Amount
Product A	2.00	pc.	111.42	222.84
Product B	5.00	pc.	32.50	162.49
Product C	1.00	pc.	9.29	9.29
Total net				394.62
VAT 7.70% (394.62)				30.38
TOTAL CHF				**425.00**

Our records show that we have not received your payment of this invoice. We remind you that payment is overdue and kindly ask you to make the payment as soon as possible.

If you have already sent the payment, please disregard this reminder.

Receipt

Account / Payable to
CH58 0900 0000 6525 0122 4
Company
Address1
Zip City

Reference
RF31 4110 0257

Payable by
Redford SA
Viale Stazione 11
6500 Bellinzona

Currency CHF **Amount** 425.00

Acceptance point

Payment part

Account / Payable to
CH58 0900 0000 6525 0122 4
Company
Address1
Zip City

Reference
RF31 4110 0257

Payable by
Redford SA
Viale Stazione 11
6500 Bellinzona

Currency CHF **Amount** 425.00

Invoice collection registration

There are two ways to close open invoices:

1. Manually register the collection of customer's invoice
2. Automatically register by importing the data in the bank statement in ISO 20022 format.

Closure with manual recording

To manually record the receipts of the invoices, see the following pages

- Closing with transaction on the turnover principle method
- Closing with transaction on the cash method

Closing with ISO 20022 data import (Switzerland)

To automatically close open invoices by importing statement data, you must:

- Download and save on your computer the data in ISO 20022 format directly from the bank's website.
  Files in ISO 20022 formats camt052, camt053 and camt054 are supported for Swiss specifications.
- Install the ISO 20022 Camt Bank Statement (Switzerland) extension.
- Set some parameters of the extension.
- Import the transactions by selecting the **Camt Bank Statement ISO 20022 (Switzerland)** extension.

With the import, the program automatically creates records in the **Transactions** table and enters the data in the corresponding columns:

- In the **Date** column, the date of the invoice collection.
- In the **Invoice** column, the invoice number extracted from the QR reference number (see parameters).
- In the **Description** column, the QR reference number.
- In the **A/C Credit** column, the customer account extracted from the QR reference number (see parameters);
- The extracted customer account will be saved as an account/category or cost center based on the parameters.
- In the **Amount** column, the invoice amount.
- In the **A/C Debit** column, the counterpart account (the bank account where the amount has been collected) if this has been enabled during the import.

For more information, see the Camt ISO 20022 (Switzerland) Bank Statement page.

QR References

The codes of the QR references are explained on the following pages:

- With the IBAN account, the Structured Creditor Reference (SCOR) type is used.
- With QR-IBAN account the QRR Reference type is used.

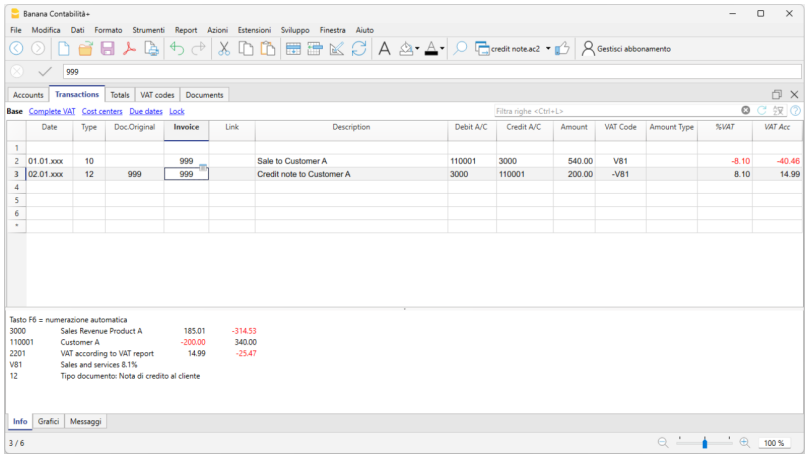
Credit notes

Credit notes have their own TypeDoc, different from invoices.

- Enter your transaction, as if it was an invoice.
- In the **Invoice** column, you must indicate the invoice number to which the credit note refers. The accounts will follow the logic of recording a credit note. As a result, the amount of the document will be negative.
- Enter **'12:'** in the **Type** column.
- Enter in the **Description** column the text that will appear in the **Credit Note** details. In some print layouts of Banana 9, the wording Invoice will however always be printed; to change, proceed as follows:
    - Enter a new row with identical invoice number and **12:tit** in the **Type** column.
    - Insert **Credit Note** in the **Description** column.

Printing the credit note

The same command is used as the one for printing invoices: Reports → Clients → Print invoices.

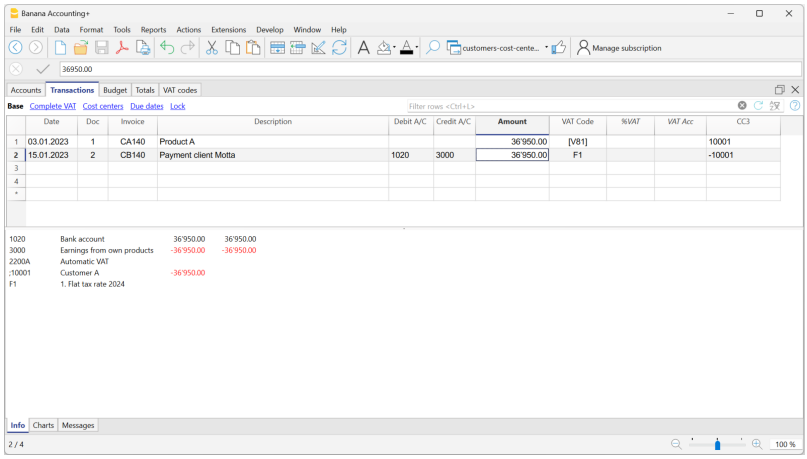


Issuing VAT bills with the Cash method

The Banana Accounting procedure always involves entering the VAT code on the row where the revenue is recorded. When you are subject to VAT on collection, the revenue account is recorded accordingly at the time of collection. Customer management is done with the CC3 profit center.

In this case, in order to register the customer and issue the invoice it will be necessary:

- To set up the customer ledger with the profit center CC3 in the chart of accounts
- Select the CC3 profit center grop in the customer menu settings
- When issuing the invoice record:
  - the invoice
  - enter the percent of profit CC3 (no debit or credit account) in the CC3 column
  - on the same line, enter the sales tax code between square brackets [V77].
    The VAT code inserted between square brackets allows you to view the VAT amount in the invoice, without its accounting which occurs when the receipt is recorded.



Roundings in invoices

If there is a rounding in the invoice printout, the rounding must be reported into the accounting, otherwise the programme will report an error, indicating the difference to be recorded.

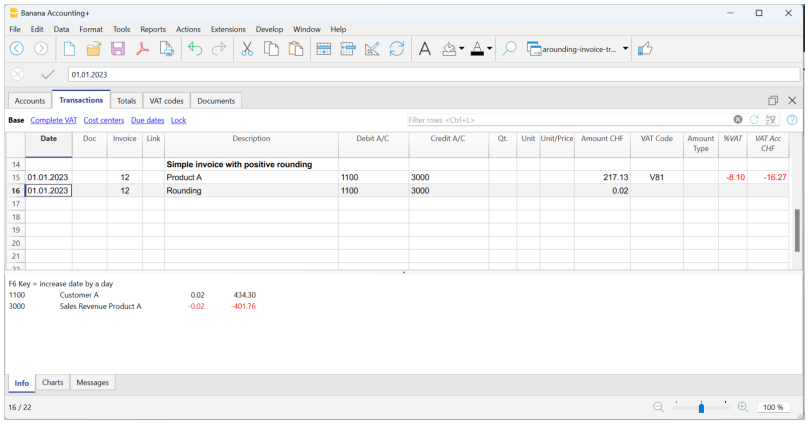
From the menu Report → Customers → Settings → Advanced it is possible to set the roundings of the invoice to the desired cents, but only in base currency.

If you do not wish to round the invoice amount, you must set the rounding in the field **Invoice rounding (base currency)** to 0.01; the invoice total will correspond to the amount of the transactions.

Record positive roundings in customer chart of accounts

When there is a **positive** rounding, enter the following in the Transactions table:

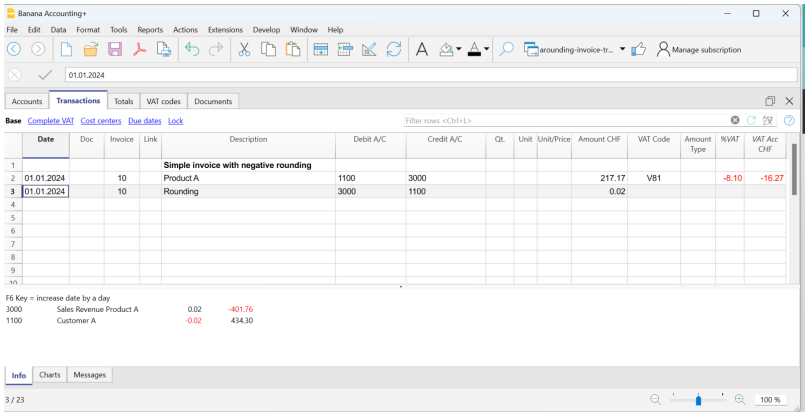
- Enter the date of the invoice in the Date column.
- Enter the invoice number in the Invoice column.
- Enter a description in the Description column.
- Enter the customer's account in the Debit column.
- Enter the counterpart (Sales, Consulting or other account) in the Credit column.
- Enter the hundredths of the rounding in the Amount column.



Record negative roundings in customer chart of accounts

When there is a **negative** rounding, enter the following in the Transactions table:

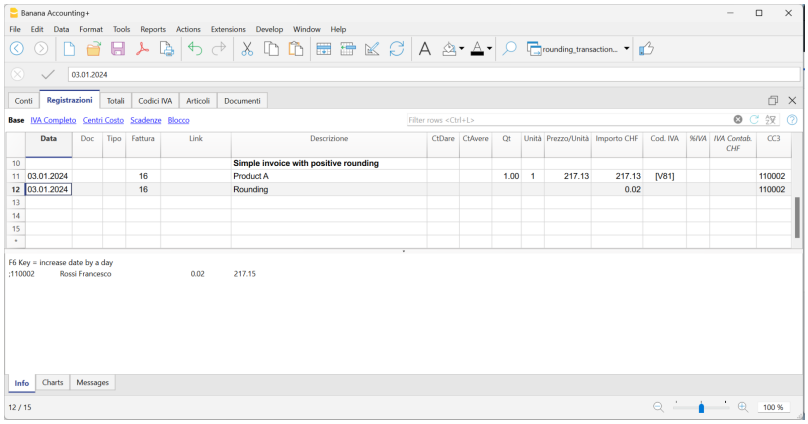
- Enter the date of the invoice in the Date column.
- Enter the invoice number in the Invoice column.
- Enter a description in the Description column.
- Enter the counterpart (Sales, Consulting or other account) in the Debit column.
- Enter the customer account in the Credit column.
- Enter hundredths of the rounding in the Amount column.



Record positive roundings in the cost centre (CC3)

When there is a **positive** rounding, enter the following in the Transactions table:

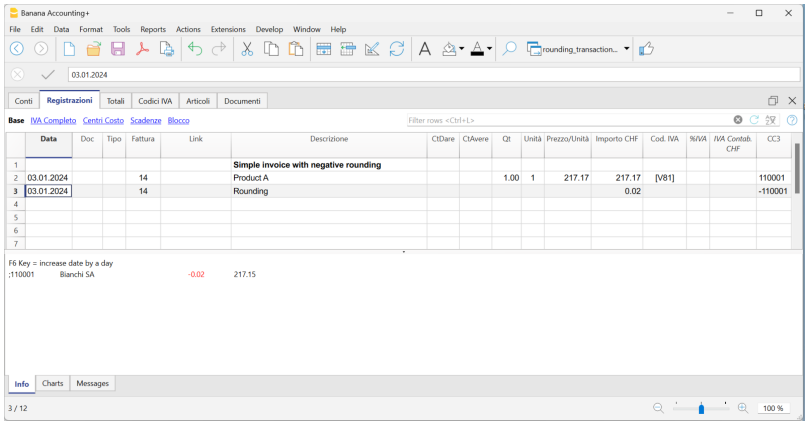
- Enter the date of the invoice in the Date column.
- Enter the invoice number in the Invoice column.
- Enter a description in the Description column.
- Leave the Debit column blank.
- Leave the Credit column blank.
- Enter hundredths of a rounding in the Amount column.
- In the CC3 column, enter the customer's cost centre.



Record negative roundings in cost centre (CC3)

When there is a **negative** rounding, record in the Transactions table as follows:

- Enter the date of the invoice in the Date column.
- Enter the invoice number in the Invoice column.
- Enter a description in the Description column.
- Leave the Debit column blank.
- Leave the Credit column blank.
- Enter hundredths of the rounding in the Amount column.
- Enter the customer's cost centre with a **minus sign in front** in the CC3 column.


Banana Accounting+
File Edit Data Format Tools Reports Actions Extensions Develop Window Help
rounding_transaction...
03.01.2024
Conti Registrazioni Totali Codici IVA Articoli Documenti
Base IVA Completo Centri Costo Scadenze Blocco
Filter rows <Ctrl+L>
Data Doc Tipo Fattura Link Descrizione CtDare CtAvere Qt Unità Prezzo/Unità Importo CHF Cod. IVA %IVA IVA Contab. CHF CC3
1 Simple invoice with negative rounding
2 03.01.2024 14 Product A 1.00 1 217.17 217.17 [V81] 110001
3 03.01.2024 14 Rounding 0.02 -110001
4
5
6
7
F6 Key = increase date by a day
;110001 Bianchi SA -0.02 217.15
Info Charts Messages
3 / 12
100 %

Supplier Management

The supplier management allows you to record, organize, and manage supplier information, enabling you to keep track of supplier transactions and payments, payment deadlines, and contact information. You can monitor due invoices, paid invoices, and the account balance for each supplier, as well as the total open balance.

Supplier management is one of the features of Banana Accounting Plus available in all accounting applications.

Supplier master data settings include both revenue and cash management. Foreign currency supplier accounts can also be managed.

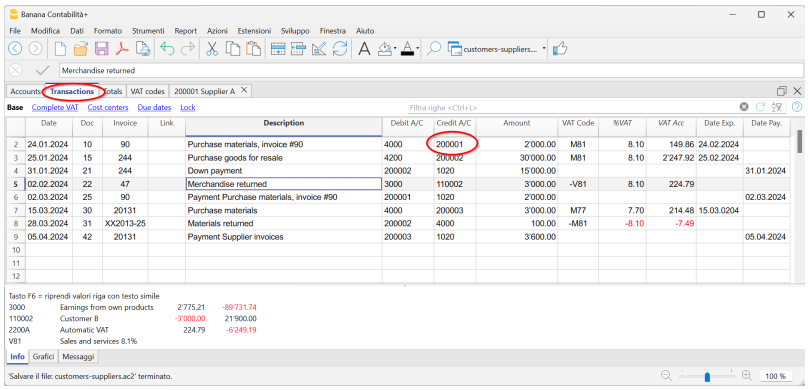
The function of making supplier invoice payments via e-banking is only available in the Advanced plan.

Recording Supplier Transactions

The Transactions table is the heart of Banana Accounting and is used to record all operations, including supplier transactions, simply by specifying the supplier's account. You can work quickly because you can select, copy, and paste supplier transactions that have been entered previously. If you make any mistakes, you can always correct them.

The supplier transactions recorded in the Transactions table include the following:

- Receiving invoices
- Making invoice payments
- Receiving credit notes or refunds
- Managing payments via e-banking



There are columns where you can enter various pieces of information, including:

- Date of the Transaction, Due Date, and Payment Date.
- Invoice number.
- Debit and Credit Accounts where you specify the supplier's account (Credit) and the counterpart account (Debit).
- Amount.
- VAT codes for the automatic calculation of VAT
- Links to Digital Documents (such as the invoice received from the supplier or PDF annotations).

Supplier Accounts

Supplier accounts are used to record all transactions related to a company's suppliers.

The main functions of supplier accounts are as follows:

- Create an Account for Each Supplier and Track All Transactions.
- Record Received Invoices for Each Supplier.
- Create an E-banking Payment Order Directly from the Supplier Invoice.
- Record Payments to Suppliers and Associate Them with Received Invoices.
- Generate Lists for Payment Verification.

In Banana Accounting Plus:

- Supplier accounts and their Addresses (name, surname, company name, address, VAT number, etc.) are set up in the Accounts table.
- Accounting transactions related to these accounts are entered in the Transactions table.
- After each entry, all supplier account balances (Accounts table) are automatically updated, providing an immediate overview of outstanding balances yet to be paid.

Recording Received Invoices

The invoice received from the supplier is used for accounting and tax purposes as it allows for the accurate recording of a company's costs and expenses, as well as the calculation of VAT.

In Banana Accounting, invoices are recorded in the Transactions table by:

- Entering the date and description.
- Adding an invoice number.
- Recording the cost account in the Debit column and the supplier account in the Credit column.
- Specifying the VAT code for goods or services purchased. Calculations and VAT amounts are automatically inserted.

Recording Payments

In Banana Accounting, payments are recorded in the Transactions table using one of the following methods:

- Manual Recording:
  - Enter the date and description.
  - In the Invoice column, specify the supplier's account. A dropdown menu will display the open invoices. Simply select the invoice received from the supplier, press Enter, and the program will automatically fill in the supplier's account in the Debit column, along with the invoice amount. Basta poi Then, enter the cash account in the Credit column to complete the recording.

- Data Import from Bank Statements Using Rules
  - The program imports data from ISO 20022 bank statements, and with the use of Rules, it automatically enters complete transactions, including all necessary details, without the need for manual intervention.

Outstanding Invoices

Outstanding invoices from suppliers are those invoices that have been received but are still pending payment.

Supplier's outstanding invoices can be managed through an accounting register that tracks issued invoices, payment due dates, and received payments. This allows the seller to monitor the financial status of each supplier and send payment reminders if invoices remain unpaid for an extended period.

It's important to note that outstanding supplier invoices have an impact on a company's liquidity, as they represent funds that need to be allocated for payment.

Banana Accounting automatically generates a report of outstanding invoices, where you can quickly verify which invoices are still pending payment, from which supplier, and the total amount of outstanding invoices.

There are two types of reports:

1. **Open Invoices by Supplier,** where all open invoices for each supplier are listed.



2. **Open Invoices by Due Date**, where open invoices are listed in order of their due dates.

The due date for an invoice can be set in various ways. Further information is available on the following page: "Expiry Dates and Payment Terms."

Accounts Cards

Accounts cards are accounting documents that record the financial transactions of a company. Each card represents a specific account in the company's general ledger and contains detailed information about the transactions related to that account, such as the date of the financial transaction, the type of transaction, the amount, and the description of the transaction.

In Banana Accounting, based on the data entered in the Transactions table, the program automatically generates an Accounts Card for each supplier. These cards display the opening balance, all transactions, and the final balance. You can also generate account cards for specific time periods.



Set up and use supplier features

1. Set up accounts for turnover accounting (accrual principle).
2. Set up accounts for collection accounting (cash principle).
3. Configure supplier settings (explanation as for customers).
4. Set up the transactions table and post supplier invoices.
5. Open, overdue or received supplier invoice reports.

Notes

- In multi-currency accounting, the reports are based on the balances in the currency of the supplier's account, so any exchange rate differences are not taken into consideration.
- In the **Invoices received** table, the exchange rate differences transactions are also listed, while in the other printouts only the supplier's currency amount is valid.
- The **Description** column of the reports includes the first transaction row for each invoice.
- For the accounting on the collected, it is possible to set up a suppliers register with cost centers.

Example file

- clients_suppliers_menu.ac2

Managing with the accrual method

Introduction

In Banana Accounting it is possible to manage suppliers both with the accrual and cash method. A detailed explanation is available on the accounting with the accrual or cash principle page.

Below we explain how to set up the group and supplier accounts, so that you can have a separate invoice list for each supplier.

If you have few invoices and do not want to keep a detail by supplier, it is also possible to have only one account where all the invoices of the suppliers are recorded. In this case, the list of invoices will be grouped by all suppliers and not by a single supplier.

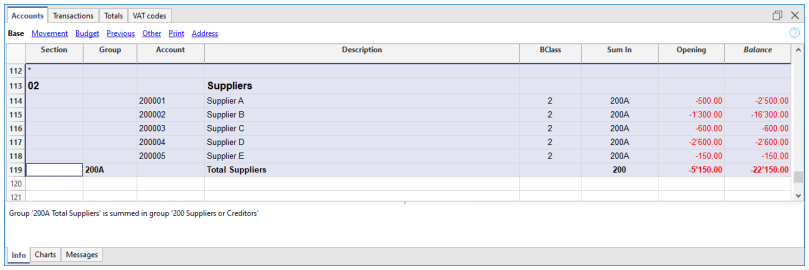
Setting up the Suppliers' register

The Suppliers accounts & groups can be entered just like regular accounts, directly into the Chart of accounts

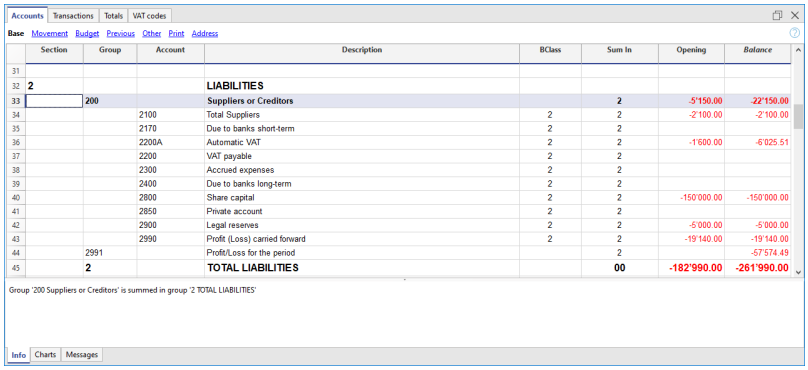
It is equally possible to create a separate section with the Suppliers' register. In this way, only the total of the Suppliers' group is visible in the Chart of accounts and in the register all the individual Suppliers' accounts are being displayed.

To create the Suppliers' register, add at the end of the Chart of accounts:

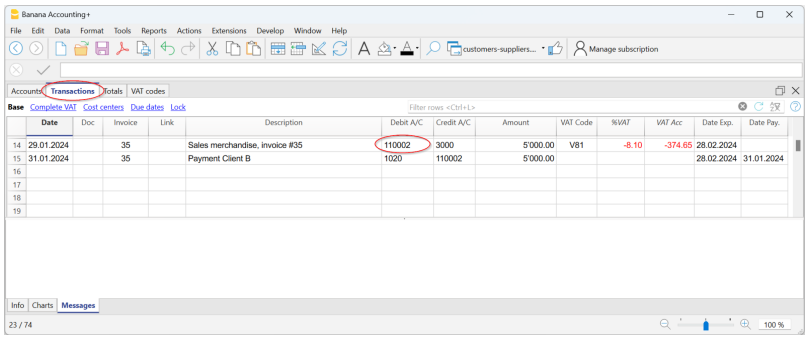
- A* section (header) (see Sections)
- A 02 section for suppliers (see Sections)
- The Suppliers' accounts that are needed (see Adding a new account). Each supplier is entered on a row of the Chart of Accounts and has its own account number. The account numbering can be freely chosen (see Accounts), however it is recommended to use only numbers, in particular for the management of payments.
- A group where all the accounts payable are totaled.
- This group is in turn totaled into a group present in the liabilities.



- The total Suppliers will be totaled in the 200A summary group of the **Sum in** column.
- The same code or number used for the Gr (200A), must be used in the Liabilities Group column, in the row corresponding to the Total Suppliers. The groups numbering can be freely chosen (see Groups).

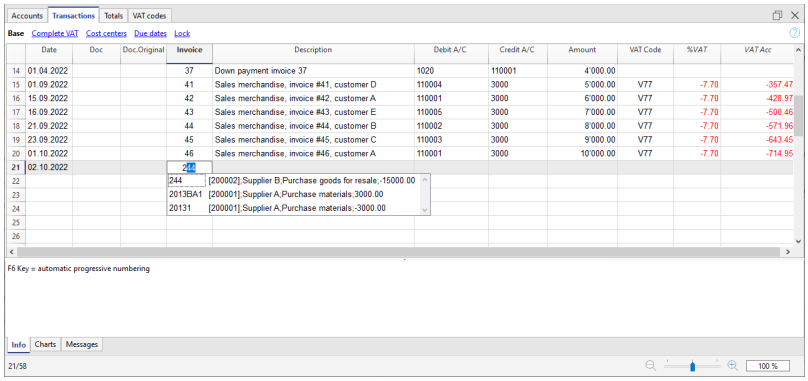


Record a received invoice



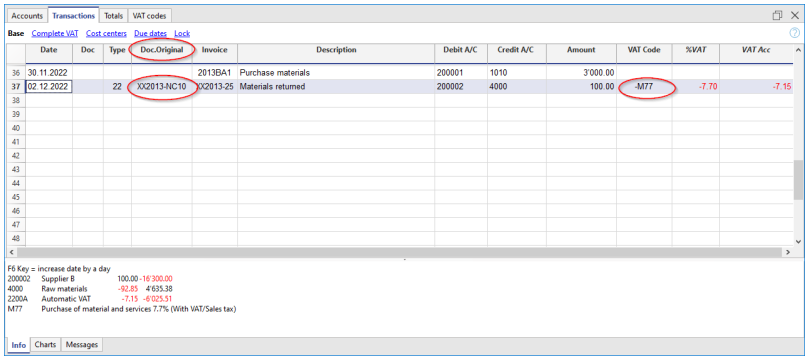
Record a payment

- Enter the transaction date
- Position yourself on the **Invoice** field and press the **F2** key or double click on the cell.
  The list of open invoices will be displayed.
- Select the paid supplier invoice and press Enter.
  The program will complete the transaction with the Description, Debit Account and Amount fields. As long as the contra account is not entered, the program will report the difference in the transactions.



Record a credit note

The same invoice number must be used for the amount to be deducted from the initial invoice. If the adjustment document (for example a credit note) has a different numbering that you still need to keep available, write this reference in another column, for example **DocOriginal**.


Accounts
Transactions
Totals
VAT codes
Base
Complete VAT
Cost centers
Due dates
Lock
Date
Doc
Type
Doc.Original
Invoice
Description
Debit A/C
Credit A/C
Amount
VAT Code
%VAT
VAT Acc
30.11.2022
2013BA1
Purchase materials
200001
1010
3'000.00
02.12.2022
22
XX2013-NC10
XX2013-25
Materials returned
200002
4000
100.00
-M77
-7.70
-7.15
F6 Key = increase date by a day
200002 Supplier B 100.00 -18'300.00
4000 Raw materials -92.85 4'635.38
2200A Automatic VAT -7.15 -6'025.51
M77 Purchase of material and services 7.7% (With VAT/Sales tax)
Info
Charts
Messages

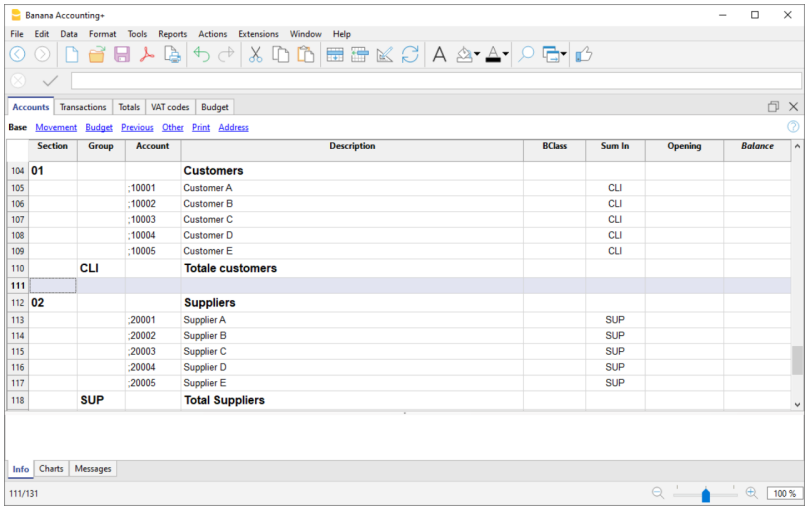
Collection management (cash principle)

Set up the suppliers register with the cost centers

For Swiss users who have VAT on their receipts, this setting allows you to manage VAT in an optimal way.

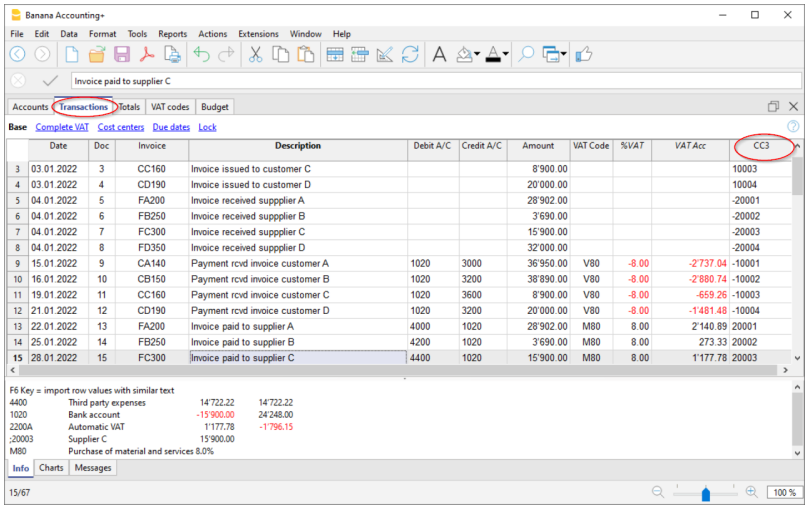
It is possible to manage the customers and suppliers register as cost centers (see also the Cost and Profit Centers page). A detailed explanation is available on the Accounting page on accrual or cash method.

- It is advisable to use the cost center CC3 (accounts preceded by a semicolon ";")
- The balances of the cost centers will therefore not appear in the balance sheet.



Transactions

The information is available on the Customers and suppliers page with VAT using the cash principle.



Miscellaneous operations

The various functions listed use the same methods as those used for clients. For further information, please refer to the relevant client pages.

View the Invoice column in the Transactions table

See Clients - Display Invoice columns.

Auto-complete

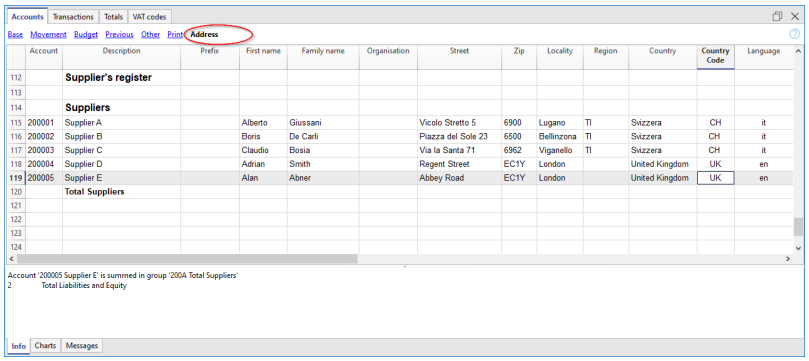
See Clients - Auto-complete.

Extract invoice rows and open invoice link commands

Vedi Clients - Extract invoice rows commands.

Activating the Address columns (optional)

See Clients - Address column setup.



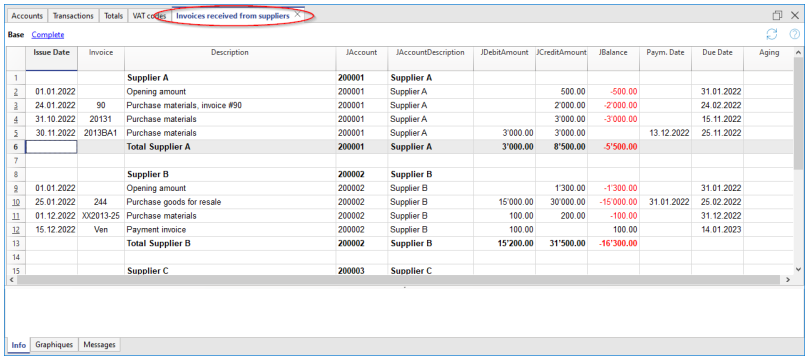
Configure supplier settings

- Select the **Reports → Suppliers → Settings** command.
- It is important to indicate in the "Group or account", the group of the chart of accounts where the various accounts of the suppliers are grouped.
- For explications of the different options see Customers/Suppliers settings.

List of supplier invoices

Displaying invoices received

Command: **Reports → Suppliers → Open invoices by supplier.**
All invoices that belong to the supplier register or to an individual supplier are displayed in this table.

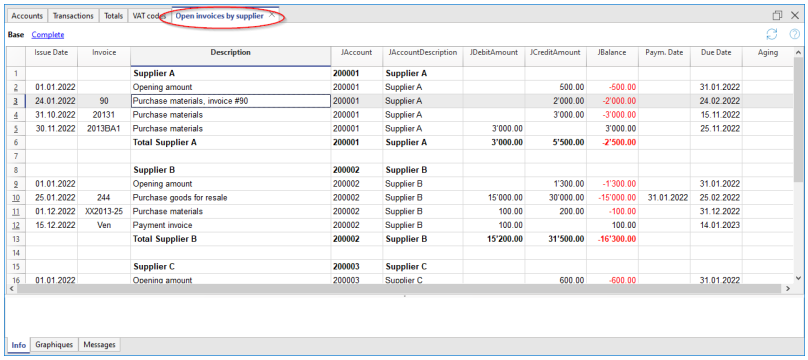


Displaying the open invoices

Command: **Reports → Suppliers → Open supplier invoices**

In this table, only invoices that have an open balance are being listed.

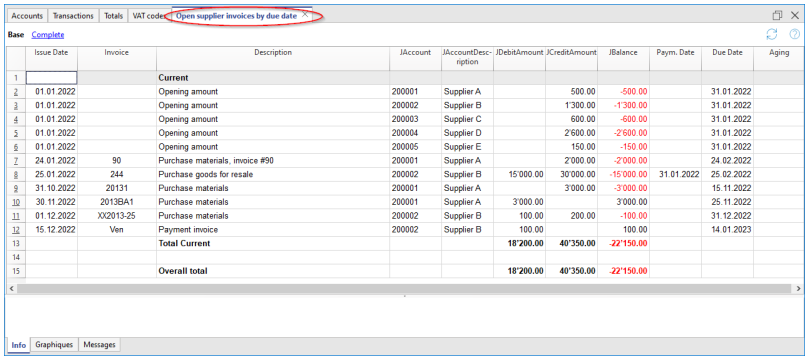
For multi-currency accounting, if there are unrecorded exchange rate differences for a particular supplier, an 'Adjustment exchange rate differences' line will be displayed that balances the balance in the open invoice list with the balance on the account card.



Displaying invoices by due date

Command: **Reports → Suppliers → Open supplier invoices by due date**

Only invoices that have an open balance, are displayed in this table, grouped by due period.



	Issue Date	Invoice	Description	JAccount	JAccountDescription	JDebitAmount	JCreditAmount	JBalance	Paym. Date	Due Date	Aging
1			**Current**								
2	01.01.2022		Opening amount	200001	Supplier A		500.00	-500.00		31.01.2022	
3	01.01.2022		Opening amount	200002	Supplier B		1'300.00	-1'300.00		31.01.2022	
4	01.01.2022		Opening amount	200003	Supplier C		600.00	-600.00		31.01.2022	
5	01.01.2022		Opening amount	200004	Supplier D		2'600.00	-2'600.00		31.01.2022	
6	01.01.2022		Opening amount	200005	Supplier E		150.00	-150.00		31.01.2022	
7	24.01.2022	90	Purchase materials, invoice #90	200001	Supplier A		2'000.00	-2'000.00		24.02.2022	
8	25.01.2022	244	Purchase goods for resale	200002	Supplier B	15'000.00	30'000.00	-15'000.00	31.01.2022	25.02.2022	
9	31.10.2022	20131	Purchase materials	200001	Supplier A		3'000.00	-3'000.00		15.11.2022	
10	30.11.2022	2013BA1	Purchase materials	200001	Supplier A	3'000.00		3'000.00		25.11.2022	
11	01.12.2022	XX2013-25	Purchase materials	200002	Supplier B	100.00	200.00	-100.00		31.12.2022	
12	15.12.2022	Ven	Payment invoice	200002	Supplier B	100.00		100.00		14.01.2023	
13			**Total Current**			**18'200.00**	**40'350.00**	**-22'150.00**			
14											
15			**Overall total**			**18'200.00**	**40'350.00**	**-22'150.00**			

Payment orders for invoices from suppliers

The new Payments function allows you to create payment orders (pain.001) either from a list of transactions or by scanning the QR codes on received invoices.

The pain.001 files are XML messages that contains details of the payments to be made and that can be uploaded to the portal of the major financial institutions. Banana currently supports the Swiss payment standards (SPS).

More info Payment orders PAIN.001.

Prerequisites and important notes

Currently the payment functionality

- Is available in the Dev-Channel version, so please install the latest version of Banana Accounting+ Dev Channel.
- This extension works only with the Advanced Plan, you can request a 1 month promo code from our support service.
- **The extension is currently in Beta Test, please check everything and report any problem.**

How to create the payment file (pain.001)

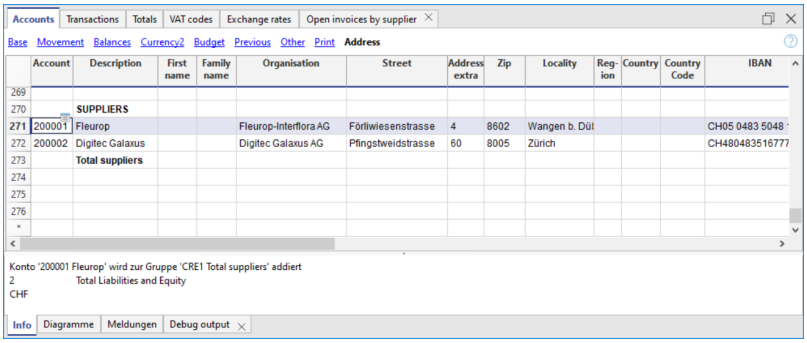
1. Open your accounting file (double entry accounting or income-expense accounting) or download our example file Payments_2022_en.ac2

2. In the **Accounts table,** verify the presence of the **Address view**.
   You can add it using the menu command **Tools** > **Add/Remove functionalities...** > **Add Address columns in Accounts table.**
   If your Address columns are different (e.g. missing IBAN, see the documentation **Address view**.

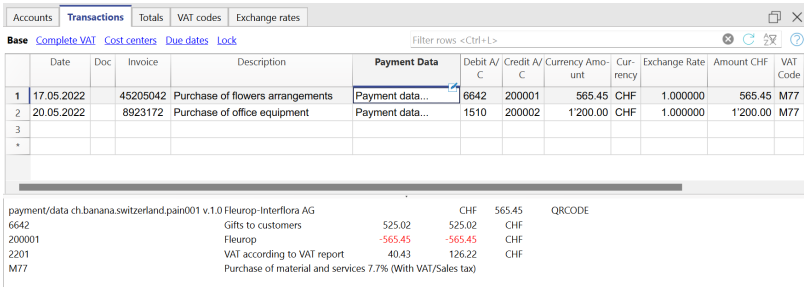
3. The first time, install the Payment functionalities with the command **Tools > Add/Remove functionalities... > Add payment functionalities**

4. Set up the debit bank account, which will be used when creating the payment order. In the **Accounts table**, select the debit account and complete the following data (**Address view**):
   - Name, surname or company name (bank account holder)
   - IBAN (IBAN account of the bank or postal account to be debited)
   - Bank clearing (BIC code of the financial institution to be debited)

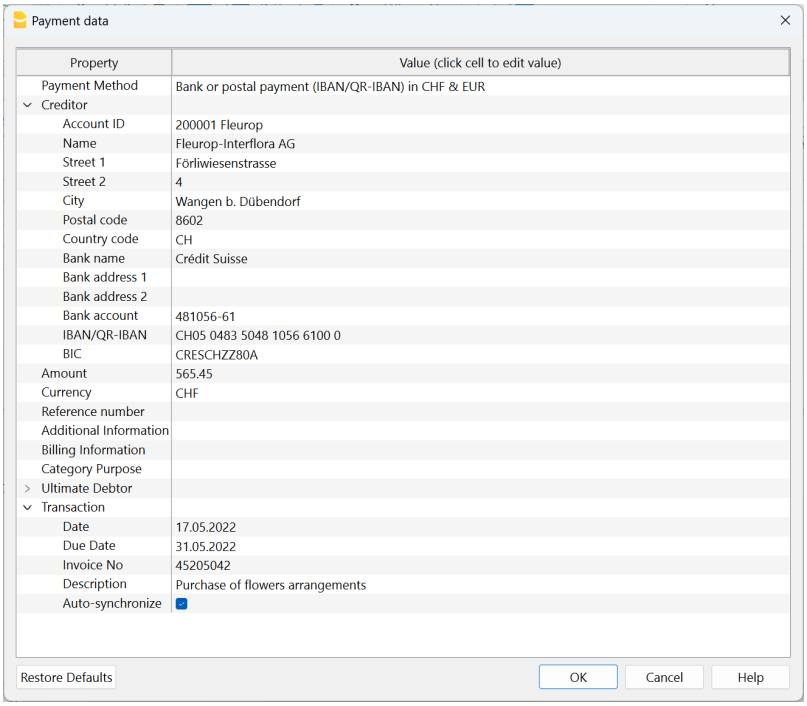
5. Check and update the address and payment information of your suppliers in the **Accounts table** (**Address view**).
   If you don't have a list of suppliers, please define it according to our explanation in the Suppliers section.
   If you make payments by scanning QR-Codes you don't need to setup the addresses because all information for the payment is included in the QR-Code



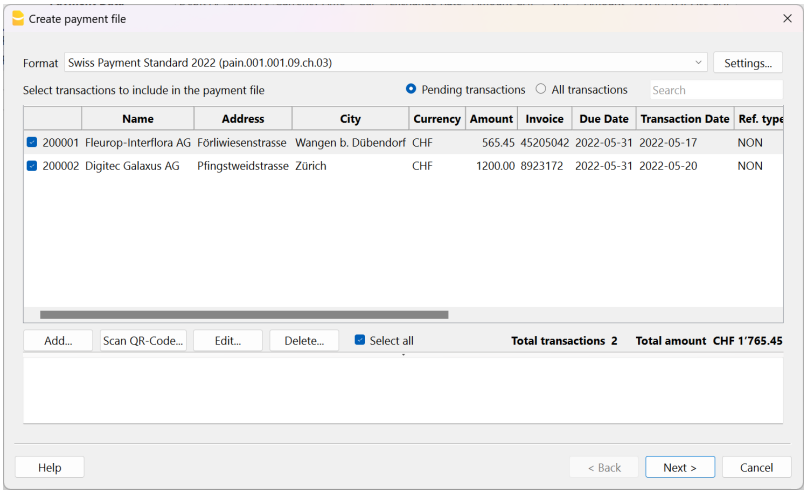
6. In the **Transactions table** enter the invoices of your suppliers or scan your QR-Codes



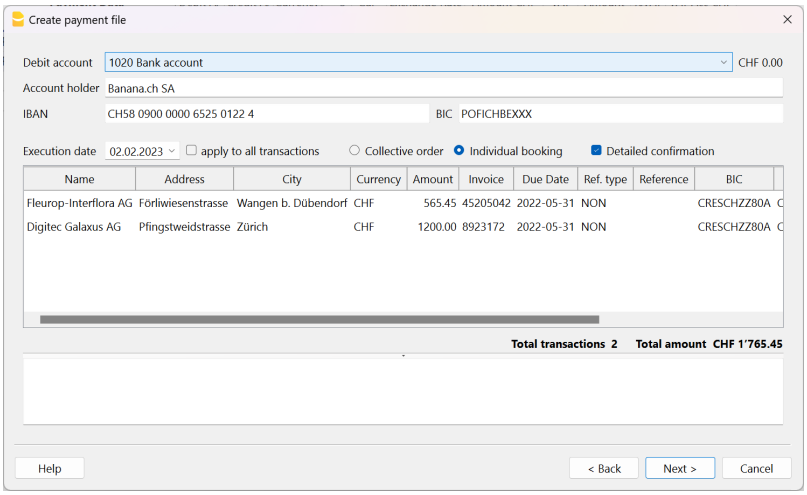
7. Insert or complete the payment data by clicking directy on the cell Payment Data. Ensure that all transactions to be paid are completed with the payment data.



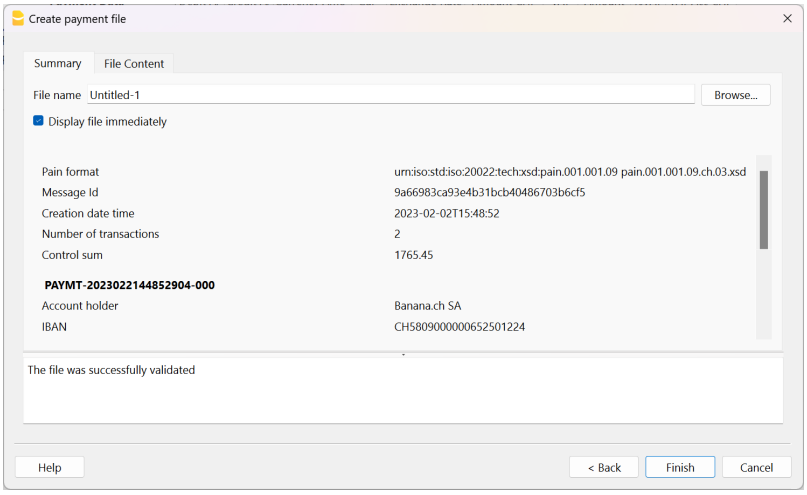
8. Select the command **Reports > Suppliers > Create payment file**



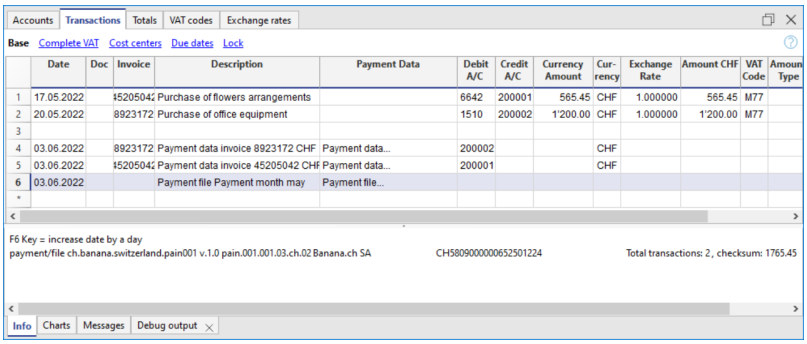
9. Please fill in with the name of the account holder to be debited, their corresponding IBAN, and BIC code. If you have previously entered this information in the Accounts table, it will be automatically suggested.
   If you wish to view the individual payments that make up the order in the bank statement, select the "Individual booking" option.
   Press the "Next" button.



10. A summary of the payment file is displayed and you can specify where to save it. Click on **Finish**, you will be asked to save the payment file, which you can upload to your bank. Note: In Banana it's not possible to connect to your bank and transmit the file, you need to upload the file from your computer into the bank app or website.



11. After saving the XML file, a new transaction row with the object payment/file will be added to the end of the **Transactions table.**

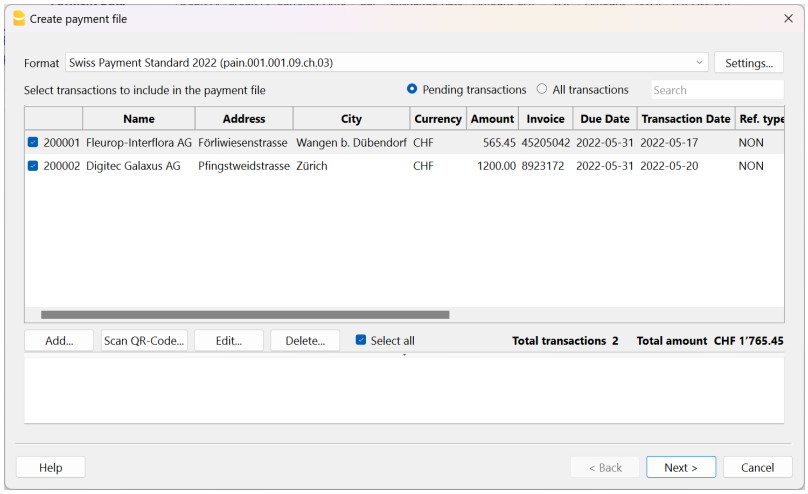


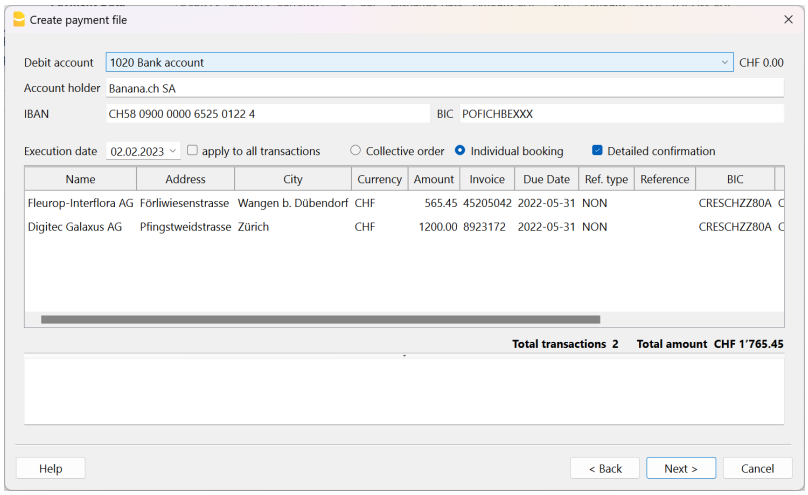
12. When a payment order is created, the respective payment records are not created in Banana, since the file must be sent to the bank and the payment is not confirmed yet (e.g. if the debit account is incorrect, the orders will not will be executed). To automatically create the payment transactions, it is possible to import the bank's ISO 20022 file into Banana, which contains all the payments made. To display payments individually on the account statement, the "Individual booking" option must be activated, otherwise only the total amount will be displayed on the account statement.

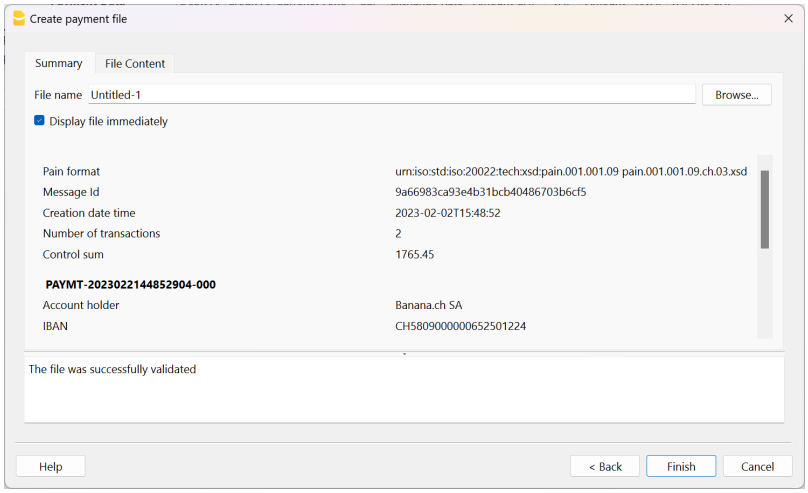
Create payment file

The command **Reports→ Suppliers→ Create payment file** creates an XML message collecting information from payment data objects.

See [How to create the payment file (pain.001)]







Scanning QR-Codes

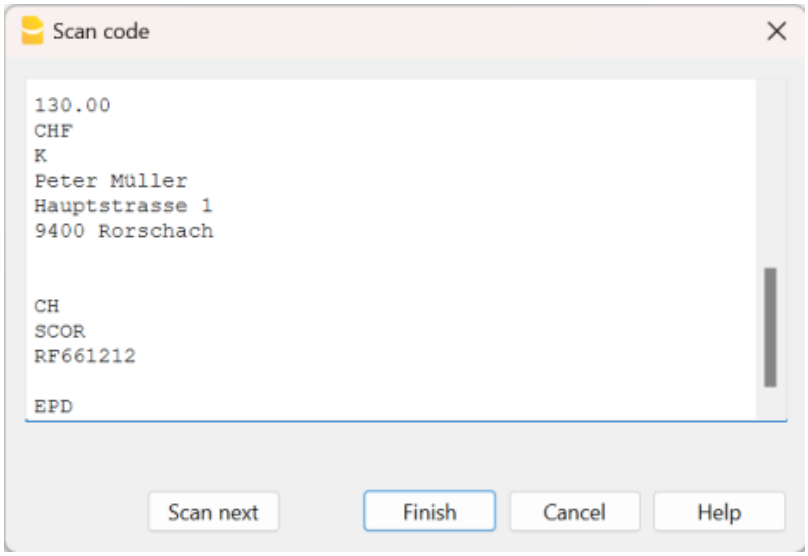
The **Reports→ Suppliers→ Scan QR-code** command displays the Scan code dialog,which allows you to enter one or more QR codes and create the accounting entries and related payment files from these data.

We tested the functionality with the Datalogic QuickScan reader (more on scanner configuration). It is also possible to scan the QR-Codes with a mobile app, copy the data to the clipboard and paste them into the Banana Scan code dialog.

If you have multiple QR codes to scan, use the Next Scan button after each scan.

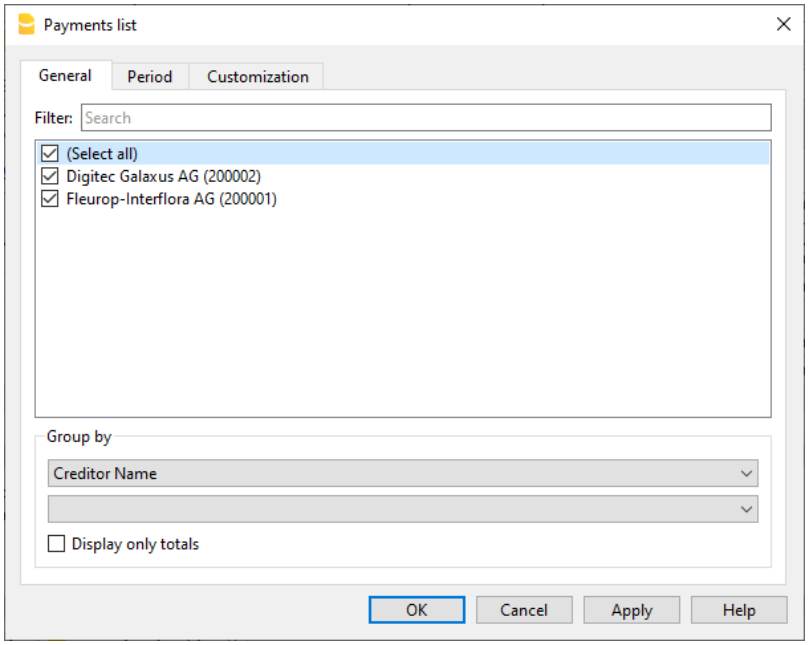
If you are picking up a **list of QR codes** from the clipboard, they must be **separated by semicolons**, without adding spaces or line breaks (...EDP;SPC...).

To automatically **retrieve the supplier's account number**, you must correctly **specify the supplier's name in the Organization column of the Accounts table**, Address view. The text in the Organization column must exactly match the name indicated in the QR code.

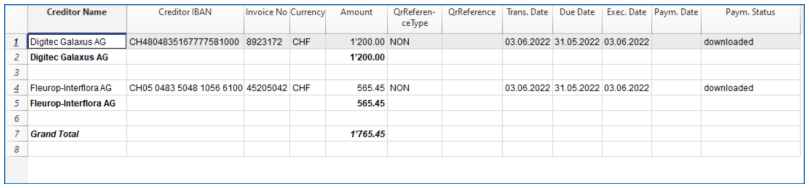


List of payments

The command **Reports→ Suppliers→ List of payments** display all payments included in payment files. Payment data are not included.



Payment List



	Creditor Name	Creditor IBAN	Invoice No	Currency	Amount	QrReferenceType	QrReference	Trans. Date	Due Date	Exec. Date	Paym. Date	Paym. Status
1	Digitec Galaxus AG	CH4804835167777581000	8923172	CHF	1'200.00	NON		03.06.2022	31.05.2022	03.06.2022		downloaded
2	**Digitec Galaxus AG**				**1'200.00**							
3												
4	Fleurop-Interflora AG	CH05 0483 5048 1056 6100	45205042	CHF	565.45	NON		03.06.2022	31.05.2022	03.06.2022		downloaded
5	**Fleurop-Interflora AG**				**565.45**							
6												
7	***Grand Total***				***1'765.45***							
8												

VAT Management in Banana Accounting+

Banana Accounting Plus simplifies VAT management by automating the calculation, recording, and submission of VAT returns to tax authorities. Cutting-edge features reduce manual errors, ensuring tax compliance. Banana Accounting Plus simplifies VAT management by automating the calculation, recording, and submission of declarations to tax authorities. Cutting-edge features reduce manual errors, ensuring tax compliance. Pre-set templates with VAT options and pre-configured codes are available for all accounting applications,

> For Switzerland, the new 2024 VAT rates are already available. The new VAT extension for submitting returns digitally is available.

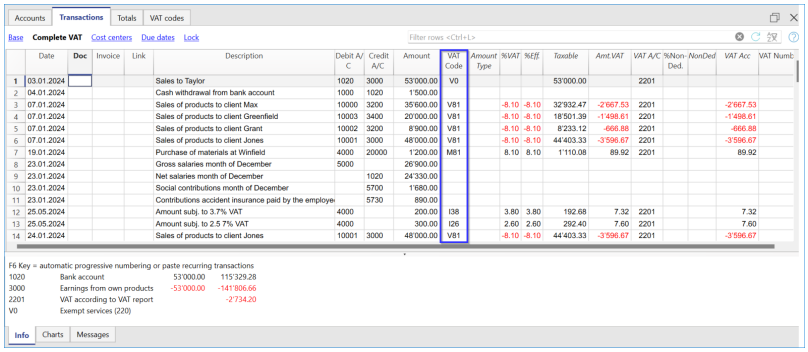
- Swiss VAT management
- ▶ Video: Swiss VAT return (in French, German, Italian)

Recording transactions with VAT

With Banana Accounting, VAT management is very simple because it is completely automated. Transactions with VAT are recorded in the Transactions table, the main hub of all accounting, by entering for each VAT transaction the corresponding VAT code, referring to the sale or purchase, according to the rates in force.
Several pre-set columns are available, the display of which can be customised.

In addition, the programme offers:

- Accounting with different VAT rates in the same transaction
- Add the invoice in PDF in the link column.



In the Transactions table there are specific VAT Columns for various VAT-related information.

To record a transaction with VAT, enter the following data:

- The date of the transaction.
- The invoice number.
- In the Link column, you can enter the digital link to the Pdf accounting document.
- The Debit and Credit Account where you can indicate the account and the contra-account
- The amount.
- The VAT code relating to the purchase or sale (codes found in the VAT Codes table).

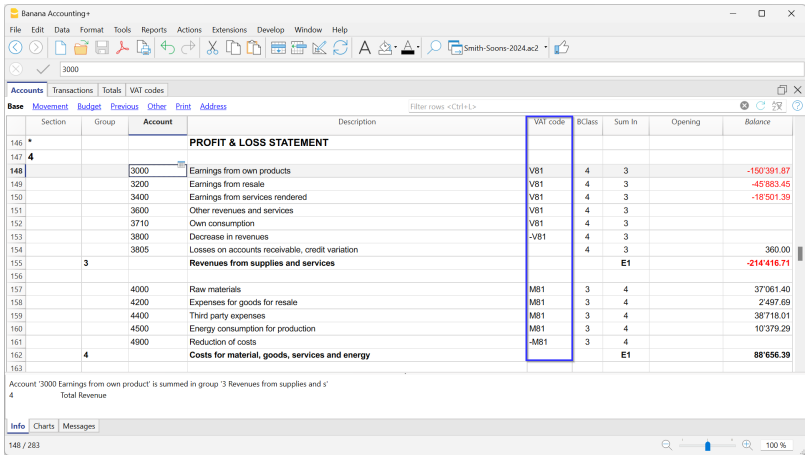
For each transaction, the programme performs the following automatisms:

- Accurately records the VAT paid on purchases and the VAT received on sales.
- Automatically calculates the VAT amount.
- Breaks down the VAT amount from the cost or revenue.
- Retreives the VAT amount, taxable amount and VAT amount on the VAT accounts.

Predefined VAT accounts and settings

In the Banana Accounting Plus VAT models, the VAT accounts are already set up in the Accounts table. In the passive accounts, there are the **automatic VAT split account** and the VAT due account (or VAT receivable account).

To speed up VAT transactions, it is possible to set the VAT code to each account that has VAT transactions in the Accounts table. This setting allows you to automate the entry of the VAT code when you enter the account in the Accounts table.
More details can be found on the page Match the VAT code to account.



VAT Codes Table

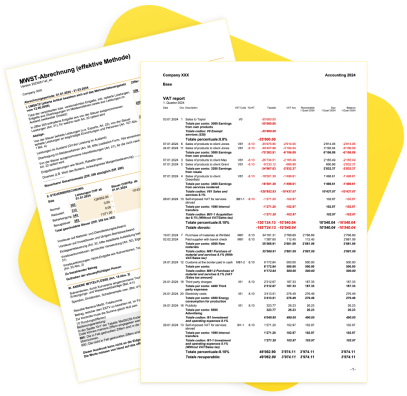
The VAT Codes table defines the VAT codes for the rates in force and other parameters for calculating VAT.

- There are columns in which to set VAT codes for calculating VAT gross, net or by VAT amount only.
- There are both VAT codes for the effective method and for the flat rate method
- Swiss templates have the VAT Codes table already set up:
  - with the VAT codes relating to the rates in force
  - for each VAT code, in the GR1 column, the reference figure is set, which will allow the VAT data to be reported in the VAT reporting template and also in the Xml file to be transmitted to the Federal Tax Administration (FTA).
- For each country, there are files with the VAT codes already set according to the national reporting requirements.

Automated VAT reports and returns

The programme automatically generates various reports with very detailed summaries by VAT code, account, percentages, records and period. VAT summaries can be customised by displaying columns

specific to the data you wish to obtain. VAT summaries are useful for understanding the movement of VAT (VAT due, recoverable and payable) and allow effective control and in the event of audits by tax authorities, targeted details are available to facilitate audit work.
More information is available on the VAT Report page.



The VAT functionalities of Banana Accounting Plus offer several advantages:

- **Efficiency**
  You avoid preparing calculations and statements manually, saving time and effort
- **Accurate calculations and statements**
  Errors are avoided because calculations are performed automatically and accurately by the programme on the basis of the data recorded by the system.
- **Compliance with current regulations**
  The programme is updated according to current rates. Simply update the VAT Codes table and the calculations and statements are performed correctly and in a manner consistent with the regulations.
- **National VAT Reports Extensions**
  These are additional modules, different per country, that print or export VAT data in the format required by the tax authorities. Please refer to the national VAT documentation
- **Archiving of VAT printouts**
  All printouts with VAT data can be saved in pdf or other formats and archived. Archiving allows the data to be available at all times in case of tax audits.

Calculation methods

Banana Accounting is a powerful calculation tool and in VAT management, too, you can take advantage of its potential to always have accurate and correct VAT calculations and reports.

There are two calculation methods:

- Effective Method - calculations and accounting of VAT using the cash principle and on turnover
- Flat tax rate Method - Calculations and accounting of VAT upon the VAT rates granted by fiscal authorities

Accounting methods

- **Turnover**
  Demands the for the keeping of a customer and supplier ledger.

Costs and revenues, with the corresponding VAT code, are recorded when the invoice is issued and received.
More information can be found on the page How to manage VAT on turnover.

- **Cash principle/ Collection**
  It is not compulsory to keep a customer and supplier ledger, but if you still wish to have one, it is important to set it up with cost centres.
  Costs and revenues, with the corresponding VAT code, are recorded when collected or paid.
  More information can be found on the page Clients and Suppliers with VAT using the Cash principle

Features currently unavailable

These features are not available at the moment:

- In multi-currency accounting, the account to which VAT is recorded net (usually Revenue and Expense accounts) must be in base currency.
  It is not possible to deduct VAT from accounts that are not in base currency.
- The VAT amount is calculated by the programme and recalculated when the Recalculate accounting is done. This gives the auditor or others who check the accounts the certainty that the calculations are always made with the same logic.
  For VAT rounding, it is not possible to enter a different VAT amount than the one calculated by the programme. Generally, these are VAT amounts that have been rounded on the invoice, even by a few cents.

Insights

- Customs VAT for Import
- VAT on services obtained abroad- Reverse charge
- VAT rounding
- CH and UE VAT management
- Convert to new file with VAT

VAT documentation specific to Switzerland, Italy and other countries.

In the section of each country you will find the most specific documentation on VAT.
English not being an official language, you will be redirected to the relevant pages in official languages for Switzerland.

- VAT management for Swizerland
  Information pages specific to Switzerland:
  - Swiss VAT codes table.
  - How to register VAT.
  - Prepare the VAT return.
  - Use the Swiss VAT Extension.
- VAT management for Italy
- Information pages specific to Italy:
  - Italian VAT codes table.
  - How to register VAT.
  - Prepare the VAT return.
  - Use the Italian VAT Extension.

Extensions for national VAT reports

For some countries there are Extensions that can be easily installed and allow you to print or export the VAT report in the format required by the authorities.

Each country's VAT extensions work in conjunction with the country's VAT Codes table.

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 calculations easier, we will use the following rates:

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

VAT calculation

Net Price x VAT Percentage / 100 = VAT Amount

Example:
Net price 300
Tax rate 10%
VAT amount = 300 x 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) x 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) x 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 x 100 = 10%

or

[330 - 330 / (100 + 10) x 100]/100 = 10%

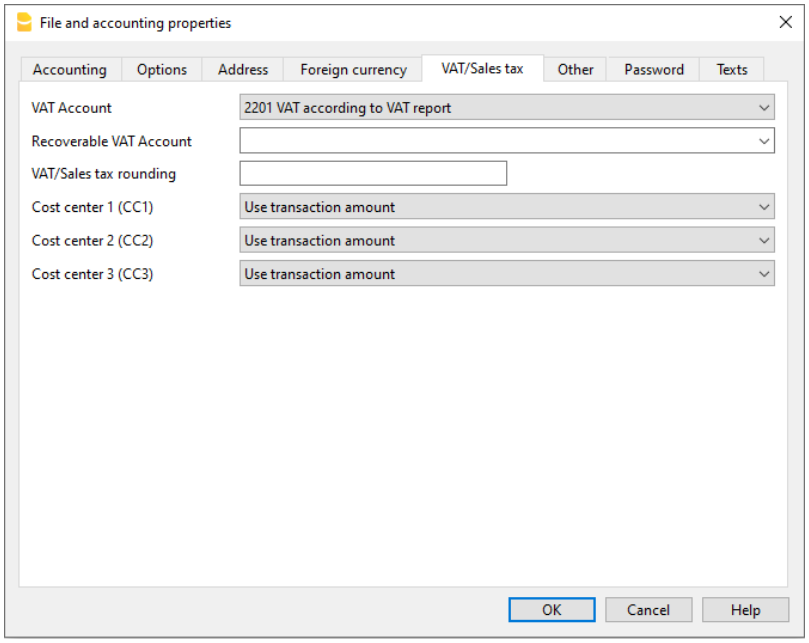
Another example:
20 / 400 x 100 = 5%

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

File properties (VAT/Sales tax tab)

This tab will only appear if an accounting template with VAT/Sales tax management is selected.

The VAT section for setting up VAT accounts is accessed via the **File menu → File properties (basic data) → VAT** menu.



VAT Account

The automatic breakdown VAT account, present in the chart of accounts, is set by default. For Swiss users it corresponds to the **VAT according to VAT report**. In this case it is not necessary to enter the VAT account in the VAT Code Table.

With the setting of the automatic breakdown VAT account only, all the VAT amounts, both of the sales and of the purchases, flow respectively into the credit and debit of this account and it is not necessary to set up the recoverable VAT account. At the end of the quarter, the balance of the automatic breakdown VAT account is turned over to the VAT payable account (or Inland Revenue VAT account).

Recoverable VAT Account

If the automatic breakdown VAT account is not set up as the only VAT account, the recoverable VAT account is set up. In this case it is not necessary to enter the account in the VAT Codes table.

VAT rounding

It is defined how the VAT amounts must be rounded; for example, if you enter 0.05, the VAT amounts are rounded to multiples of 0.05.

Cost centers 1 (CC1), 2 (CC2), 3 (CC3)

For each type of Cost Center it is possible to choose which amount to use for registration in the cost center:

- Use the transaction amount.

- Use the amount with VAT included
  (In the case of cost centers used for customer or supplier accounts)
- use the amount without VAT
  Setting whether the cost center is used for costs or revenues.

Note

if one of these parameters is changed, the accounting will have to be recalculated.

Related documents:

- VAT Management
- Cost and Profit Centers

VAT Codes Table

The settings in the **VAT Codes** table allow you to define all the parameters necessary to manage the procedures for registering with VAT. The settings concern:

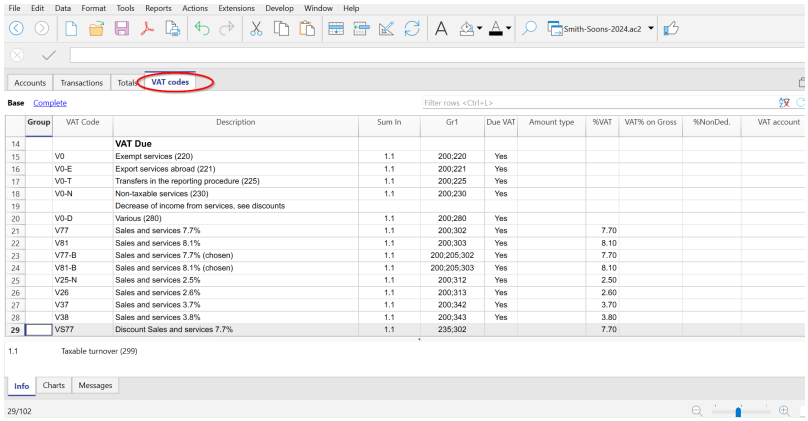
- VAT due or recoverable.
- Transaction amount recorded as net, gross, or VAT amount at 100% (Customs VAT).
- Percentage of applicable VAT rates.
- The account in which VAT is be recorded.
- Special rounding off for each code.
- Grouping and totaling method.

The VAT Codes table has a **Base** view and a **Complete** view. The difference between the two is the fact that the Complete view presents several columns that are not available in the Base view.

Calculation method

The parameters indicated in the VAT Codes table are being used to calculate the VAT of the individual transactions.
The parameters established in the VAT Codes table cannot be changed in the transactions. This modality guarantees that the VAT calculations are correct and consistent.
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 use the Actions > Check accounting command.
When modifying the VAT table, the program, as a precaution, displays a message in the Info window inviting for a complete recalculation.

The following Table refers to the codes being used according to the Swiss legislation:



Detailed description of the columns

In the following columns, insert the following data:

- **Group**: an abbreviation or a number that indicates the group to which the codes belong.
  For more information on the grouping system, please refer to the Grouping System page.
- **VAT Code**:
  - Normal VAT codes.
    The abbreviation to identify and resume the VAT code in the registrations.

    - Codes preceded by a colon ":" :
      They are not VAT codes. They are used in the Transactions table to specify VAT cases in greater detail (ex.: in Reverse charge transactions, two VAT codes are used at the same time, separated by ":", so that the program can calculate the VAT amount payable and receivable).
- **Description**: a text for the description of the VAT Code or the group.
- **Disable:**
  Allows you to disable VAT codes that are not used. Facilitates data entry in the Transactions table.
    - **1** - the VAT code is not visible in the auto-completion list (Transactions table), but it can still be used;
    - **2** - the VAT code is not visible in the auto-complete list and must not be used.
- **Sum in:** abbreviation or number of the Group in which the row of a code must be totaled.
- **Gr1**: this column is used for specific groupings.
  The screen capture shows the groupings for the encoding of the figures of the Swiss VAT return.
- **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:**
  The code indicates how the VAT amount of the transaction is to be understood.
    - **0 (or empty cell)** - with VAT/sales tax (the transaction amount is considered VAT included)
    - **1** = without VAT/Sales tax (the transaction amount is considered VAT excluded)
    - **2** = VAT amount (the transaction amount is considered the VAT amount, 100%)
      The amount type 2 is used in particular to account for customs VAT paid or charged on the shipper's invoice. More details on the recording are available on the page: Entering VAT at customs for import
- **% VAT**: VAT code percentage.
- **% NonDed.**: if, for a VAT code, it is not possible to deduct the full 100%, enter the non deductible percentage here (example 100%)
- **VAT% on gross**: is usually left empty. 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 (e.g. for flat rates).
- **VAT account**: The account to which the broken down VAT automatically is posted.
  In the File and Accounting properties (File menu), a general account, that will be used as the VAT account, can be defined.
- **Round Min**: minimum rounding value.
  If left empty, the rounding indicated in the basic accounting data is used.
- **Don't warn**: there are particular entries that the program might interpret as wrong, but which are in fact correct. To prevent the program from reporting error warnings, enter Yes to the code of interest.

Rechecking the accounting file

When the accounting is recalculated and the transactions are not blocked, the program resumes the VAT parameters assigned to each code in the transactions. Therefore, if a setting of a VAT code has been changed, the change is resumed in the respective columns of the transactions which are not editable by the user.

For this reason, when editing the VAT codes table, the program suggests to operate a full accounting

recheck.

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.

VAT codes for services provided abroad

In the VAT Codes table, it is possible to set up, in separate groups, VAT codes for the provision of services provided abroad, with specific rates for the country in which one operates and for which VAT is also due to foreign countries.

The corresponding VAT code is set for each country, which can be totaled in its own group or in a totalization group that refers to the VAT to be paid to foreign countries.

To view the amounts to be paid, go via the Reports > VAT /Sales tax report menu and select the specific code for the country or the totalization group for the VAT to be paid to foreign countries.

For the VAT to be paid in foreign countries, it is not possible to send it electronically.

Own Groupings

By creating groups with multiple totaling 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:

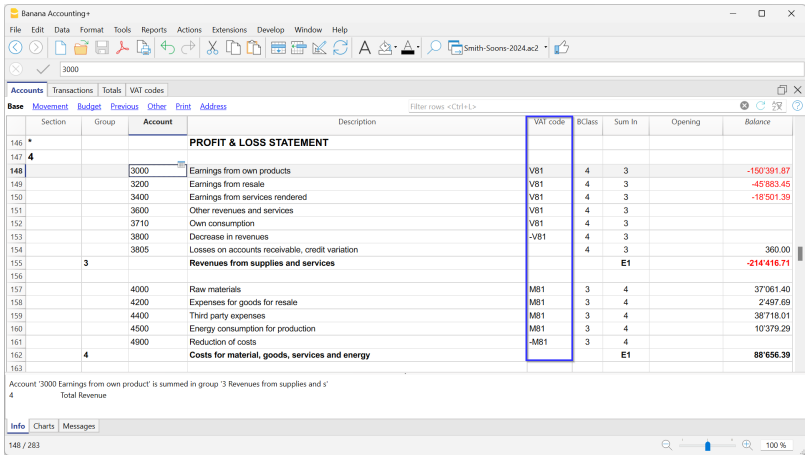
- Import VAT codes
- National VAT documentation
  Link to specific VAT documentation for Switzerland, Italy and other countries.

Match the VAT code to the account

In an accounting with VAT, in the Accounts table, it is possible to link 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. In this view, the **VAT code** column is visible by default.
  In case you wish to display the **VAT code** column in the **Base** view, click on the Data > Columns setup command.
- Insert the VAT codes for the income/expenses in the **VAT code** column. If the VAT code is inserted within square brackets, for example [V81], the VAT will only appear on issued invoices and will not be separated in the accounting records.



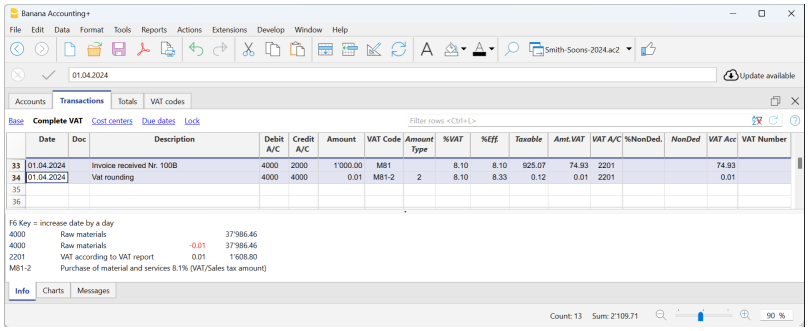
N.B: If the VAT rates have changed (refer to New VAT Rates 2024), the values entered in the **VAT Code** column must be updated manually.
The same applies to the already entered transactions (in the**Transactions** table, **VAT Code** column), which must be replaced manually in each registration row (or using the Replace command to modify them all together).

VAT rounding

The Swiss system for VAT calculation, provides for calculated to the cent, without rounding.

For those who need to have VAT amounts rounded up to cents, the following procedure is followed:

- In the Transactions table, post normally by applying the appropriate VAT code
- On the next row, post the expense or revenue account used in the previous line in debit and credit
- In the amount column, enter the cents to be rounded
- In the VAT Code column, enter a VAT code with amount type 2 (100% VAT amount), for example M81-2
- When the cents are to be decreased, enter the code with the minus sign in front of "-M81-2".



Setting up VAT accounts

What are VAT accounts?

The VAT accounts are accounting sheets where the VAT amounts are automatically posted, based on the VAT code settings in the VAT Codes table.

When a VAT code is used, the program automatically calculates the following data based on the values of the transaction:

- Taxable amount and the VAT amount.
- Taxable amount on the Debit account.
- Amount of the taxable amount on the credit account.
- Amount of the taxable amount on the credit account.

At the bottom of the information window, by moving the mouse over the transaction, you can see which amounts are recorded on the different accounts.

General VAT account (automatic)

If the VAT account is set as default in the File → Properties file → VAT, this is used whenever there is a registration with a VAT code. In this case, the VAT accounts for the various VAT codes must not be set up in the VAT Codes table.

Recoverable and Due VAT Accounts

In the VAT code table, **VAT** Account column, according to the VAT code (active or passive) you can indicate the recoverable VAT account or the VAT due account. In this case, if these specific accounts are set up in the VAT Codes table, the default VAT account (General VAT account - automatic) must not be set in the File Properties, VAT section.

Using a single VAT account or several VAT accounts?

In accounting, the active part must be separated from the passive part. If the recoverable VAT is offset against that due, only the VAT amount actually due must be shown in the balance sheet.
From an accounting point of view, in most cases, it is not essential, indeed it is better to have only one VAT account.
For reporting purposes, however, it is useful to have the different types of separate VAT transactions. In programs that do not use VAT codes it is necessary to separate each operation on separate accounts. With Banana Accounting, thanks to the VAT codes and the VAT Summary, it is possible to obtain much more meaningful details while also using a single VAT account:

- Movements and totals (taxable VAT, VAT amount, accounted VAT) for each VAT code.
- Movements and totals by VAT percentage.
- Movements and totals by VAT account.
- Movements and totals by amount due and recoverable.

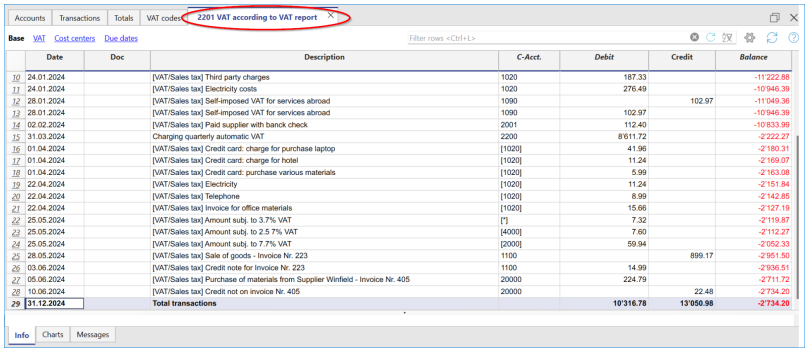
In order to control VAT transactions, it is not necessary to use several separate VAT accounts.

Banana Accounting leaves the choice of using the general account, set up in the File Properties, or different VAT accounts, set up in the VAT Codes table.

Advantages of using a single VAT account

After several years we have seen that the use of a single VAT account is much more intuitive and, for the Swiss charts of accounts we have therefore chosen to use a single VAT account (2201, VAT statement), obviously leaving the possibility to each change the settings.

- Balance sheet and income statement much easier to read (there are not many VAT accounts).
- Possibility of having accounts (for example of revenues) in which to register transactions with different VAT rates.
- You know immediately the VAT due without having to add several accounts together.
- Immediate display of all VAT transactions.
  In the VAT account card, all the VAT transactions in Debit and Credit are indicated.



Advantages of using multiple VAT accounts

If you use VAT codes, the registration on a specific VAT account is a repetition of information that you already have with the VAT code and its detailed summary.

In countries like Germany it is customary to have a different VAT account for each type of transaction, so that the VAT return can be made using the balances of the individual VAT account cards.

In these cases, for compatibility with this system, it is useful to have different VAT accounts for each VAT code.

Closing of VAT accounts at the end of the period

At the end of the VAT calculation period, it is useful to close the debit and credit VAT accounts and move the balance to one account. This allows:

- Accounting for the exact amount due to be paid or recovered
- At each new period, the account "2201, VAT return" starts from scratch, making it easier to check for any differences and errors.

For the periodic closure of the account "2201, VAT statement", see the Periodic closure and VAT payment page.

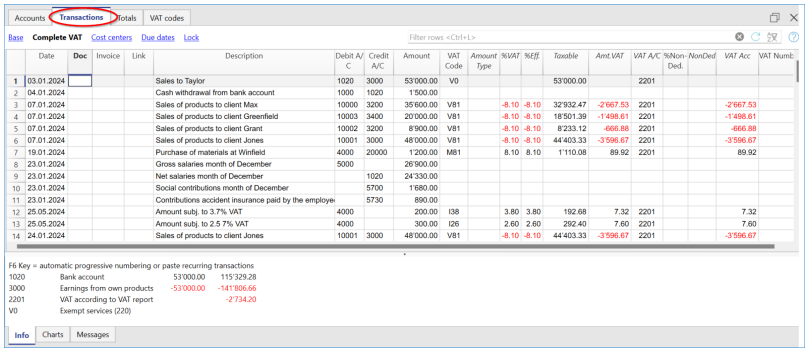
Transactions with VAT

In Banana Accounting, in the Charts of Accounts prepared for Switzerland, the VAT accounts and the VAT rates currently in force are already set. In particular, the 2201 "VAT according to VAT report" account (VAT account with automatic splitting) is set both in the Chart of accounts and in the File properties (basic data) → VAT section. In this case no VAT account needs to be inserted in the VAT Codes Table.

In case you are not using the Charts of accounts already available in Banana, make sure that the necessary VAT accounts are present in your own Chart of accounts. Our advice is to use the 2201 "VAT according to VAT report" account (VAT account with automatic splitting) and to enter it into the File properties (basic data) → VAT section.

In the VAT codes table, there are codes for the sales, the purchases and for services rendered. When entering the transactions, use the appropriate VAT code.

The software automatically splits the VAT amounts and records them in the "VAT according to VAT report" account or in the VAT account that has been indicated by the user in the File and Accounting properties.



VAT columns in the Transactions table (Complete VAT view)

You can find the full explanation of the main Transactions table columns in the Columns and Views page.

In the Double-entry accounting with VAT or in the Income & Expense accounting with VAT, you will find the following VAT columns:

- **VAT Code:** for each transaction with VAT you need to enter one of the VAT codes from the VAT codes table. In Reverse Charge operations, two VAT codes can be used, separated by the symbol ":".
- **VAT %:** the program automatically enters the VAT percentage associated with the VAT code you entered. If the amount is preceded by a "+/-" sign, it is a Reverse Charge operation.
- **VATExtraInfo**: A code related to extra info about the VAT, to be used only in very exceptional cases.
  It is possible to enter a symbol to identify specific VAT cases. The program suggests options, corresponding to the VAT Codes that start with a colon "**:**".
- **%Eff.:** the program automatically enters the VAT percentage referred to the net amount (taxable amount). It is different from the percentage applied when the latter is calculated on the gross amount (balance rate).

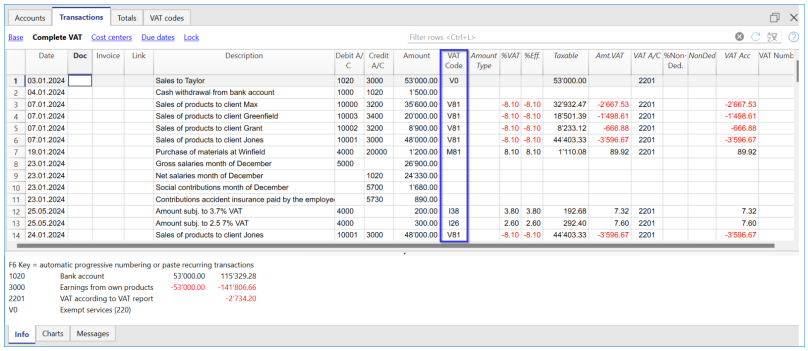
- **Taxable:** once you enter the VAT code, the software automatically indicates the taxable amount (without VAT).
- **VAT amount:** the program automatically indicates the VAT amount.
- **VAT A/C:** the account where the VAT is registered is automatically indicated (for Switzerland, this is normally the 2201 "VAT according to VAT report" account) previously entered in the File Properties (basic data), VAT tab (from the File menu).
- **Amount type**: this is a code that indicates how the software considers the transaction amount:
    - 0 (or empty cell) with VAT/sales tax, the transaction amount is VAT included.
    - 1 = without VAT/Sales tax, the transaction amount is VAT excluded.
    - 2 = VAT amount, the transaction amount is considered the VAT amount at 100%.
    - Amount type not editable: Default mode.
        - The column is protected.
        - The program uses the associated value of the VAT Codes table.
        - When you edit the value in the VAT Codes table and you recalculate the accounting, the program uses the new value associated with this VAT Code.
    - Amount type editable: this option can be activated with the Add new functionalities command. The activation of the option cannot be undone.
        - When you edit the VAT Code, the program uses the Amount type associated with this code.
        - The value can be edited manually.
        - When the accounting is being recalculated, the value indicated in the Transactions table is being maintained.
- **Non. Ded. %:** this indicates the non deductible %.
    - The program uses the Non. Ded. % associated to a VAT Code that is present in the VAT Codes table.
    - You can manually edit the value.
- **VAT Acc.:** this is the VAT amount registered in the VAT account.
  It is calculated by the program according to the transaction amount, the Amount type and the non deductible percentage.
- **VAT number:** this is the code or VAT number of your client/supplier.
  When you enter a transaction with VAT, it is possible to enter the VAT number of your counterparty. If in the Accounts table, Address view, in your clients/suppliers register accounts, you enter their VAT number, this is automatically loaded in the Transactions table, in the VAT number column.

Transactions with VAT

Before entering transactions with VAT, you must keep in mind all the information on the Transactions page.

Entering a VAT transaction is very easy:

- Enter the date, document number and invoice number in the respective columns
- Enter the description, the Debit account and the Credit account
- Enter the gross amount (including VAT)
- Enter the VAT code provided for the type of transaction (purchases, sales, investments...) and present in the VAT Codes Table.



How to correct VAT transactions

In case of an error in a transaction with VAT, it is possible to correct it directly on the transaction row, provided that no VAT declaration has been submitted or no accounting lock has been executed.

If however your accounting file is locked or if you have already sent your VAT declaration, you cannot simply delete the wrong transaction, but you need to operate some cancellation-transaction and then re-enter the correct transaction.

In order to rectify VAT operation(s), you need to:

- Make a new transaction by inverting the Debit and Credit accounts used in the wrong transaction.
- Enter the same amount.
- Enter the same VAT code but preceded by the minus sign (ex.: -V81).
- Enter a new transaction with the correct accounts, amount and VAT code.

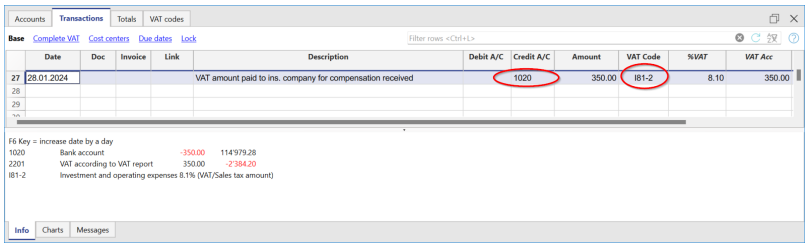
Depending on the entity of the mistake, you should consider informing your local VAT office; usually they ask you to download a specific form for correcting mistakes in the previous VAT period that you already declared.

How to only enter the VAT amount

There are cases where only the VAT amount needs to be recorded, such as when you receive compensation from the car insurance.

In these cases, you can proceed as follows:

- Enter the date, document number and description in the appropriate columns.
- In the **Credit A/C** column enter the account used to pay the VAT amount (the **Debit A/C** column remains empty).
- In the **Amount** column enter the VAT amount to be paid.
- In the **VAT code** column enter the VAT code **I81-2** (the code that refers to 100% amount VAT).



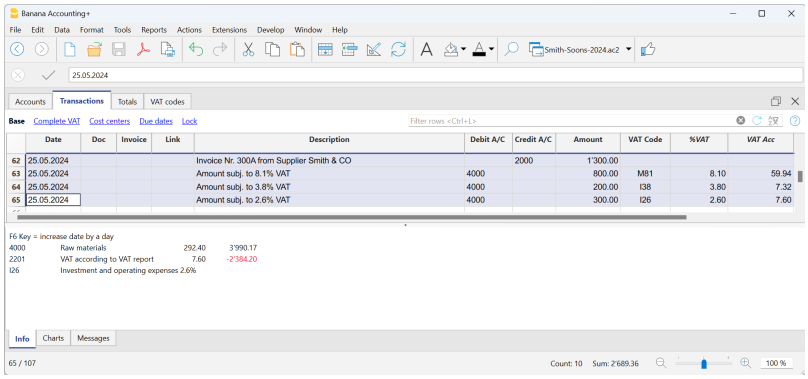
Transactions with different VAT rates

There may be cases in which the total amount is composed of several taxable amounts with different VAT rates. In this case the transaction is recorded on several rows.

For the transaction, it is necessary to:

- Subdivide the overall amount into the various amounts, each of which is subject to a specific VAT rate.
- On each row, enter the amount (amount with VAT) and insert the VAT code with the specific rate.
- Once the transaction is completed, check that the sum of the single gross amounts and the VAT amounts correspond to the invoice total.

Example



VAT EXEMPTION

When in the invoice the total amount subject to VAT is made up of a taxable part and a VAT-exempt part, it is necessary to register on more than one row as in the previous case, applying the exempt VAT code, present in the VAT Codes table.

Reversals/Credit note

When there are reversal operations for credit or debit notes, or simply to rectify previously recorded transactions whose amounts are subject to VAT, the VAT must also be reversed in the reversal transaction.

For the transaction:

- Reverse in the Debit and in the Credit column the accounts that were used in the previous transaction, to which the credit note refers.

To reverse the VAT there are two possibilities:

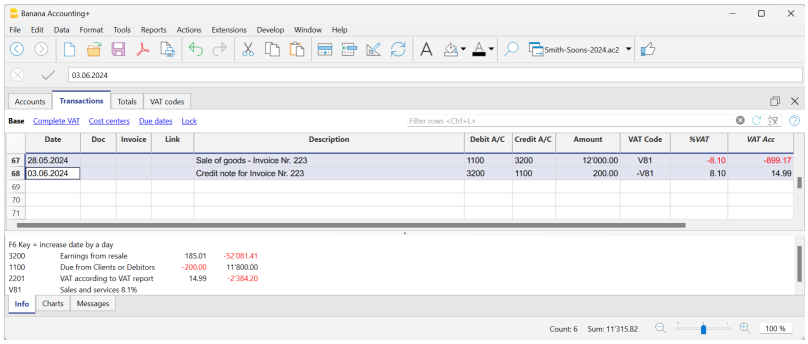
- Put the minus sign in front of the VAT code (e.g. -V81).
- Use one of the codes that refer to discounts, already set in the VAT Codes table.

With these procedures the VAT amount will be adjusted.

Example of a credit note on a sale

When a client finds a defect on a sold product, 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).

For example, we enter a sale amount of 12'000 including a 8.1% VAT. We then issue on the client's behalf a credit note of CHF 200.- for a product defect.



In the transaction of the credit note issued to the customer:

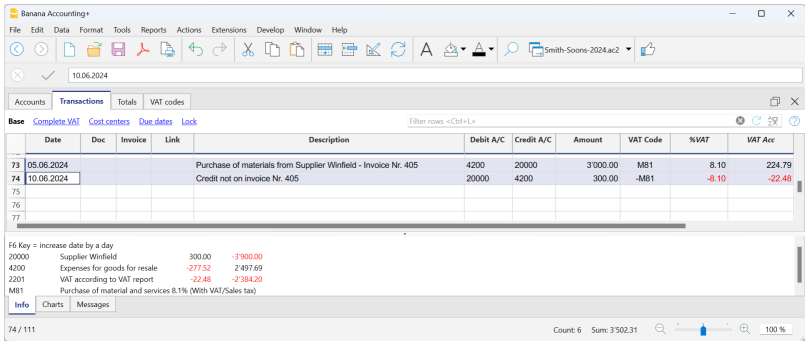
- The accounts of the sale, to which the credit note refers, have been reversed
- For VAT recovery on the credit note, the VAT code of the sales is recorded, preceded by the minus sign.

Example of a credit note on a purchase

When we receive a credit note from a supplier, the procedure for the transaction is similar:

- The accounts used for the purchase are reversed.
- Enter the same VAT code used for the purchase, preceded by the minus sign.

For example, we record an invoice for the purchase of goods for CHF 3'000 including a 8.1% VAT. We then receive a credit note of CHF 300.- from our supplier for a product defect.



In the transaction of the credit note received from the supplier:

- The accounts of the purchase, to which the credit note refers, have been reversed.
- For VAT recovery on the credit note, the VAT code of the purchases is recorded, preceded by the minus sign.

Period closing and VAT payment

Automatic resetting of the "VAT according to VAT report" account at the end of the quarter

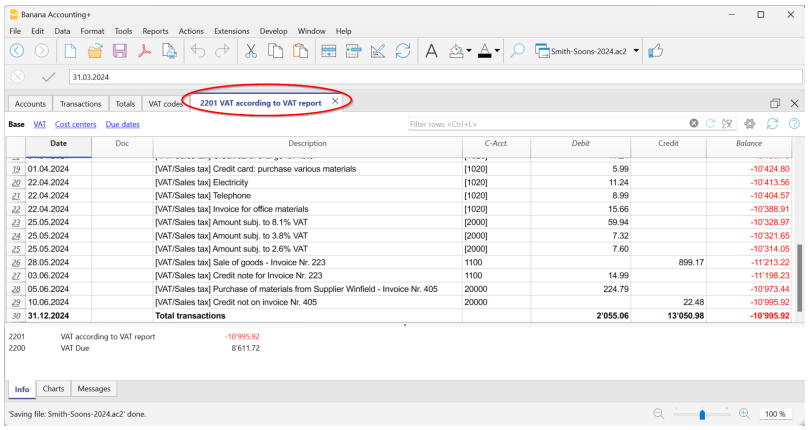
At the end of the period, the balance of the "VAT according to VAT report" account needs to be put to zero and the amount will be charged to the VAT Due account (or to the Treasury VAT account).

This operation involves:

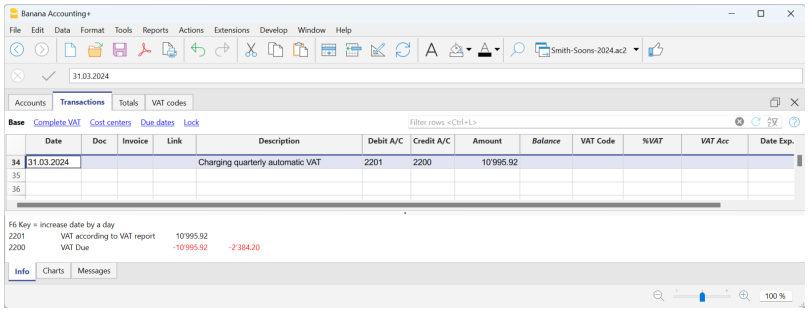
- Resetting of the balance of the "VAT according to VAT report" account.
- Transfer of the VAT balance to the VAT due account (or Treasury VAT account).
    - If this results in a VAT debit, the VAT balance is posted in Credit of the VAT due account; in Debit of the "VAT according to VAT report" account, the balance is set to zero.
    - If this results in a VAT credit, the VAT balance is posted in Debit of the VAT due account; in Credit of the "VAT according to VAT report" account, the balance is set to zero.

Account card "VAT according to VAT report" account after balance transfer

The balance of the "VAT according to VAT report" account is reset to zero after the transaction of the balance transfer on the VAT Due account.



Transaction for charging the quarter balance to the Due VAT account

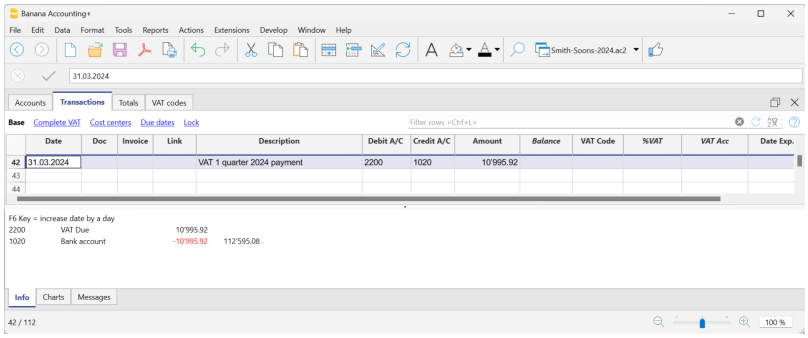


VAT balance payment

When the VAT amount is paid to the FTA (Federal Tax Administration), the balance in the VAT Due account resets to zero.

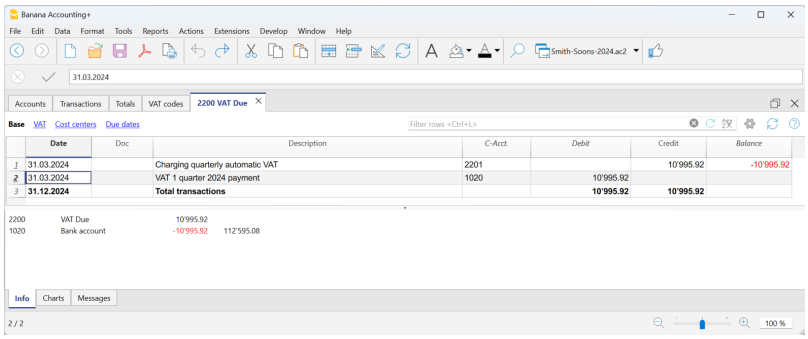
For the transaction:

- Enter the date, document number, and description in the respective columns.
- In the Debit column, enter the VAT Due account.
- In the Credit column, enter the liquidity account.
- In the Amount column, enter the VAT Due amount paid.



With this system it is possible to have a check of the balance of each quarter and in case of error it is possible to identify in which period the balance is no longer corresponding.

VAT due account card after the payment



Note:

The VAT payment process we just explained refers to the Swiss effective VAT payment method and the Swiss flat rate payment method with VAT separation.
If you use the Swiss flat rate payment method **without VAT separation**, you can find specific information on the VAT payment and accounting assessment page.

How to register a VAT credit (Switzerland)

If at the end of a period, when calculating the VAT declaration, the previous VAT is bigger than the due VAT, your VAT report has a Debit balance.

To reset the "VAT according to VAT report" account to zero, you need to enter a transaction as follows:

- put in Debit A/C the VAT Due account
- put in Credit A/C the "VAT according to VAT report" account

Usually, in Switzerland the VAT credit is reimbursed to the company, without having to move the credit to the following period.

When your VAT is reimbursed, you need to enter a transaction as follows:

- put in Debit A/C your liquidity account
- put in Credit A/C your Due VAT account (where the balance should go to zero).

VAT registration with the Reverse Charge

VAT with the Reverse Charge

Normally VAT is applied to the seller of the goods. Reverse Charge is the term used to indicate that the VAT tax is applied to the buyer.
The Reverse Charge is used mainly when buying goods or services abroad and that have not been taxed at customs. In these cases, the exporting seller is exempted from VAT, while the importing buyer is taxed at the local rate and can possibly deduct it. In addition, there are other cases of purchases abroad subject to the Reverse Charge and each country, in its tax legislation, provides for different situations. When registering VAT with the Reverse Charge:

- The transaction must be included so that it will result as VAT due.
- If the VAT is also deductible, the deductible part of VAT must also be recorded.

Software prerequisites

The possibility of **recording the transaction subject to the Reverse Charge**, **tax liability and VAT recovery on one single row**, is available for the Banana Accounting Plus.

Reverse Charge with tax liability only

If you have to include the purchase of goods or services, but do not have the possibility to deduct VAT:

- Indicate the VAT code due to the appropriate case in the transaction.

The liability with the Reverse Charge without deduction is generally used in the case one is benefiting from a flat-rate scheme or when the type of expense is not considered deductible.

Reverse Charge with tax liability and VAT deduction

If the amount of VAT due is equal to that of the deductible VAT, the Reverse Charge can be registered on a single row, by simultaneously entering both the code for the VAT due and the code for the recoverable VAT.

- The pre-defined VAT codes are used and there is no need to change the VAT table.
- In the row of the entry with VAT Reverse Charge, enter the two predefined VAT codes in the VAT Code column, separated by a colon ":".
- The two VAT codes must be complementary in order for the result to offset one other.
    - One of the two codes must be set up with VAT due and the other with recoverable VAT.
    - The VAT rate and all other calculation parameters must also be identical.
    - If the VAT codes do not have the same parameters, an error message will be displayed.
- The sequence of codes is not relevant, you can put one or the other first.
- When reversing an operation, the first VAT code must be preceded by the minus sign "-". Reversal is used to cancel an incorrectly posted transaction. In this case, the same elements are kept, but the original transaction is reversed:
    - The VAT payable code is recorded as recoverable.
    - The recoverable VAT code is posted as due.

- In the VAT columns, the amounts are preceded by the sign "+/-", which signals that the amounts offset each other for VAT purposes.
- In the account card and in the VAT summary there are separate entries for the debit and credit entries.

Example of transaction with Reverse Charge

Below are some examples of the Reverse Charge transaction inclusive of VAT due and recoverable:

- VAT included and excluding operations.
- Cancellation transactions, with VAT codes preceded by the "-" sign.

Notes: The examples in the image below are purely indicative. These codes must be adapted according to the rates in your country. Further information:

- Application of the Reverse Charge inSwitzerland
- Application of the Reverse Charge in Italy.

Reverse Charge with account in foreign currency

When the invoice is presented in a currency other than the accounting currency, the posting must be carried out on two lines:

- the invoice in foreign currency is entered on the first row
- the second line records the taxation and deduction of VAT, taking up the amount calculated in the accounting currency.

Reverse Charge at different rates

When different rates are to be considered in the taxation of the due and recoverable VAT or the VAT is partially deductible, the transaction must be made on several rows:

- On one row, enter the VAT due code (tax liability).
- On another row, the recoverable VAT code is entered.

Reverse charge with the net / flat rate method (CH)

In this case, it is not possible to post the VAT deduction, as it is not possible to recover the VAT on purchases. In any case, the tax liability must be registered.

VAT Summary (Report)

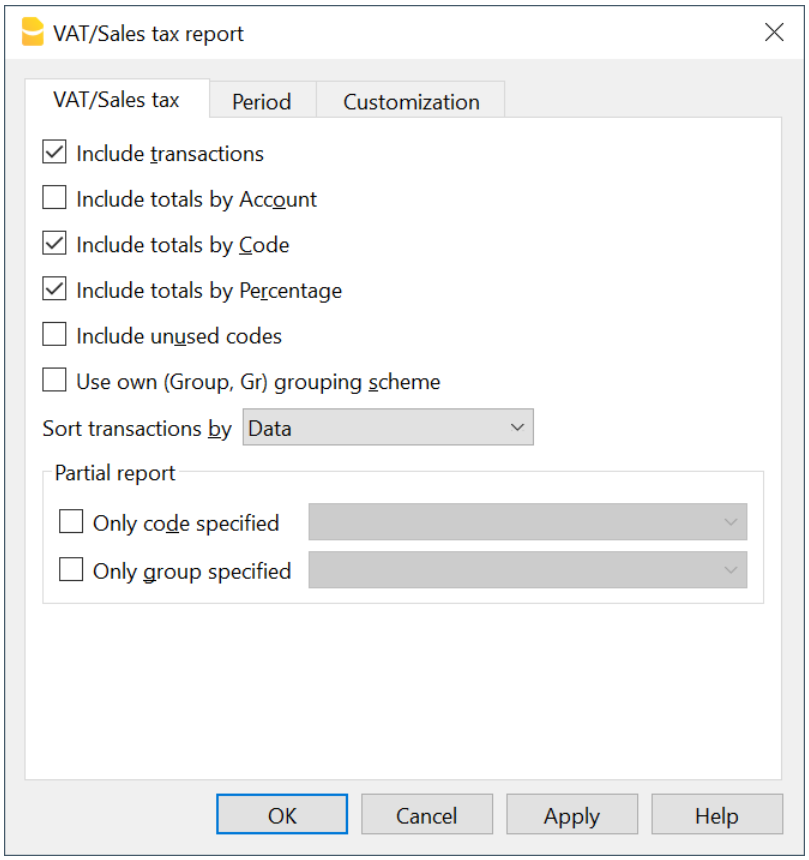
The VAT Summary is a journal that reports VAT movements and balances, according to the parameters set and options selected.

It is automatically processed by the programme and can be saved and archived in PDF format, proving very useful during VAT audits, audits and tax audits, even years later.

For users who do not wish to have automation for the online management and transmission of VAT data, the VAT Summary becomes essential in order to be able to calculate the VAT amounts to be entered manually in the Swiss paper return or on the Swiss FTA portal.

If you wish to have a **complete automation of the Swiss VAT Report and of the electronic transmission of VAT data**, greatly accelerating and simplifying your work, we recommend using the new VAT 2024 extensions, available in the Advanced plan of Banana Accounting Plus.

The VAT report is obtained by clicking on the menu **Reports** > **VAT report**



When activated, the following options allow you to include the following data in the VAT report:

Include movements

All transactions with VAT are included.

Include totals for accounts

The totals of transactions with VAT are included, grouped by single account.

Include totals by codes

The totals of transactions with VAT are included, grouped by single VAT code.

Include totals by percentages

The totals of transactions with VAT for each individual rate are included.

Include unused codes

Also included are the unused codes present in the VAT Codes table.

Use own grouping (group and Gr)

Transactions with VAT are grouped according to the grouping of the VAT Codes table.

Order registration by

This function allows you to sort the recordings based on the selected option (date, doc., description, etc ....).

Partial Report

By specifying a code or a group and checking the appropriate boxes, the total of transactions with VAT is obtained:

- just the code indicated (by selecting from the list)
- just the indicated group (by selecting from the list).

Other sections

Information for the other sections is available on the following web pages:

- Period
- Customization

VAT Report / transactions with totals by code

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) Swiss VAT Report.

Cost and profit centers

The Cost and Profit Centres of Banana Accounting Plus are used to analyse and monitor the performance of different areas or divisions of a company: organisational units, departments and branches, even if they are not related to each other. They allow records to be catalogued according to different criteria than normal accounts. The main objective is to minimise operating costs and optimise revenues, while guaranteeing the quality and efficiency of services.

In Banana Accounting Plus, the cost and profit centre feature is available in all accounting applications.

If you wish to have a Balance sheet broken down by projects, sectors or branches, we recommend using Segments.

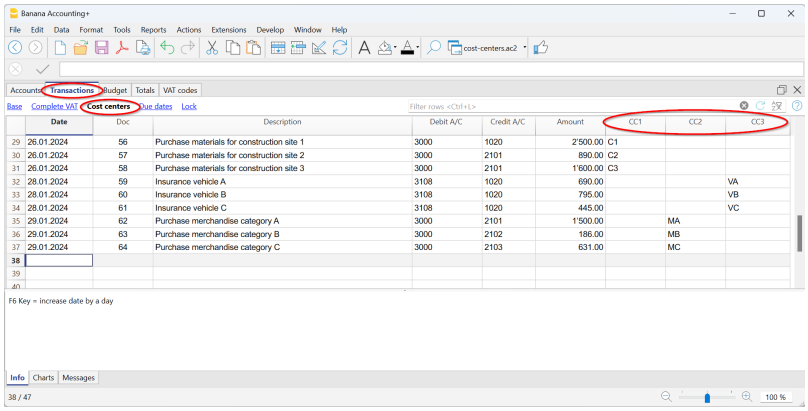
- ▶ Video: Cost and profit centers

Registering transactions in cost/profit Centers

In Banana Accounting, cost/profit centers are recorded in the Transactions table, specifying the accounts related to the cost/profit centers in the appropriate columns, as set in the **Accounts** table. Cost centers are attributed to the transaction row and can be used simultaneously with segments.

Here are the most frequent uses:

- Cataloging specific expenses
- Events and manifestations
- Clients, suppliers, members
- Additional details for certain expenses (e.g., accessory expenses)



The columns for entering data are located in the Cost Centers view. If they are not visible, you can display them from any view via the menu Data > Columns setup. Three different columns are available: **CC1, CC2, CC3,** each of which is independent of the others.

To proceed with recording:

- The date, the description, and other usual elements
- The Debit and Credit account
- The amount and any applicable VAT code
- In the appropriate column (CC1, CC2, CC3), enter the cost/profit center account **without the**

preceding punctuation.

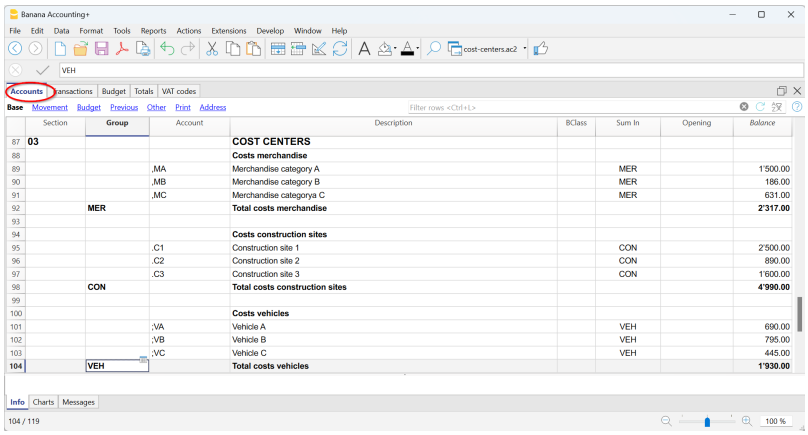
- To record a credit on the cost/profit center, precede the cost center with a minus sign.

In the Income/Expenses accounting and the Cash Manager, you can set the option Record (+/-) cost centers as categories so that the cost centers follow the sign of the category.

If an overall amount needs to be divided among multiple cost/profit centers at the same level, multiple transaction rows must be created. Each row specifies the amount to be allocated to the cost/profit center and the relevant account.

Accounts of cost/profit Centers

The accounts of cost centers are set up in the Accounts table, except for the Cash Manager, where they are set up only in the Categories table.



- The Cost and Profit centers (CC) are accounts, preceded by the "**.**", "**,**" and "**;**" signs
- There are three levels of cost centers:
  - CC1 preceded by a period "**.**"
  - CC2 preceded by a comma "**,**"
  - CC3 preceded by a semicolon "**;**"
- Each level is independent of the other.
- For each level, there can be an unlimited number of cost and profit centers.
- A superior level can be used without using an inferior one.
- Cost center codes can be alphabetic or numeric.
- Cost centers can have their own grouping, different to that of normal accounts. For the same level of cost centers, subgroups can be created. Be careful not to mix cost center groups with other groups of a different level or with normal accounts or segments.
- Each cost and profit center has its own account card, complete with transactions and balances.
- A transaction on the cost center is independent of the account recorded in debit or credit.
  It is possible to record on cost centers even if there is no account in the debit and credit column (as in the case of customer/supplier ledger with VAT on cash basis).

Setting up cost centers in the Accounts table

To set up the cost/profit centers in the Accounts table, proceed as follows:

- Create a specific section for the cost centers at the end of the chart of accounts:
  - Enter a Section with an asterisk * for a section change and in the **Description** column, enter the title cost and profit centers.

    - In the next row, on the **Section** column enter **03** and **04** for a profit center and the related description.
- Add rows for the cost center:
    - In the **Group** column, enter the group to which the cost center account is assigned
    - In the **Account** column, enter the cost center account preceded by a **full stop** "." for those to be registered in **CC1** column (Transactions table), a **comma** "," for those to be registered in **CC2** column and a **semicolon** ";" for the ones to be registered in the **CC3** column.
    - In the **Gr** column, indicate the group into which the amounts are to be totaled.
    - In a Multi-currency accounting, the account currency is also specified.
- Add the cost center groups
    - In one and the same group, total only for one specific level.
    - As for normal accounts, different levels can be created.

VAT amount with cost and profit Centers

In the File and accounting properties command, in the VAT tab 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 transaction amount
- Use amount excluding VAT - The amount of the cost center is registered net of VAT.
- Use amount including VAT - The amount of the cost center is registered including VAT.

Account card 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.

Unlike all other accounts, the cost center account does not have a contra account. If you want to view the contra account we recommend using the Segments.
In order to view all cost center account cards, click on the menu Reports > Account/Category cards > Cost centers (**Filter** option).

Related documents:

- Managing members of an association
- Clients and suppliers with VAT on paid invoices

Segments

Segments are a feature of Banana Accounting Plus available in all applications.

Segments are used to have a systematic separation of costs and revenues by unit, department or branch. When using the segments, you can have income statement divided by unit, department or branch, without creating specific accounts for each unit.
For example a museum can use the segments in order to know the income, the personnel expenses or the expenses for setting up each exhibit.

In the transactions, the segments are linked to the account, unlike in Cost centers where transactions are instead specified by and are used for less structured categorizations (for example all the expenses of an event or purchases for a specific purpose).

Cost centers and segments can be used simultaneously.

- ▶ Video: Segments

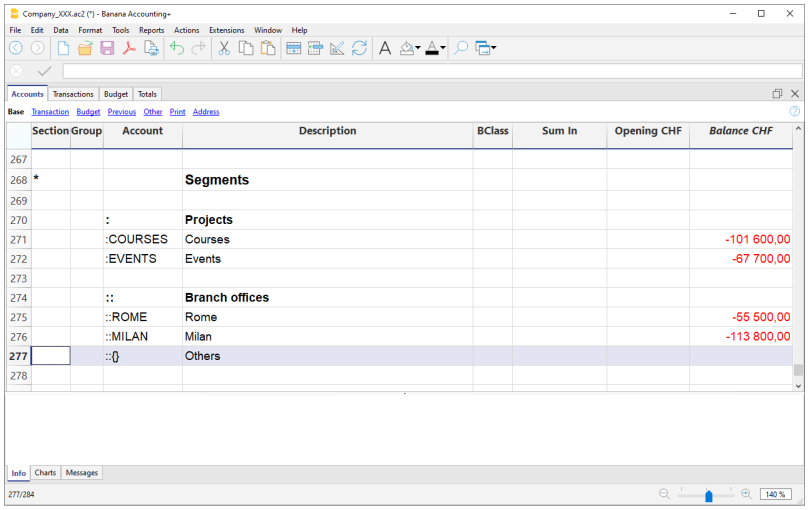
Characteristics of Segments

- Segments are accounts preceded by a colon "**:**".
- Segments codes can consist of numbers or letters.
- There may be up to 10 levels of segments.
- The number of colons preceding the symbol for the segment indicates the number of level.
  - :LU segment of level 1
  - ::P1 segment of level 2
  - :::10 segment of level 3
- For each level there may be an unlimited number of segments.
- The different levels of the segment are independent of each other.
- The segments do not have BClasses and do not have a currency symbol.
- The calculations for segments are done in the basic currency.
- In the transactions, the segment follows the debit and credit account.
  It is not possible to record on a segment without having an account.
- Account cards of the transactions on single segments can be obtained.

Setting up segments

The segments have to be configured in the **Accounts table**, Account column, at the end of the Chart of Accounts.

- Insert an asterisk in the **Section** column in order to define the section relative to the segments.
- In the **Description** column enter the Segments title.
- Enter the description of the first-level segments, and in the **Account** column, insert "**:**"
  - Segments of the first level, entering an identification code for each one of them preceded by "**:**" (a colon)
  - The segments of the second level (and possibly the third level), like those of the first level, with the difference that in the Account column, the segment codes must be preceded by :: or :::, depending on the level.



Unassigned segment

If the debit or credit account is entered in the transactions, without indicating a segment, the value is registered in the "empty" or unassigned segment.
You may indicate a description of the unassigned segment, by entering the text ": {}" as an account in the Chart of Accounts,.

Balance and Segment Account Statement

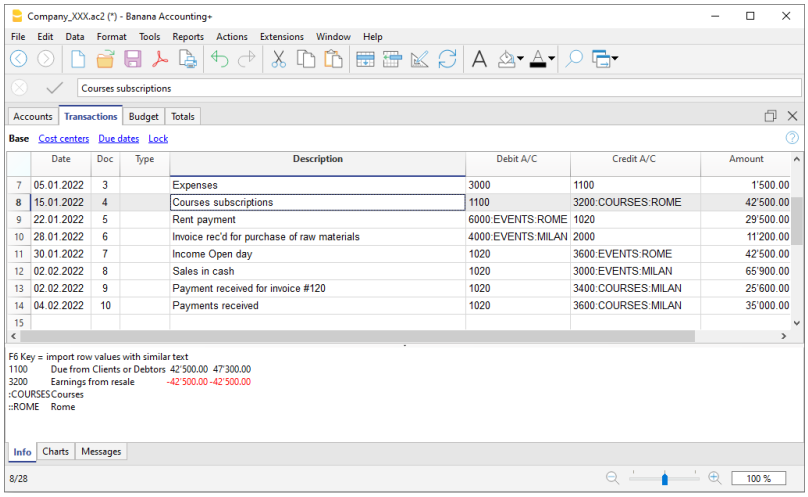
The segment is a subdivision of what is recorded on an account.

- The value of a segment is therefore always relative to an account.
  Generally, segments are used to divide the balance sheet or income statement.
  Menu **Reports →** Accounting report or Enhanced Balance with groups → Section Subdivision , activate the **Subdivision by segment** option.
- The segment balance listed in the accounts table is the total of the transactions within the segment.
  - The balance will be zero (empty) if the same segment is used for both the debit and credit accounts in the transactions, or if the segment is entered in the Segment column.
  - The balance will be present only if the segment is used exclusively with Income Statement or Balance Sheet accounts.
- In the segment's account statement, all transactions appear.
  - If the same segment is used on the same transaction for both the debit and credit accounts, or if the segment is entered in the Segment column, the transaction will appear twice, once as a debit and once as a credit.

Transactions

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

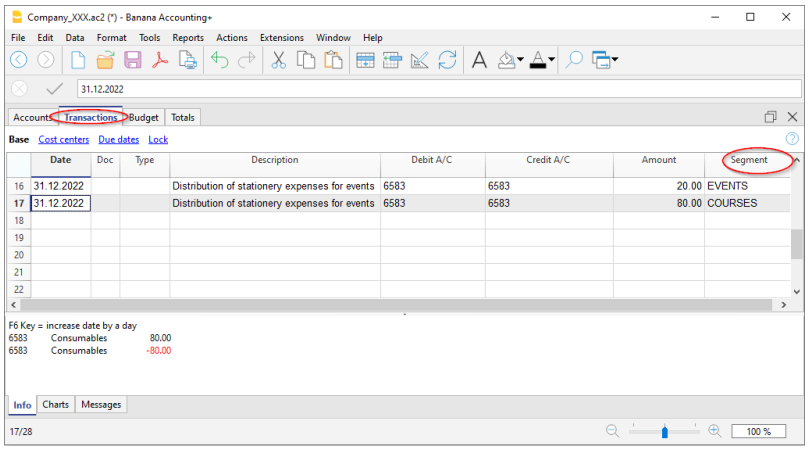
When you need to register a segment belonging to several levels, you must follow the main account from the first level segment and continue with that of the second level.



Segment column

This column allows you to enter segments completely independently from the account.

- The **Segment** column is hidden and if you want to use it it must be made visible via the menu Data → Columns setup.
- The segments inserted in the Segment column are applied to the accounts used in the posting, in the Debit, Credit, VAT account columns, for which no segment has been specified,
- You can use the Segment column and also insert segments in the Debit and Credit columns.
- When using the Segment column the amount is recorded on the segment in both debit and credit, which is why the balance of the segment in the Accounts table will be zero.



Movements between Segments

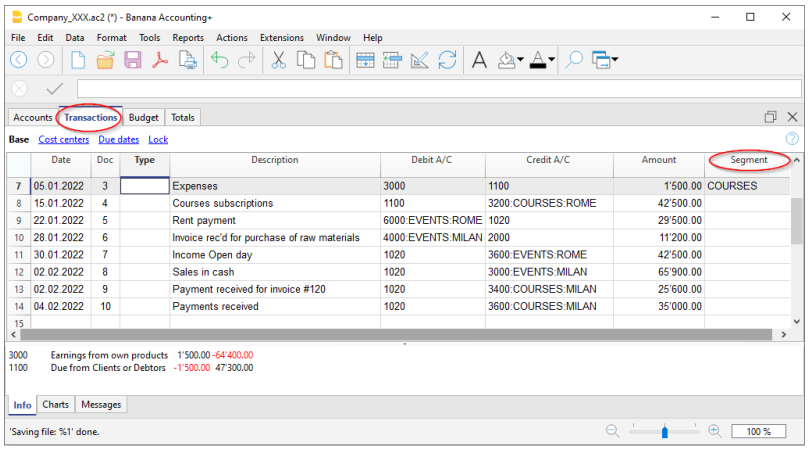
The subdivision of costs is generally made for each individual accounting entry. However, there are situations where it is better to register costs in an account and then divide them into segments only at the end of the year. This is the case, for example, of administrative costs, which are divided in a percentage between the different sectors of the company.

Proceed as follows:

- During the year, transactions are recorded, indicating the accounts in the **Debit** and **Credit** column, but leaving the segment blank, or by attributing the whole amount to a single segment. For example, all stationery costs will be posted without the segment.
- At the end of the year, transactions are entered for the allocation of the portion of each

segment to a specific cost or revenue account:

- In the transaction, the same account is always posted in the **Debit** and **Credit** account columns.
- The segments of origin (which may also be absent) and the one of destination are indicated.
- For example, for the allocation of stationery costs to the various sectors:
  - There must be as many transactions as there are sectors.
  - For each row, the credit account has no segment.
  - The debit account has the segment related to the sector.
  - The amount corresponds to the portion of the stationery costs to be attributed to the specific sector.
- Proceed with these transactions to assign the share of costs not yet attributed to each sector.



Opening balances of the Segments

The opening balances for the segments should preferably be entered as transactions, because only in this way can they be linked to an account. If for a segment, you enter the opening balance in the **Opening** column (Accounts table), these are attributed to "{} unassigned segment".

To assign opening balances to individual segments and to the related account, opening transactions must be entered (Transactions table).

- In the **DocType** column there must be the value 01.
- The date must be identical start date of the accounting.

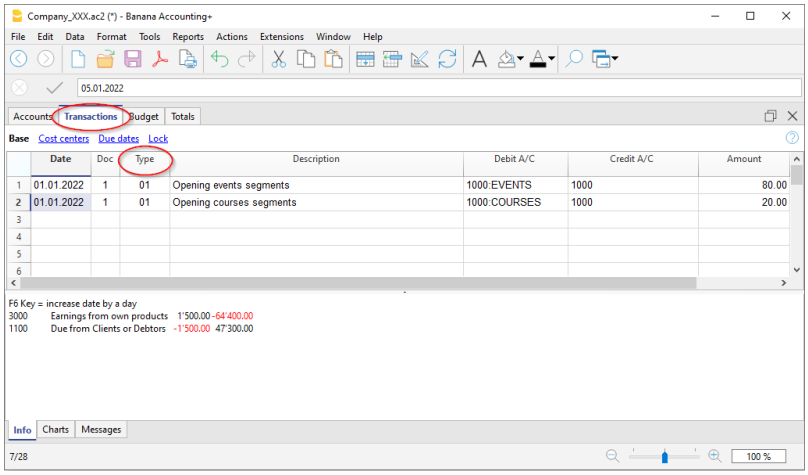
With the segment opening transaction, the amount is deleted from the "empty" segment and attributed to the specific segment.
If the balance to be distributed is negative (credit), the account without segment must appear in the Debit column and the one with the segment in the Credit column.

Segment opening transaction example:

Let's assume that the opening balance of account 1000 is 100.00 (without segment, so the amount is attributed to the empty segment) and must be attributed to two segments (segment 01 for 80.00 and segment 02 for 20.00), we must proceed as follows:

- The opening transactions have the starting date of the accounting and in the DocType column the value 01.

- The first opening posting of the segment has in the debit column the account 1000: EVENTS and in the Credit column have the account 1000. The amount is 80.00.
- The second opening transaction has the account 1000:COURSES in the Debit column and the 1000 account in the CtA column. The amount is 20.00.



Create new year command

The Create New Year or Update Opening Balances command automatically creates the opening transactions for all segment levels.
If you do not want to report the balances of a segment level, you must delete the respective opening entries that the program has created automatically.

Use of the "-" sign as a separator

In transactions, you can use the "-" sign as a separator, instead of the ":" sign.

- In the File properties (basic data) activate the option **Use the minus sign (-) as segment separator**.
- In transactions, therefore, use the minus sign as a separator.
- If you use the "-" sign as a segment separator, you should not use accounts that contain dashes.

Reports

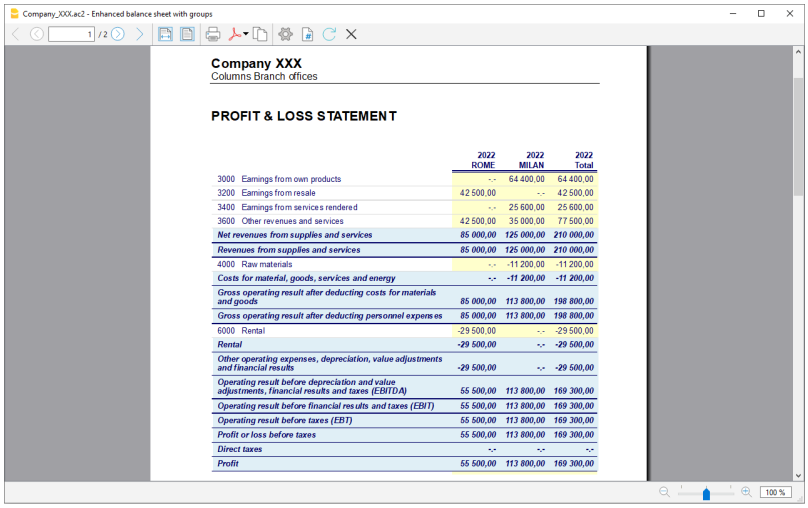
Reports of the segments are obtained with:

- Enhanced balance sheet with groups
- Accounting report.
- Account card
- Multi-level report
  In order to obtain reports that combine accounts and segments (for example, all the expenses of the LU Branch for P1), the features of the Banana Extensions need to be used.

Report subdivision by level

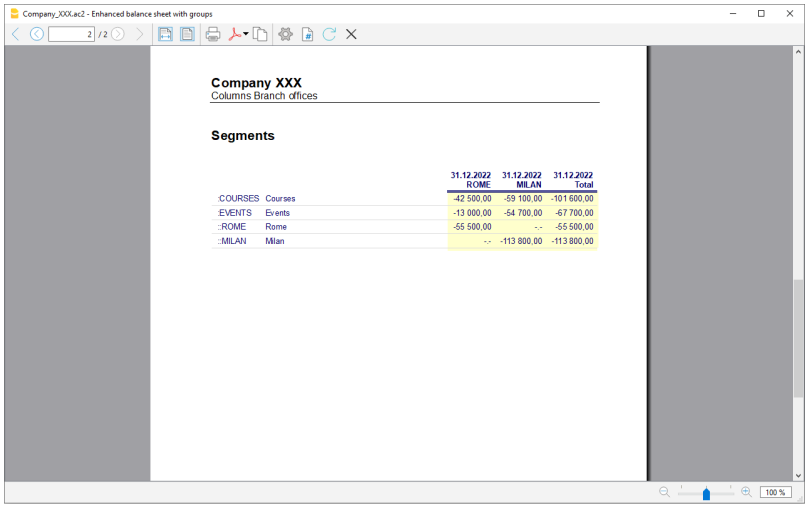
In the Enhanced Balance Sheet with groups, in the Subdivision tab, indicate the segment level to be

used.



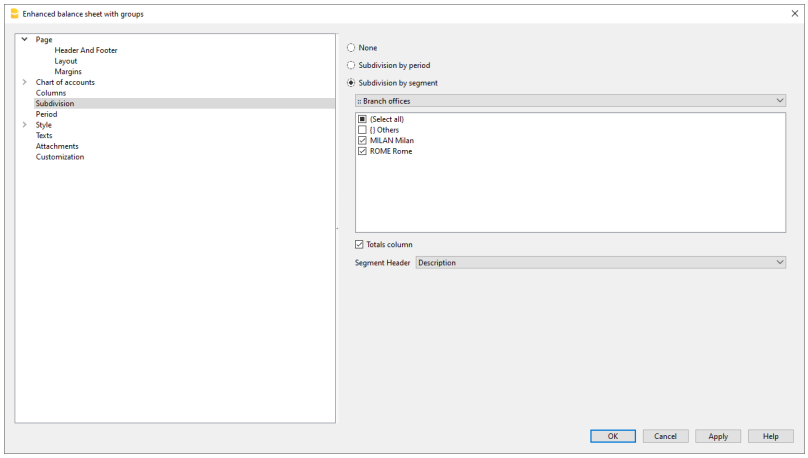
Summary Report

This is a report of all the segments set up in the Chart of Accounts section with a possible subdivision by period or by segment.



Unassigned segment Report

The "empty" segment gathers all the amounts that have been recorded without specifying a segment. It is possible to set up the title for this segment in the Accounts table. Please also select the option **Segment header: Description** in the Subdivision section.



Insights

- Managing sectors

How to manage the company sectors with segments

With the Segments feature it is possible to manage different sectors of a company or different projects of an association and to obtain for each one the balance sheet and the complete profit & loss statement with the breakdown of revenues, costs and profit or loss.

The segments are set out in the Chart of Accounts. When you enter a transaction, you also indicate the segment. Segments can also be used to manage branches, divisions or areas of business. A museum can use them to have reports of different exhibitions, a transport agency to have reports for each individual vehicle.

Setting up segments in your Chart of Accounts

It is useful for a company with several branches that organizes events and courses and wants separate statements for each field of activity and branch.

First level field of activity, accounts preceded by a colon ":":

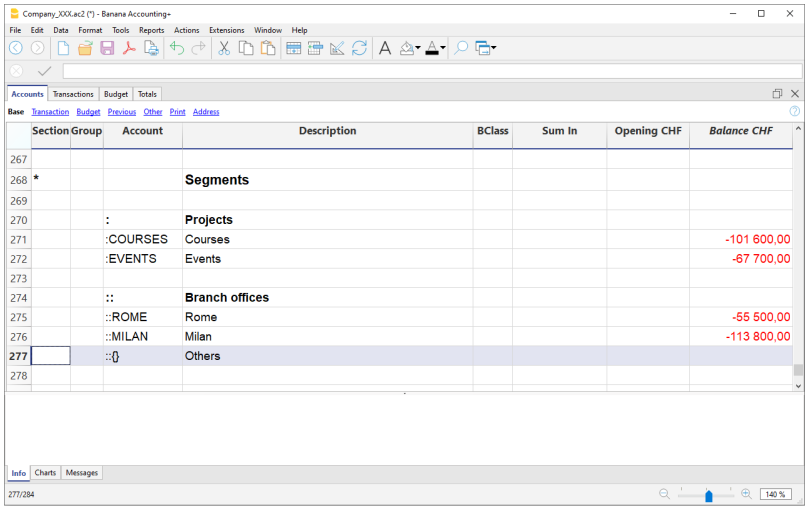
- Courses
- Events

Second level branches, accounts preceded by a double colon "::":

- Rome
- Milan

It is generally more convenient to use acronyms rather than long names.

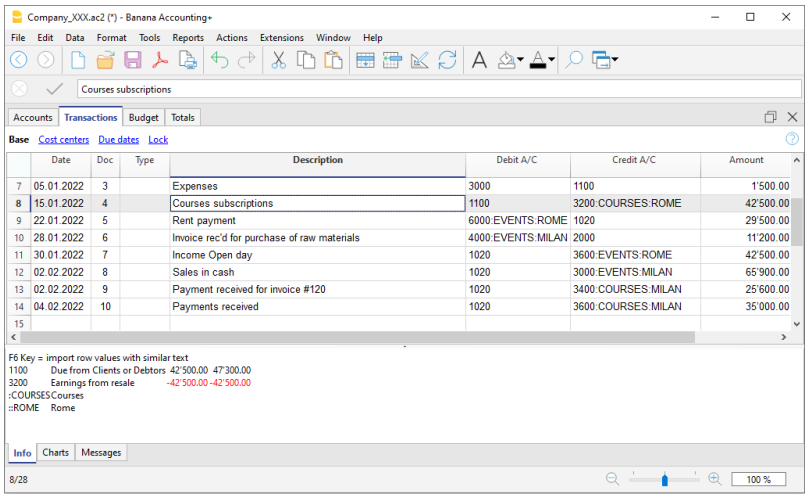
- **Watch the video:** Segments



Entering transactions on the segments

Segments are entered into the Transactions table in the Debit and Credit columns following the account numbers.

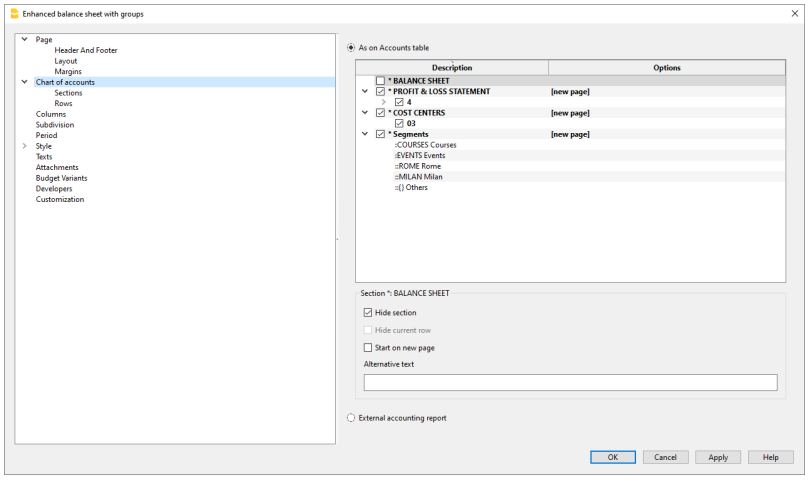
- Segments can be recorded, by having them preceded after the account by either a colon (:) or a minus sign (-).
- If you want to enter segments with a minus sign preceding the segment code, you must activate the option '**Use minus sign (-) as segments separator**, in the **File** menu, command **File properties (basic data) → Options**.



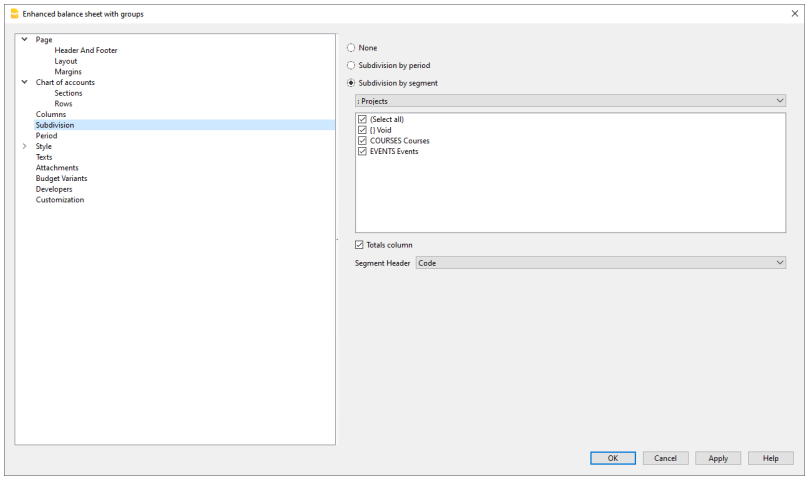
Profit & Loss Statement by segment

The report by segment can be obtained from the menu:

- Reports → Enhanced balance sheet with groups
- In the **Chart of Accounts** section and in the **Sections** section, select the Profit & Loss statement.

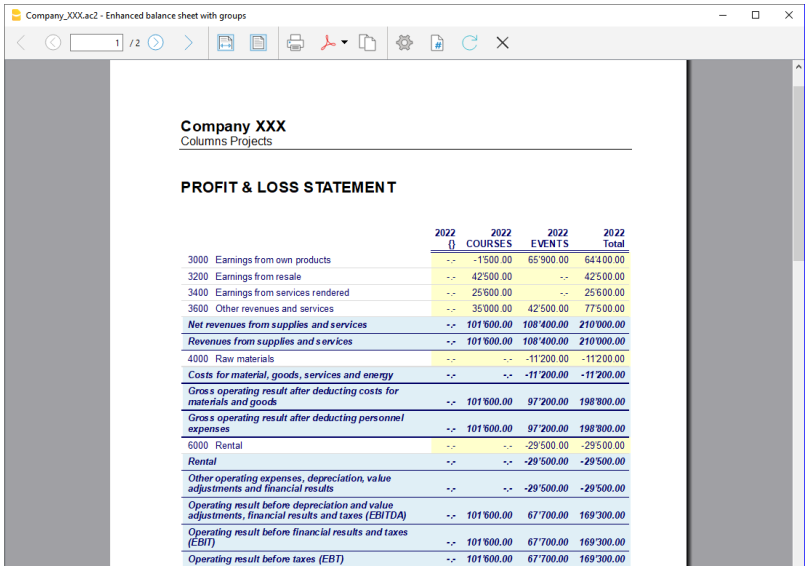


- Activate the **Subdivision by segment** option
- Select the segment for which the balance sheet should be obtained (by project or by branch office)



Report by Sector

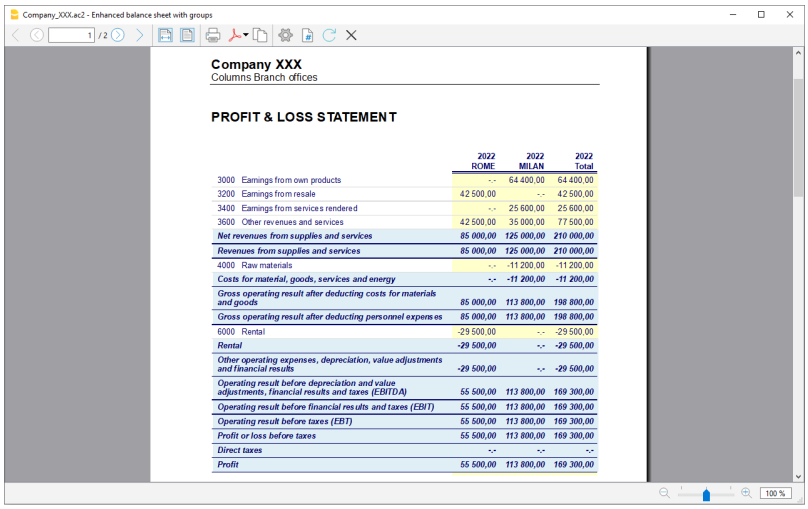
The different segments appear in this report. The column with the * is that of values not assigned to any segment.



		2022 {}	2022 COURSES	2022 EVENTS	2022 Total
3000	Earnings from own products	-.-	-1'500.00	65'900.00	64'400.00
3200	Earnings from resale	-.-	42'500.00	-.-	42'500.00
3400	Earnings from services rendered	-.-	25'600.00	-.-	25'600.00
3600	Other revenues and services	-.-	35'000.00	42'500.00	77'500.00
Net revenues from supplies and services		*-.-*	*101'600.00*	*108'400.00*	*210'000.00*
Revenues from supplies and services		*-.-*	*101'600.00*	*108'400.00*	*210'000.00*
4000	Raw materials	-.-	-.-	-11'200.00	-11'200.00
Costs for material, goods, services and energy		*-.-*	*-.-*	*-11'200.00*	*-11'200.00*
Gross operating result after deducting costs for materials and goods		*-.-*	*101'600.00*	*97'200.00*	*198'800.00*
Gross operating result after deducting personnel expenses		*-.-*	*101'600.00*	*97'200.00*	*198'800.00*
6000	Rental	-.-	-.-	-29'500.00	-29'500.00
Rental		*-.-*	*-.-*	*-29'500.00*	*-29'500.00*
Other operating expenses, depreciation, value adjustments and financial results		*-.-*	*-.-*	*-29'500.00*	*-29'500.00*
Operating result before depreciation and value adjustments, financial results and taxes (EBITDA)		*-.-*	*101'600.00*	*67'700.00*	*169'300.00*
Operating result before financial results and taxes (EBIT)		*-.-*	*101'600.00*	*67'700.00*	*169'300.00*
Operating result before taxes (EBT)		*-.-*	*101'600.00*	*67'700.00*	*169'300.00*

Report by Branch

The report shows revenues, expenses, and profit for the various branches.



		2022 ROME	2022 MILAN	2022 Total
3000	Earnings from own products	-.-	64 400,00	64 400,00
3200	Earnings from resale	42 500,00	-.-	42 500,00
3400	Earnings from services rendered	-.-	25 600,00	25 600,00
3600	Other revenues and services	42 500,00	35 000,00	77 500,00
Net revenues from supplies and services		*85 000,00*	*125 000,00*	*210 000,00*
Revenues from supplies and services		*85 000,00*	*125 000,00*	*210 000,00*
4000	Raw materials	-.-	-11 200,00	-11 200,00
Costs for material, goods, services and energy		*-.-*	*-11 200,00*	*-11 200,00*
Gross operating result after deducting costs for materials and goods		*85 000,00*	*113 800,00*	*198 800,00*
Gross operating result after deducting personnel expenses		*85 000,00*	*113 800,00*	*198 800,00*
6000	Rental	-29 500,00	-.-	-29 500,00
Rental		*-29 500,00*	*-.-*	*-29 500,00*
Other operating expenses, depreciation, value adjustments and financial results		*-29 500,00*	*-.-*	*-29 500,00*
Operating result before depreciation and value adjustments, financial results and taxes (EBITDA)		*55 500,00*	*113 800,00*	*169 300,00*
Operating result before financial results and taxes (EBIT)		*55 500,00*	*113 800,00*	*169 300,00*
Operating result before taxes (EBT)		*55 500,00*	*113 800,00*	*169 300,00*
Profit or loss before taxes		*55 500,00*	*113 800,00*	*169 300,00*
Direct taxes		*-.-*	*-.-*	*-.-*
Profit		*55 500,00*	*113 800,00*	*169 300,00*

Budgeting and Cash Planning

All the accounting applications in the Banana software include powerful and innovative Financial Planning tools based on the double entry method. You can easily display Balance Sheets, forecast Income statements, financial, liquidity and investment plans.

A vision of the future

When using the double entry accounting method, financial forecasts allow you to have a comprehensive vision of the future of the company. You can imagine what the situation will be **before things happen, and you are offered the opportunity to take action in time**. If you notice that the costs will be too high, you can examine measures to lower them. If you're made aware of a shortage of liquidity, you will have time to take steps to avoid it.
By using financial forecasts, you will add value to your business management.

- ▶ Video: How to start an Income & Expense accounting
- ▶ Video: How to start a Double-entry accounting
- ▶ Video: How to start a Multi-currency accounting

Financial forecasts within reach of everyone

The planning system based on the double-entry method is **incredibly powerful and within everyone's reach.**

- Planning is fully integrated into accounting.
- The identical Chart of Accounts as the one in your accounting is being used.
  No need to set up a new file, just add the budget movements.
- Forecasts are carried out with budget registrations.
  The proven accounting method of double-entry accounting is used. Costs and revenues can be specified in detail.
- Income statement and Balance Sheet forecasts are available.
  You can see how sales, costs, profits, liquidity and the evolution of capital will evolve.
- You can check the evolution of an account or a group with all the individual budget movements.
- The program prepares forecasts by month, quarter or year.
- Forecasts can be set up with quantities and calculation formulas.
  When the forecast is changed, for example when an investment is increased, the year-end depreciation is automatically recalculated.
- The financial plan prepared for one year can also be projected over several years.
- All accounting reports are available with the values of the past, present and future.

Methods of Financial Forecasts and Budget

The planning function, with financial projections of costs, revenues and liquidity, is integrated and available in all Banana accounting applications.

There are two operating modes:

1. **Complete financial planning in the Budget table**
   The Budget table is added to the accounting file, which allows you to enter the forecast

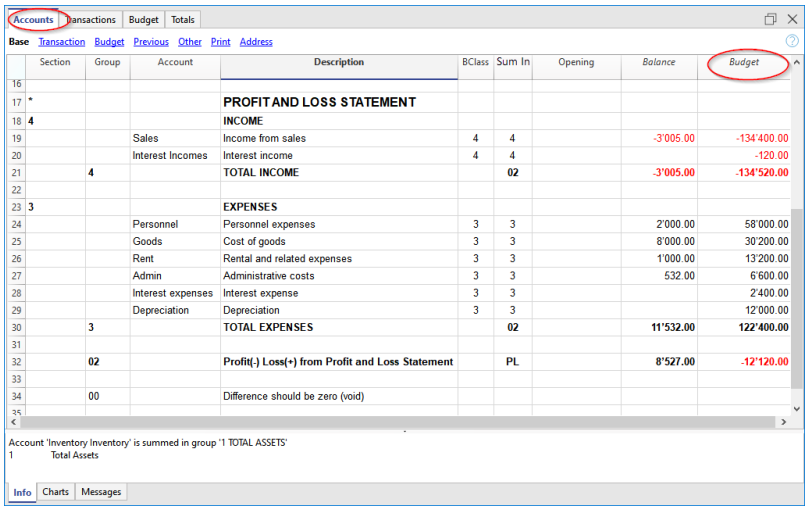
movements, which then serve to generate complete financial forecasts.
The Budget column of the Accounts table is automatically updated by the program on the basis of the transactions entered in the Budget table.

2. **Annual budget in the Accounts table**
   A very simple and traditional method that involves entering the annual estimates in the Budget column of the Accounts or Categories table.
   Then on the basis of the final balance, the program indicates the variation in the Difference Budget column, Accounts or Categories table.
   See: Simple annual budget.

Below we focus on the method that uses the Budget table.

Instant display of the budget values

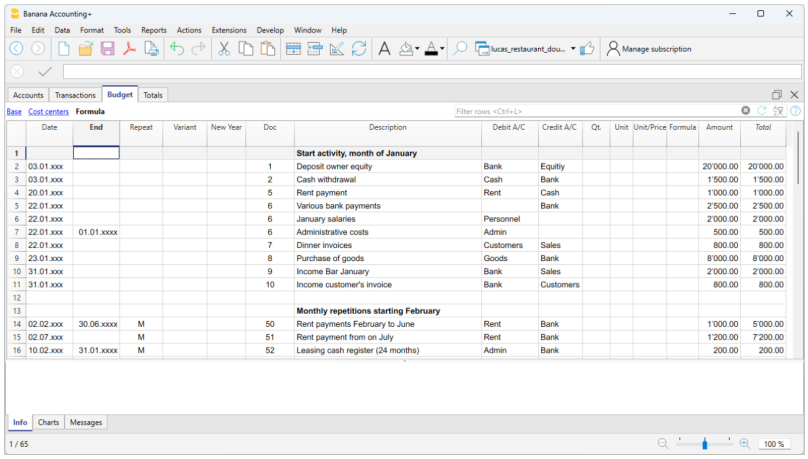
Financial planning, based on the double-entry method, uses the same Chart of Accounts as the accounting.
In the **Accounts** and **Categories** table (Income & Expense accounting) not only the current balances are displayed but also the budget balances.
You can freely set up the structure of the Balance Sheet and Income statement by adding accounts and groups.
You can also use cost and profit centers, segments, as well as accounts for customers and suppliers.



	Section	Group	Account	Description	BClass	Sum In	Opening	Balance	Budget
16									
17	*			PROFIT AND LOSS STATEMENT					
18	4			INCOME					
19			Sales	Income from sales	4	4		-3'005.00	-134'400.00
20			Interest Incomes	Interest income	4	4			-120.00
21		4		TOTAL INCOME		02		-3'005.00	-134'520.00
22									
23	3			EXPENSES					
24			Personnel	Personnel expenses	3	3		2'000.00	58'000.00
25			Goods	Cost of goods	3	3		8'000.00	30'200.00
26			Rent	Rental and related expenses	3	3		1'000.00	13'200.00
27			Admin	Administrative costs	3	3		532.00	6'600.00
28			Interest expenses	Interest expense	3	3			2'400.00
29			Depreciation	Depreciation	3	3			12'000.00
30		3		TOTAL EXPENSES		02		11'532.00	122'400.00
31									
32		02		Profit(-) Loss(+) from Profit and Loss Statement		PL		8'527.00	-12'120.00
33									
34		00		Difference should be zero (void)					

The Budget table

The planning is prepared by inserting transactions in the Budget table. This is like entering accounting records, but they concern the future.
The rent and other recurring transactions are indicated only once, setting the repeat option and any end date.
The sum for the year is indicated in the **Total** column.
You may add as many lines as you need, for the current year or for the following ones, carry out changes and modifications at any time.



	Date	End	Repeat	Variant	New Year	Doc	Description	Debit A/C	Credit A/C	Qt.	Unit	Unit/Price	Formula	Amount	Total
1							**Start activity, month of January**								
2	03.01.xxx					1	Deposit owner equity	Bank	Equity					20'000.00	20'000.00
3	03.01.xxx					2	Cash withdrawal	Cash	Bank					1'500.00	1'500.00
4	20.01.xxx					5	Rent payment	Rent	Cash					1'000.00	1'000.00
5	22.01.xxx					6	Various bank payments		Bank					2'500.00	2'500.00
6	22.01.xxx					6	January salaries	Personnel						2'000.00	2'000.00
7	22.01.xxx	01.01.xxxx				6	Administrative costs	Admin						500.00	500.00
8	22.01.xxx					7	Dinner invoices	Customers	Sales					800.00	800.00
9	23.01.xxx					8	Purchase of goods	Goods	Bank					8'000.00	8'000.00
10	31.01.xxx					9	Income Bar January	Bank	Sales					2'000.00	2'000.00
11	31.01.xxx					10	Income customer's invoice	Bank	Customers					800.00	800.00
12															
13							**Monthly repetitions starting February**								
14	02.02.xxx	30.06.xxxx	M			50	Rent payments February to June	Rent	Bank					1'000.00	5'000.00
15	02.07.xxx		M			51	Rent payment from on July	Rent	Bank					1'200.00	7'200.00
16	10.02.xxx	31.01.xxxx	M			52	Leasing cash register (24 months)	Admin	Bank					200.00	200.00

A clear and comprehensive vision of the future

Banana Accounting provides you with all the necessary reports to have a comprehensive view of your financial future, the same that are used for your accounting, all integrated and balanced, without differences, just like for accounting. All is automatic, you don't need to waste time setting up tables in Excel, inserting and checking formulas, setting up rows and columns.

- **Liquidity plan.**
  You can see how liquidity will evolve in the chosen planning period, know in advance if you will have the means to cope with the different commitments.
- **Forecast Income statement.**
  You can see what the revenues and costs and the expected result will be, select a summary view with the totals per group or even detailed with the values of the individual elements. The layout of the Income statement can be freely set and changed according to requirements. The program will do the totals automatically, without you having to enter formulas.
- **Forecast budget.**
  For each account and group of Assets and Liabilities you will see the evolution over time.
- **Investment plan.**
  For each account or group of Assets you can see the evolution over time in detail.
- **Detailed account cards.**
  You can analyze each item in detail, thanks to the account card, examine how the evolution of the bank account or liquidity is.
- **Graphs with evolution over time.**
  You can instantly see the future evolution of each item. With a single glance, you can check how sales will evolve or understand if there will be a liquidity crisis.
- **Cost and profit centers and segments.**
  You can also use cost centers, profit centers and segments when forecasting.
  You can get detailed forecasts for individual projects, customers or geographical areas.
- **Projections over several years.**
  You can have the Balance Sheet and Income statement for one, two, five or even ten years.
  The program automatically projects the data of the year for subsequent periods.
- **View data by month, quarter, year or multiple years.**
  You can have the Balance Sheet and the Income Statement for a month, quarter, semester, year or more years.
  You can thus analyze in detail the period that interests you.
- **Compare the budget with the actual figures.**
  Using the same Chart of Accounts, the comparison between the forecast and the actual is immediate. You can easily identify deviations from the estimate.

- **Save the report settings (customizations).**
  Create reports and save the customizations to be recalled when you wish.

For each report you can select the layout that interests you. The program automatically adapts the prints without you having to set up rows, columns and formulas. You can analyze the data from different points of view, moving from one visualization type to another.

- **View for a period.**
  The program presents you with reports for the year, but you can also request to have the forecast only for a quarter. You can easily switch between annual and multi-year planning.
- **Evolution over time.**
  The program is able to present all the reports with a breakdown by period. You can thus see the evolution over time of liquidity, Balance Sheet, sales, costs and operating result. You can easily switch between views without having to reset formulas or tables.
- **Fully customized reports.**
  You can select and change the view as you require. You can present your plans professionally and make a good impression on those who support you.
- **Save report setup.**
  You can create and save print settings and recall them when needed.

Simple use

Everything is already set up, you have to enter the forecast movements with simple transactions. This approach is particularly suitable for accountants, who are instantly are able to prepare precise and complete forecasts. Thanks to the Income and Expense accounting, even people without particular accounting skills can do it.

- Entry as for accounting records.
  For each future financial event, a transaction with date, description and the accounts that are concerned is inserted.
  It is the program that totals the amounts by item and period, just like in accounting.
- Indication of income and expenses in detail.
  The different items of expenditure can be indicated in detail and at the exact moment in which they will occur. For personnel expenses, the salaries of individual employees can be indicated.
- Easier changes and updates.
  Adapting, adding or removing revenues or expenses is simple, because you just change the specific detail. If in the following year the rent increases, just change this item. If there is a new expense, a new line is added. The program will automatically update the budget.

Fast thanks to repetitions

Repeating operations are entered only once. The forecast movement indicates the frequency with which the operation will repeat itself and the program takes it into account for the future.
In a planning, there are many operations that repeat themselves. Comprehensive planning can be set up in no time. The repetition function is particularly effective when you have to adapt the budget, change a single amount and in an instant everything is updated.

Automation of calculations

The program automatically performs simple or complex calculations.

- Calculation based on quantities and prices.
  Sales quantities can be memorized to have a more concrete vision of the budget. The program automatically calculates the amount of the movement and updates the accounting.

- Calculation formula (Javascript).
  The possibility to enter formulas is available in Banana Accounting Plus only with the Advanced plan. Update now!
  Banana Accounting Plus provides an extremely powerful formula system, specially designed for financial planning. You have access to the budget data, so you can create movements that depend on previous events. You can calculate the depreciation based on the value of the investments made or calculate the interest on the loan based on actual use. The program after each modification will recalculate the exact values.
  Formulas are expressions of the Javascript language, simple or complex schedules can be created, fully automated.
    - You can assign values to variables and recall them on subsequent lines.
    - Javascript expressions have access to the Banana API.
    - You can also program your own Javascript functions and call them up.

Automatic projections over several years

You can set the budget for one year and let the program create projections for the following years. All reports such as liquidity plan, income statement and forecast balance sheet will also be available for subsequent years.

This way, a medium and long-term view of the financial situation are made available. The projection can be completely controlled for the following years as well. The operating logic is simple, for the operations of the year that will repeat themselves in the consecutive years, an annual repetition code is inserted. This way the program is able to project the planning data for the period in question. Schedules for two, five or even more years can easily be made.

Customer portfolio analysis and supplier control

When entering forecast movements, customer codes can be indicated. In this way, you can build realistic planning starting from your customer portfolio and understand if the costs will be covered and which customers will be more profitable.
Obviously, the same analyzes can be done for suppliers.

Planning of projects or sectors

You can also create financial plans with reports by projects, activities or by business sectors. It is sufficient to indicate in the movements that an expense or income is relevant to a project or department and the program is able to automatically prepare specific reports.

Easy adaptation

You can adapt the structure of the Chart of accounts and the layout of the Balance Sheet and Income statement; add accounts, categories and and groups, and reports change automatically, without having to set up formulas to calculate row or column totals.

Comparison between the estimate and actual data

Accounting and budget use the same calculation and report preparation engine. In the transactions table, enter the values referring to the past and in the estimate, those of the future. The Chart of Accounts and the arrangement of the balance are always the same and comparisons and indications about any changes compared to the budget are automatically displayed.

Automatic data transfer to a new year

The budgets set up with Banana Accounting are easy to update and modify. Just change the relative movements and the program automatically recalculates the formulas and updates the budget.

When you create a new year, the program reports the budget data, changing the dates. It is then a question of modifying the elements that will change compared to the previous year. This provides detailed and perfect planning for the following year.

Corporate financial simulation

Integrated planning in accounting is very powerful and opens a new era in business planning, as it offers the possibility to simulate the series of future events with great precision and in detail. Forecasts can be analyzed in detail with the same tools used for accounting analyzes; check what is the break-even point and analyze the situation of customers or projects.

Learning accounting with planning

By preparing the budget with transactions similar to accounting, one practices and learns the accounting technique. Accounting training courses can be made much more interesting and effective, because students can be offered the task of creating their own company and ensure to make it become solid and profitable. Students will not only have to practice entering transactions, but they will have to keep an eye on the activity and get used to reading the Balance Sheet and the Income statement.

Starting a financial forecast

You can easily prepare financial forecasts including liquidity plans, balance sheet and income statements.
The procedure is the same as for creating the accounting.

▶ Video: Financial Planning | Double-entry

1. Create the accounting/forecast file

With the File → New command , create a financial forecast file, using the accounting type and the accounting template that best suits your needs.

You can also start by using one of the templates already prepared for learning, which also contain examples of budget transactions.

- Financial planning for the family (with the Cash Manager)
  To plan your family's expenses and income.
- Financial planning for the opening of a restaurant (Income and Expenses Accounting)
  This template uses alphabetical account numbers, which make comprehension more immediate.
  With income and expenses; even without accounting knowledge, you can create a professional planning, including the liquidity plan, asset forecasts, costs and income.
- Financial planning for the opening of a restaurant (Double-entry Accounting)
  For complete financial forecasts, with the double-entry bookkeeping system, intended for those who are familiar with the double-entry bookkeeping method.
  This model uses alphabetical account numbers, which make it easier to understand.

There are also sample files for more advanced functionalities:

- Double-entry accounting, using the quantity and formula columns
  The different possibilities of using the formula column are listed. With examples and explanations.
- Multi-currency accounting with examples of budget transactions with formulas
  To use multi-currency specific formulas.
- With examples of transactions on more complex themes.

Once created you can save the file under a new name, preferably composed of the company name and the year "company-2020.ac2".

2. Customize the file

Once you have created the file, adapt it to your specific needs:

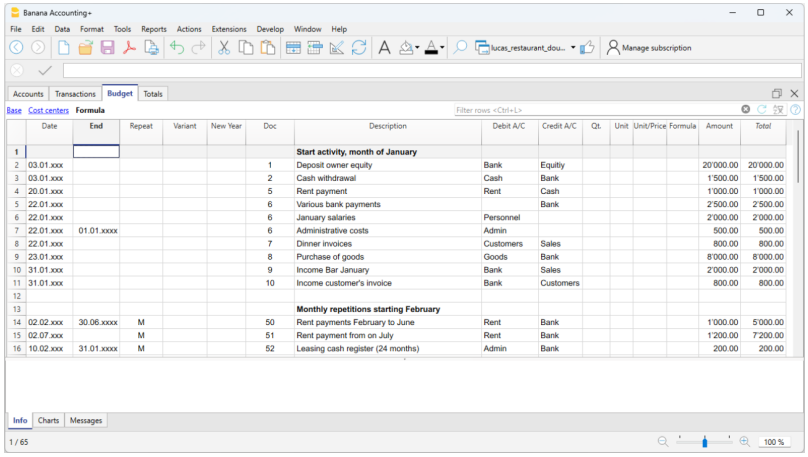
1. Set the File properties.
   1. The company name.
   2. The Accounting period.
      Normally it is the one corresponding to the calendar year. However, you can indicate another one as needed. See Period for the forecast.
2. Customize the Chart of Accounts.

You can change the description, add or delete accounts or groups.
If necessary, you can adapt the Chart of Accounts at any time later.

3. If it's an activity already in progress, enter the Opening Balances.

3. Enter financial budgeting movements

In the Budget Table you can now enter the financial forecast movements.



	Date	End	Repeat	Variant	New Year	Doc	Description	Debit A/C	Credit A/C	Qt.	Unit	Unit/Price	Formula	Amount	Total
1							**Start activity, month of January**								
2	03.01.xxx					1	Deposit owner equity	Bank	Equity					20'000.00	20'000.00
3	03.01.xxx					2	Cash withdrawal	Cash	Bank					1'500.00	1'500.00
4	20.01.xxx					5	Rent payment	Rent	Cash					1'000.00	1'000.00
5	22.01.xxx					6	Various bank payments		Bank					2'500.00	2'500.00
6	22.01.xxx					6	January salaries	Personnel						2'000.00	2'000.00
7	22.01.xxx	01.01.xxxx				6	Administrative costs	Admin						500.00	500.00
8	22.01.xxx					7	Dinner invoices	Customers	Sales					800.00	800.00
9	23.01.xxx					8	Purchase of goods	Goods	Bank					8'000.00	8'000.00
10	31.01.xxx					9	Income Bar January	Bank	Sales					2'000.00	2'000.00
11	31.01.xxx					10	Income customer's invoice	Bank	Customers					800.00	800.00
12															
13							**Monthly repetitions starting February**								
14	02.02.xxx	30.06.xxxx	M			50	Rent payments February to June	Rent	Bank					1'000.00	5'000.00
15	02.07.xxx		M			51	Rent payment from on July	Rent	Bank					1'200.00	7'200.00
16	10.02.xxx	31.01.xxxx	M			52	Leasing cash register (24 months)	Admin	Bank					200.00	200.00

4. View the forecasts

The forecast data are visible:

- In the Charts window.
- In the Accounts table, in the Budget column.
- In the Reports, in the Budget column.
- In the Account card, Budget values.

Adapt the forecast

You can change, add or delete transactions at any time. The forecast will be immediately recalculated.

Add forecasting to an existing accounting file

The following explains how to add financial planning to an existing accounting.

Adding the Budget table to an existing accounting

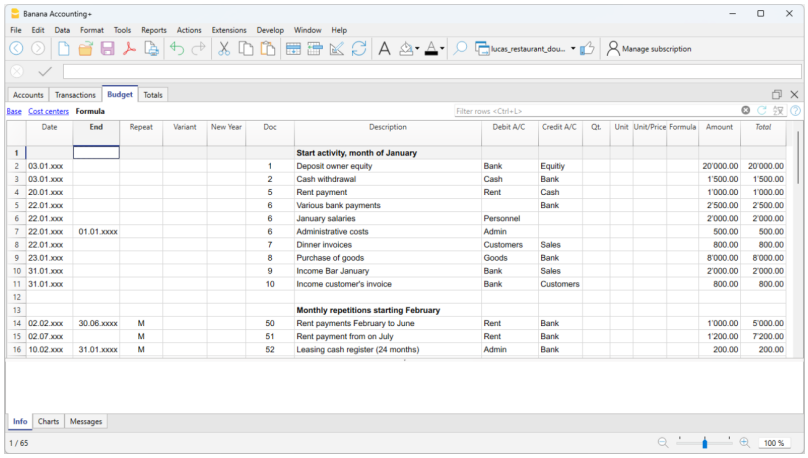
The first step will be to Add the Budget table to your accounting file. At this point you will have the budget table available, where you can enter the financial forecast transactions.

Entering budget transactions

Having thus the accounts and the chart of accounts already set up, you can immediately start to enter the transactions in the budget table, also refer to Transaction examples.

Just follow the instructions and templates indicated in:

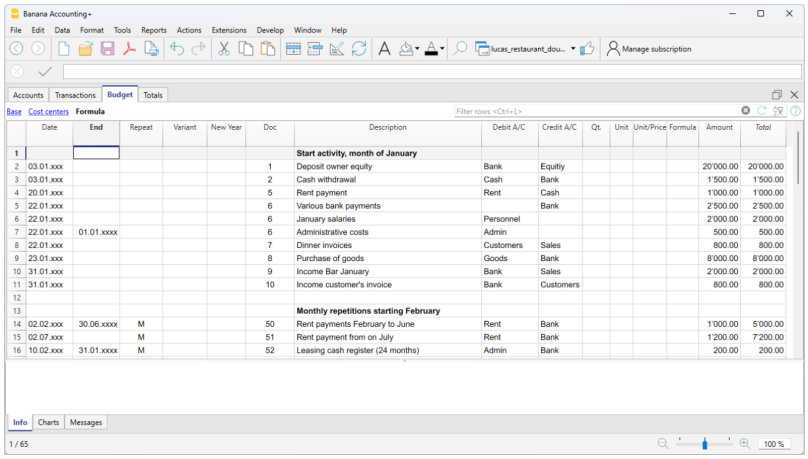
- Start a new financial forecast.



Budget table

Financial planning transactions are entered in the **Budget table**. It's setup is similar to the Transactions table of the accounting type you are using, but has specific columns that speed up entering the budget data.

You can also modify the data as you wish, to display reliable forecasts that are always perfectly updated.



Easy and comprehensive forecasts

- You can enter all the operations in detail.
- You have comprehensive forecasts because they are based on the double-entry method:
  - Details on the Origin- and the Destination account.
- Based on the transactions entered, the program calculates and displays the forecasts.
- Indicate when an operation will be performed, and if and until when it will repeated.
  - You can enter forecasts for the current or future years.
- Indicate the account of origin and destination.
- Indicate the expected amount.
  - Or use the Quantity and Prices columns.
  - Or use the calculation formulas.
- You can complete the registration with:
  - Customer account
  - Accounts Payable.
  - VAT code
  - Cost / Profit Center
  - Segments.
  - Add more columns for additional information.
- You can enter the transactions in the order you want, so as to form groups.
- You can enter additional information to facilitate the transfer of data to the new year.

Adding and removing the Budget table

Adding the Budget table

Financial planning is done by adding the Budget table.

If your accounting file doesn't have the **Budget** table yet, proceed as follows:

- Tools menu → Add new functionalities command → Add Budget table
  Warning: this operation cannot be undone (with the **Cancel** buttton). If you want to return to the preceding situation, keep a copy of the pre-existing file, or use the **Remove Budget table** function.

Thereafter, the program will:

- Add the **Budget** table, carrying forward the budget values indicated in the **Accounts** table.
- Lock the **Budget** column in the **Accounts** table.
  The values of this column will be calculated according to the budget transactions, using the period defined in the File and Accounting properties, basic data of the accounting.

Remove the Budget table

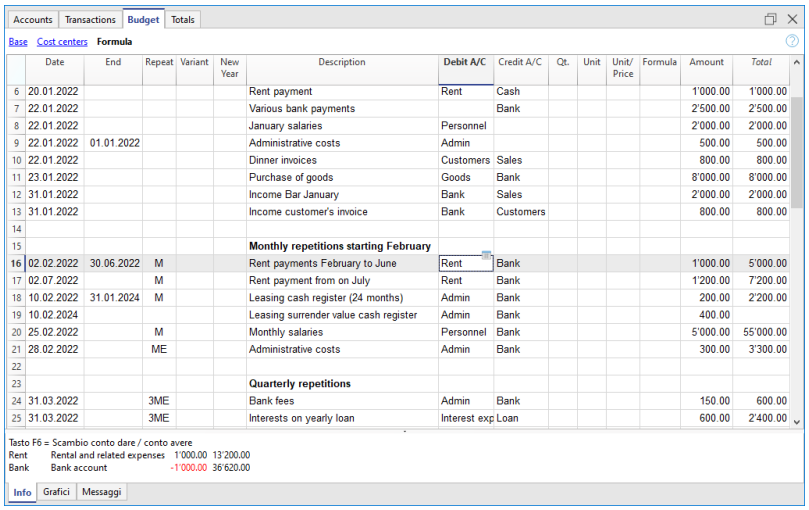
From the Tools Menu → Add new functionalities, you can also remove the **Budget table**.

Warning: This operation can not be undone. Once the command is executed all budgeted movements will be erased.
If you have the possibility to return to previous version, make sure to save a copy before executing.

Once the **Budget table** is removed, the **Budget column** will again be available for modifications in the **Accounts** table.

Budget table columns

The **Budget** table columns are very similar to the Transactions table columns. To facilitate understanding, letters have been used for account designation in the following example. If you have accounts with numeric accounts, you will obviously use your own account numbers.



Accounts | Transactions | Budget | Totals

Base | Cost centers | Formula

	Date	End	Repeat	Variant	New Year	Description	Debit A/C	Credit A/C	Qt.	Unit	Unit/ Price	Formula	Amount	Total
6	20.01.2022					Rent payment	Rent	Cash					1'000.00	1'000.00
7	22.01.2022					Various bank payments		Bank					2'500.00	2'500.00
8	22.01.2022					January salaries	Personnel						2'000.00	2'000.00
9	22.01.2022	01.01.2022				Administrative costs	Admin						500.00	500.00
10	22.01.2022					Dinner invoices	Customers	Sales					800.00	800.00
11	23.01.2022					Purchase of goods	Goods	Bank					8'000.00	8'000.00
12	31.01.2022					Income Bar January	Bank	Sales					2'000.00	2'000.00
13	31.01.2022					Income customer's invoice	Bank	Customers					800.00	800.00
14														
15						**Monthly repetitions starting February**									
16	02.02.2022	30.06.2022	M			Rent payments February to June	Rent	Bank					1'000.00	5'000.00
17	02.07.2022		M			Rent payment from on July	Rent	Bank					1'200.00	7'200.00
18	10.02.2022	31.01.2024	M			Leasing cash register (24 months)	Admin	Bank					200.00	2'200.00
19	10.02.2024					Leasing surrender value cash register	Admin	Bank					400.00	
20	25.02.2022		M			Monthly salaries	Personnel	Bank					5'000.00	55'000.00
21	28.02.2022		ME			Administrative costs	Admin	Bank					300.00	3'300.00
22														
23						**Quarterly repetitions**									
24	31.03.2022		3ME			Bank fees	Admin	Bank					150.00	600.00
25	31.03.2022		3ME			Interests on yearly loan	Interest exp	Loan					600.00	2'400.00

Tasto F6 = Scambio conto dare / conto avere

Rent	Rental and related expenses	1'000.00	13'200.00
Bank	Bank account	-1'000.00	36'620.00

Info | Grafici | Messaggi

Below you will find explanations for each budget column:

- **Data**
  The future date when you expect the operation to take place:
  If an exact date is not available, for example a monthly sales budget, enter the end of the month date.
- **Repeat**
  A repetition code is entered. for further information on use, also see Dates and Repetitions.
  When the forecast is calculated, the program internally creates copies of the rows with the date set successively and based on the indicated repetition code.
  - **Blank,** no repetition takes place**.**
  - The initial row keeps the date indicated.
  - The date of the copy lines is progressively increased as defined by the repeat code.
  - If the repetition is monthly or yearly in the created lines:
    - It is generally used on the same day as the column being used.
    - If the day is greater than the number of cycles in the month, the last day of the month is used.
    - If the end of month indication "ME" or "YE" is indicated, the last day of the month will be used.
  - Basic codes for repetition:
    - "**D**" for a daily repetition (Day)
    - "**W**" for a weekly repetition (Week)
    - "**M**" for a monthly repetition (Month)
    - "**Y**" for a yearly repetition (Year)
  - Multiples
    If the code is preceded by a number, the repetition occurs with the multiplied frequency.
    - **"2M"** for bimonthly
    - **"3M"** for quarterly
    - **"6M"** for six months
  - Repetition with a later date at the end of the period.

The "M" and Y "codes with the" E "at the end move the repetition date to the end of the month.

- **"ME**" monthly repetition, but with a date at the end of the month.
  If you enter the date 1.1.2022 the next date will be 28.2.2022 and the one after 31.3.2022
  If the date is 28.2.2022, the next date will be 31.3.2022.
- "**3ME**" for quarterly end of month
  If you start on 30.6.2022, the next date will be 31.12.2022.
- **"6ME**" for half-yearly end of the month
- **"YE**" each year, but at the end of the month.
  If the date is 28.2.2022 the next date will be 28.2.2023.
- **"5YE**" every five years, but at the end of the month.
  If the date is 28.2.2022 the next date will be 28.2.2027.

- **End** (End date)
  - Generally to be left blank.
  - Enter the date after which there must be no repetition.
    For a lease, the date on which the lease ends will be indicated as the final date.
- **Variant**
  To indicate a possible variant relating to the budget, in combination with the extensions.
- **Management of a New Year**
  Indicate how the transfer should take place when a new year is created.
  - No value - the date is incremented by one year.
  - "1" The date remains the same.
  - "2" The transaction is not transferred to the new year.
- **Description**
  A descriptive text for the operation that appears in the account tab.
  You can use calculation formulas by entering the value between ${} (see Javascript template literals).
  When the account card is prepared the formula is resolved and the result is replaced.
  For example the text "**Amount ${10+20} year**" will be "**Amount 30 year**".
  You can use all the formulas, but to avoid confusion, it is recommended to avoid entering value assignments in the Description column.
- **Debit and Credit Account, CC1, CC2, CC3**
  As in the Transactions table, the accounts in which the transactions are to be registered are indicated.
  Segments and cost centers can also be used. This way, a budget may also be prepared for segments or cost centers.
- **Quantity**
  The quantity which, multiplied by the unit price, returns the total amount (see Quantity and Price columns)
- **Unit**
  A description referring to the quantity, for example: m2, ton, pcs.
- **Price/Unit**
  The unit price which, multiplied by the quantity, returns the total amount
  - In the income and expense accounting, enter a negative value to have the amount entered in the Expenses column.
- **Formula** (in base currency)
  Allows you to enter calculation formulas, in Javascript, plus the programming functions of the Banana Accounting Extensions.
  If there is a formula (or any text), the value in the Amount column is set based on the result of the formula.

See the next points for how to use it:
    - In double-entry accounting, the result of the formula must always be a positive number.
    - In the income and expense accounting, if the result is positive, it will be considered as an revenue, if negative as a cost.
- **FormulaBegin**
  The text that you insert in this column is inserted before the text used in the Formula and then used for calculation.
  The main use of the FormulaBegin to insert a variable setting like "A=", in the Formula you then only insert the value, so that it easier to modify.
- **Amount** (in base currency)
  The amount that is used for the forecast.
  In the event in the row includes a repetition, the amount of the first transaction is indicated. The amounts of subsequent repetitions are visible in the account card.
  The amount is automatically calculated in the following cases:
    - If you entered a value in the **Quantity** or **Unit price** columns, the amount is calculated based on the contents of these two columns.
        - In double-entry accounting, the result is converted into a positive value.
        - In the income and expense accounting, if the result is positive, it will be considered as an revenue, if negative as a cost.
    - If a formula has been entered, the amount will be the result of the formula.
      The formula also has priority over quantity and price.
- **Total**
  This is the total of the repeated row amounts that fall within the Accounting and Forecasting Period set in the file properties.
  If there is no date or if the start or end date are outside of the accounting period, this column will remain empty.

Columns in income and expense accounting

For the Cash Manager and the Income and Expense Accounting, the amounts are indicated are follows:

- Income and Expense Columns
  The budget amounts are entered in the income and expense columns.
- Use of Quantity, Price and Formula columns
  When the program automatically calculates the amount based on the Quantity, Price or Formula columns, the result will be entered in the Revenue column if it is positive, and in the Expense column if it is negative.
  In the Quantity and Price columns you can indicate a positive or negative value.

Columns in multi-currency accounting

- **Amount in account currency**
  Is the amount in the currency of the transaction account (see multi-currency transactions).
  This amount is used to calculate the basic currency value at the indicated exchange rate.
  If there is a formula, the value is the result of the formula calculation .
  If the row includes a repetition, the amount of the first transaction is indicated.
- **Account currency amount formula**
  A calculation formula can be entered.
  If the line includes a repetition, the amount of the first transaction is indicated. The amounts of subsequent repetitions are visible in the account card.

- **Exchange rate**
  It is the exchange rate that is applied to convert the amount into the account currency into the base currency.
- **Total amount in the account currency**
  Is the total of the amounts of the repeated lines in the currency of the account, whose date falls within the accounting period defined in the file properties
  If there is no date or if the start or end date is outside the accounting period, this column remains empty.

See also: Tutorial File Budget Formulas For Multi-Currency Financial Planning

Financial Planning based on the double-entry method

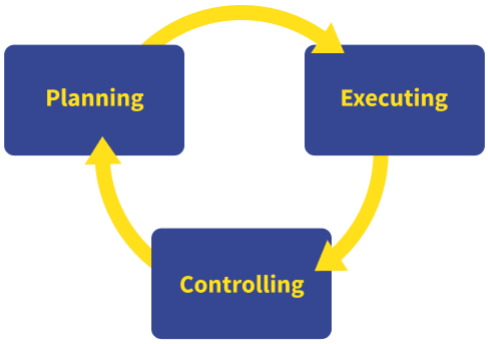
The planning system of Banana Accounting is based on the same double-entry method used for accounting.

It is planned by always indicating an account of origin (credit) and one of destination (debit). This allows for a precise vision of the capital flows and offers the possibility to have a comprehensive vision which includes:

- Budget forecasts, therefore relating to the financial situation, liquidity, assets, third party and own means.
- Income statement forecast: revenues, costs and operating result.

Plan Execute Control

The planning of Banana Accounting is an integral part of the Plan-Execute-Control.
This offers a constant and dynamic control of the financial situation and evolution.



Planning and accounting in a single file

The same file contains both accounting and planning data. You can get started with a file prepared to keep the accounting and then add the schedule later, or you can start with a file to keep the planning and then also manage the accounting.

Common elements

- **Basic accounting data**
  Header, currency, accounting period, address, other parameters.
- **Accounts and Categories table**
  Where to set up the Chart of Accounts with accounts and groups total.
  - **Opening balances (Opening column)**
    They are inserted in the Accounts table and are used as the initial situation for both accounting (current values) and forecasts.
  - **Annual Budget** (Quote column)
    - **With the Budget table**
      The Budget column of the Chart of Accounts will be protected and the program indicates the budget amounts, calculated on the basis of the contents of the Budget

table, referring to the accounting period.
        - **If there is no Budget table**
          You enter the budget data manually.
          When forecasting, the program generates the monthly value, dividing the annual value by the number of months of the accounting period.
- **The other tables**
    - VAT Codes Table
    - Exchange rate table

Accounting data (past and present)

- **The Transactions table**
  Where past (historical) movements are entered.
  The Registration table is always present in the accounting file. If you don't use it, you can hide it
- **Current value (accounting, past and present)**
  This is the balance or movement of the period of an account or group.
  In the reports, you can display the column of the Current value.
  These are the values calculated on the basis of the accounting data, calculated taking into account the
    - Opening balances (Accounts table).
    - The movements of the Transaction table
- **Account card (historical)**
  These are the movements of an account or group prepared on the basis of the initial balances plus Transactions.

The Budget data

They are those used to make forecasts, budgets and schedules.
The term **Budget** is always used in the program for future data.

- **The Budget table**
  Future budgeted transactions are inserted.
  The method is the same as the one used in the Transactions table, there are the same columns, plus other specifications for planning.
  Movements related to the future, included in the Budget table
    - Static values (as in the Transactions table).
    - They use calculation formulas, which the program solves when calculating the forecast.
    - Repetitive movements, which the program uses to automatically generate forecasts.
- **The Budget value (future)**
  The forecasted value. In the reports you can display the column of the Estimate value, calculated taking into account
    - Opening balances (Accounts table)
    - Transactions in the Budget table (if any).
    - If the Budget table does not exist, using the value contained in the Budget column of the Accounts or Categories table.
- **Budget Account card (future)**
  These are the transactions of an account or group prepared on the basis of the opening balances and budget transactions.

The Difference Budget values

Difference between the budget and current values (actual, final).

In the reports, there is a column for comparison, which displays the difference.

Mixed projection values (from a certain date)

The value at a certain future date calculated as follows:

- On the basis of current values and up to the indicated start date .
- Starting from the date indicated on the budget values.

Mixed projection values are only available through scripts and the web server.

Types of accounting

The accounting method chosen for accounting is used to insert budget transactions or movements.

- Income and Expense (Cash Manager and Income and Expense accounting)
- Double-entry (Double-entry and multi-currency accounting).

For budget calculations, the program internally always uses the double-entry based engine. The results and reporting that are obtained are therefore very similar.

Accounting, planning and forecasting period

Accounting or forecasting is always related to a period. The following periods are differentiated:

- **Accounting period**
  Is the one defined in the file properties, with start and end date.
- **Budget period**
  It is the period for which the planning data is entered..
- **Forecast period**
  It is the period used by the program to calculate the forecast. It is indicated when a print is requested.

For more information, see the Forecasting period.

Breakdown by period

With the double-entry method, each operation has its own date in the planning. When printing, the user chooses whether to have a forecast by month, quarter, semester or year, and the program will calculate everything automatically. Contrary to spreadsheets, there is no need, anymore to decide at the beginning whether to make forecasts by month, quarter or year and to divide the amounts manually in the columns.

Automatic projections

Thanks to the possibility of indicating that certain operations are repeated in the future, the program has the necessary elements to automatically prepare forecasts for future years. You can thus know how revenues, costs, liquidity and other assets and liabilities will evolve in the weeks, months, quarters and years to come

Details with all the operations

With the double-entry method, the forecasts are prepared by inserting transactions. The program is able to present the account card with the detailed movements for each account. This view is very useful for investigating elements and represents another advantage of liquidity-oriented planning, which is difficult to achieve with planning prepared with spreadsheets.

The calculation journal

The basis for all accounting and budget processing is the calculation journal. To prepare Financial Statements, Income Statement, Account Cards, VAT Reports, the program creates an internal data structure which is called a calculation journal. Movements are accessible through the API accounting with Journal function.

The logic for creating the calculation journal works as follows:

- It is created starting from the data entered by the user.
- For each financial movement, including also the opening balances, there is a row, where the main elements are:
    - Origin
      Indicates whether the transaction relates to accounting (current) or planning (budget).
    - Operation type
      Opening balance, movement, carry forward, invoice compensation.
    - Date (the relevant date)
    - Description
    - Account
    - Account Type
      Indicates whether it is a normal account or a cost or profit center.
    - Amount (accounting base currency)
      Positive values indicate an increase (debit), negative values indicate a decrease (credit)
    - Amount account currency
    - Other columns
        - All those that are present in the Transactions table.
        - Several others that are used for calculations.

The calculation log is emptied every time recalculation is performed and then the following are added:

- The rows of current transactions (relating to actual accounting).
- The rows of the budget movements.

The rows of current values (actual)

The rows for current values are added to the temporary journal starting from:

- Initial balances contained in the Accounts table
  For each account with a balance, one row is created.
    - Date is the date of the start of accounting.
    - Account is the account.
    - The amount is the opening balance.
- Accounting movements from the transactions table.
  If the movement has multiple accounts, debit account, credit account, VAT account, cost center,

a row is generated for each account with the relative amount in positive or negative.

The rows of the budget values

The rows for the budget values are added to the temporary journal starting from:

- Initial balances contained in the Accounts table
  As with accounting values, a budget line is created for each account with a balance.
- Planning movements (with the Budget table)
  As for accounting, for each movement on the account, rows are created based on the Budget table.
  - Static ones, with all the values set.
  - Repeated movements
    - For the entire projection period defined, based on the repetition code, the program creates duplicates of the budget lines and sets the date.
    - The program generates repeated rows based on the contents of the **Start Date**, **End Date** and **Repetition** columns
    - If the projection period is the calendar year and in January there is the registration of the rent with monthly repetition, the program creates duplicates for the following 11 months.
    - If the registration is on January 31, for the months that do not have 31 days, the day will be the last of the month.
    - If the first registration is on March 28 and the repetition code is indicated as the end of the month, in the following months the day will become the last of the month.
  - As for accounting entries, if there are multiple accounts on the budget row, one row is generated for each account.
- Movements starting from the annual Budget (if there is no Budget table)
  If there is no Budget table, the budget rows are created based on the content of the Budget column of the Accounts and Categories table:
  - The number of months It is calculated how according to the accounting period.
  - One row is created for each month.
  - The amount contained in the Budget column is divided by the number of months.
  - If there is a rounding difference, an additional row is created for the final month.

After creation, the rows are sorted by ascending order.

Amount column calculation

Once the calculation journal has been created, the contents of the amount column of all the budget rows which contain a formula or a quantity or unit price are recalculated.

Resolution of formulas in Javascript:

- **Javascript interpreter creation**
  Every time the calculation journal is created, an instance of a Javascript interpreter, specific for the resolution of the Budget formulas, is also created
- **Javascript interpreter initialization**
  The Javascript interpreter is initialized by running scripts.
  - The default Banana Accounting scripts.
  - The content of the _budget.js file possibly present in the Documents table.
    This way the user can initialize variables or create his own calculation functions.

- **Resolution of formulas**
  - The formulas contained in the rows of the temporary journal are solved one after the other in the progressive sequence of date.
  - The state of the Javascript interpreter is maintained after each operation, therefore the formula can refer to variables defined in a row with a previous date.
  - The formulas contained in the repetition lines are also executed by order of date, so the result varies according to when it is performed.

The calculation sequence is as follows

- The budget rows are processed by order of date (if they have the same date in the order of entry).
- The transaction amount is calculated, with this priority:
  - If there is a formula by solving it
  - If the quantity and the price are present, by multiplying them
  - Otherwise the value contained in the amount column is kept.
- For multi-currency accounting, the currency amount formula is first performed and then the base currency amount formula.
  If there is no formula for amount in base currency, the program reverts to the historical exchange rate and calculates the equivalent value in base currency.
- For VAT accounting, VAT is recalculated based on the transaction amount.
- The previously processed rows are used for the calculations of the following lines:
  - The balance of the accounts, as of the date of the estimate line, includes only the previously processed amounts.
  - If you use a formula for calculating the balance for the whole year in a February transaction, you will only have the balance until February.

Calculation column Total Budget table

The **Total** column is calculated automatically and contains the total amount of the budget for the accounting period indicated in the file properties (start and end date of accounting).

- If it is a single transaction, the Total is equal to the amount.
- If it is a recurring operation, the Total is the sum of the amounts of all repetitions that fall within the accounting period.
- The **Total** column is empty if the date is preceding or goes beyond the accounting period.

Calculation of the current value, forecast and comparison

Once the calculation journal is generated, it is used to calculate the Balance Sheet and all the other processing necessary for accounting.

For the periods defined in the report, the program calculates:

- The current value (based on Transactions).
- The Budget values.

The following values are calculated for current and budget data:

- Balance at the beginning of the period.
- Debit movement
- Credit movement

- Movement (Total)
- Balance at the end of the period (Start + Movements)

The comparisons between Current and Budget are also calculated:

- Absolute Difference (Budget - Current).
- Percentage change

Automatic and manual recalculation

The budget values are automatically recalculated:

- If there is a change in the Budget table.
- If the accounting start or end date is changed.
- If the Accounts table is modified.
- When requesting a report and the Transactions table has been changed.

After each recalculation the program automatically updates:

- The Budget column in the Accounts and Categories table.
- The Total column in the Budget table.

If you modify the VAT table or the _budget.js file or other Javascript files that are used in the calculation of the formulas, you must perform a recalculation manually (Command check and control accounting).

The calculation speed depends on:

- Number of accounts and groups in the **Accounts** and **Categories** table
- Number of rows inserted in the **Budget** table.
- Number of rows with repetition.
- Presence of formulas.
- Schedule period set. The longer the period, the greater the number of repeat lines.

Manual recalculation

If the calculation takes a long time, it may prove difficult to enter data in the Budget table. You can switch to manual recalculation by checking the **Recalculate totals manually** option in the **File menu → Files and accounting Properties → Options tab.**

To have the updated values, you must therefore use the Recalculate Totals command.

Period for the financial forecast

The planning system based on the double-entry method allows you to prepare forecasts indicating when the operation will take place.
Unlike Excel, where you set up a sheet with the columns for the forecast periods (month, quarter or year), with Banana Accounting you simply indicate the expected date for the event. The assignment to a period is generated automatically by the program when it processes the data. You can decide to display forecasts by day, week, month, 2 months, quarter, semester, annual, 2, 5 or 10 years.

- Forecasts can be made for one or more years.
- Based on the data entered, the program calculates the liquidity, Balance Sheet and Income statement projections for the period in question.
- Daily forecasts can be obtained, particularly useful for liquidity, or even by month or year.
  See Prints and financial forecast reports.

Accounting, planning and forecasting period

Accounting or forecasting is always relevant to a period. The following periods are differentiated:

- **Accounting period**
  This is the one defined in the file properties, with start and end date.
  Generally, it will be the same as the calendar year, but it can have any start and end date.
- **Planning period**
  The period for which the planning data is entered.
  - The schedule does not require a planning period to be set.
  - It is generally assumed that it is the same as the accounting period.
  - The planning period may be different from the accounting period. In the Budget table, rows are inserted which take effect beyond the accounting period.
    - Transactions with dates outside the accounting period.
    - Repetitive transactions without an end date or with an end date that is beyond the the accounting period.
- **Forecast period**
  The period used by the program to calculate the forecast.
  - It is indicated when a print is requested.
    - Use the accounting period as default.
    - It can be set freely and in this way forecasts can be obtained for several years and even for several decades.
  - The accounting period is used as the Forecast period for the calculation of the content of the Total column in the Budget table and of the Budget column of the Accounts and Categories tables.
    - These values therefore refer to the accounting period defined in the file properties.
    - If you change the accounting start and end date, the forecasts are recalculated.

Forecast with monthly logic

Forecast movements are entered in the Budget table indicating the date on which these are expected to occur. For the purpose of liquidity forecasting, it is important to indicate dates for revenues and costs as precisely as possible.

For all other income and expenses that occur on a day of the month or rather at the beginning or the end, such as rent, wages, bank charges and other expenses or income, it is important to indicate by selecting the day close to the actual day of payment.

For other revenues and expenses, approximations will be made. For example - except in special cases - for restaurant revenues, which come in daily, it is not adequate to make day-to-day forecasts. In this case it is sufficient to indicate the overall sales that are expected to occur in the month. We recommend to indicate day 15, the middle of the month.

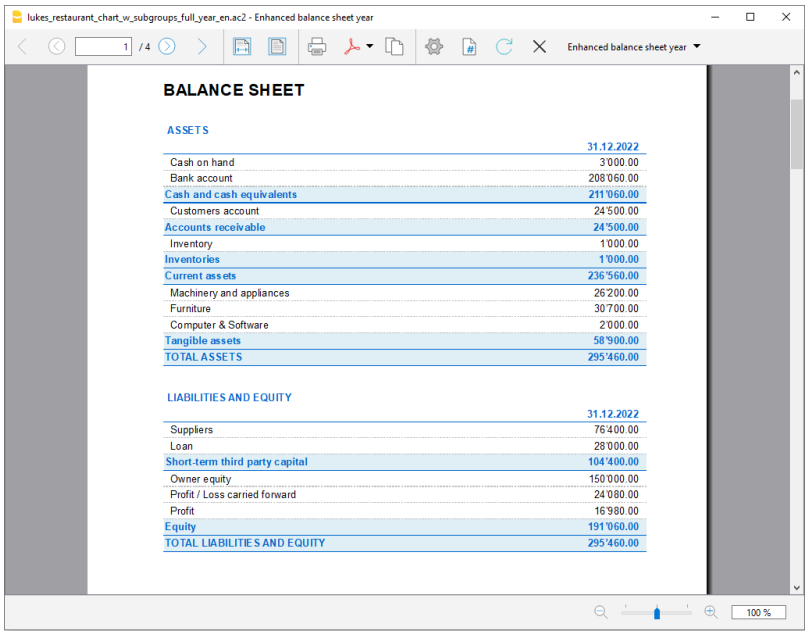
Forecast for the current year

Movements with or without repetition are inserted in the Budget table.

The calculation of the forecast is generally generated, taking into account the movements that fall within the current accounting period, as defined in the file properties.

- The total amount for the current period is indicated in the Total column of the Budget table.
- The estimate balance for the current period is indicated in the Budget column of the Accounts and Categories table.
- In the various printouts, if it is indicated as the All period, there are forecasts for the current period.

If the file is also used to keep the accounting, the accounting period must obviously be the one referring to the accounting. Even when the file is used for forecasts only, it is better to set the accounting period referring to only one year. In fact, if a period of two years is entered in the base data, the values of the forecasts, in the Total and Accounts column, will be for the two years. This can lead to confusing values.



Forecasts over several years

If you insert the forecast movements with a repetition code, the program is able to prepare forecasts that extend beyond the defined period.

To obtain forecasts over several years, the movements are entered in the Budget table.

- **Opening balances**
  - These are inserted in the Accounts table.
- **Forecast movements prior to the accounting period.**
  - For special cases, it is also possible to insert transactions with dates prior to the accounting period.
  - Attention must be paid, because these operations will change the balances at the time of opening.
  - For these transactions, the Total column will be empty because it is outside the accounting period.
- **Forecast movements for the accounting period.**
  - Movements are indicated with the date falling within the accounting period.
  - If there are operations that will also repeat in the following years, the annual repetition code must be set to "Y".
  - If the repetition of the operation occurs during several years, indicate the number of years before the Y, i.e. for every 2 years indicate "2Y", 5 years "5Y", 10 years "10Y".
  - If the repetition does not extend beyond a set date (for example the payment of a lease), the end date must be indicated.
- **Forecast movements for the following years.**
  - The future date, on which the transaction is expected is indicated.
  - The repeat code and the end date can be indicated.
  - For these transactions, the Total column will remain empty because they are outside the accounting period.

Use of formulas

The formulas allow you to automate amortization and interest calculations. When an investment increases, the income statement is also immediately updated. Formulas are especially useful when making forecasts over multiple years.

You can use the formulas to automatically adjust the amount in the repeat rows .

- The calculation of depreciation can be based on the balance of the fixed assets account.
- Interest can be calculated directly on the bank account movements.
- You can determine a sales progression.
- Purchases can be defined as a percentage.

Print with the forecast period

Thanks to the fact that movements with the repetition code or with the dates of the following years have been inserted in the Budget table, the program is able to calculate forecasts for future years. When the report is printed, indicate the start and end date in the Period section.

Considering that the start date is January 1, 2022:

- If you want a 2-year forecast, indicate the end date as 31 December 2024.
- If you want a 5-year forecast, indicate the end date as 31 December 2027.
- If you want a 20-year forecast, indicate the end date as 31 December 2042.

The possibility of getting a forecast is available for the following printouts:

- Enhanced Balance Sheet with groups.
- Accounting report.

- Account/Category cards.

All accounting reports can contain accounting values, forecast values, or both together. The parameters available are the same for accounting reports and forecasts.

Thanks to these reports, you may generate a

- Provisional Balance Sheet,
- Provisional Income statement,
- Liquidity planning,
- Investment planning,
- Financing planning

and more, for future interest periods.

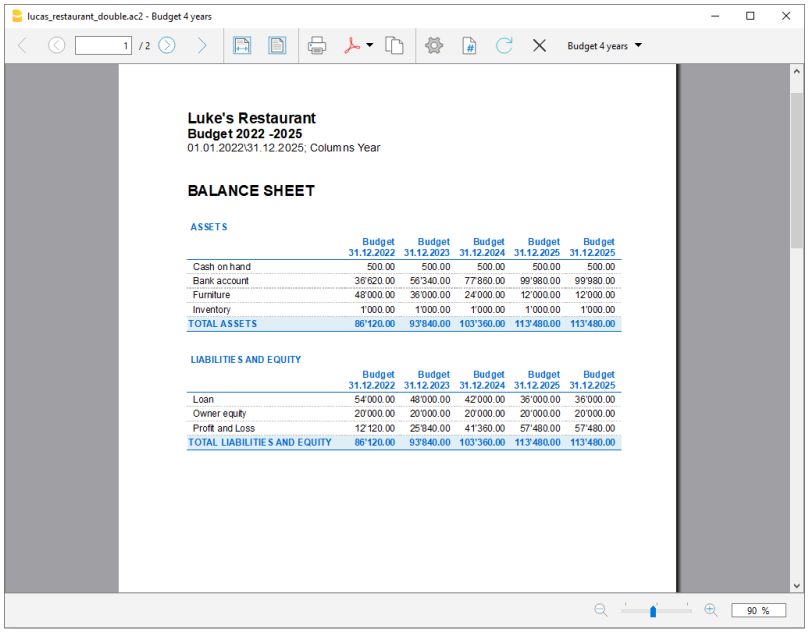
Columns divided by period

In the Subdivision section you can use the program to create columns for the period.

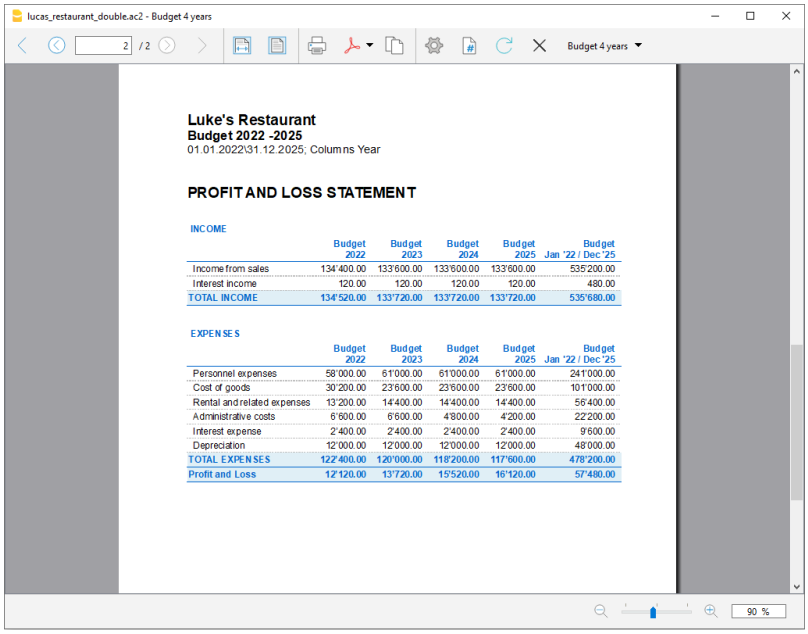
You can thus display the evolution by month, quarter or year.

With Customization you can set up print formats and call them up again later. If you run forecasts over several years, it is will be useful to have pre-set customizations, overall, per year, 5 years or with the comparisons between the final balance and the estimate, which can be called up immediately .

Budget - Four-year forecast



Income statement - Four-year forecast



Luke's Restaurant
Budget 2022 -2025
01.01.2022\31.12.2025; Columns Year

PROFIT AND LOSS STATEMENT

INCOME

	Budget 2022	Budget 2023	Budget 2024	Budget 2025	Budget Jan '22 / Dec '25
Income from sales	134'400.00	133'600.00	133'600.00	133'600.00	535'200.00
Interest income	120.00	120.00	120.00	120.00	480.00
TOTAL INCOME	**134'520.00**	**133'720.00**	**133'720.00**	**133'720.00**	**535'680.00**

EXPENSES

	Budget 2022	Budget 2023	Budget 2024	Budget 2025	Budget Jan '22 / Dec '25
Personnel expenses	58'000.00	61'000.00	61'000.00	61'000.00	241'000.00
Cost of goods	30'200.00	23'600.00	23'600.00	23'600.00	101'000.00
Rental and related expenses	13'200.00	14'400.00	14'400.00	14'400.00	56'400.00
Administrative costs	6'600.00	6'600.00	4'800.00	4'200.00	22'200.00
Interest expense	2'400.00	2'400.00	2'400.00	2'400.00	9'600.00
Depreciation	12'000.00	12'000.00	12'000.00	12'000.00	48'000.00
TOTAL EXPENSES	**122'400.00**	**120'000.00**	**118'200.00**	**117'600.00**	**478'200.00**
Profit and Loss	**12'120.00**	**13'720.00**	**15'520.00**	**16'120.00**	**57'480.00**

Budget transactions

In order to prepare financial forecasts, based on the double-entry method, transactions are entered in the Budget table. Indicate origin and destination accounts for each one. The program has the information necessary to prepare Balance Sheets and Income statements, that will however relate to the future and not the past.

When one is planning with Excel, the Income statement is set up first, then the revenues and costs are listed. Generally, the liquidity and investment plan is prepared only later and on separate sheets. When making forecasts with the double-entry method, we proceed instead as if we were keeping an accounting for the future. All the transactions that are expected to occur will be listed. The program will then automatically prepare the Balance Sheet and Profit and Loss account for the indicated period.

Structuring of budget transactions

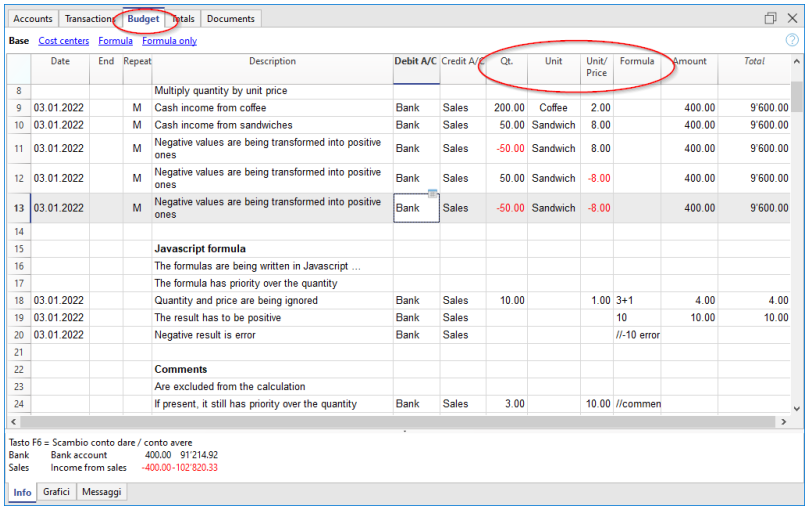
For the preparation of a financial plan, we generally proceed by listing the different elements in the following order:

- Capital injections.
- Third party capital injections.
- Setting up expenses.
- Investments.
  In furniture, equipment.
- Recurring fixed costs.
  Rent, staff, social security charges, energy, subscriptions.
- Recurring revenues.
- Variable revenues
  The turnover which is typically seasonal.
- Variable costs.
  Commissions, costs of the goods sold and others, which are related to the expected volume of revenues.
- Year-end transactions.
  Depreciation, taxes, interest on loans, dividends.

By the time you enter sales and variable costs, you already have the cost and capital structure. It will be possible to know instantly, whether the expected turnover will allow the company to generate sufficient profits and liquidity to guarantee its sustainability over time.

Amount and Formula column

As a rule, to prepare a budget, simply use the **Amount** column.
For more elaborate estimates, there is the possibility of indicating quantities, unit prices, or a formula. The program will automatically calculate the value in the **Amount** column.



Updating forecasts

With the double-entry method, thanks to the possibility of indicating each operation in detail, it becomes easier to update and improve the forecast. Initially, estimates of different costs or investments will be entered. As you get closer to the operational phase and there will be more precise data, just replace the existing ones. Even when the activity has started and exact elements are known, the forecast can be updated easily. Precise and reliable indications on profitability and liquidity are thus available.

Dates and repetitions in financial forecast transactions

The Date column

The value contained in the Date column is the one that will validate the forecast.

- If there is no date, the transaction will be taken into account at the beginning of the planning.
  If you require a forecast indicating a period, the amounts will be taken into account in the balance value at the beginning of the period.
  Due to the fact that it does not fall within the period, no amount will be displayed in the Total column.
- Dates in the accounting period set in the file properties.
  These are the ones commonly used. The total amount will be indicated in the Total column, taking into account repetitive movements, within the accounting period.
- Dates prior to the period.
  You can enter movements that precede the forecast period. However, you must be careful that they do not conflict with the opening balances entered in the account table.
  Due to the fact that it is not within the period, no amount will be displayed in the Total column.
- Dates after the period.
  If you make forecasts over several years, they allow you to indicate transactions for the years to come.
  Due to the fact that it is not within the period, no amount will be displayed in the Total column.

The End date

This is used in combination with repetition, to indicate the last date beyond which there is to be no repeat.

- **Must generally be left empty.**
  If you enter a date when it is not necessary (for example the end of the accounting period) the forecasts for the following years will not include this operation.
- For leasing transactions.
  Indicate the date on which the payment of the last installment will be made as the end date.
- For loan repayment.
  Indicate the last expected payment date.
- For changes in the amount at set deadlines.
  In the case, for instance, that the amount of a recurring transaction is adapted at certain deadlines (salary increase).
  - Create a transaction row with repeat "M" and End date as per the last payment before the increase.
    Create transaction rows with Dates when the increase begins.
  - If the increase follows a precise and regular automation, this can also be programmed with formulas.

Repetitions

For recurring expenses or income, the repetition code is recommended (refer to Documentation on the columns).

- When calculating the forecast, the program creates copies of the operation and progressively increases the date, taking into account the indicated frequency.
- If there is no end date, the program will generate internal copies of the records for the entire period of the forecast indicated at the time of the report when calculating the forecast.
    - If the start date is January, the frequency is monthly
        - If the forecast period is the year, it will generate rows from February, 1 original row and 11 automatic rows, for a total of 12.
        - If the forecast period is 10 years, it will generate rows starting from February, 1 original row and 119 automatic lines (11 the first year + 12 * 9 for the following ones), for a total of 120 lines.
- If you want the program to automatically calculate forecasts for subsequent years.
    - For recurring operations, indicate the relative repetition code.
    - For transactions that occur only once a year (for example depreciation at the end of the year), indicate the repetition code "Y", so that the depreciation is also calculated in the following years.
    - Don't use the repetition only if the operation will not occur in the following year.

Total column of the Budget table

The **Total** column is calculated automatically and represents the sum of the amounts of the current row and the repetition amounts that fall within the accounting period. The Total column is empty if the transactions have an earlier date or extend beyond the accounting period.

Schedule with precise date and monthly logic

Forecast movements are entered in the Budget table indicating the date on which these are expected to occur.

However, it is not always possible to predict all revenues and expenses with a daily precision. When making a forecast it is therefore useful, in some cases, to use approximations, generally reasoning on a monthly basis. In any case, it is useful to always follow a specific logic so that reliable liquidity forecasts can also be obtained in the short term:

- **Punctual operations** (capital payment, investments) are indicated with the date on which they are expected to occur.
  If there is no precise date, it is useful to indicate them on the 15th day of the month in which they are expected to occur.
- **Recurring charges** that have a precise payment date are to be set with the expected payment date and the relative repetition code:
    - Bank charges, interest, amortization are to be indicated at the end of the month, quarter or year that they will take place.
    - Rentals on the due expected date of payment.
    - Salaries and social security charges
        - For the calculation and monthly payment on the day that wages are paid.
        - For thirteenths, bonuses or whatever at the moment they are paid.
        - Payments for advances and adjustments of social security charges on the expected

payment date.
    - Payments and VAT adjustments on the typical payment due day.
- **Revenue Forecasting.**
  The preparation of the forecasts depends on the type of activity.
  If you do not know the exact day, but you will know that it will happen in a certain month, it is recommended to indicate the 15th of the month
    - Punctual revenue.
      They are to be indicated on the date on which it is expected to take place or mid-month.
    - Recurring revenue.
      To be indicated on the date of entry or mid-month.
    - In many cases a monthly forecast is well suited. The revenue can be indicated on the 15th of the month.
        - If the revenues are recurring, the revenue can be entered with the monthly repetition. Using formulas you can predict growth.
        - If there are seasonal differences, it is helpful to have a sales forecast row for each month.
    - Forecast of projects or major works.
      If there is a calendar with receipts, a transaction row is to be indicated for each expected entry. It can be approximated by indicating the 15th of the month.
    - Forecast for customers.
      For a consultant or commercial advisor, who works both with budgets and projects, it can prove very useful to set up a detailed revenue forecast for each client, with the expected payment dates. This forecast will also be very useful to check if the customer has actually paid.
- **Variable costs**.
    - Constant expenses linked to the turnover (a restaurant for example), are indicated with the same date as the turnover. With a formula you can also calculate as a percentage value of the turnover.
    - Costs can also be linked to other elements, such as the number of employees, rented premises or other.

Forecasting with the cash principle

Planning for small business and cash activities (such as shops, restaurants) it is useful to proceed with the cash principle, then indicate the revenues with the date on which they will be collected and the costs when paid.

For important operations, such as the purchase of a machine whose payment is deferred over time, it is however useful to insert forecast movements with precise details:

- Purchase of machinery (asset registration with suppliers) with date of purchase.
- Payment of the machinery, with the date(s) on which payment is expected.

Forecasts with the accrual method

In this case, the insertion of the operations takes into account when the payment will be made.

- **Cash transactions.**
  They are obviously registered normally.
- **Transactions expected to be settled in the near future.**
  For simplicity, the operations that fall within the forecast month or the one immediately

following, it can be useful to use the cash principle.

- **Deferred payments.**
  If the dates are not known with precision, you can use the 15th of the month.
  - Transactions with precise payment terms.
    - One movement indicates the purchase date with the counterpart in the supplier account.
    - One of the other movements indicates payment on the scheduled dates.
- **Deferred collections.**
  - With precise payment terms, as is the case with a project:
    - A movement indicates the billing date and the customer account with the counterpart.
    - One of the other movements indicates payment on the scheduled dates.
  - Late payment.
    This is the case when a part of the revenues is collected in the short term, a percentage is collected later. It can be done like this:
    - Enter the revenue as cash collection.
    - With the same date, a movement is created that moves a part of the collection to the customer account.
    - At a later date, the cash collection is indicated with the client account of the counterpart.
- **Use of variables for deferred collections and payments**(see Example use of variables)
  When the same value must be reused at the time of payment, it can prove very useful to use the formula column and variables.
  - In the billing transaction, the amount is assigned to a variable.
  - In the payment movement, the variable is inserted so that the amount is automatically taken over.
  - Variables can also be used to define the percentage of the amount that will be deferred, for example.

Examples of financial forecast movements

Scheduling transactions are entered like normal entries, with the date, description, amount, debit and credit account.

In addition, the **Repeat** column is used, which allows recurring transactions to be entered on a single line.

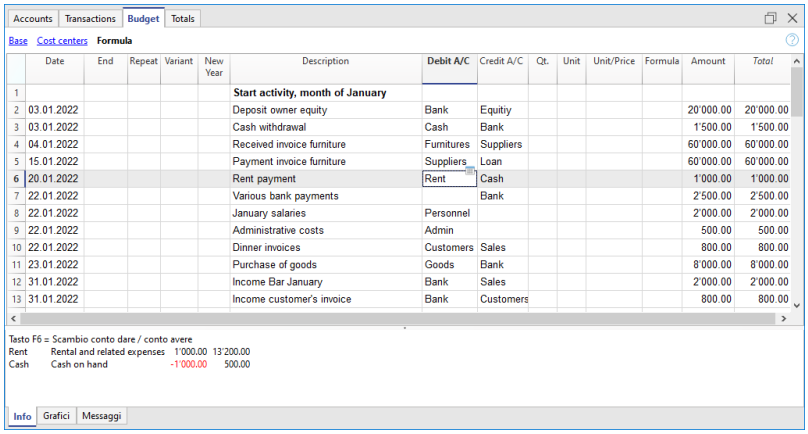
Below are several examples, taken from the template below, to which we refer for further explanation.

- Double-entry accounting tutorial file budgeting and financial plan for a startup.

Start-up forecast registrations

These are forecast entries as those registered in the Transactions table.

The example shown here refers to the start of the activity, so it concerns transactions that are not repeated.



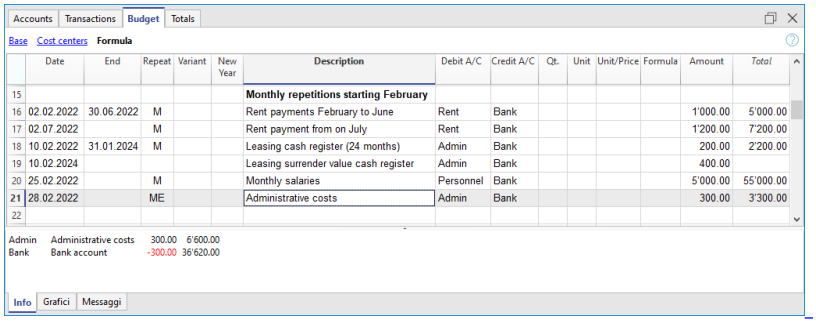
Monthly repetitive entries

Below are examples of entries with monthly repetition, code 'M'. The column Total shows the total amount for the year.

The first two entries refer to the rent, which from February to June is 1'000 monthly, while from July it is 1'200.

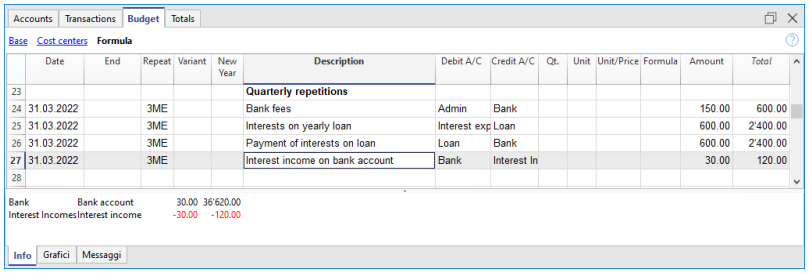
The date 2024, when the lease redemption amount must be paid, is also indicated. In this line, in the column Total, there is no amount, because the movement does not fall within the dates of the accounting period defined in the file properties.

The repetition code "ME" Month End is used for administrative expenses counted by the bank. For subsequent entries the day 28 is not used, but the last day of the month, thus March 31, April 30.



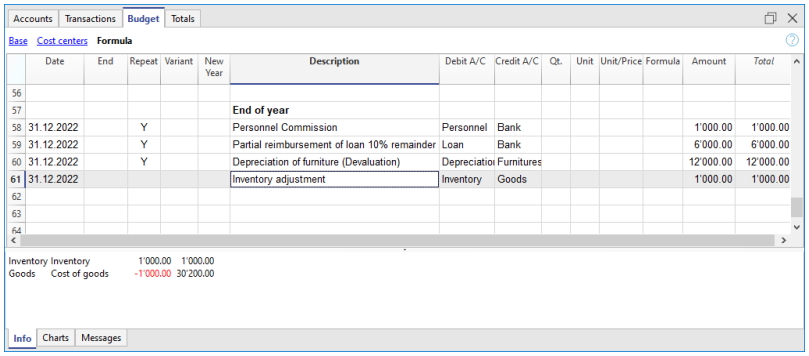
Quarter-end

Here we indicate some typical entries that repeat at the quarter end. We enter the 3ME repetition, which means repeat every 3 months, with end of month date.



End of Year

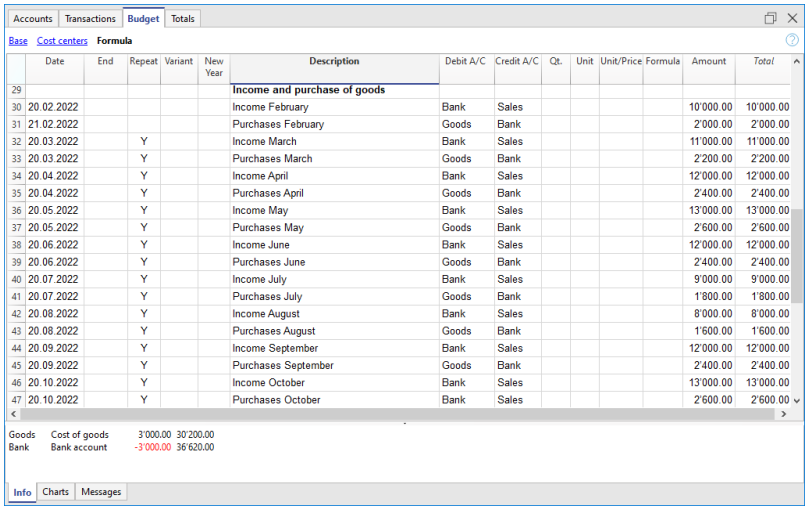
At the end of the year there are operations which are carried out. Use Repeat 'Y' so that these operations are also performed for subsequent years.



Forecast of income and purchase of goods

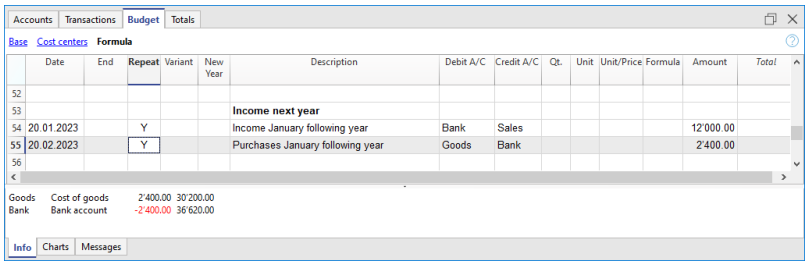
The income forecast is specific to each activity. In this case, the income and purchase forecast is shown month by month, with a specific amount.

Starting in March, the annual 'Y' repetition is indicated, so that these transactions are repeated in subsequent years.



Purchases and next year sales

The months of January and February, in the first year, were not considered significant for the following years, so they did not have a repeat.
For the first two months of the second year, we have to set sales. We also set the annual 'Y' repetition, so that we can repeat the income in the following year.

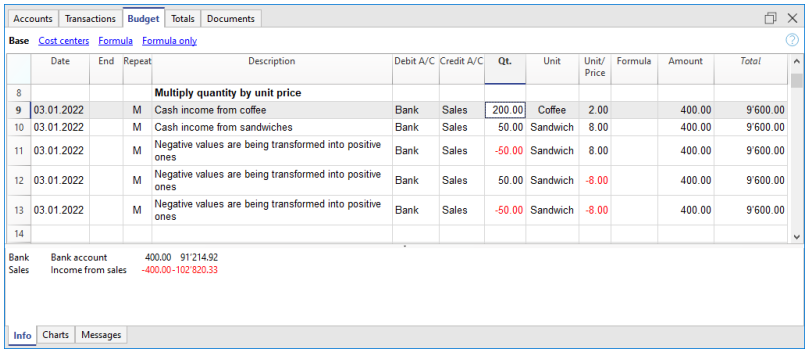


Forecasting with quantity and price

The Quantity, Unit and Unit Price columns of the Budget table allow you to prepare forecasts faster.

The value of the **Amount** column is calculated by the program by multiplying the Quantity by the Unit Price (under the condition that Formula column is empty).

The Quantity, Unit Price columns are set as visible in the **Formula** View.



Advantages of using the Quantity and Prices columns

The quantity and price columns are useful for making predictions based on quantities. For example:

- In the Unit column you can indicate what the price refers to.
- The Quantity column indicates the number of seats served daily.
- The Price column indicates the estimated revenue for each cover.
- The Amount column will be calculated automatically based on the values indicated.

This approach offers several advantages:

- All elements of the planning can be precisely detailed in the Budget.
- We remember the quantities and prices used to make the estimate.
- Changing the schedule is very simple, you can change the element you want only.
- How the profit varies, can be seen with a change in the quantities sold or in the price. Break-even analysis.

Using formulas in the Budget table

The addition of Javascript formulas in the Budget table of Banana Accounting Plus, opens up several possibilities.

> The use of formulas is available in Banana Accounting Plus with the Advanced plan only.
> See all the advantages of the Advanced plan.

Formula column

The Formula column allows you to enter calculation formulas. The estimate amounts can thus be calculated on the basis of other values of the same budgeting (see Examples of formulas).

- Indicate the cost of goods based as a percentage of sales.
- Increase your sales budget based as a percentage of growth.
- At the end of the year, calculate the depreciation based on the value of the investments made.
- Quarterly, calculate interest on the bank account based on actual usage (days / 365).
- Monthly, calculate interest on the bank account based on actual usage (days / 365).

If you enter a value in the Formula column, the Amount column is calculated by the program based on that formula.

Formula Begin Column

In the Formula Begin column you can enter any formula, that is pre-pended to Formula and resolved (see documentation of the table Budget):

It is useful to specify a variable name and the assignment operator, so that you can easily change amounts:

- Instead of writing in the Formula "Price= 100", you can write
- Formula Begin "Price="
- In Formula "100" , so you can easily see the amount and change it

Formulas in Description column

You can also enter formula in the column text, so that the text is completed automatically when you request an account card (see documentation of the table Budget).

The Formula in the Description should be entered within curly brackets preceded by the dollar sign.

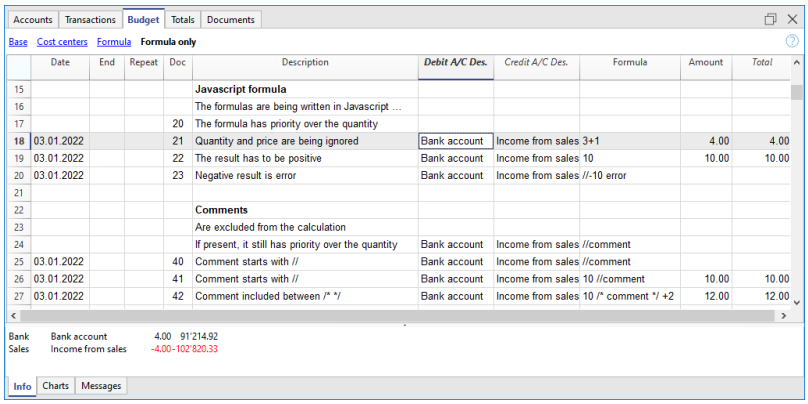
- Assuming that in the formula you have defined the variable Price "Price= 100"
- In the Description text you can use the variable price
  "Sell of goods at price ${Price}" will results in the account card in
  "Sell of goods at price 100"

Within the Description column you can use any Javascript formula, but you should avoid use assignment or other calculations, and use only the Description to for retrieving values.

Example files

For examples of the formulas, refer to the following explanations:

- Template with transactions using the Quantity and Formula columns.
- Template with transactions for Multi-Currency accounting using the Formula column in the base currency.
- Also refer to Examples of using formulas in financial forecasts.



Calculation formulas in Javascript

- The formula must be expressed in the Javascript language (not to be confused with the Java language).
- If there is a formula (or any text), the value in the **Amount** column is set according to the formula result.
- You can use all the functions of the Javascript language, plus the APIs provided by Banana.

Decimal separator

In JavaScript only the point "." is used as a decimal separator
If you use a different separator, the one used for numbers in the local format, the number is likely to be truncated.

Amount = result of the last instruction

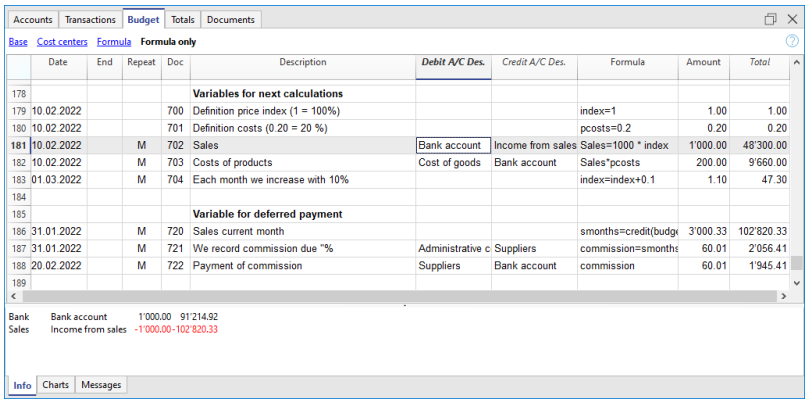
In Javascript the semicolon ";" is used to separate expressions.
If the Javascript formula contains multiple expressions separated by ";" the value of the **Amount** column will be the result of the last executed expression.

- 10*3 //30 will be returned
- If there is a sequence of several operations separated by a semicolon ";", the last operation will be resumed.
  10*3;7; //7 will be returned
- If there is a return, the value is resumed after the return.
  return 10; // 10 will be returned.

Variables

Javascript variables are the most powerful elements of programming, as they allow you to access

the computer memory with a name, save and access those values.
Variables do not exist in Excel formulas, but are similar to the name of the cells, with the difference that the name can be freely assigned.



The variable is created by indicating a name and indicating with the equal sign (=).

You can define and use variables directly within the rows. By entering the variable name in the formula, the saved value is taken over.

The price variable is created here and the value 10 is assigned.

```
var price = 10;
```

or simply

```
price = 10;
```

below we create a total variable to which the price value multiplied by 5 is attributed.

total = price * 5;

The value of the variable can be reassigned.

price = 20;

Objects

Javascipt objects are variables that allow you to save multiple values, each indicated with a property.
The prices object is created below, indicating the curly brackets. To access and save the values, instead use the square brackets or indicate in the name of the property after the name of the object.

```
prices = {}
prices['car'] = 10;
prices.car = 10;
prices['computer'] = 20;
prices.computer = 20;
```

Array

Javascript Arrays are created using square brackets and also to access them.
The first element of the array has index 0.

```
costs = [1,2,3];
costs[0]=3;
result = prices['car'] - costs[0];
```

Repetition and variables

For more information on the calculation sequence, see Planning Logic.

- All rows (including those created for repetitions) are sorted by date. If there are rows with the same date, the order is that of insertion in the table.
- After the sorting, the rows (including the formulas) are recalculated.
- In the formulas, you therefore only have access to the budget data up to that date.
- A variable must be defined in a row that has the date preceding the row where it is used.
- If the budget entry has a repetition the variable will be reassigned each time.
  sum = 10;
- If you want to calculate the grand total instead.
  - In an initial line create the variable with value zero.
    sum = 0;
  - In the line that repeats in the sum also include the previous value.
    sum = sum + 10;
    or use the "+="
    sum += 10

Automatic variables

- **budgetCurrent**
  It is a table that contains the budget rows after the repetitions creation.
  These are used to record values in conjunction with the JRepeatNumber.
- **DEBUG** is a variable that can be "true" or "false".
  If "true", in the messages, all the results of the formulas are being displayed.
- **row**
  Is a Javascript object that refers to the current row.
  - The values of the cells can be retrieved with the value function ("columnNameXml").
    row.value("date") returns to the date of the transaction.
  - row.value ("**JRepeatNumber**") returns the progressive of the repetition.
    The first repetition is 0.
- **_totalPrice**
  This is the value of the Quantity column multiplied by the UnitPrice column.
  Equivalent to the formula "row.value('Quantity')*row.value('UnitPrice')"

Budget Functions

In addition to the budget API defined in the accounting class API, there are specific functions.

budgetGetPeriod(tDate, period)

This function is used in combination with the use of repetition.
When repetitions are indicated, it is advisable to refer to a calculation period and not to a precise date.

- Parameter tDate.

The date to which the calculation of the period refers. Usually the date of the recording line.

- Period parameter.
  Abbreviations
  - For the current
    - "BC" current bi-monthly (2 months)
    - "DC" current day
    - "MC" current month
    - "QC" current trimester
    - "SC" current half-year
    - "YC" current year.
    - "WC" current week
  - For previous
    - "BP" previous bi-monthly
    - "DP" previous day
    - "MP" previous month
    - "QP" previous quarter
    - "SP" previous shalf-year
    - "YP" previous year
    - "WP" previous week
- Returned values.
  An object composed of two dates
  - startDate
  - endDate

```
// example
t = BudgetGetPeriod ('2015-01-01', 'MP') returns
t.startDate // 2014-12-01
t.endDate // 2014-12-31
```

Specific budget functions

The following are similar to those available with Banana.document, but can be used without indicating the object Banana.document.

To be taken into account:

- Instead of the **startDate** parameter, you can use one of the abbreviations "MC", "MP", explained in the budgetGetPeriod.
- If you use an abbreviation, the function calculates the start and end date of the period, based on the date of the current registration.
- It makes sense to use the end date only if it is earlier than the row date.
  If it is equal or higher, it has no effect because the values after the current row are not yet available, because they have not been processed.
- If the registration row date is April 15th:
  - budgetBalance("1000","MP") the balance of the 1000 account returns at the end of March.
  - budgetBalance("1000","MC") returns the balance at the current time is the same as budgetBalance("1000").
  - budgetTotal("1000","QP") returns total of the movement for the previous quarter.
  - budgetTotal("1000","QC") returns the total of the movement for the previous quarter, up to the current date.

budgetBalance(account, startDate, endDate, extraParam)

The balance up to the current row.

```
budgetBalance('1000', 'MP'); //returns the balance of 1000 at the end of the previous month
```

budgetOpening(account, startDate, endDate, extraParam)

The balance at the beginning of the period.

budgetTotal(account, startDate, endDate, extraParam)

The difference between the debit and the credit movement of the period.

```
budgetTotal('1000', 'MC'); //returns the total movement of the 1000 account for the current month
```

budgetInterest(account, interest, startDate, endDate, extraParam)

Calculates the interest on an account, for the period indicated (at the maximum the current date)
If you use it to calculate interest on an account at the end-of-period, the row where the formula is shown should always be the last one for this date.

- Account parameter
  This is the account number on whose movements interest will be calculated
- Interest parameter,
  Indicates the interest rate in percent.
  - Positive (2.5, 4, 10) calculates the interest on the account's debit movement
  - Negative (-2.5, -4, -10) calculates the interest on the account's credit movement.

credit(amount)

- If the amount parameter is negative returns the amount as a positive
  credit(-100) // returns 100
- If the amount parameter is positive, returns 0 (zero)
  credit(100) // returns 0

This function is useful in conjunction with the other budgetBalance functions to work only on the balances you need.
If you want to calculate the percentage on sales, using this function is easier.
credit(budgetTotal('1000')) // enter the value only if it is a negative.

debit(amount)

- If the amount parameter is positive, returns the amount
  debit(100) // returns 100
- If the amount parameter is negative, returns 0 (zero)
  debit(-100) // returns 0

Useful if you have to make calculations using only the debit amount and avoid using the credit amount

include

Includes and executes a Javascript file, with the possibility to create its own functions and variables that can be recalled in the script.

- Include "file:test.js"
  Executes the contents of the indicated file. The name refers to the file on which one is working.
- Include "documents:test.js"
  Executes the contents of the text document contained in the documents table.
  This has to be a file of the "text/javascript" type.

Functions for multi-currency accounting

They can also be used for accounting without multi-currency, in this case the account is always in basic currency.

budgetBalanceCurrency(account, startDate, endDate, extraParam)

The balance in the account currency up to the current line.

budgetExchangeDifference (account, [date, exchangeRate])

This formula recalls the Banana.document.budgetExchangeDifference function.

budgetOpeningCurrency(account, startDate, endDate, extraParam)

The balance in the account currency at the beginning of the period.

budgetTotalCurrency(account, startDate, endDate, extraParam)

Starting with version 9.01, the following functions are also included : budgetCreditCurrency, budgetDebitCurrency.

User defined functions

The user can define personal function with the JavaScript language, and recall them in the formulas. It is possible to define functions:

- Directly in a formula
- In a JavaScript coded attachment; this attachment must have as row id the "_budget.js" name
- In a text of the Documents table, that needs to be included with the Include command

Note:
In the user functions it is currently not possible to use functions that access current accounting data (currentBalance, ...).

```
function Taxcalculation(profit)
{
   var percentage = 10;
   if (profit > 50000)
      percentage = 10;
   else if (profit > 100000)
      percentage =20;
```

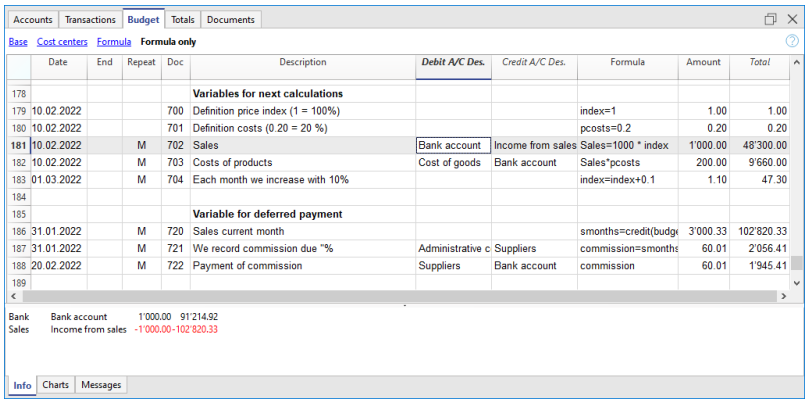
```
    return profit * percentage / 100;
}
```

Examples of the use of formulas in financial forecasts

The possibility to enter formulas is available in Banana Accounting Plus only with the Advanced plan. Update now!

Below you will find some examples of how to use formulas to automate financial forecasts.
Please refer to the specific documentations:

- Javascript formulas in the Budget table
- Templates with transactions using the Quantity and Formula column



Parameters

When planning, it can be useful to define variables that can and will be used later.
It is useful to create a parameter section with a posting date of January 1st, or another date that corresponds to the first day of the Budget. The parameter variables will then be used in the following rows.

```
// 30%
costOfGoodsSold = 0.3
// 5%
interestRateDebit = 0.05
// 2%
interestRateCredit = 0.02
// 10 %
latePaymentPercentage = 0.1
```

This way, all parameters that can be set are displayed instantly. When a parameter is changed, the forecast is recalculated.

Repetitions or values per month

By using the Repeat column, you can plan for the whole year on one recording row.

If however, the activity has seasonal variations, it is recommended to use a forecast by month. For each month, a row is created with the sales amount for the month.

If you wish to make forecasts automatic for several years, it is useful to insert the repetition "Y" in this row, so that the row of the year is also used for the next one.

Prices and sales quantities

When making a sales plan it will be easier to enter values using the quantity and price column. For example, a restaurant can enter the number of covers served per day, week or month and the program automatically calculates the amount. By changing the number of covers or the price, the impact on liquidity and on the result for the year is instantly displayed.

Use of formulas with variables for growth

When you use formulas, remember that they are expressed in the Javascript language:

- The variable must be defined before being used, hence the line, in which it is defined, must be a date preceding the the line in which it is used.
- Thousands separators in numbers can't be used.
- The decimal separator is always the "." (Full stop)
- The names are different for uppercase / lowercase.

You can assign a value to a variable (this name can be freely chosen) and enter the variable name in the following lines to resume the value.
By changing the value assigned to the variable, all the lines, in which the variable is used, are automatically modified.

As an example, you may set the expected sales amount, proceeding with the following months, by using a formula to increase the amount.

- Create a "S" (sales) variable , by entering the following text in the Formula column.
  Sales=1000
  The value 1000.00 will be inserted in the amount column
- In the following lines use the variable by simply inserting the variable name in the formula:
  Sales
  The value 1000.00 will be inserted in the amount column
- You can add 10% to the amount (multiplying by 1.1)
  Sales*1.1
  The value 1100.00 will be inserted in the amount column (The value of the Sales variable does not change)
- You can increase the value of S
  Sales=Sales+200
  The value 1200.00 will be inserted in the amount column (The value of the Sales variable will change)
- If the variable is used in the following line, there will be the new calculation
  Sales
  The value 1200.00 will be inserted in the amount column

You can also define a variable to define the percentage of growth.

- **Percentage=1.1**
- **Amount=200**
- In formulas you can use the variable name instead of the number
  - **Sales*Percentage**

- **Sales=Sales+Amount**

Variables and repetitions

Let's say you expect the turnover to rise by 5% every month.

- Enter two lines where you assign the value to the variable, without putting any account with the start date of the year.
  Sales=1000
  Increment=5
- Then create a line with the repetition where you enter the accounts and the formula
  Sales=Sales*(1+Increment/100)

Each time the row is repeated the value of the variable S will be increased by 5% and consequently also the amount of the transaction. By simply changing the growth percentage, the forecast will be recalculated.

In a row you can also insert multiple Javascript instructions, by separating them with a semicolon ";"
Sales=1000; P=5

Use of budget formulas

There are functions that allow you to access the balances and movements of the accounts for planning up to the row that is calculated.You can enter a formula that through the budgetTotal function, recovers the value of the sales account "SALES" of the previous month.

credit(budgetTotal("SALES", "MP"))

The budgetTotal function takes account numbers and periods as arguments. An abbreviation can be used instead of the period.

- MP stands for previous month.
- QP stands for previous quarter.

Revenues show in Credit, therefore the value returned by the function will be negative and will not be accepted as an amount in the double entry accounting.
Therefore use the credit () function, which uses the negative value and turn it into a positive value.

Variables for monthly sales

Sales may vary for each month. In this case it is useful to use separate registrations for each month with the variable name.

```
sales_01 = 1000
cost_01 = sales_01 * costOfGoodsSold
sales_01 = 1100
```

Deferred payments

If you want a very precise liquidity plan, it is useful to separate the sales, which are paid immediately and those that are deferred.

One approach may be to record all sales as if they were paid cash, assigning the value of the monthly variable to the amount.

```
sales_01 = 1000
```

A registration is then entered, which reverses the sales that are deferred, calculating the amount with the formula.

```
sales_01 * latePaymentPercentage
```

A payment registration with the same formula will then be inserted for the following month.

Selling costs

There are costs that can be related to sales (cost of goods) or to other costs (social charges, in relation to wages).

Cost calculation with variables

If the sales are defined with variables, the sales costs can also be indicated as a percentage of the sales.

- You can define variable S for sales and variable C for the percentage of the cost.
  Sales=1000
  Cost=60
- The formula for the calculation will be:
  Sales*Cost/100

You can also use the same approach to calculate social security charges.
This formula can possibly be entered in a repetitive row.

Sales cost calculation with budget functions

When the costs are related to sales, the budget formula can also be used.

credit(budgetTotal("SALES", "MC"))*60/100

When the costs related to sales, "MC" stands for the current month.
This formula will return the sales value of the current month, turn them into a positive and multiply them by 60 and divide by 100.

The date must be beyond the sales registration dates, obviously.

It may be used it in a repeat row, inserting the month end date. Therefore, the costs of the sale will automatically be calculated based on the sales entered with the transaction.

The formula can be combined with variables.

- At the beginning of the year define the percentage of costs.

Cost=60
- Therefore, the formula C is used.
  credit(budgetTotal("SALES", "MC"))*Cost/100

When you change the contribution percentage or any sale, the schedule will be updated automatically.

Sales commission calculation at the end of the year

At the end of the year, you calculate the commissions of 5% on the total net sales with this formula:

credit(budgetTotal("SALES", "YC"))*5/100

The bugetTotal function returns the movement of the sales account for the period "YC", current year. With the credit () function, the amount is turned into a positive value and then multiplied by 5 and divided by 100.

If you make forecasts over several years, remember to insert the repetition "Y" in the row, so that the same formula will be also calculated for the previous year. As indicated above instead of entering the 5 directly in the formula, you can assign it with a variable.

- **Commission=5**
- **credit(budgetTotal("SALES", "YC"))*Commission/100**

If the percentage changes from one year to the next, it is sufficient enter a transaction with the following year date that resets the variable for commissions.

Inflation with variables

If you want to forecast over several years, you can also take inflation into account.

- At the beginning of the planning, assign a base variable for prices and inflation (2%).
  Base=1;Inflation=2
- When you use the Sales variable, you multiply it by the inflation rate
  Sales=Sales*Base
- At the beginning of the following year, with annual repetition, you increase the price base
  Base=Base+Base*Inflation/100

Depreciation calculation

Thanks to the formulas, the calculation of depreciation can be automated.
If you change the value of your investments in planning, depreciation will be automatically recalculated. Make sure that the date of the depreciation calculation line has a date superior to that of the investments. Date is generally 31st December .

Depreciation calculation on book value

To calculate the depreciation of the "EQUIPMENT" account, insert a line at the end of the year with the following formula and the debit and credit accounts appropriately set up to register the depreciation.

budgetBalance("EQUIPMENT")*20/100

The budgetBalance function returns the balance to that date. The amortization of 20% is then calculated on this.

Use the debit function, in case you think the asset account can go into credit.

debit(budgetBalance("EQUIPMENT"))*20/100

Calculation of depreciation on the initial value

To calculate the initial value of the investments, it is necessary to use variables to remember the value of the initial investment.

Equipment=10000

If the depreciation is spread over 5 years, the formula will be inserted in the year-end depreciation line

Equipment=10000/5

The annual repetition "Y" and the end date, which corresponds to the date of the last installment of the amortization, will be inserted in the row to prevent the amortization from running on indefinitely.

For each investment you will have to create a variable and a specific row of depreciation. Numbers can also be entered in variable names.

Equipment1=10000
Equipment2=5000

Interest calculation

The **budgetInterest(account, interest, startDate, endDate)** function allows you to automatically calculate interest based on the actual use of an account.
The parameters are:

- Account
  Whose movements are used to calculate interest, in case it will be the bank account or the loan.
- Interest
  The interest rate in percentage.
  If the value is positive, interest on the debit balances is calculated.
  If the value is negative, interest on the credit balances is calculated..
- Initial date, which may also be an acronym.
- End date, which may also be an acronym.
- The returned value is the interest calculated for 365/365 days.

Interest expense on the bank account

To calculate the interest expense of 5%, insert a line with the end date of the quarter and the repetition "3ME", which contains the formula

budgetInterest("Bank", -5, "QC")

The interest rate is negative, because "QC" means current quarter. The debit and credit accounts must be the usual ones for recording interest expense. If the interest decreases the bank account

balance will also be used in the registration. However, another account can be used if it is paid with another account.

It is important that the "3ME" repeat is used so that the date used will always be the last of the quarter.

To calculate the interest of the month use the abbreviation "MC"

budgetInterest("Bank", -5, "MC")

Interest on the bank account

For interest income of 2%, use positive interest instead.

budgetInterest("Bank", 2, "QC")

Interest on fixed-term loan accounts

For fixed-term loans, interest will be calculated and recorded on the specified date.

- Create an separate account for each loan.
  Use the budgetInterest function indicating exactly the start and end dates .If the date is indicated as text, the notation "yyyy-mm-dd" should be used, then "2022-12-31"
- Use variables.
  As indicated for depreciation, the loan amount can be assigned to a variable. The interest calculation will be done with a Javascript calculation formula,
  - Define the loan variable
    Loan=1000
  - 5% interest calculation, for 120 days.
    Loan*5/100*120/365.

Profit tax calculation

Profit is the total of the group's profit for the specified period.
To calculate a 10% profit tax, use the following formula.

credit(budgetTotal("Gr=Result","MC"))*10/100

- Use the the budgetTotal function parameter in the "Gr = Result" group, which indicates that instead of an account it has to calculate the movements for the group.
- MC, current month, is indicated as the period.
- The budgetTotal function will return a positive value if there is a loss and negative (credit) if there is a profit.
- the credit function takes only negative values into account, therefore if there is a loss the tax will be zero.

Payments with deferred or different deadlines

For deferred payments or with different deadlines, you can proceed in two ways:

- Use variables to which payment amounts are to be assigned.
  Use the variable in question when recording the payment.

- Create customer or supplier accounts for different credit deadlines.

Other cases

Please tell us about your other requirements, so we can add more examples.

Chart of accounts for the Budget

Opening column

Enter the initial balance of your accounting period in the **Opening** column of the **Accounts** table. This will serve as:

- Initial balance for the accounting (**Transactions** table)
- Initial balance for budgeting data (**Budget** table).

Budget column

If there is no **Budget table**, the **Budget column** of the Chart of Accounts can be adapted and used to enter estimates for the current year in tabular form.

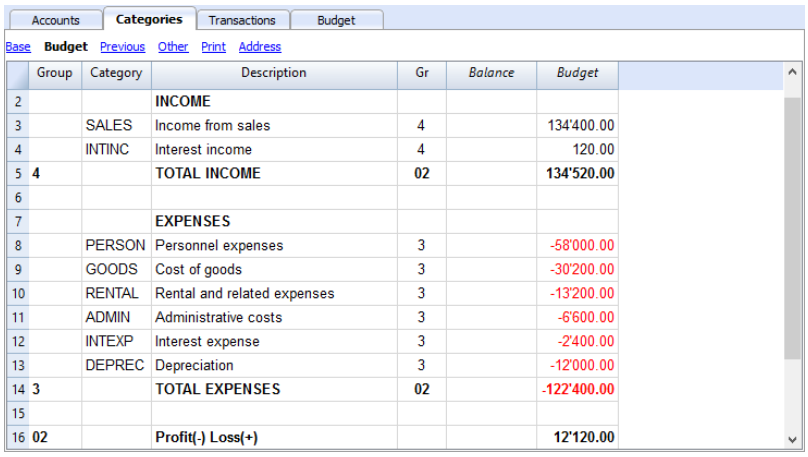
If the **Budget table** is set up, the **Budget column** of the Chart of Accounts is protected, and the values are calculated automatically on the basis of the budgeted movements, as defined in the accounting period. The value displayed in the Budget column is the balance at the end of period, and therefore includes both the initial balance and the movement for the period.

Customize the Chart of Accounts

The Balance Sheet and the Profit and Loss Account are set up in the **Accounts** or **Categories** table, with the total for accounts and groups.
The columns of the amounts are updated by the program, so the relevant table will provide an immediate picture of the current financial situation and of the estimated one, where the account balance, movement, budget and other important information are shown next to each account and group. With one click, the account card is displayed .

The Chart of Accounts is set up according to the user's needs. New accounts and groups may be added, their number or description changed or cancelled, at any time you.

For your planning, normally start with a few accounts and then add new ones when more detail is available and considered useful.



	Group	Category	Description	Gr	Balance	Budget
2			**INCOME**			
3		SALES	Income from sales	4		134'400.00
4		INTINC	Interest income	4		120.00
5	**4**		**TOTAL INCOME**	**02**		**134'520.00**
6						
7			**EXPENSES**			
8		PERSON	Personnel expenses	3		-58'000.00
9		GOODS	Cost of goods	3		-30'200.00
10		RENTAL	Rental and related expenses	3		-13'200.00
11		ADMIN	Administrative costs	3		-6'600.00
12		INTEXP	Interest expense	3		-2'400.00
13		DEPREC	Depreciation	3		-12'000.00
14	**3**		**TOTAL EXPENSES**	**02**		**-122'400.00**
15						
16	**02**		**Profit(-) Loss(+)**			**12'120.00**

Planning with more detail

Different types of accounts can be set up in the Chart of Accounts. When recording movements, it is possible to indicate detailed amounts for:

- Customer and Supplier accounts
  Allows for planning allocated to each customer, with the relative turnover and costs.
- Cost and profit centres
  Allows for detailed planning for a particular project or sales made by individual agents.
- Segments
  Manage profit and loss accounts by Department, Branch etc.

Budget separate from accounting

Preparing the file

If the Budget table is not visible in the accounting file, proceed to display it via the Tools → Add/Remove functionalities → Add Budget Table menu.

The Transactions table remains as preset in any case. If you don't need it, use the Data → Tables setup menu and un-tick **Transactions** table so it is **not displayed**.

The process will be the same whether you are managing only an accounting, a budget or both:

1. Create an accounting file.
2. Set the file properties.
3. Set up the Chart of Accounts.
4. Enter opening balances (if any).
5. Enter the forecast values in the Budget table.

Accounting and budgeting are usually performed in the same Banana Accounting file. If you wish to manage the Budget separately from the accounting, just enter the Transactions in the Budget table only. In this case, the Transactions table, is left empty of posting of movements.

A Budget only file is used:

- **To set up the Budget of a Startup:**
  - Prepare the financial plans of a new company, that has not yet started.
  - Initially, if you don't have precise ideas, it might prove useful to select a template with few accounts, without VAT.
  - If you plan to keep the accounting as well, it's helpful to start with one of our pre-set Charts of Accounts.
- **For an existing company that keeps the accounting with another program:**
  - The Chart of Accounts will be modeled on the one used for the accounting.
  - There are three possibilities to compare with the actual balance sheet:
    - You can export the Budget data of Banana Accounting and import it into the accounting program.
    - In case you wish to make a comparison between the Budget created in the Banana Accounting file and the actual data of your program on the other hand, you have to export the data and import them into the Budget file (Banana Accounting Budget table).
    - Create Excel spreadsheets and report the Banana Accounting Budget data and the accounting data present in your own program.

Further information on Budget transactions can be found at the following links:

- **Add the Budget**
- Budget Table
- Double-entry method
- Budget period.

Budget period

It is not necessary to define the budgeting period. You can set up the budget for a year and still get forecasts for the following years.

Annual Budget

As a rule, the budget is prepared for the accounting period defined in the File properties, which is generally identical to the calendar year.

- Enter the opening balance at the beginning of the period in the Opening column of the Accounts table.
- Enter the forecasted data for the current year in the Budget table.

When requesting Reports, the program will use the accounting period, if you do not specify a period different from the one present in the File Properties

When you want to budget for the following year, you create a file for the new year. The program reports the budget postings, which can then be modified (see Create new year ... in Actions menu).

Multi-year budgeting

With Banana Accounting you can have planning over several years available. The planning period is free and is set at the time the report is requested.

To make a budget over several years, generally proceed by setting the budget for the first year, then extending it for the following years.

Technically, therefore, proceed as if you were establishing an annual budget, extending it for the following years:

- In the File properties, the date of the first year (which is generally the calendar year,) is indicated as the start and end date.
- The opening balances are entered in the Chart of Accounts.
- The movements of the budget are inserted in the Budget table
    - Operations that are specific to the first year only, are indicated without repetition.
    - Indicate the repetition code for all other operations, which are presumed to also be repeated in subsequent years.
    - Operations that take place only once a year are indicated by the annual "Y" repetition code. For example, the calculation of depreciation, that is done at the end of the year.
    - Specific operations for subsequent years are indicated with the respective date on which they occur.
    - For repetitive operations that are limited to a single year or to a specific period (fixed-term leasing transactions) the End date will be indicated. After that date, no repetition will be made.
    - Formulas may be used to make the amount of the row to be repeated automatic .
        - The calculation of depreciation can be based on the balance of the fixed assets account.
        - Interest can be calculated directly on the movement in the bank account.
        - A progression of sales can be specified.
        - Purchases can be defined as a percentage of the cost.
- To obtain the budget (Enhanced Balance Sheet or Enhanced Balance Sheet with groups,

Account cards) indicate the start and end date of the required budget.

Changeover to the new year

The Banana Accounting function for Creating a new year ... also carries forward the budgeting transactions.

- At the level of each row you have the possibility to indicate whether the operation should be carried over or not, and whether the original data should be kept or replaced by that of the new year.
- Creating the budget for the new year is therefore very simple, because it is only a question of changing the items of expenditure and income that are expected to change.

Reports financial forecasting

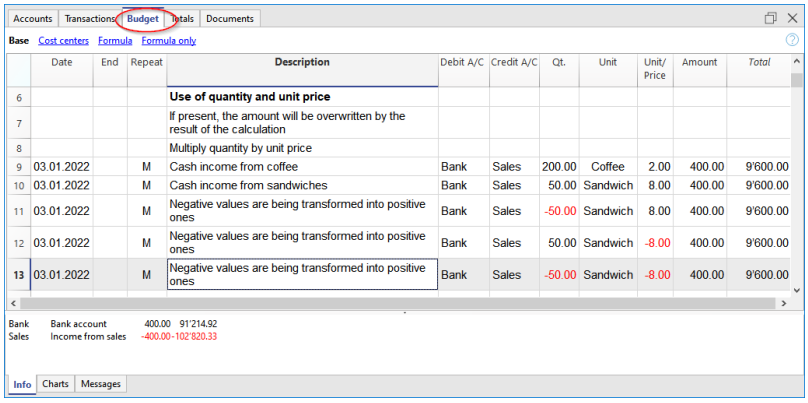
There are several ways to access financial forecasting data. You can access all the information that interests you.

- Provisional Balance sheet
- Provisional Profit and Loss Account
- Liquidity Planning
- Forecasting sales
- Financial forecasting for customers
- Financial forecasting for suppliers
- Investments Planning
- Corporate finance Planning
- Project Planning
- Planning with segments

Budget table: Total column

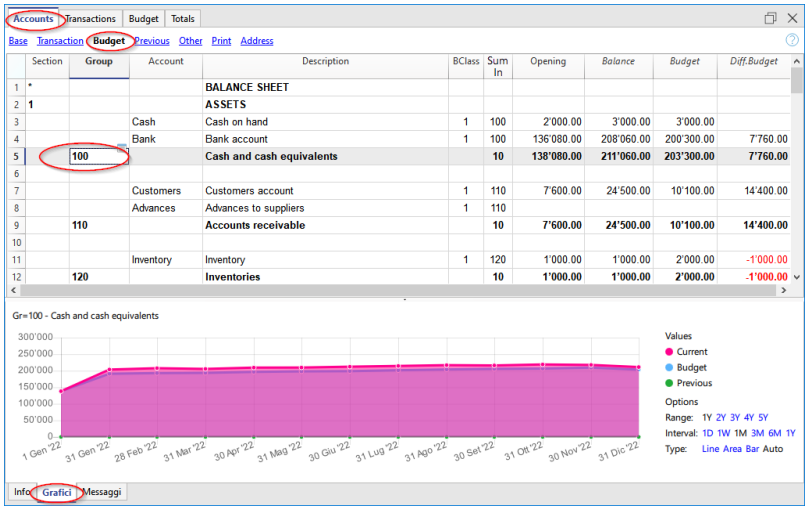
The **Total** column contains the total amount of the budget for the accounting period indicated in the file and accounting properties (accounting start and end date). This delivers an instant indication of how much a certain expense will be for the current year.

For further information refer to Budget table columns and Dates and repetitions.



Evolution Charts - Charts window

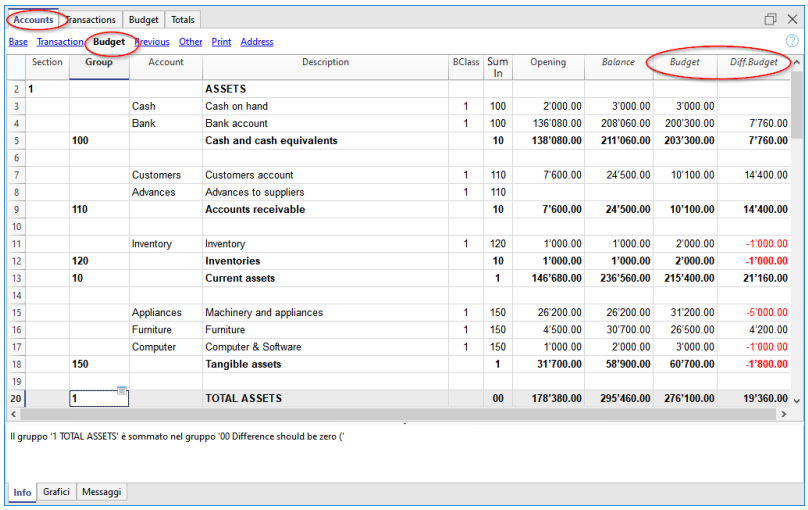
In any table you are in, you will see the evolution of the account or group, on which the cursor is located, in the Charts window.



Budget column in the Accounts and Categories table

The **Accounts** and **Categories** table displays the updated budget values for the accounting period indicated in the file and accounting properties (accounting start and end date).

- **Budget** column
  Indicates the total budget of the account for the accounting period.
  The value indicated is inclusive of the initial balance and budget movements for the period.
- **Budget difference** Column
  Indicates the difference between the **Budget** and **Balance** column.

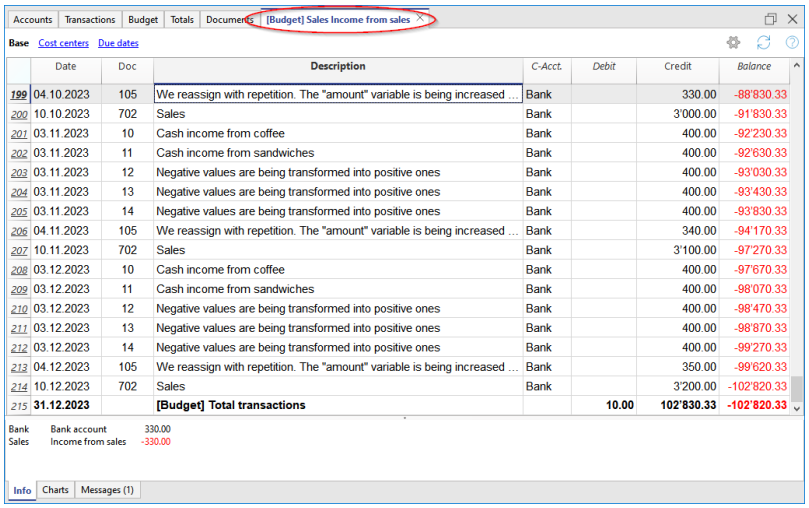


Account card with budget data

Via the Account card command, or in the Budget table, you can get the detail with all the forecast movements, by clicking on the button next to the account.

- In the Account card dialogue
  - You can choose the account, cost center, group or segment whose movements you want to view.
  - You can choose to view current data or **budget data.**
  - In the Period accounting card, you can indicate the calculation period. If you choose an end date, beyond the accounting dates, the program automatically creates a projection of the indicated data.

- By opening the account card from the **Budget** table, the card for budget movements is displayed.



	Date	Doc	Description	C-Acct.	Debit	Credit	Balance
199	04.10.2023	105	We reassign with repetition. The "amount" variable is being increased ...	Bank		330.00	-88'830.33
200	10.10.2023	702	Sales	Bank		3'000.00	-91'830.33
201	03.11.2023	10	Cash income from coffee	Bank		400.00	-92'230.33
202	03.11.2023	11	Cash income from sandwiches	Bank		400.00	-92'630.33
203	03.11.2023	12	Negative values are being transformed into positive ones	Bank		400.00	-93'030.33
204	03.11.2023	13	Negative values are being transformed into positive ones	Bank		400.00	-93'430.33
205	03.11.2023	14	Negative values are being transformed into positive ones	Bank		400.00	-93'830.33
206	04.11.2023	105	We reassign with repetition. The "amount" variable is being increased ...	Bank		340.00	-94'170.33
207	10.11.2023	702	Sales	Bank		3'100.00	-97'270.33
208	03.12.2023	10	Cash income from coffee	Bank		400.00	-97'670.33
209	03.12.2023	11	Cash income from sandwiches	Bank		400.00	-98'070.33
210	03.12.2023	12	Negative values are being transformed into positive ones	Bank		400.00	-98'470.33
211	03.12.2023	13	Negative values are being transformed into positive ones	Bank		400.00	-98'870.33
212	03.12.2023	14	Negative values are being transformed into positive ones	Bank		400.00	-99'270.33
213	04.12.2023	105	We reassign with repetition. The "amount" variable is being increased ...	Bank		350.00	-99'620.33
214	10.12.2023	702	Sales	Bank		3'200.00	-102'820.33
215	**31.12.2023**		**[Budget] Total transactions**		**10.00**	**102'830.33**	**-102'820.33**

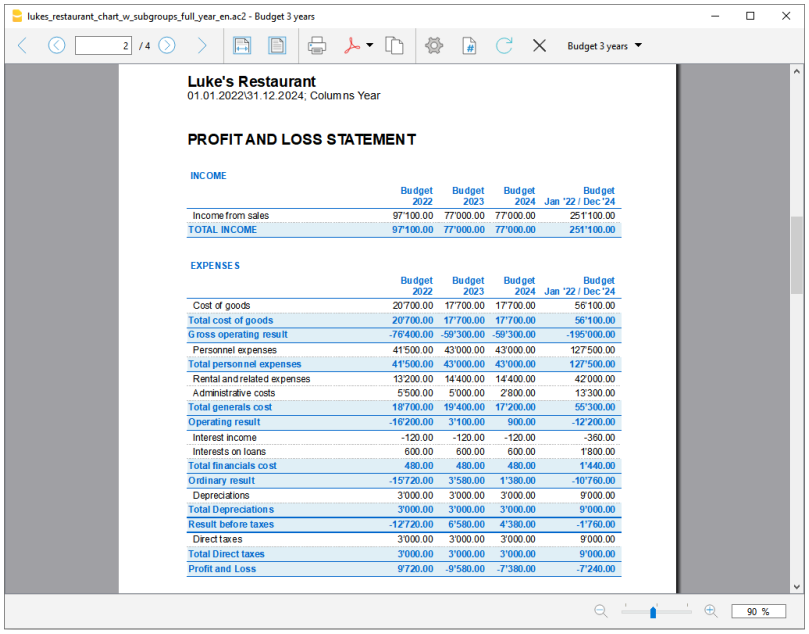
Bank	Bank account	330.00
Sales	Income from sales	-330.00

Enhanced Balance Sheet with groups

All the prints that are available for accounting, can include financial forecasts.

- It is sufficient to set up the **Budget** and **Budget difference** columns.
- In the Period Section, indicate the desired forecast period. You can also indicate a period over several years and the program immediately calculates and displays the forecast.
- In the Subdivision Section, you can select to display data by month, quarter, year or by choosing a segment.

Watch the video tutorial that shows how to create and print the Enhanced Balance Sheet with groups.



Luke's Restaurant
01.01.2022\31.12.2024; Columns Year

PROFIT AND LOSS STATEMENT

INCOME

	Budget 2022	Budget 2023	Budget 2024	Budget Jan '22 / Dec '24
Income from sales	97'100.00	77'000.00	77'000.00	251'100.00
TOTAL INCOME	**97'100.00**	**77'000.00**	**77'000.00**	**251'100.00**

EXPENSES

	Budget 2022	Budget 2023	Budget 2024	Budget Jan '22 / Dec '24
Cost of goods	20'700.00	17'700.00	17'700.00	56'100.00
Total cost of goods	**20'700.00**	**17'700.00**	**17'700.00**	**56'100.00**
Gross operating result	**-76'400.00**	**-59'300.00**	**-59'300.00**	**-195'000.00**
Personnel expenses	41'500.00	43'000.00	43'000.00	127'500.00
Total personnel expenses	**41'500.00**	**43'000.00**	**43'000.00**	**127'500.00**
Rental and related expenses	13'200.00	14'400.00	14'400.00	42'000.00
Administrative costs	5'500.00	5'000.00	2'800.00	13'300.00
Total generals cost	**18'700.00**	**19'400.00**	**17'200.00**	**55'300.00**
Operating result	**-16'200.00**	**3'100.00**	**900.00**	**-12'200.00**
Interest income	-120.00	-120.00	-120.00	-360.00
Interests on loans	600.00	600.00	600.00	1'800.00
Total financials cost	**480.00**	**480.00**	**480.00**	**1'440.00**
Ordinary result	**-15'720.00**	**3'580.00**	**1'380.00**	**-10'760.00**
Depreciations	3'000.00	3'000.00	3'000.00	9'000.00
Total Depreciations	**3'000.00**	**3'000.00**	**3'000.00**	**9'000.00**
Result before taxes	**-12'720.00**	**6'580.00**	**4'380.00**	**-1'760.00**
Direct taxes	3'000.00	3'000.00	3'000.00	9'000.00
Total Direct taxes	**3'000.00**	**3'000.00**	**3'000.00**	**9'000.00**
Profit and Loss	**9'720.00**	**-9'580.00**	**-7'380.00**	**-7'240.00**

All customizations available in accounting are also applicable for planning:

- Select the desired grouping level.
  Presentation with the account details or only with groups.
- Choice of sections to include.

Balance Sheet only, Income Statement, Cost Centers can be printed.

- Choice of the accounting period.
  If you choose an accounting period beyond the accounting dates, the program automatically creates the projections up to the indicated date.
- Breakdown by period (monthly, quarterly, half-yearly, annual).
  By combining the calculation period and the frequency, ad hoc reports can be created.
    - By indicating a 1 year period without subdivisions, the forecast for the year is obtained.
    - By indicating a 1 year period with quarterly subdivision, there is a printout with the columns for each quarter.
    - By indicating a 6 months period with monthly subdivision, the month by month evolution can be seen in detail.
    - By indicating a 5 years period with annual subdivision the columns with the evolution for the 5 years is available.
- Comparison between current and budget values.
- Addition of other columns.
- Change of print style.
- Saving Print Setups.
  Print settings can be saved as a composition and can be recalled later.
  You can create as many compositions as you require.

Provisional Profit and Loss account

The Profit & Loss statement forecast presents the profits, costs and result for a future period. It is an important tool for tracking the management of the company which allows you to understand how the situation will evolve, from an economic and financial point of view.

With Banana Accounting, thanks to the forecasts with the double entry method, you have complete forecast budgets that you can organize in different ways. The program also calculates forecasts over several years.
You can have a very precise vision of the evolution of the economical situation.

The structure of the Profit & Loss statement is the same as that used in accounting file. When printing, you can indicate which values to display, those of the final balance, or the budgeted balance or of both.

The forecast values are calculated taking into account the opening balances and forecast movements indicated in the Budget table. When you change a budget entry, the forecasts are instantly updated. You can simulate and test, relocate a payment, add an investment, modify sales and see how the profit and loss statement changes over time.

Profit and Loss statement values can be displayed in several ways.

Use of quantities and formulas

The quantity and price columns of the Budget table allow you to prepare more realistic forecasts, using the same methodology as spreadsheets. This allows for faster simulations. It is sufficient that you change the price and you access the new forecasts of the Profit & Loss statement automatically and also those of the Balance Sheet and Liquidity.

The formulas allow you to automate cost calculation, so that for example, when you change sales the purchase costs change in percentage. In this way you can use precise income statement forecasts that update automatically. Formulas are particularly useful when making forecasts over multiple years.

Detailed forecasts

The Income statement forecast, based on the double entry method, allows you to obtain the forecasts of the costs and revenues, using the same accounts and groups as those of the accounting file. The same structure of the items, that make up the income statements, is used for forecasting. Values and reports are available automatically to display in detail, day by day, how liquidity evolves and the situation of customers.

The structure of the Chart of Accounts, on which the forecast is also based, is customizable. This can be done by simply using the main groups and the accounts that are part of it, or more in a more complex way, by also inserting subgroups, for a more detailed view.

The structure of the Profit and Loss Account is gradually scaled and allows you to view the interim and final results for the year after paying the taxes.

PROFIT AND LOSS STATEMENT

- Revenues.
- Cost of goods.

Gross operating result (total of Revenues and Costs).

- Staff costs
- General costs.

Operating result (total of the gross operating result, personnel costs and general costs).

- Financial costs.

Operating result before taxes and depreciation(Total of operating result and financial costs).

- Depreciation.

Operating result before taxes (Total of ordinary Result and Depreciation).

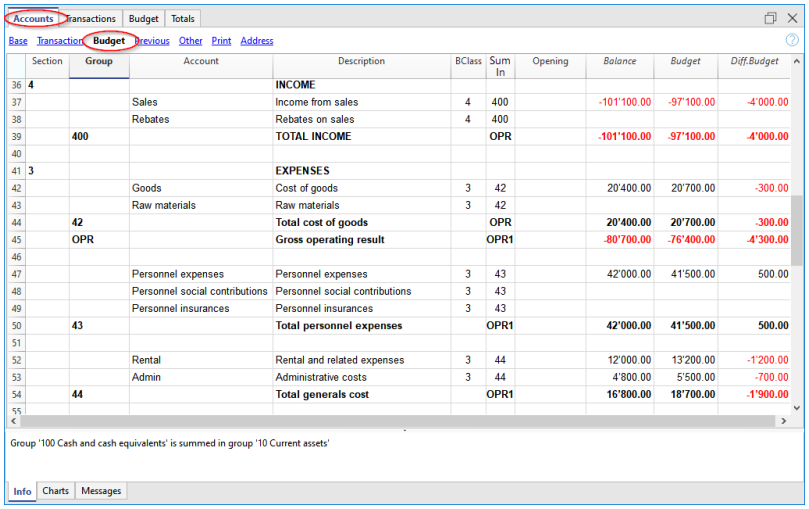
- Taxes

Net operating result (total of the Result before taxes and Taxes and duties).

Accounts / Category Table

In the Accounts table, for Double entry accounting, and in the Categories table for Income and Expense accounting, the forecast values for all the accounts (or categories) and groups of the Profit and Loss statement are displayed. With a glance you have an instant view of the forecasted Profit and Loss statement. The values refer to the accounting period and the variations are compared to the current balance.

If you require more details, you can add accounts or groups.



	Section	Group	Account	Description	BClass	Sum In	Opening	Balance	Budget	Diff.Budget
36	4			INCOME						
37			Sales	Income from sales	4	400		-101'100.00	-97'100.00	-4'000.00
38			Rebates	Rebates on sales	4	400				
39		400		TOTAL INCOME		OPR		-101'100.00	-97'100.00	-4'000.00
40										
41	3			EXPENSES						
42			Goods	Cost of goods	3	42		20'400.00	20'700.00	-300.00
43			Raw materials	Raw materials	3	42				
44		42		Total cost of goods		OPR		20'400.00	20'700.00	-300.00
45		OPR		Gross operating result		OPR1		-80'700.00	-76'400.00	-4'300.00
46										
47			Personnel expenses	Personnel expenses	3	43		42'000.00	41'500.00	500.00
48			Personnel social contributions	Personnel social contributions	3	43				
49			Personnel insurances	Personnel insurances	3	43				
50		43		Total personnel expenses		OPR1		42'000.00	41'500.00	500.00
51										
52			Rental	Rental and related expenses	3	44		12'000.00	13'200.00	-1'200.00
53			Admin	Administrative costs	3	44		4'800.00	5'500.00	-700.00
54		44		Total generals cost		OPR1		16'800.00	18'700.00	-1'900.00

Profit and loss with groups

Through Enhanced Balance Sheet with groups command, you can view the Provisional Profit and Loss Statement, choosing the presentation mode you need.

- Indicate in the Sections options to display the values of the Budget

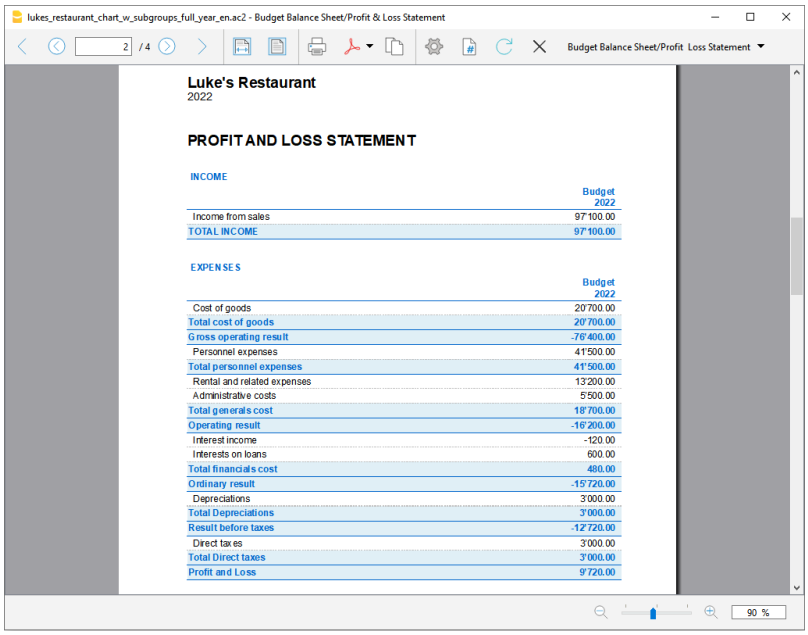
You can display the current (accounting) values, the budget values or both.

- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- In the Rows section, you can exclude accounts and thus have a view of groups only.
- If you think you're use this print setting again, create a Customization.

Using the different options you can customize your prints. Below are some examples.

Annual Budget Profit and loss

This print was set up with only the budget values for the current year.
You can also display the change as an amount and a percentage.



Luke's Restaurant
2022

PROFIT AND LOSS STATEMENT

INCOME

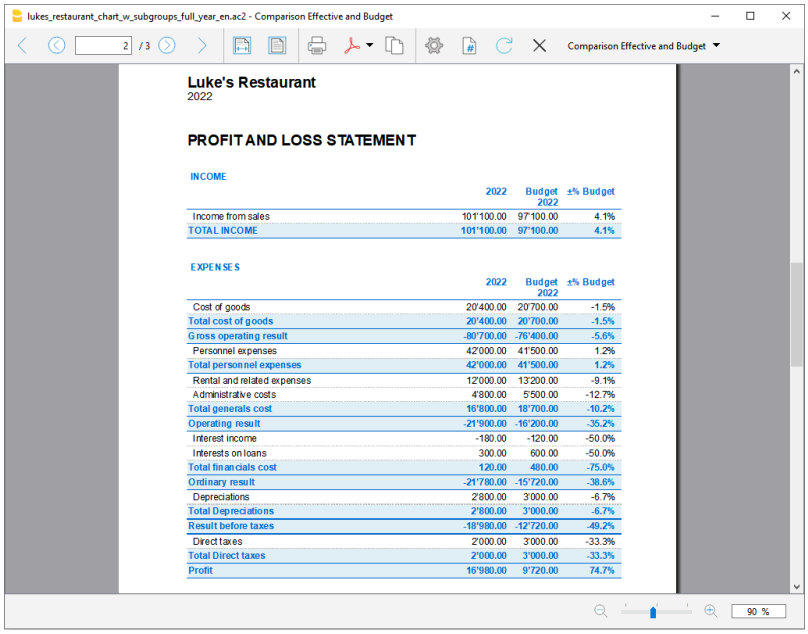
	Budget 2022
Income from sales	97'100.00
TOTAL INCOME	97'100.00

EXPENSES

	Budget 2022
Cost of goods	20'700.00
Total cost of goods	20'700.00
Gross operating result	-76'400.00
Personnel expenses	41'500.00
Total personnel expenses	41'500.00
Rental and related expenses	13'200.00
Administrative costs	5'500.00
Total generals cost	18'700.00
Operating result	-16'200.00
Interest income	-120.00
Interests on loans	600.00
Total financials cost	480.00
Ordinary result	-15'720.00
Depreciations	3'000.00
Total Depreciations	3'000.00
Result before taxes	-12'720.00
Direct taxes	3'000.00
Total Direct taxes	3'000.00
Profit and Loss	9'720.00

Budget Profit and loss statement and current year comparison

The final (current) values are compared with those of the forecast.



Luke's Restaurant
2022

PROFIT AND LOSS STATEMENT

INCOME

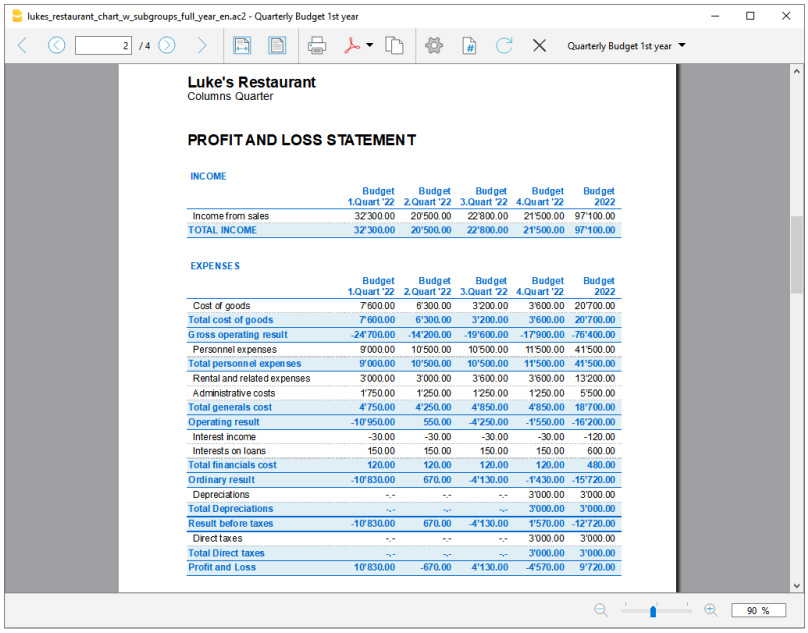
	2022	Budget 2022	±% Budget
Income from sales	101'100.00	97'100.00	4.1%
TOTAL INCOME	101'100.00	97'100.00	4.1%

EXPENSES

	2022	Budget 2022	±% Budget
Cost of goods	20'400.00	20'700.00	-1.5%
Total cost of goods	20'400.00	20'700.00	-1.5%
Gross operating result	-80'700.00	-76'400.00	-5.6%
Personnel expenses	42'000.00	41'500.00	1.2%
Total personnel expenses	42'000.00	41'500.00	1.2%
Rental and related expenses	12'000.00	13'200.00	-9.1%
Administrative costs	4'800.00	5'500.00	-12.7%
Total generals cost	16'800.00	18'700.00	-10.2%
Operating result	-21'900.00	-16'200.00	-35.2%
Interest income	-180.00	-120.00	-50.0%
Interests on loans	300.00	600.00	-50.0%
Total financials cost	120.00	480.00	-75.0%
Ordinary result	-21'780.00	-15'720.00	-38.6%
Depreciations	2'800.00	3'000.00	-6.7%
Total Depreciations	2'800.00	3'000.00	-6.7%
Result before taxes	-18'980.00	-12'720.00	-49.2%
Direct taxes	2'000.00	3'000.00	-33.3%
Total Direct taxes	2'000.00	3'000.00	-33.3%
Profit	16'980.00	9'720.00	74.7%

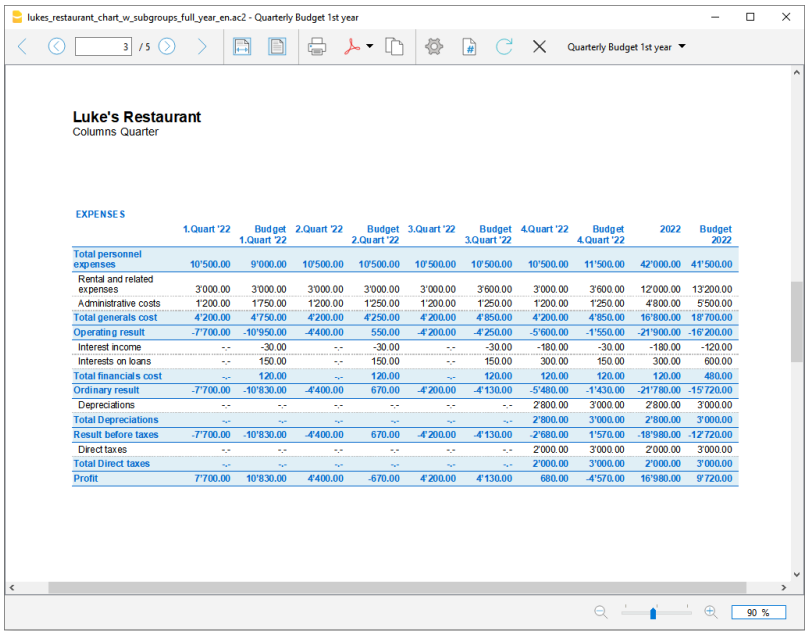
Quarterly forecast Profit and loss statement

In the Subdivision section set quarterly and the program shows the forecast Profit and Loss statement for the various quarters.
The evolution of the budget forecast during the year will now be displayed.



Budget and quarterly Profit and loss statement

This print is set up to print the budget and the final balance. Thus we have the budget and current situation for the quarters.



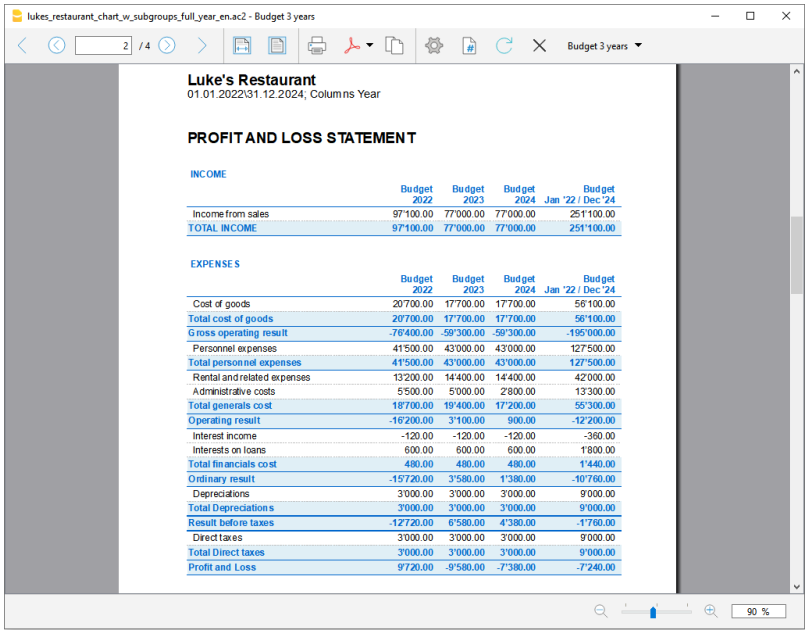
Three-year forecast for Profit and Loss account

If you insert the forecast movements with the repetition code, the program is able to prepare forecasts beyond the defined period.

To obtain forecasts over several years, the transactions are entered in the Budget table with

repetition (Y).

The printout is set up to obtain the estimate of the Profit and Loss statement over three years.



Luke's Restaurant
01.01.2022\31.12.2024; Columns Year

PROFIT AND LOSS STATEMENT

INCOME

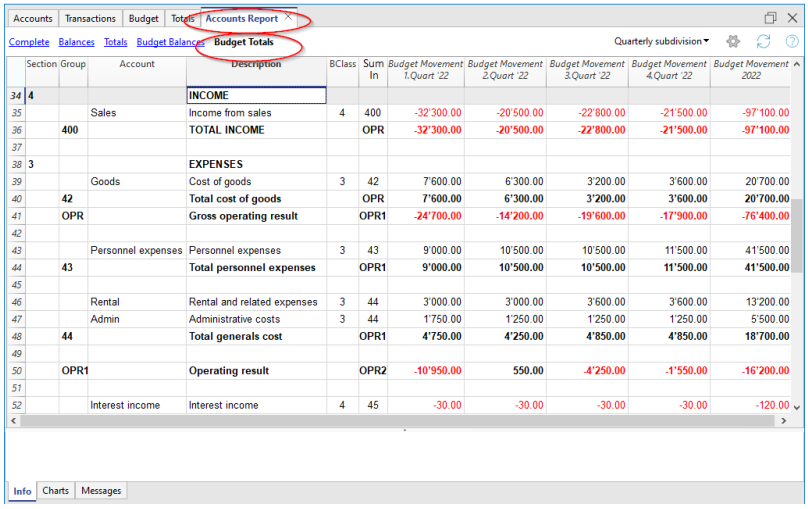
	Budget 2022	Budget 2023	Budget 2024	Budget Jan '22 / Dec '24
Income from sales	97'100.00	77'000.00	77'000.00	251'100.00
TOTAL INCOME	97'100.00	77'000.00	77'000.00	251'100.00

EXPENSES

	Budget 2022	Budget 2023	Budget 2024	Budget Jan '22 / Dec '24
Cost of goods	20'700.00	17'700.00	17'700.00	56'100.00
Total cost of goods	20'700.00	17'700.00	17'700.00	56'100.00
Gross operating result	-76'400.00	-59'300.00	-59'300.00	-195'000.00
Personnel expenses	41'500.00	43'000.00	43'000.00	127'500.00
Total personnel expenses	41'500.00	43'000.00	43'000.00	127'500.00
Rental and related expenses	13'200.00	14'400.00	14'400.00	42'000.00
Administrative costs	5'500.00	5'000.00	2'800.00	13'300.00
Total generals cost	18'700.00	19'400.00	17'200.00	55'300.00
Operating result	-16'200.00	3'100.00	900.00	-12'200.00
Interest income	-120.00	-120.00	-120.00	-360.00
Interests on loans	600.00	600.00	600.00	1'800.00
Total financials cost	480.00	480.00	480.00	1'440.00
Ordinary result	-15'720.00	3'580.00	1'380.00	-10'760.00
Depreciations	3'000.00	3'000.00	3'000.00	9'000.00
Total Depreciations	3'000.00	3'000.00	3'000.00	9'000.00
Result before taxes	-12'720.00	6'580.00	4'380.00	-1'760.00
Direct taxes	3'000.00	3'000.00	3'000.00	9'000.00
Total Direct taxes	3'000.00	3'000.00	3'000.00	9'000.00
Profit and Loss	9'720.00	-9'580.00	-7'380.00	-7'240.00

Accounting Report for Budget Profit and Loss

From the Reports → Accounting Report menu you can get printouts of the Profit and Loss Statement displayed as in the accounts table, but with the required column values.
The options are similar to those explained for the Enhanced Balance Sheet by groups.



	Section	Group	Account	Description	BClass	Sum In	Budget Movement 1.Quart '22	Budget Movement 2.Quart '22	Budget Movement 3.Quart '22	Budget Movement 4.Quart '22	Budget Movement 2022
34	4			INCOME							
35			Sales	Income from sales	4	400	-32'300.00	-20'500.00	-22'800.00	-21'500.00	-97'100.00
36		400		TOTAL INCOME		OPR	-32'300.00	-20'500.00	-22'800.00	-21'500.00	-97'100.00
37											
38	3			EXPENSES							
39			Goods	Cost of goods	3	42	7'600.00	6'300.00	3'200.00	3'600.00	20'700.00
40		42		Total cost of goods		OPR	7'600.00	6'300.00	3'200.00	3'600.00	20'700.00
41		OPR		Gross operating result		OPR1	-24'700.00	-14'200.00	-19'600.00	-17'900.00	-76'400.00
42											
43			Personnel expenses	Personnel expenses	3	43	9'000.00	10'500.00	10'500.00	11'500.00	41'500.00
44		43		Total personnel expenses		OPR1	9'000.00	10'500.00	10'500.00	11'500.00	41'500.00
45											
46			Rental	Rental and related expenses	3	44	3'000.00	3'000.00	3'600.00	3'600.00	13'200.00
47			Admin	Administrative costs	3	44	1'750.00	1'250.00	1'250.00	1'250.00	5'500.00
48		44		Total generals cost		OPR1	4'750.00	4'250.00	4'850.00	4'850.00	18'700.00
49											
50		OPR1		Operating result		OPR2	-10'950.00	550.00	-4'250.00	-1'550.00	-16'200.00
51											
52			Interest income	Interest income	4	45	-30.00	-30.00	-30.00	-30.00	-120.00

Liquidity Planning

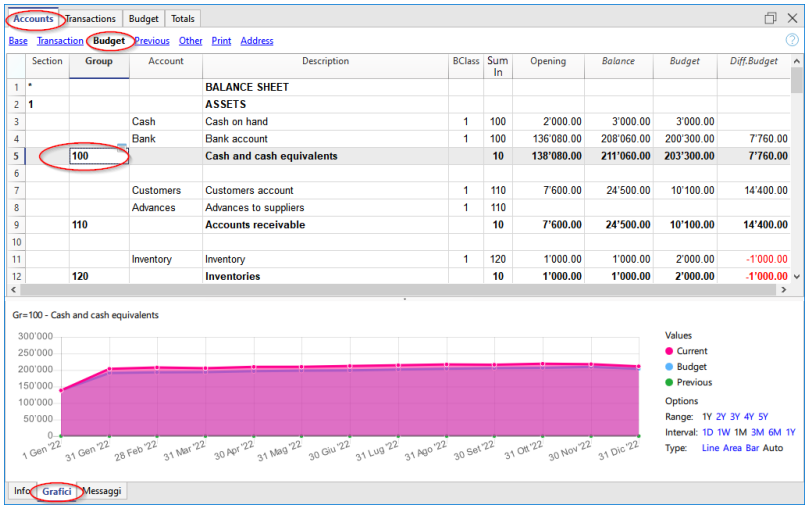
Cash is King is the motto that indicates how important liquidity is. It is the main engine for carrying out business activities, meeting commitments and producing profits. To invest safely, it is essential to evaluate the ability to produce liquidity and its evolution over time a rational way.

The financial forecast of Banana Accounting is an important business management tool, which allows you to understand if there will be enough financial means to meet commitments and reduce your debt exposure to the maximum.
Liquidity projections are calculated on the basis of the initial balance and forecasts included in the Budget table. When a budget movement is changed, the forecasts are instantly updated. You can run different simulations, assign a payment, add an investment, modify sales and see how liquidity evolves.

Liquidity values can be displayed in several ways.

Accounts table

Set up accounts and liquidity groups in the Accounts table. In the **Budget** column you will also see the updated forecast balances for the accounting period. At a glance you will know what the liquidity situation will be at the end of the year.

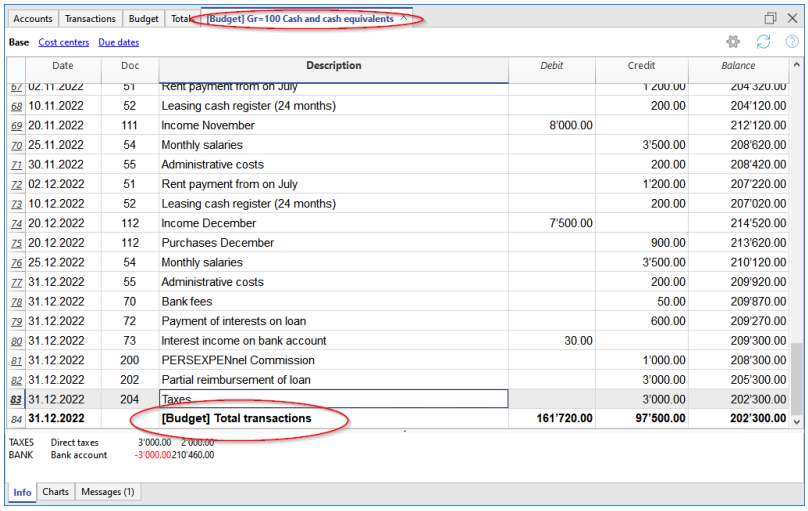


Evolution graphs

When you open the Charts window, positioning the cursor on an account or a group you will see the graph representing the evolution of Liquidity.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to hide or make visible the respective graphs.

Account card with Budget Group liquidity

Using the Budget Account card command, all forecast movements of the account card are displayed. Day by day you can see which movements will have an impact on the liquidity.



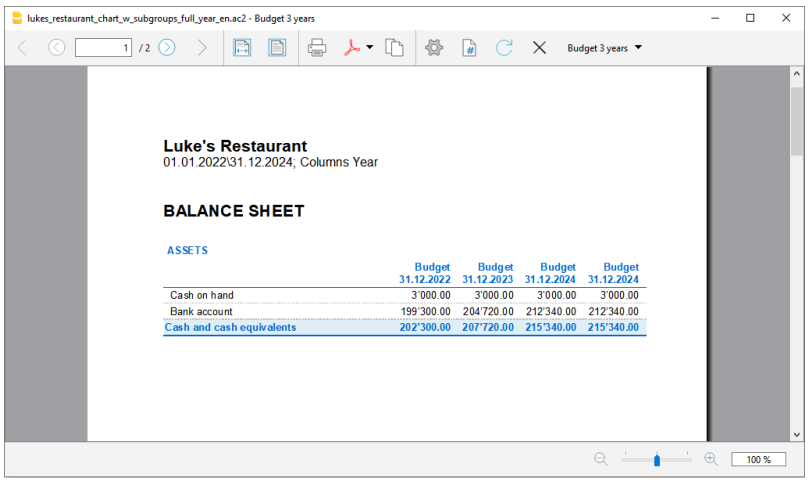
The Account card command allows you to specify if you want to see current or budgeted movements.

- Select budget movements.
- Set the period
  If you indicate a period that exceed the accounting period, the program will automatically generate Forecasts over several years.
- If you indicate a group, you will see the movements of all the accounts belonging to that group.
- When you are in the Budget table, you can access the account card with a click on the icon next to the account.

Liquidity in the Enhanced Balance sheet with groups

In the Enhanced Balance Sheet with groups you may select to work with values subdivided by column per period. In this way you can see the evolution of liquidity by day, week, month, quarter, semester, year, etc.

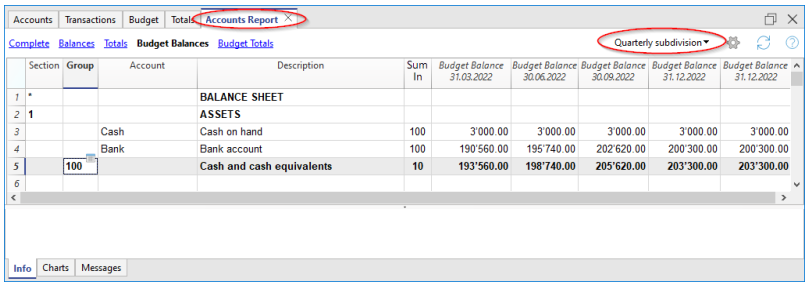
- In Sections options indicate the display of the Budget data.
- Select the Liquidity group.
  You can choose to also display the liquidity accounts.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- If you think you will use this print setting again, create a Customization.



Budget Liquidity Accounting Report

The Accounting Report is similar to the Enhanced balance sheet with groups, with the difference that the display of the data takes place in the Accounts table in columns.

You can therefore use the Accounting Report to get an instant view of the evolution of liquidity accounts.



Forecasting sales

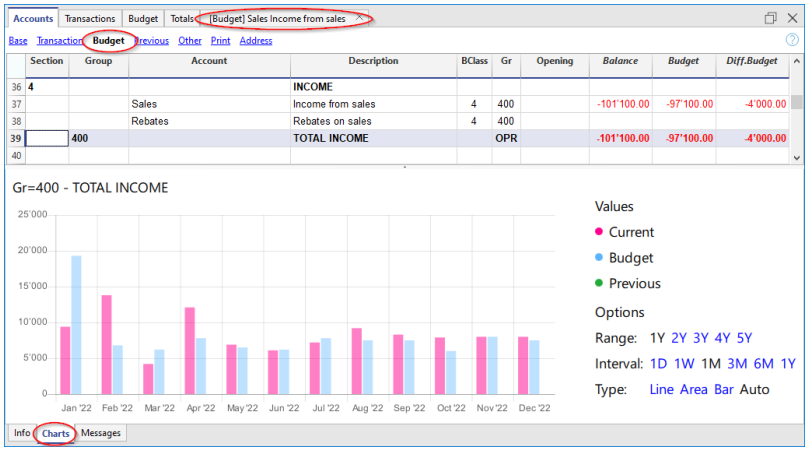
Sales for a company are the main source of income and liquidity. Unlike costs that are more easily planned, sales are more difficult to budget. As a rule of thumb, you may base yourself on the figure of the sales of the previous year for the same period or, on the possibility important events that are in the pipeline and could lead to an increase in sales or even to the acquisition of new customers.

Based on this concept, Banana accounting, with the forecast based on double-entry accounting, allows you to simulate and project different scenarios over time. Just change the budgeted amounts for sales and the program automatically updates the forecasts and displays detailed reports for the current year or for future years.

The sales projections are calculated on the basis of the forecasts included in the Budget table and can be displayed in different ways.

Accounts table

Set up accounts and sales groups in the Accounts table. In the Budget column you will also have the updated forecast balances for the accounting period. You can check what the evolution of sales will be during the year, at a glance

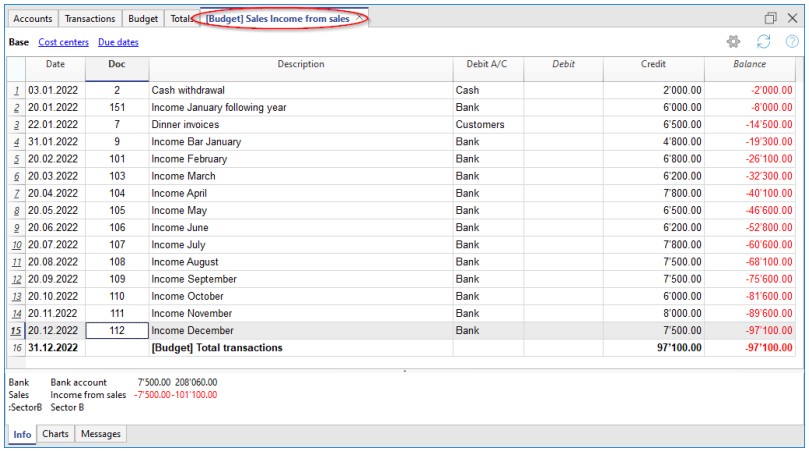


Evolution charts for sales

When you open the **Charts** window, positioning the cursor on an account or a group you will see the graph representing the evolution of the Sales.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to hide or make visible the respective graphs.

Account card with Budget for sales

Using the Budget Account card command, all forecast movements of the account card are displayed. Day by day you will be able to see the evolution of sales and which movements will have the greatest impact.



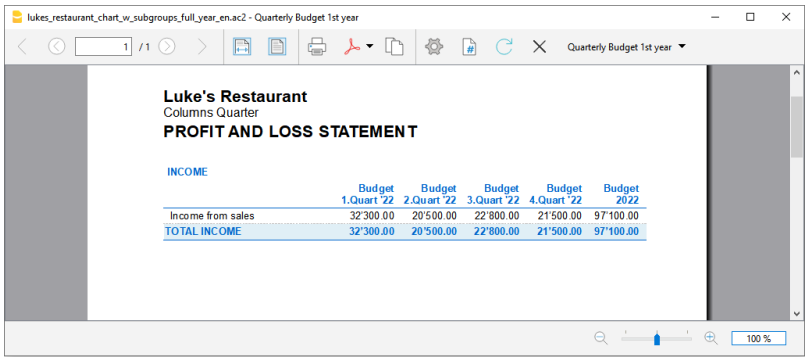
The Account card command allows you to specify if you want to display current or budgeted movements.

- Select the budget movements.
- Activate the account or group of Sales
  You can also activate all sales accounts
- Set the period.
- If you indicate a period that extends beyond the accounting period, the program will automatically generate Forecasts over several years.
- If you indicate a group, you will see the movements of all the accounts belonging to that group.
- When you are in the Budget table, you can access the account card with a click on the icon next to the account.

Income statement with Quarterly sales Budget

With the Enhanced Balance Sheet with groups you can choose which data columns to display and the reference period, to see the evolution of sales by day, week, month, quarter, semester, year, etc.

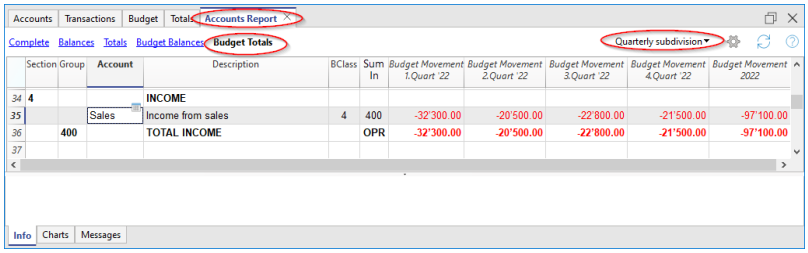
- In Sections options, you can select the Budget data to be displayed.
- Choose the sales group. You can choose to display sales accounts as well.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- If you think you will use this print setting again, create a Customization.



Accounting report with Sales estimate

The Accounting Report is similar to the Enhanced Balance Sheet with groups, with the difference that the data is displayed in columns, as in the Accounts table.

You can use the Accounting Report to have an instant view of the evolution of the sales accounts.



Financial forecasting for customers

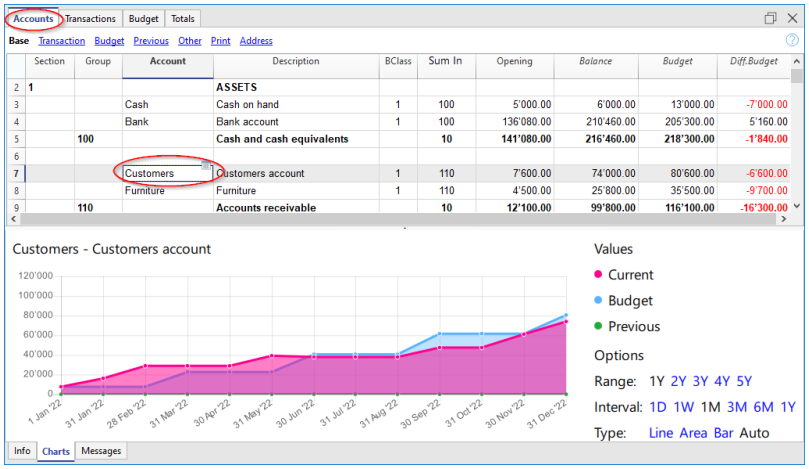
Customers forecasting completes financial planning with customer data. For example, a company can forecast sales by indicating accounts for the most important customers.

Forecasting with the double entry method also allows you to indicate accounts for individual customers. Depending on the requirement, customer management can be done with balance sheet accounts, profit and loss accounts or with cost and profit centers.

When changing a budget movement, the forecasts for each customer are also updated individually.

Accounts table

Set up the customers in the Accounts table. In the **Budget** column, the forecast balances are automatically updated for the accounting period. At a glance, you can view what the forecast for the individual customer will be.

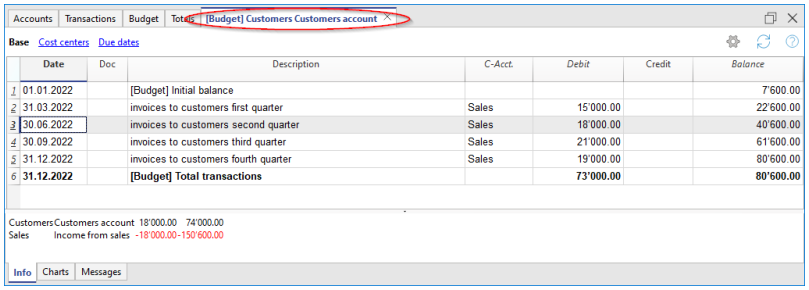


Evolution chart

When you open the Charts window, positioning the cursor on an account or a group you will see the graph representing the evolution of the Customers.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to hide or make visible the respective graphs.

Customer Account card with budget data

With the Budget Account card command you have the possibility to see in detail all the movements for each customer.

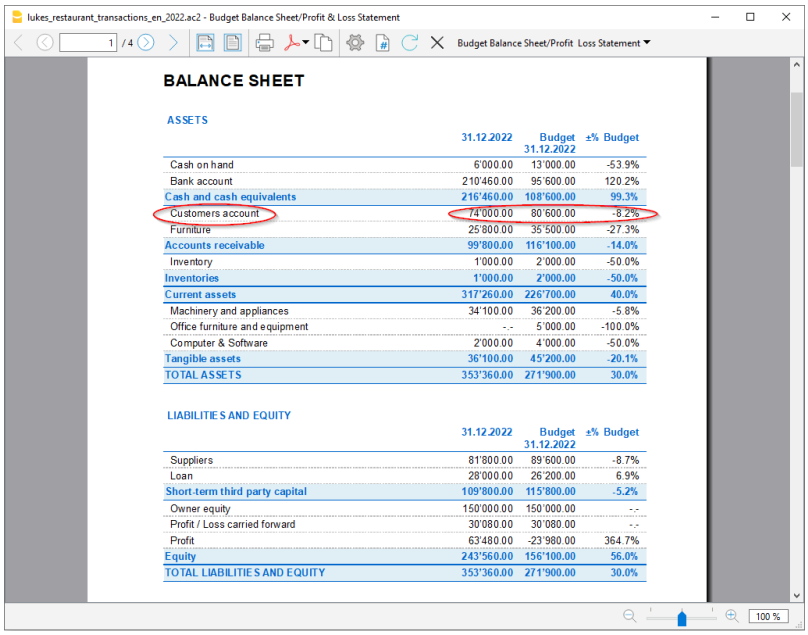


- Select Budget movements.
- Indicate the customer account or group.
- Set up the period.
  If you indicate a period that extends beyond the accounting period, the program will automatically generate Forecasts over several years.
- When indicating a group, you will see the movements of all the accounts belonging to that group.
- When in the Budget table, you can access the customer's card with a click on the small icon next to the account number.

Customers in Enhanced Balance sheet with groups

With the Enhanced Balance Sheet with groups you can choose which data columns to display and the reference period, to see the evolution of the customer by day, week, month, quarter, semester, year, etc.

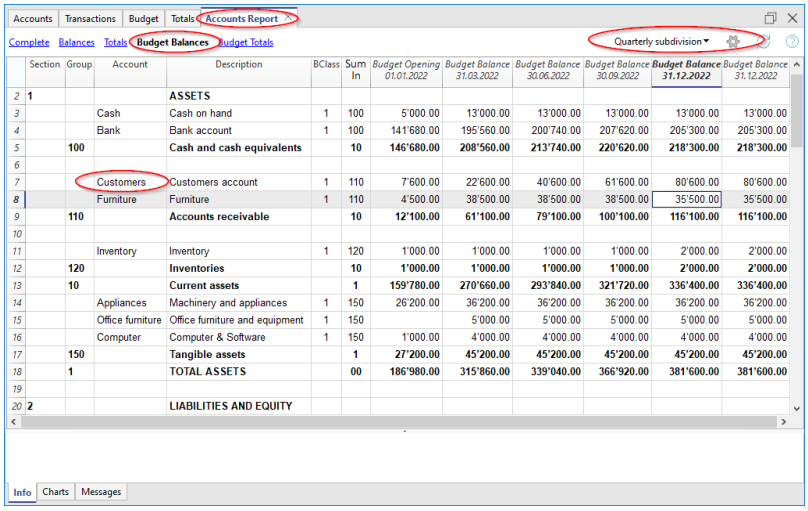
- In Sections options you can select the Budget data to be displayed.
- Choose the Customers group. You can choose to also view the accounts of each individual customer.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- If you think you will use this print setting again, create a Customization.



Accounting Report with Customers Budget

The Accounting Report is similar to the one for Enhanced balance sheet with groups, with the difference that the display takes place in columns, as in the Accounts table.

You can therefore use it to get an instant view of the evolution of customer accounts.



	Section	Group	Account	Description	BClass	Sum In	Budget Opening 01.01.2022	Budget Balance 31.03.2022	Budget Balance 30.06.2022	Budget Balance 30.09.2022	**Budget Balance 31.12.2022**	Budget Balance 31.12.2022
2	**1**			**ASSETS**								
3			Cash	Cash on hand	1	100	5'000.00	13'000.00	13'000.00	13'000.00	13'000.00	13'000.00
4			Bank	Bank account	1	100	141'680.00	195'560.00	200'740.00	207'620.00	205'300.00	205'300.00
5		**100**		**Cash and cash equivalents**		**10**	**146'680.00**	**208'560.00**	**213'740.00**	**220'620.00**	**218'300.00**	**218'300.00**
6												
7			Customers	Customers account	1	110	7'600.00	22'600.00	40'600.00	61'600.00	80'600.00	80'600.00
8			Furniture	Furniture	1	110	4'500.00	38'500.00	38'500.00	38'500.00	35'500.00	35'500.00
9		**110**		**Accounts receivable**		**10**	**12'100.00**	**61'100.00**	**79'100.00**	**100'100.00**	**116'100.00**	**116'100.00**
10												
11			Inventory	Inventory	1	120	1'000.00	1'000.00	1'000.00	1'000.00	2'000.00	2'000.00
12		**120**		**Inventories**		**10**	**1'000.00**	**1'000.00**	**1'000.00**	**1'000.00**	**2'000.00**	**2'000.00**
13		**10**		**Current assets**		**1**	**159'780.00**	**270'660.00**	**293'840.00**	**321'720.00**	**336'400.00**	**336'400.00**
14			Appliances	Machinery and appliances	1	150	26'200.00	36'200.00	36'200.00	36'200.00	36'200.00	36'200.00
15			Office furniture	Office furniture and equipment	1	150		5'000.00	5'000.00	5'000.00	5'000.00	5'000.00
16			Computer	Computer & Software	1	150	1'000.00	4'000.00	4'000.00	4'000.00	4'000.00	4'000.00
17		**150**		**Tangible assets**		**1**	**27'200.00**	**45'200.00**	**45'200.00**	**45'200.00**	**45'200.00**	**45'200.00**
18		**1**		**TOTAL ASSETS**		**00**	**186'980.00**	**315'860.00**	**339'040.00**	**366'920.00**	**381'600.00**	**381'600.00**
19												
20	**2**			**LIABILITIES AND EQUITY**								

Provisional Balance Sheet

The Balance Sheet forecast displays the Balance Sheet for a future period. It is an important tool for tracking the management of your company and allows you to verify what the company's capital structure, the state of assets, of liabilities and the equity will be like.

With Banana Accounting, thanks to the forecasting with the double entry method, you have complete forecast budgets and that you can arrange in different ways. The program also calculates forecasts over several years.
You can access a very precise vision of what the future balance sheet will look like.
The structure of the budget is the same as that one used in the accounting file. When printing, you can indicate which values to display, those of the final balance, the budget or both of those.

The forecast values are calculated taking into account the opening balances and forecast movements indicated in the Budget table. When you change a budget entry, the forecasts are instantly updated. You can simulate and test, relocate a payment, add an investment, modify sales and see how the budget changes over time.

Budget forecast values can be displayed in several ways.

Detailed forecast

The financial forecast, based on the double entry method, allows to obtain the forecasts of the balance sheet values, using the same accounts and groups as those of the accounting file. The same structure of the items that make up the financial statements is used for forecasting. Values and reports are available automatically to display in detail, day by day, how liquidity , the situation of customers evolves and many more.

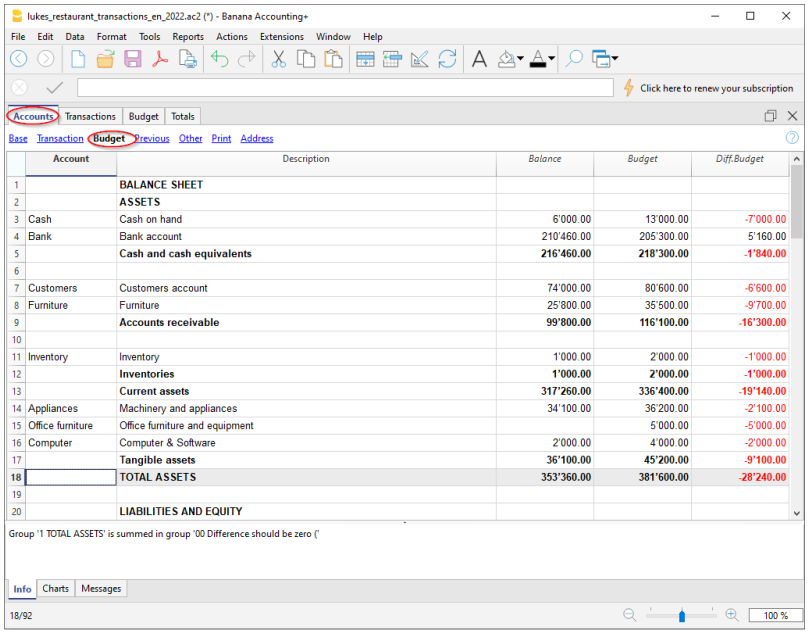
The Banana Accounting forecast presents the values for assessing the financial, equity and economic situation. The structure is customizable, it can be presented in a simple way, including the main groups and the accounts that are part of it, or in a more complex way, by inserting subgroups, for a more detailed view.

ASSETS	LIABILITIES
Current assets • Liquidity • Credits • Inventory **Fixed assets** • Tangible assets • Intangible fixed assets	**Third party capital** • Short term debt • Long term debt **Equity** • Reserves • Profit / Loss carried forward • Profit / Loss for the year

Accounts table

In the Budget column of the Accounts table you access forecast values for all accounts and balance groups available. In a glance you have an instant overview of the budget. The values refer to the accounting period and the variations are calculated automatically with respect to the current balance.

If you need more details, you can add accounts or groups.



Enhanced Balance sheet with groups

Through Enhanced Balance Sheet with groups command, you can view the Provisional Balance Sheet, choosing the presentation mode you need.

- Indicate in the Sections options to display the values of the Budget
  You can display the current (accounting) values, the budget values or both.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- With the subdivision by period the data are presented with the subdivisions chosen for the period.
- In the Rows section, you can exclude accounts and thus have a view of groups only.
- If you think you will use this print setting again, create a Customization.

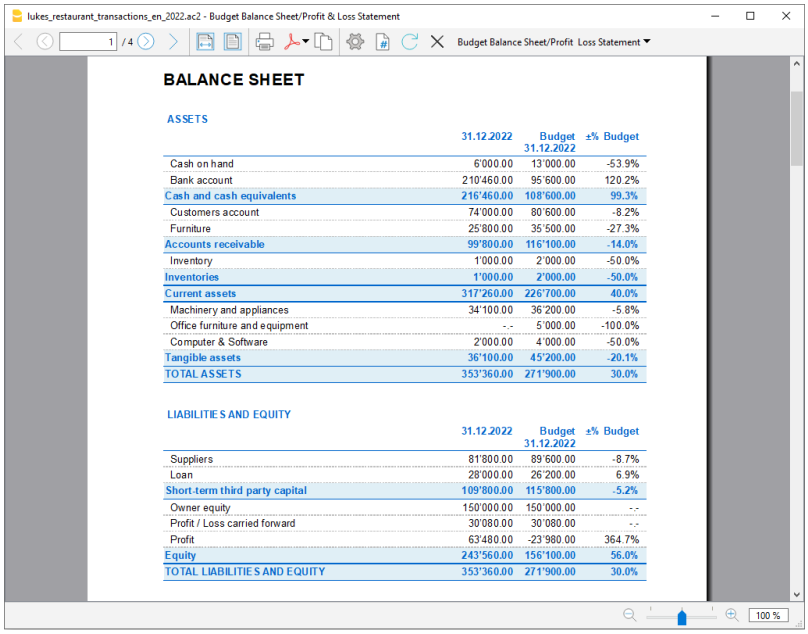
Using the different options you can customize your prints. Below are some examples.

Enhanced Balance sheet annual Budget groups

This print has been set up to produce only the budget values for the current year.

Budget and Current Balance sheet

The actual (current) values are compared with those of the budget. You can also display the change in the comparison as an amount and a percentage.

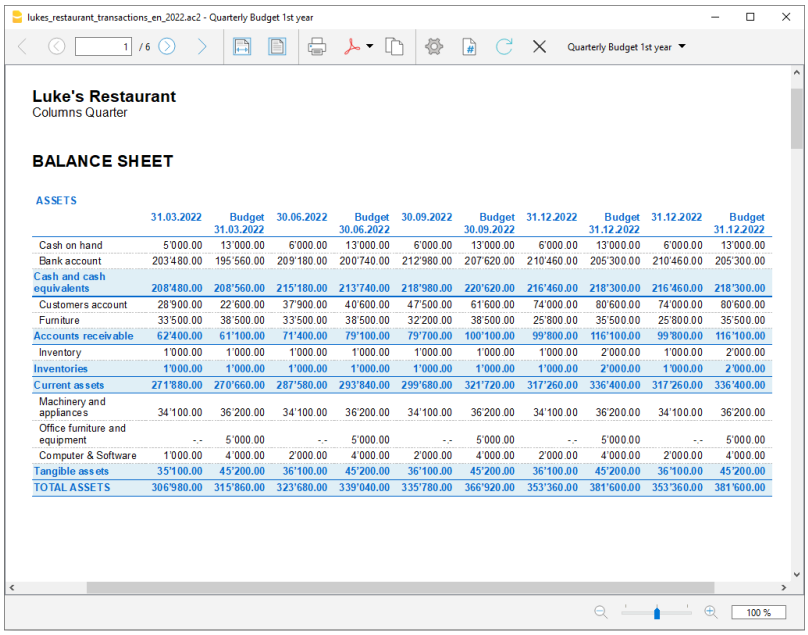


Quarterly budget

IIn order to obtain an annual budget with a quarterly breakdown, the quarter must be indicated in the section Subdivision → Subdivision by period. The program will show the budget for the year, divided into 4 quarters.

Budget and current quarter Balance sheet

This printout is set up to display both the budget and the annual final balance with the breakdown per quarter. Thus we have the expected and current situation at the end of the quarters.

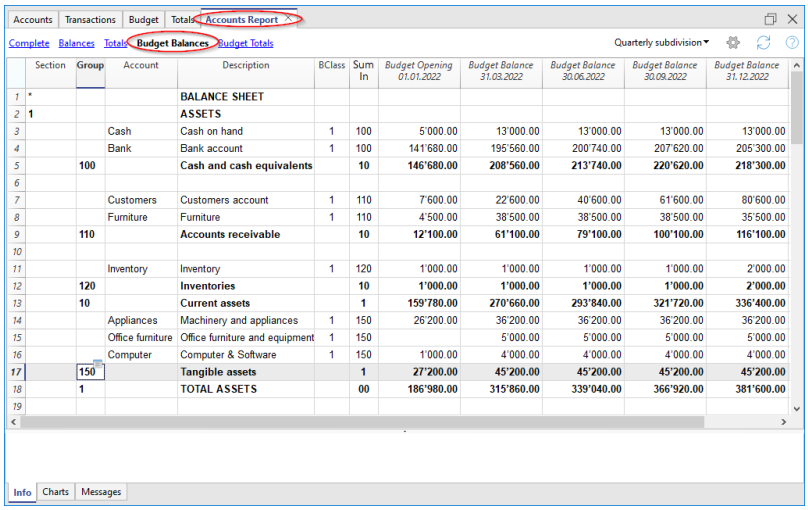


Three-year budget

This printout is set up to print the three-year budget forecast.
In the Period section set the reference period to three years and in the Subdivision section → Subdivision per period set to one year. In the File properties (File menu) there must be 3 years as the start and end period (e.g. start 01.01.2022 - end 31.12.2024).

Budget Accounting Report

From the Reports → Accounting Report menu you can get printouts of financial statements displayed as in the accounts table, but with the required column values.
The options are similar to those explained for the Enhanced Balance Sheet by groups.



	Section	Group	Account	Description	BClass	Sum In	Budget Opening 01.01.2022	Budget Balance 31.03.2022	Budget Balance 30.06.2022	Budget Balance 30.09.2022	Budget Balance 31.12.2022
1	*			**BALANCE SHEET**							
2	**1**			**ASSETS**							
3			Cash	Cash on hand	1	100	5'000.00	13'000.00	13'000.00	13'000.00	13'000.00
4			Bank	Bank account	1	100	141'680.00	195'560.00	200'740.00	207'620.00	205'300.00
5		**100**		**Cash and cash equivalents**		**10**	**146'680.00**	**208'560.00**	**213'740.00**	**220'620.00**	**218'300.00**
6											
7			Customers	Customers account	1	110	7'600.00	22'600.00	40'600.00	61'600.00	80'600.00
8			Furniture	Furniture	1	110	4'500.00	38'500.00	38'500.00	38'500.00	35'500.00
9		**110**		**Accounts receivable**		**10**	**12'100.00**	**61'100.00**	**79'100.00**	**100'100.00**	**116'100.00**
10											
11			Inventory	Inventory	1	120	1'000.00	1'000.00	1'000.00	1'000.00	2'000.00
12		**120**		**Inventories**		**10**	**1'000.00**	**1'000.00**	**1'000.00**	**1'000.00**	**2'000.00**
13		**10**		**Current assets**		**1**	**159'780.00**	**270'660.00**	**293'840.00**	**321'720.00**	**336'400.00**
14			Appliances	Machinery and appliances	1	150	26'200.00	36'200.00	36'200.00	36'200.00	36'200.00
15			Office furniture	Office furniture and equipment	1	150		5'000.00	5'000.00	5'000.00	5'000.00
16			Computer	Computer & Software	1	150	1'000.00	4'000.00	4'000.00	4'000.00	4'000.00
17		150		**Tangible assets**		**1**	**27'200.00**	**45'200.00**	**45'200.00**	**45'200.00**	**45'200.00**
18		**1**		**TOTAL ASSETS**		**00**	**186'980.00**	**315'860.00**	**339'040.00**	**366'920.00**	**381'600.00**
19											

Financial forecasting for suppliers

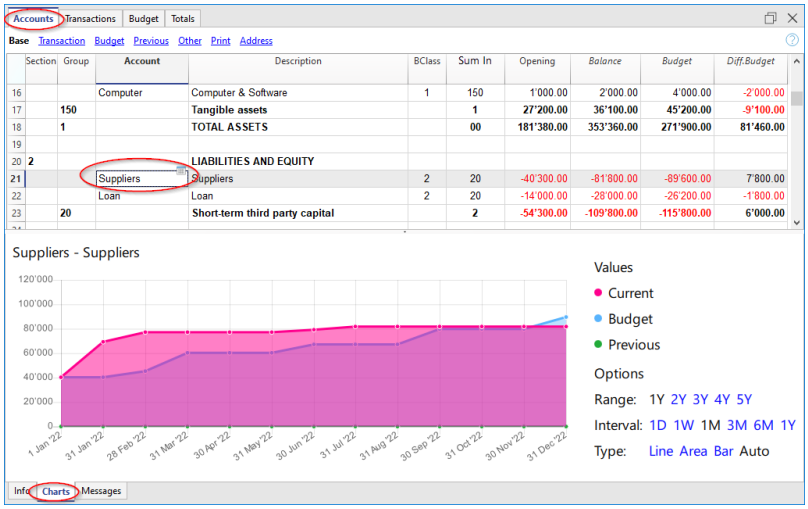
Supplier forecasting completes financial planning with supplier data. For example, a company can plan purchases by indicating purchases by indicating accounts for the most important suppliers. It will thus be able to analyze and optimize the relationship with the various suppliers, perhaps by requesting payment extensions.

Forecasting with the double entry method also allows you to indicate accounts for individual suppliers. Depending on the need, suppliers management can be done with balance sheet accounts, profit and accounts or with cost and profit centers.

When changing a budget movement, the forecasts for each individual supplier are also updated.

Accounts table

Set up accounts for suppliers in the Accounts table. In the **Budget** column, the forecast balances are automatically updated for the accounting period, according to the beginning and the end date, set up in the File properties. At a glance, you can view what the forecast for the individual supplier will be.

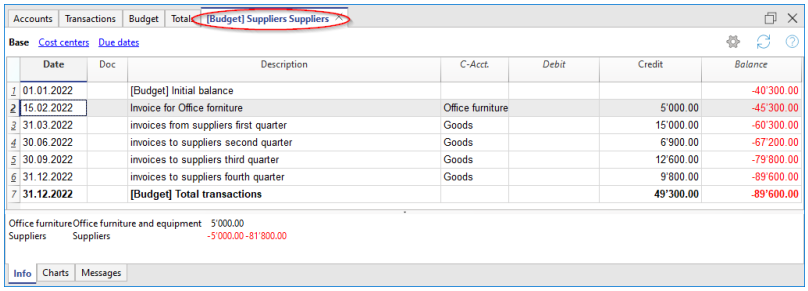


Evolution chart

When you open the Charts window, positioning the cursor on an account or a group you will see the graph representing the evolution of Suppliers.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to hide or make visible the respective graphs.

Account card with Supplier budget data

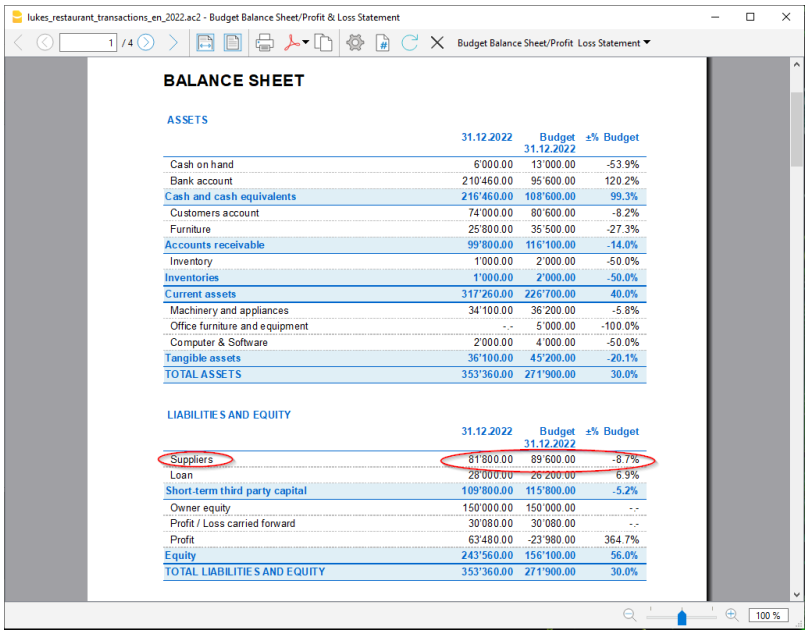
With the Budget account card command you have the possibility to see in detail all the movements for each supplier.



- Select budget movements.
- Indicate the supplier’s account ot the supplier's group.
- Set up the period.
  If you indicate a period that extends beyond the accounting period, the program will automatically generate Forecasts over several years.
- When indicating a group, you will see the movements of all the accounts belonging to that group.
- When in the Budget table, you can access the customer's card with a click on the small icon next to the account number.

Suppliers Enhanced Balance sheet with groups

Through the Enhanced Balance Sheet with groups you can choose which data columns to display and the reference period, to see the evolution of the supplier by day, week, month, quarter, semester, year, etc.

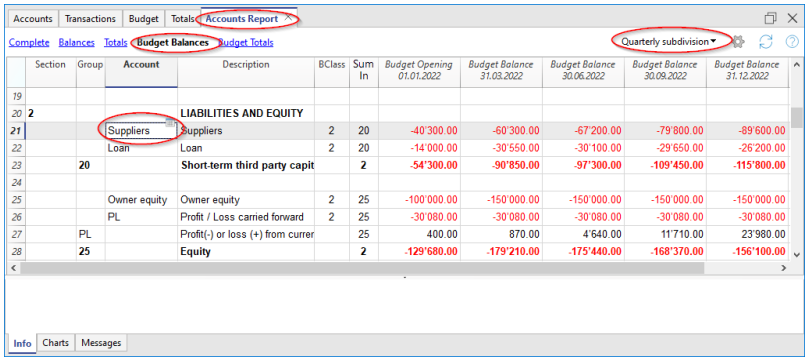


- In Sections options you can select the Budget data to be displayed.
- Select the Suppliers group. You can also choose to view the accounts of each individual supplier.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- If you think you will use this print setting again, create a Customization.

Accounting Report with Suppliers Budget

The Accounting Report is similar to the one for Enhanced balance sheet with groups, with the difference that the display takes place in columns, as in the Accounts table.

You can therefore use it to get an instant view of the evolution of the Supplier accounts.



	Section	Group	Account	Description	BClass	Sum In	Budget Opening 01.01.2022	Budget Balance 31.03.2022	Budget Balance 30.06.2022	Budget Balance 30.09.2022	Budget Balance 31.12.2022
19											
20	2			LIABILITIES AND EQUITY							
21			Suppliers	Suppliers	2	20	-40'300.00	-60'300.00	-67'200.00	-79'800.00	-89'600.00
22			Loan	Loan	2	20	-14'000.00	-30'550.00	-30'100.00	-29'650.00	-26'200.00
23		20		**Short-term third party capit**		2	-54'300.00	-90'850.00	-97'300.00	-109'450.00	-115'800.00
24											
25			Owner equity	Owner equity	2	25	-100'000.00	-150'000.00	-150'000.00	-150'000.00	-150'000.00
26			PL	Profit / Loss carried forward	2	25	-30'080.00	-30'080.00	-30'080.00	-30'080.00	-30'080.00
27		PL		Profit(-) or loss (+) from currer		25	400.00	870.00	4'640.00	11'710.00	23'980.00
28		25		**Equity**		2	-129'680.00	-179'210.00	-175'440.00	-168'370.00	-156'100.00

Investments Planning

> The investment plan presents the expected evolution of the equipment, stocks, movable or immovable values that are necessary for the company.

With Banana Accounting, thanks to the forecasting with the double-entry method, you can track what the evolution of assets will be over time. You generate comprehensive forecasts, which you can organize in different ways. The program also calculates forecasts over several years.
The structure of the accounts is identical to the one used for accounting. When printing, you can indicate whether to select which values to display, the final ones only, the forecasted ones or both together.

You also have the Income statement forecasts, so you can display the evolution of amortization and interest. When a budget movement is changed, the forecasts are immediately updated. You can run simulations, assign a payment, add an investment, change sales and see how asset accounts evolve.

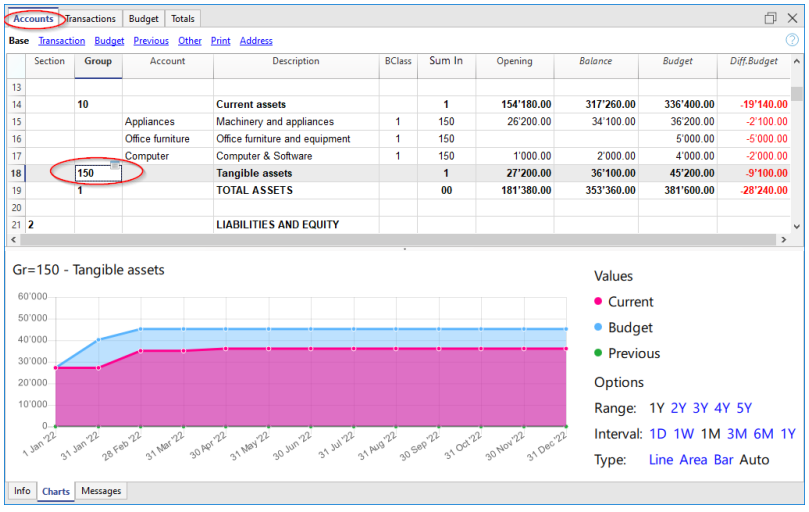
For the Investment Plan, you have the same options as in the Liquidity Planning and the Provisional Profit and Loss Account.

Using formulas

The formulas allow you to automate calculation of depreciation and interest. When you increase an investment, the Profit and Loss statement will also be instantly be updated. Formulas are particularly useful when making forecasts over multiple years.

Chart of Accounts

In the Budget column of the Chart of Accounts the forecast values for all accounts and balance groups are displayed, and therefore, for all those relating to investments equally. With a glance, you have an instant view of the values referring to the accounting period.



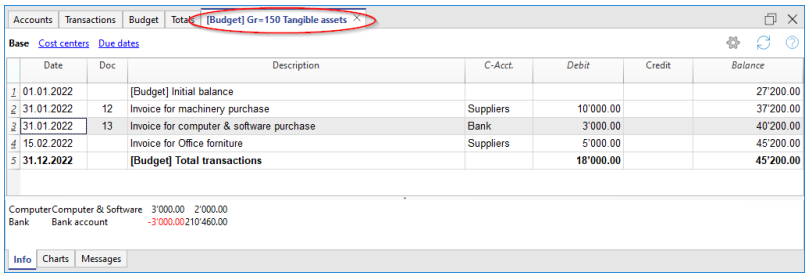
If you require more investment details, you may add accounts or groups.

Evolution charts

When you open the Charts window, positioning the cursor on an account or a group you will see the graph representing the evolution of the Suppliers.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to hide or make visible the respective graphs.

Investments Account card with Budget data

Using the Budget Account card command will offer you the possibility to see in detail, all movements of the budgeted investments. You have the evolution, day by day, of every single Assets account and also of the depreciation accounts.



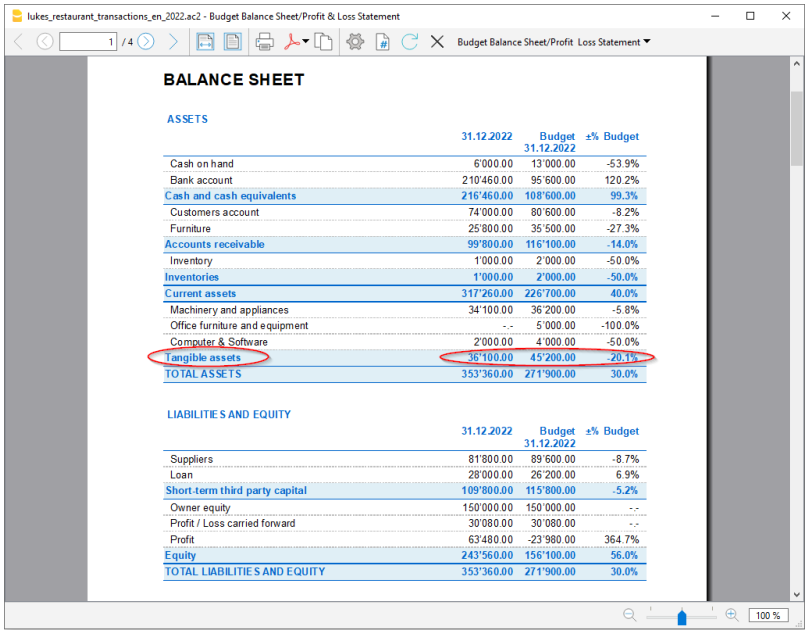
The Account card command allows you to specify if you want to see current or budgeted movements.

- Select budget movements.
- Indicate the account or the Investments group.
- Set up the Period.
- If you indicate a period that exceeds the accounting period, the program will automatically generate Forecasts over several years.
- If you indicate a group, you will see the movements of all the accounts belonging to that group.
- When you are in the Budget table, you can access the account card with a click on the small icon next to the account.

Investments in the Enhanced Balance sheet with groups

Through Enhanced Balance Sheet with groups you can choose which data columns to display and the reference period, to see the evolution of the investments by day, week, month, quarter, semester, year, etc.

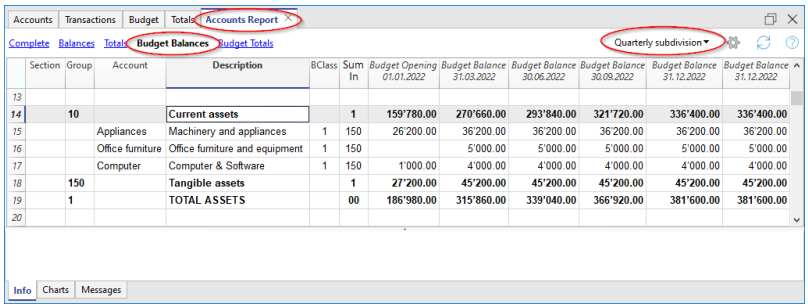
- In Sections options you can indicate to display the Budget data.
- Choose the Investments group. You can also choose to display the accounts of each individual asset relating to an investment.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- If you think you will use this print setting again, create a Customization.



Accounting Report with Investments Budget

The Accounting Report is similar to the one for Enhanced balance sheet with groups, with the difference that the display takes place in columns, as in the Accounts table.

You can therefore use it to get an instant view of the evolution of the investments accounts.



Corporate financing plan

The corporate financing plan presents the expected evolution of the accounts relative to the origin of third party and own capital.

With Banana Accounting, thanks to the forecasting with the double-entry method, you have complete forecasts that you can arrange in different ways. The program also calculates forecasts over several years.
The structure of the accounts is identical to the one used for accounting. When printing, you can indicate whether to select which values to display, the final ones only, the forecasted ones or both together.

When a budget movement is changed, the forecasts are immediately updated. You can run simulations, assign a payment, add a new debit, change sales and see how liabilities accounts evolve.

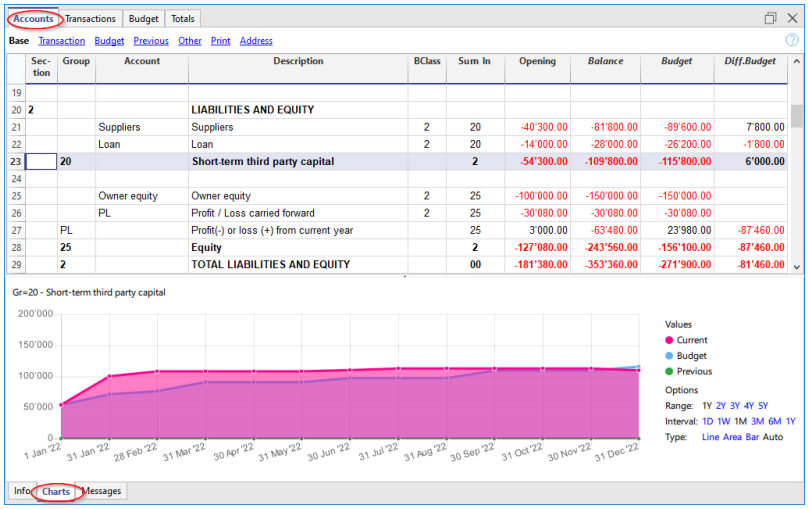
For the Corporate financing plan, you have the same options as for the Liquidity Planing and the Provisional Profit and Loss Account.

Using formulas

The formulas allow you to automate calculation of depreciation and interest.Formulas are particularly useful when making forecasts over multiple years.

Chart of Accounts

In the Budget column of the Chart of Accounts the forecast values for all accounts and balance groups are displayed, and therefore, also for all those relating to funding. With a glance you get an instant view of the values referring to the accounting period.



Sec-tion	Group	Account	Description	BClass	Sum In	Opening	Balance	Budget	Diff.Budget
2			LIABILITIES AND EQUITY						
		Suppliers	Suppliers	2	20	-40'300.00	-81'800.00	-89'600.00	7'800.00
		Loan	Loan	2	20	-14'000.00	-28'000.00	-26'200.00	-1'800.00
	20		**Short-term third party capital**		2	-54'300.00	-109'800.00	-115'800.00	6'000.00
		Owner equity	Owner equity	2	25	-100'000.00	-150'000.00	-150'000.00	
		PL	Profit / Loss carried forward	2	25	-30'080.00	-30'080.00	-30'080.00	
	PL		Profit(-) or loss (+) from current year		25	3'000.00	-63'480.00	23'980.00	-87'460.00
	25		**Equity**		2	-127'080.00	-243'560.00	-156'100.00	-87'460.00
	2		**TOTAL LIABILITIES AND EQUITY**		00	-181'380.00	-353'360.00	-271'900.00	-81'460.00

If you require more details on third party capital, you may add accounts or groups.

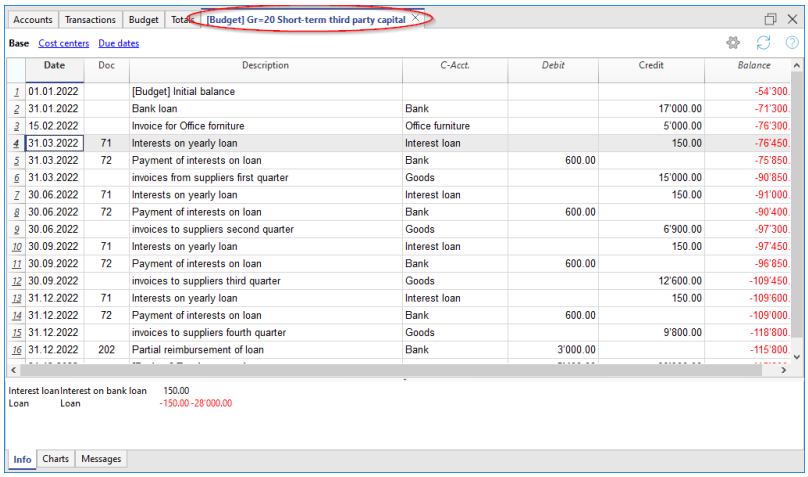
Evolution graphs

When you open the Charts window, positioning the cursor on an account or a group you will see the graph representing the evolution of the financing of the company.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to

hide or make visible the respective graphs.

Account card with Budget for third party capital data

Using the Budget Account card command you have the opportunity to see on a day-to-day basis, how each account payable evolves, debt amortization, interest expense and understand the impact they have on financing.

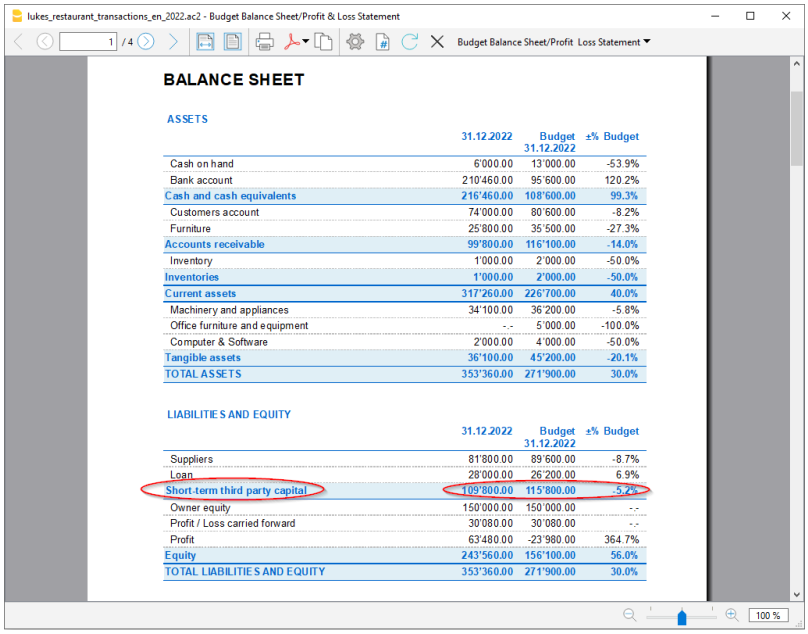


The Account card command allows you to specify if you want to see current or budgeted movements.

- Select budget movements.
- Indicate the account or group of loans.
- Set up the Period
  If you indicate a period that exceed the accounting period, the program will automatically generate Forecasts over several years.
- If you indicate a group, you will see the movements of all the accounts belonging to that group.
- When you are in the Budget table, you can access the account card with a click on the icon next to the account.

Enhanced Balance sheet with groups

Through Enhanced Balance Sheet with groups you can choose which data columns to display and the reference period, to see the evolution of the funding of the company by day, week, month, quarter, semester, year, etc.

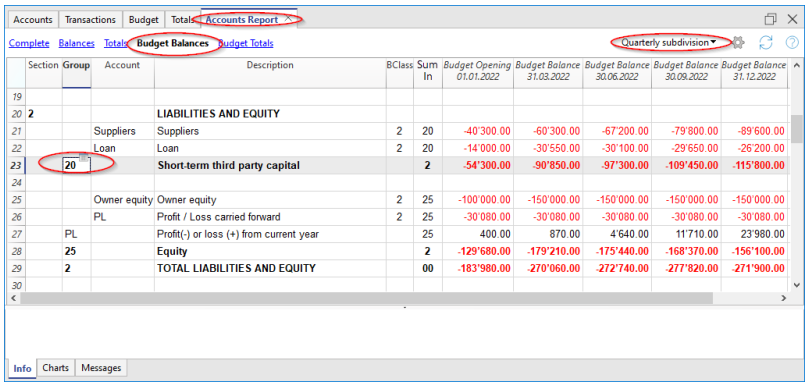


- In Sections options you can indicate the Budget data to be displayed.
- Choose the Third party capital group. You can also select to display the accounts of each individual funding account.
- Set up the Period.
  If a period that exceeds the accounting period, is indicated, the program will automatically switch to budgeting over several years.
- Indicate the subdivision by period required.
- If you think you will use this print setting again, create a Customization.

Accounting Report for Third party capital Budget

The Accounting Report is similar to the one for Enhanced balance sheet with groups, with the difference that the display takes place in columns, as in the Accounts table.

You can therefore use it to get an instant view of the evolution of third party accounts.



Project planning with profit and cost centres

Financial planning of projects allows you to take control over the income and expenses of a project. It is used to evaluate investments and returns on a project and to track its implementation.

Budgeting with the double-entry method allows you to indicate profit and cost centers as well. You only need to set up cost centers for the different projects, and in parallel to the balance and income statement forecasts, you will have the forecasts available for each individual project.

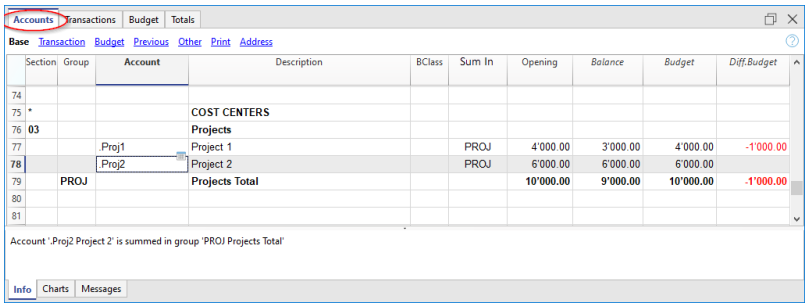
- **Watch the video:** Cost and profit centers

The projections are calculated on the basis of the initial balance and the forecasts entered in the Budget table. When a line is changed the budget, forecasts are instantly updated. You can produce simulations, reassign a payment, add an investment, modify sales and spot how the project changes.

Values of projects can be displayed in several ways.

Accounts table

Profit and Cost centers are set up in the Accounts table. After each movement, the updated balances of the forecast for the accounting period of reference are displayed in the Budget column. At a glance you can know immediately what the situation of the projects will be at the end of the year.

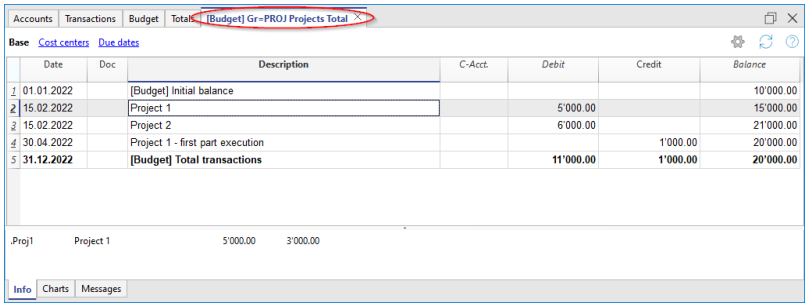


Evolution chart

When you open the Charts window, positioning the cursor on an account or a group you will see the graph representing the evolution of the projects.
In the legend are visible **Current, Previous and Budget**. By clicking on each one it is possible to hide or make visible the respective graphs.

Account card with budget data

With the Budget Account card command you have the possibility to display all the movements for the single project in detail, day by day.



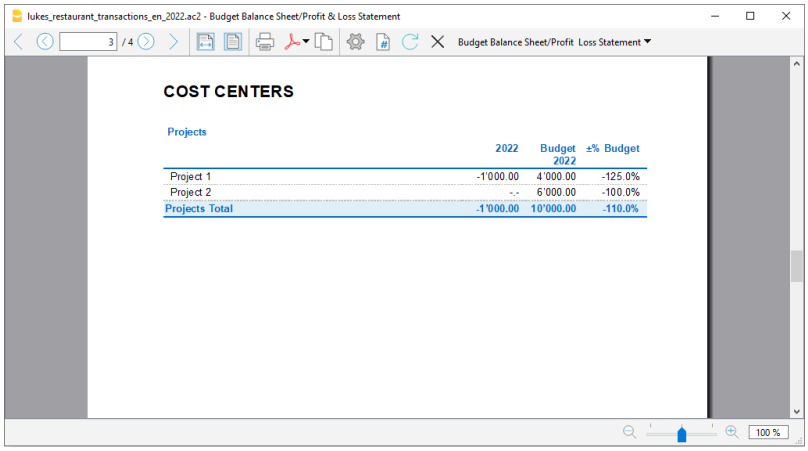
The Account Card command allows you to specify whether you want to display current or budget transactions.

- Select budget movements.
- Indicate the cost or profit center accounts, or the group.
- Set up the Period.
- If you indicate a period that extends beyond the accounting period, the program will automatically switch to Forecasts over several years.
- When you indicate a group, you will see the movements of all the accounts belonging to that group.
- When in the Budget table, you can access the cost center tab by clicking on the small icon next to the account number.

Enhanced Balance sheet with groups

With the Enhanced Balance sheet with groups you can choose which data columns to display and the reference period, to see the evolution of the projects by day, week, month, quarter, semester, year, etc.

- In Sections options you can select the Budget data to be displayed.
- Select the Projects group. You can also choose to view the accounts of each individual project.
- Set up the Period.
  If you indicate a period that extends beyond the accounting period, the program will automatically switch to Forecasts over several years.
- Indicate the desired subdivision by period.
- If you think of continuing to use this print setting, create a customization.

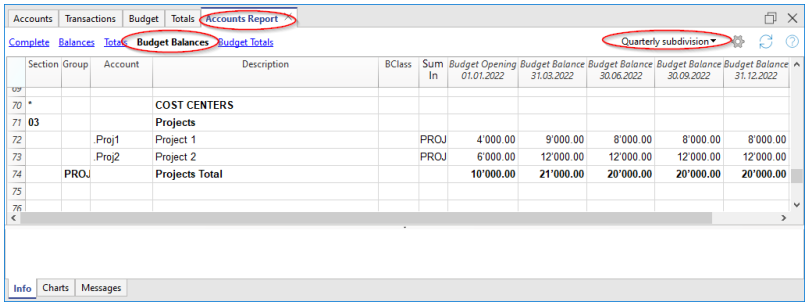


Projects Budget Accounting report

The Accounting report is similar to the Enhanced balance sheet with groups, with the difference that

the display takes place in columns, as in the Accounts table.

It can therefore be used to display an instant view of the evolution of the projects.



Planning with segments per sector and branch

The financial planning by sectors allows you to run budget and income statement forecasts for each sector or branch of the company. With the Segments, you can then evaluate the different areas of the company and understand what contribution it makes to the overall business.

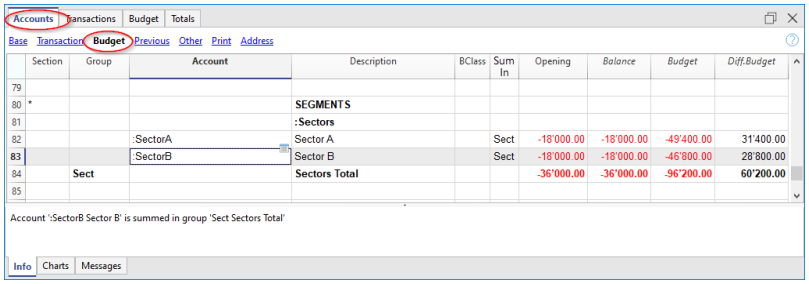
The forecast, with the double-entry method, also allows you to indicate the segments which are set in the Accounts table, at the end of the chart of accounts and are used both for accounting and forecasting. When recording the movements of the forecast, the accounts of the segments must be entered when necessary. Banana Accounting executes the Balance Sheet and Profit and Loss Statement of the forecast as well, with the subdivision by the different segments.

The projections are calculated on the basis of the initial balance and the forecasts entered in the Budget table. When a budget movement is changed , forecasts of the project are instantly updated. You can produce simulations, reassign a payment, add an investment, modify sales and spot how the project changes.

Sector or branch data with segments can be displayed in several ways.

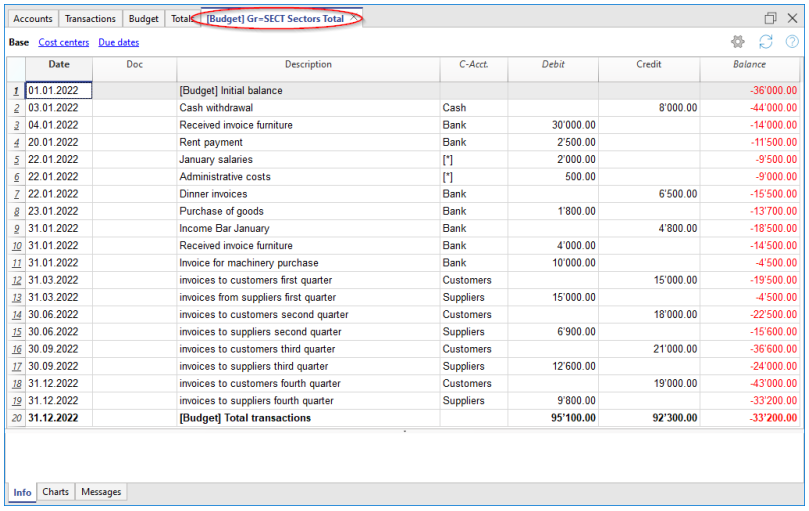
Chart of Accounts

Segments are set up in the Chart of Accounts. When indicating the segments for the Balance Sheet and Profit and Loss statement accounts, the balance of the segment will always result as zero in the accounts.



Account card with Segments budget data

With the Budget Account card command you have the possibility to examine all the movements for each segment in detail.


Accounts | Transactions | Budget | Total | [Budget] Gr=SECT Sectors Total

Base | Cost centers | Due dates

	Date	Doc	Description	C-Acct.	Debit	Credit	Balance
1	01.01.2022		[Budget] Initial balance				-36'000.00
2	03.01.2022		Cash withdrawal	Cash		8'000.00	-44'000.00
3	04.01.2022		Received invoice furniture	Bank	30'000.00		-14'000.00
4	20.01.2022		Rent payment	Bank	2'500.00		-11'500.00
5	22.01.2022		January salaries	[*]	2'000.00		-9'500.00
6	22.01.2022		Administrative costs	[*]	500.00		-9'000.00
7	22.01.2022		Dinner invoices	Bank		6'500.00	-15'500.00
8	23.01.2022		Purchase of goods	Bank	1'800.00		-13'700.00
9	31.01.2022		Income Bar January	Bank		4'800.00	-18'500.00
10	31.01.2022		Received invoice furniture	Bank	4'000.00		-14'500.00
11	31.01.2022		Invoice for machinery purchase	Bank	10'000.00		-4'500.00
12	31.03.2022		invoices to customers first quarter	Customers		15'000.00	-19'500.00
13	31.03.2022		invoices from suppliers first quarter	Suppliers	15'000.00		-4'500.00
14	30.06.2022		invoices to customers second quarter	Customers		18'000.00	-22'500.00
15	30.06.2022		invoices to suppliers second quarter	Suppliers	6'900.00		-15'600.00
16	30.09.2022		invoices to customers third quarter	Customers		21'000.00	-36'600.00
17	30.09.2022		invoices to suppliers third quarter	Suppliers	12'600.00		-24'000.00
18	31.12.2022		invoices to customers fourth quarter	Customers		19'000.00	-43'000.00
19	31.12.2022		invoices to suppliers fourth quarter	Suppliers	9'800.00		-33'200.00
20	**31.12.2022**		**[Budget] Total transactions**		**95'100.00**	**92'300.00**	**-33'200.00**

Info | Charts | Messages

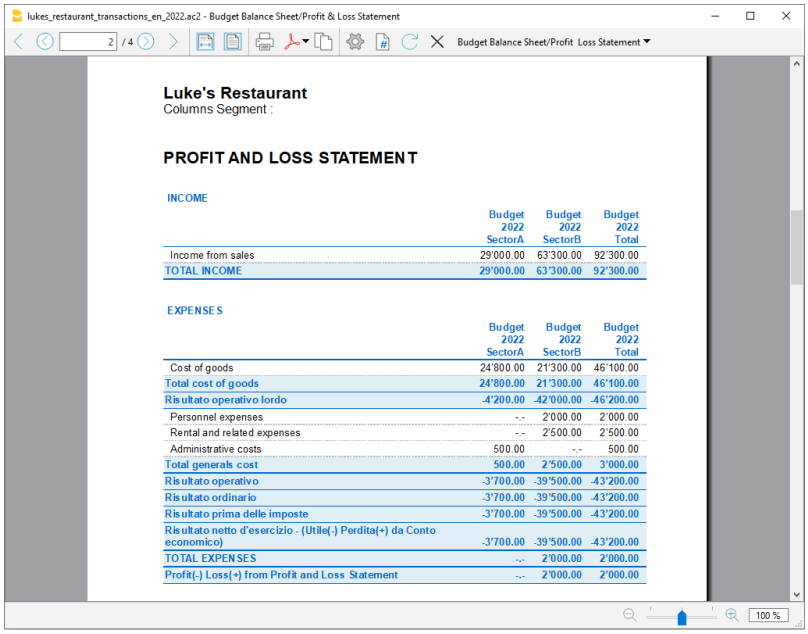
The Account card allows you to specify whether you want to display the current or budget movements.

- Select budget movements
- Indicate the required segment, or the group.
- Set up the Period.
  If you indicate a period that extends beyond the accounting period, the program will automatically switch to Forecasts over several years.
- If you indicate a group, you will see the movements of all the segments belonging to that group.
- When in the Budget table, you can access the Budget Account card by clicking on the small icon next to the account number.

Enhanced Balance sheet with groups

With the Enhanced Balance sheet with groups you can choose to divide the values into separate columns for each segment. Thus, you dispose of the Balance Sheet and Profit and Loss statement for each sector.

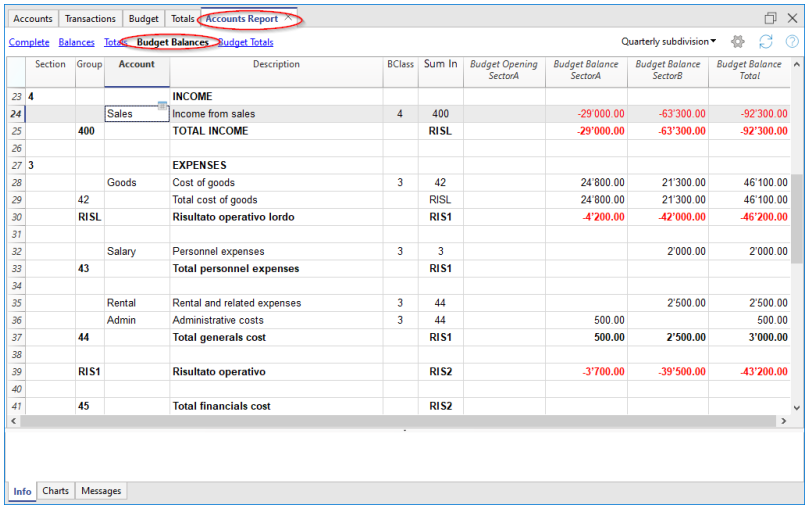
- Indicate that you wish to display the Budget values in the Columns section.
- In Sections you may choose to view the balance sheet or the profit and loss statement only.
- Set up the Period.
  If you indicate a period that extends beyond the accounting period, the program will automatically switch to Forecasts over several years.
- Indicate the required subdivision by segments.
- If you plan to continue to using this print setting, create a customization.



Accounting report for the Budget of Segments

The Accounting report is similar to the Enhanced balance sheet with groups, with the difference that, the display takes place in columns.

It can therefore be used to display an instant view of the evolution of the segments.



	Section	Group	Account	Description	BClass	Sum In	Budget Opening SectorA	Budget Balance SectorA	Budget Balance SectorB	Budget Balance Total
23	4			INCOME						
24			Sales	Income from sales	4	400		-29'000.00	-63'300.00	-92'300.00
25		400		TOTAL INCOME		RISL		-29'000.00	-63'300.00	-92'300.00
26										
27	3			EXPENSES						
28			Goods	Cost of goods	3	42		24'800.00	21'300.00	46'100.00
29		42		Total cost of goods		RISL		24'800.00	21'300.00	46'100.00
30		RISL		Risultato operativo lordo		RIS1		-4'200.00	-42'000.00	-46'200.00
31										
32			Salary	Personnel expenses	3	3			2'000.00	2'000.00
33		43		Total personnel expenses		RIS1				
34										
35			Rental	Rental and related expenses	3	44			2'500.00	2'500.00
36			Admin	Administrative costs	3	44		500.00		500.00
37		44		Total generals cost		RIS1		500.00	2'500.00	3'000.00
38										
39		RIS1		Risultato operativo		RIS2		-3'700.00	-39'500.00	-43'200.00
40										
41		45		Total financials cost		RIS2				

New year for financial forecasting

The Banana Accounting function to Create a New Year also takes up the budget movements.

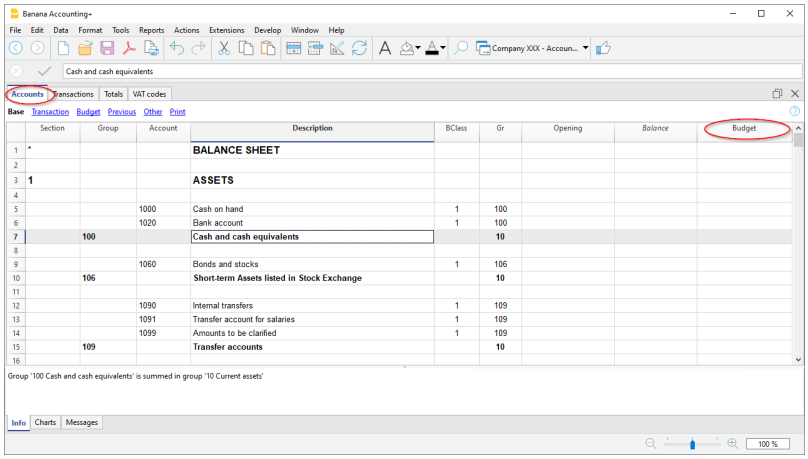
For each row in the table Budget, in the New Year column, you have the possibility to indicate:

- Whether the operation is to be carried forward or not,
- If the date is to be kept or replaced with the date of the new year.

Creating the budget for the new year is therefore simple, because you have to modify or add the expense and income items that are expected to change.

Annual budget in columns (Accounts and Categories tables)

If you wish to set up a budget on an annual basis quickly, without details for the period, you can enter the forecast amounts in the Budget column of the Accounts and / or Categories table.



Annual Budget column

In the Accounts and / or Categories table, the Budget column can only be modified if the Budget table has not been added. If the Budget table is present, it can be removed as follows:

- Tools menu → Add/Remove functionalities → Remove Budget table.

Once the **Budget** table has been removed, the **Budget** column is activated and you can enter the annual budget amounts in the Accounts and / or Categories table, Budget view .

As a rule of thumb, only the budget for expenses and revenues (double-entry accounting) and for income and expenses (income / expense accounting) will be indicated.

The budget values must be entered on each Account and / or Category. The program calculates the totals automatically, and derives the profit or loss from them.

- **Accounts table:**
  - Revenues (Credit) must be entered as a negative value
  - Expenses (Debit) as a positive.
- **Categories Table:**
  - Income must be shown in positive
  - Expenses must be indicated in negative.

Budget Difference Column

In the **Budget Difference** column, the program will calculate the difference between the balance and the value in the **Budget** column. Whenever a transaction is entered in the Accounts and / or Categories table, this column will be updated automatically.

Print per period

When printing by month or quarter, the program divides the value indicated in the **Budget** column into monthly quotas.

The program proceeds as follows for the subdivisions:

- Calculates the number of months, based on the start and end date indicated in the File menu → File Properties (basic data).
- The budgeted amount is divided by the number of months calculated.
- Any rounding differences will be added to the last month.

If, for example, you have indicated an amount of 10'000, this will be divided into 11 monthly amounts of 833.33 and one salary of 833.37.

If a quarterly preview has been selected, the value of the quarter will be the sum of the individual months and not the value of the year divided by quarters.

If you want a different planning by month or quarter, you should use the planning with the Budget table.

Add Budget columns

Via the **Data → Columns setup → Add** command you can add other columns to indicate other budget values.

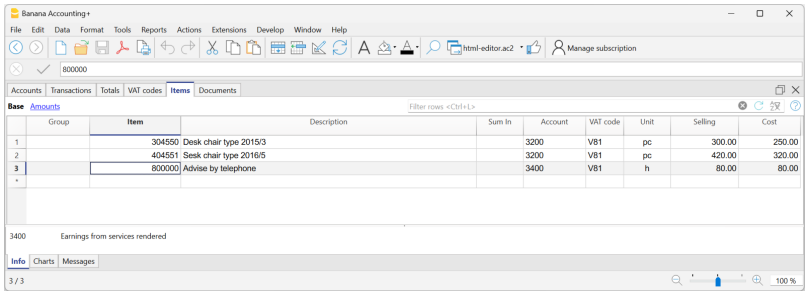
- Set the Data Type with Amount.
  This way the program will calculate the sums of the groups.

You may add budget columns for:

- Manage multiple Budget values (different scenarios).
- Keep a copy of the initial budget created with the Budget table:
  - Prepare the budget in the Budget Table.
  - Go to the first row in the Accounts table, and select the entire column (by clicking on the column header).
  - Menu Edit → Copy.
  - Position yourself on the first row in the budget column where to copy the data.
  - Menu Edit → Paste.

Item management integrated into accounting

In the accounting file, a table can be added to manage items and link them to individual transactions via the Item Id (item identifier) that is entered in the Item column.



This feature is very powerful and useful because it allows the following automations:

- To integrate a list of products or an inventory with descriptions, quantities, prices and groupings into the accounting.
- In the Transations table, by entering invoices and simply indicating the Item Id (Item identifier) in the Item column, the description, price and account are taken over.
- In the transaction row, by entering the quantity (positive or negative), the programme automatically updates the existing quantity balance. It thus functions as a small warehouse.

Some extensions, such as those for securities management, make use of this functionality, to manage the list of securities, have an inventory and calculate the accounting profit or loss at the time of sale.

Activate the functionality

The functionality is enabled from the menu Tools menu > Add/remove functionalites.

The options are as follows:

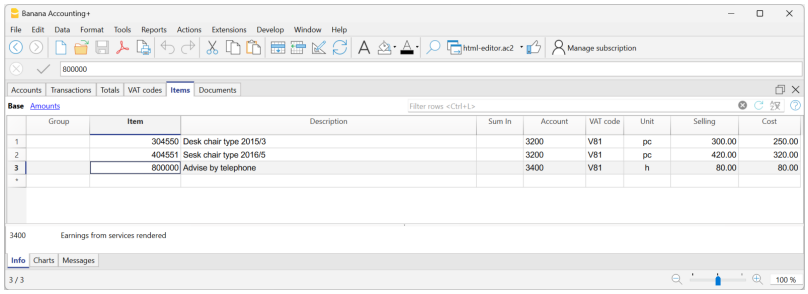
- Add Items table
  Adds the Items table in the accounting file.
- Add Items table and Items Columns in the Transactions table.
  Adds the Items table and Items columns to the Transactions table at the same time.

Items table in the accounting file

The Items table is a kind of mini-warehouse integrated in accounting.

It is used to:

- Manage the list of products, with their prices.
- You can group products into groups.
- In the Transactions table, you enter the item and the programme takes up the description and price.
- If you enter the quantity in the Transactions table, the programme updates the current quantity in the items table.



To use the Items table you will need to:

- Add the **Items** table.
- Add the Items columns in the Transactions table.
- Display the Item column in the Transactions table via the Data menu →Columns setup. The content of the **Item** column must be an item defined in the **Items** table.

Add Items table

The Items table is added from Tools → Add new functionalities → Add Items table.

In the **Items** table you may enter items, products and others. It may also be used as an inventory control, to some extent.

The default columns are as follows:

- **Group**: Generates the totals rows.
- **Item**: Item code.
- **Description**: Item description.
- **Sum in**: the group in which to total a set of items.
- **Account**: account used in the transactions.
- **Currency**: Currency to be used (for multi-currency accounting only).
- **VATCode**: VAT code to be used (for VAT accounting only).
- **Unit**: an abbreviation to define the type to which the quantity refers.
- **Selling**: Unit sale price.
- **Cost**: Unit cost price,
- **Begin Qt.:** initial quantity amount of the item
- **Price Begin**: the initial unit price of the item.
- **Value Begin**: the initial quantity multiplied by Price Begin.

- **Current Qt.**: current quantity, calculated by program, taking into account Begin Qt. and transactions of Item in Transactions table. The Quantity column of the Transactions table is being used.
- **Price current**: current Price of Item.
- **Current value**: current quantity multiplied by Current price.

Items columns in the Transactions table

The **Items columns in the Transactions table** are used to enter quantity and price.
The amount of the transaction is calculated based on the value of the quantity and unit price column.

Add the Items columns in the Transactions table

The Items columns are added to the Transactions table from the Tools menu → Add new functionalities → Add Items Columns in Transaction table.

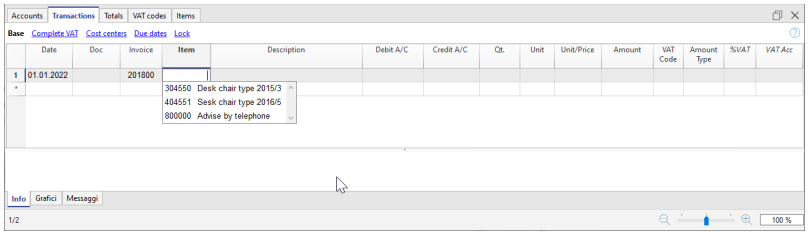
The columns are the following:

- **ItemsId**
  Item listed in Items table.
  By default, in the Transactions table, the **ItemsId column will not be visible**. With the Columns setup command, you can **make the column visible** so that you can use it.
- **Quantity**
  May be a positive or negative value.
- **Unit**
- **Unit/Price**
  May be a positive or negative value.

For more information please visit the Transactions table documentation.

Add Transactions

- When a quantity and a unit price are entered, the amount will be calculated automatically.
- A negative amount may be entered to account for items leaving the warehouse.



Link to the Items table

If the is an Items table is displayed, when you enter a transaction with the Item and the quantity, the current quantity of the respective row in the Items table is updated.

Refer to the Items table page.

Import and auto-completion

Banana Accounting Plus provides several ways to import transactions or other data to speed up and automate bookkeeping.

Importing and completing bank transactions

This is the functionality that allows you to keep your accounting quickly:

1. Import bank transactions into your accounting file
   The programme creates the entries with date, description, amount, account and exchange rate. Additional data such as the counterpart must be completed by hand.
   Standard formats, such as ISO 20022 or TXT, are included in the Professional plan; other formats require the Advanced plan.
2. Automatically complete the transactions by using the rules (Advanced plan)
   You can set auto-completion rules to import transactions, including the counterpart, VAT code, cost centres and other information you have specified.

You can always edit and further complete your entries.

Bank transactions import formats

- Banana Accounting Plus reads the transactions in different formats. Visit the Import transactions page.
- Thanks to the customised Import Extensions, you can import data from various bank statements and other standard programmes. Some extensions are only available in the Advanced plan.

Other commands for importing data

Banana Accounting Plus provides different ways to import data:

- Import into Accounting
  You can import in any table and from different formats.
- Import Rows
  All tables allow the import of data from the CSV format.
- Copy and paste from Excel or other programmes.
  You can prepare movements or other data in an Excel table and copy and paste them in bulk into the **Transactions** table or any other table.

Manual completion and undo import

Once movements or other data have been imported, you can easily complete and edit them. This makes it very easy to automate processes, because if there are unforeseen exceptions, you can edit the data directly.

Like all commands, the import command can also be undone. So you can easily try importing the data and see if it works as expected. If you have not chosen the right format or have not set the parameters correctly, simply Undo the import and do it again.

Useful links

- Retrieving data from other software
- See al the advantages of the Advanced plan

Import into accounting command

The import command is activated from the **Actions** menu **→ Import into accounting** and allows you to import data from files in the following tables:

- Transactions - Bank transactions
  Used to import bank statements into the **Transactions** table.
- Transactions - Generic transactions
  Used to import transactions in the **Transactions** table.
- Accounts
  Used to import accounts in the **Accounts** table.
- VAT Codes
  Used to import VAT codes into the **VAT Codes** table.
- Exchange rates
  Used to import exchange rates into the **Exchange rates** table.
- File
  Imports data into multiple tables and also into the Accounting File Properties. This type of import is used for example when converting the chart of accounts.

To import data from other programmes, see the page Retrieving data from other programs.

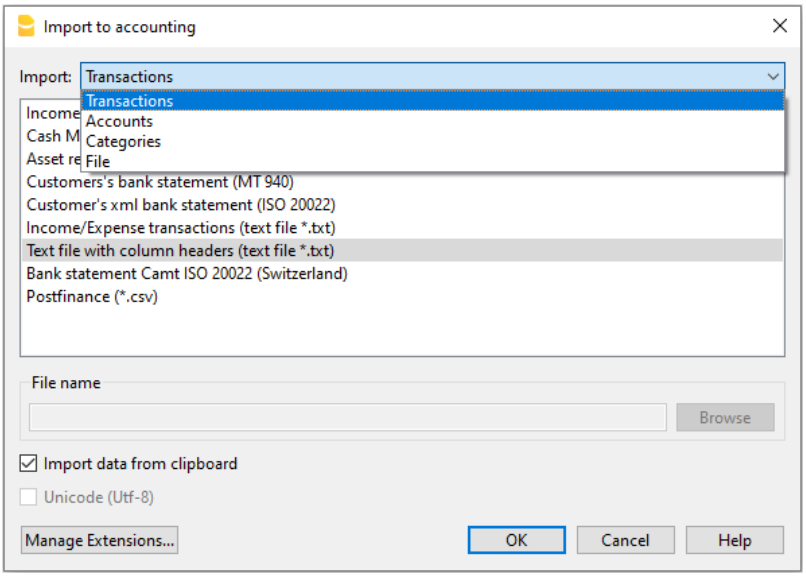
Import procedure

1. Choose the destination table for the data.
2. Choose the file type to be imported.
3. Specify the name of the file.
4. Choose the movements to be imported.

Supported import formats

Various import formats are available depending on the type of destination table.

- Import from other Banana Accounting files (.AC2)
  Prepared to convert data from files.
- Text files with header (CSV/TXT)
  For files created that export data in the format required by Banana Accounting.
  See the technical instructions on how to prepare these files.
- Default file formats (generic)
  ISO 20022 (generic).
- Import via an import extension
  Usually for bank statements.
  The import extension is an additional Banana Accounting program that transforms data from a specific format
  The user must install the appropriate extension.
  Should there be a need to import from other file types not included in the list, a specific Banana Import Extension can be developed.



Import parameters

File name

- Indicate the name of the file of which the data need to be imported.
- For certain types of imports (e.g. bank statements)
  - You can also indicate multiple files together, either by selecting them with the browse dialog or by entering them separately with a semicolon ";".
  - You can indicate a zipper file that contains multiple import files.
  - If you specify multiple files, they must all be of the same type.

Import data from clipboard (Excel)

With this option active, the data, instead of being read from the file, is read from the clipboard.
It is used to import data from files that cannot be directly read by Banana, such as bank statements in Excel format, or from another programme.

The advantage of importing data and not simply using the copy-and-paste function is that the data are converted by the import programme and completed automatically.

Proceed as follows:

- Open the file with the data using Excel.
- Select the data to be imported, including eventual header rows.
- Issue the copy command (Ctrl+C).

This option is shown only for certain import types.

UTF-8

Select whether the data to be imported is in the utf-8 format.
This option is shown only for certain import types.

Manage extensions...

This command brings you to the Mange extensions dialog window.
You can use it to:

- Look for, add or remove an import extension
- Edit the extension parameters.

Also use the command to change the extension settings.

Settings

The button allows you to change the settings of the extension.
The button is visible from the Banana version 10.1 and only if the extension allows parameters to be set.

OK Button

It starts the import process.

Error messages

If errors are reported during the execution of an import, the Import Extensions must first be updated.

If errors persist, please send us feedback, it may be that the file format has been updated by the originating bank or institution, and we will update our import filter accordingly.

Import transactions from ebanking

This page deals with the importing of transactions from bank statements, the most widely used and most useful feature, which allows you to automate the entry of transactions in the **Transactions** table.
Bank statement files are defined as those containing incoming and outgoing amounts on a single account. The import dialogue requires the entry of the account and the counterpart, and allows the use of the Auto-completion Rules.

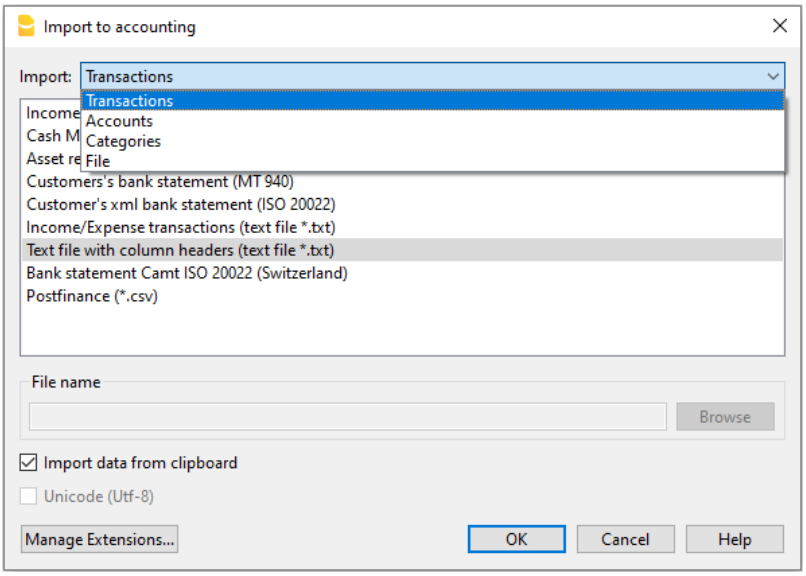
On the other hand, in order to import from files that have other types of movements, e.g. from double-entry bookkeeping, please refer to the page Import Transactions (Generic). For these types of files, there is no possibility of applying the auto-completion rules.

- ▶ Video: Import bank statement transactions

Import procedure

1. From **Actions i**n the menu → **Import into accounts** → in the **Import** box select Transactions.
2. Choose the file type to be imported.
   See explanations below.
3. With the **Browse** button, choose the file from which you wish to import the transactions.

4. Set the parameters as required.
   See also: Import into accounting.



Next Steps

Once **OK** is confirmed, the data is read and the following dialogues are displayed:

- Import transactions dialog

Where instructions for completing the imported rows are to be given.
- Apply rules (Advanced plan only)
  When importing, records can be stored so that the programme will automatically complete the transactions in all subsequent imports.

Bank Statement Import Formats

In the dialogue for importing transactions you can choose between different file types:

- Import extensions for bank statements (the majority only with the Advanced plan)
  These are additional programs that must be installed by the user and that convert the data to be imported in the formats foreseen by Banana Accounting Plus.
  By using the Manage Extensions button you can install the extensions programmed for importing bank statements of different banks, credit cards and other formats.
  Once the extension is installed it appears in the **Extensions** menu ready for import.
  - Bank statement Camt ISO 20022 Switzerland (Professional plan)
    Reads the standard format made available by Swiss banks.
    This extension also decodes the payment reference number, generated by the Invoice Layout CH10, and inserts the invoice or customer number.
  - Updated list of Banana Extensions for import.
- **Standard formats included in Banana Accounting Plus** (Professional plan)
  These are standard formats that banks make available and are included in Banana Accounting Plus:
  - MT 940 account statement
  - Generic ISO 20022 Account Statement
    Several banks in Europe make the account statement available in the standard ISO 20022 format.
- **Generic format with Incoming and Outgoing Transactions TXT** (Professional plan)
  This is a text file of the CSV type, which uses the tabulator as a separator and presents the incoming and outgoing amounts of an account as columns.
  - See Technical instructions for importing an Income and Expenses file.

File name

You indicate a file or even multiple files separated by a semicolon ";". You can also indicate a ZIP that contains multiple import files.

Import multiple files at the same time:

- If your bank provides daily camt053, you can select all the files for the month and import them in one step.
- If your bank provides the files in a zipper, you can choose the file that contains all the statements.

The import files must, of course, be of the same type. You cannot import different formats together.

Import File Structure

The import file contains the typical movements of a bank statement:

- Date

- [transaction number] optional
- Description
- Incoming or outgoing amount.

When importing, the user indicates to which account the transactions are to be recorded, so that the Debit or Credit account is already created.
Import extensions can be created for any bank statement.
See Technical instructions for importing an Income and Expenses file.

Frequently asked questions:

I cannot see the format of my bank statement. What should I do?
Click onto **Extensions** menu → **Manage Extensions**... then on the **Update Extensions** button and enable the filter for the desired format.

I cannot see the format of the Postfinance xml statement (.tgz file). How can I import my movements?
This format is no longer supported. Please contact Postfinance and ask to receive your statement in ISO 20022 format.

I get the message "This ISO 20022 file does not contain a bank statement (camt.052/053/054)". How should I proceed?
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 bank statements and execution confirmations. In Banana Accounting Plus, it is only possible to import bank statements (camt.052/053/054).

My bank is not in the list of supported formats. Can it be added?
It is possible to create new extensions for formats that have not yet been implemented. Support for implementing custom formats is also available for a fee.

I can only import collective orders and cannot see the details (individual entries). Why?
In eBanking (e.g. Raiffeisen Bank), when entering payments, you must choose the option 'individual order' instead of 'collective order'. Only in this way are payments imported as individual orders.

Import Transactions dialog

The dialogue **Import transactions** is activated from the menu:

- Actions → Import to accounting→ Import: Transactions

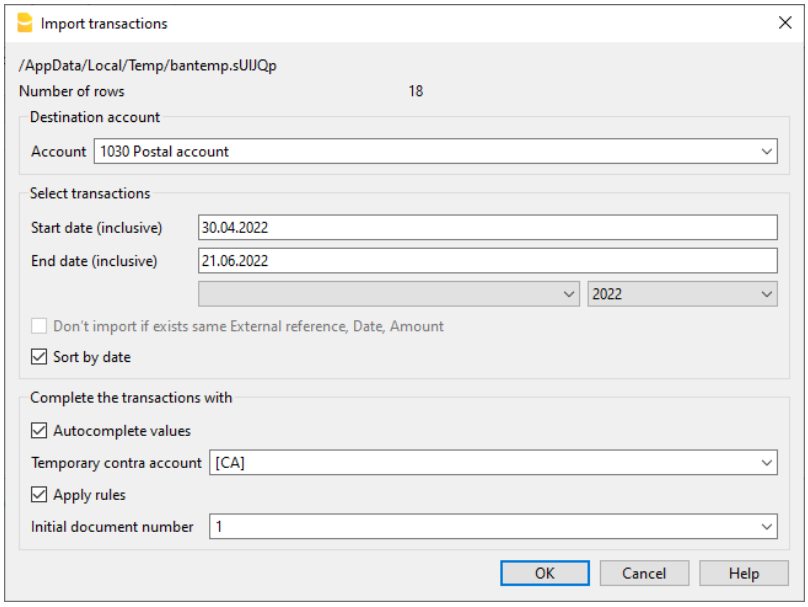
Dialogue contents

The display of dialogue elements depends on the type of file being imported:

- Single account transactions and bank statements
  All elements are displayed.
- Double-entry accounting transactions or others
  The following elements are not displayed:
  - Account
  - Temporary contra account
  - Apply rules.
- Grouping by invoice
  This element is only displayed if there is content in the import file in the **DocInvoice** column.

Import Transactions dialogue

This is followed by the dialogue box that allows the data to be integrated into the accounts.



Destination account

This option appears when data is imported from a bank or postal statement or the entry and exit transactions of an account in text format.

- Enter the bank account number of your chart of accounts, relative to the imported statement.
- If it is left blank, the programme enters account [A] (Account) so that you can tell whether it is a Debit or a Credit movement.

Select transactions

Start date, End date

Insert the start and end dates of the period related to the transfer of the transactions. The period can also be selected automatically in the boxes under the dates area.

Don't import if exists same External reference, Date, Amount

If activated, this option allows the user to not import already entered transactions, in order to avoid recording transactions twice. This option can only be activated when the column "**ExternalRef**" is present in the transactions that are going to be imported. If not, this option will be deactivated.

Sort by date

The option is active by default and allows you to have the imported transactions sorted by date.

Complete the transactions with

Autocomplete values

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

Apply Rules (Advanced plan only)

The option is not available for imports of transactions from double-entry accounting files (.ac2 format).

See: Rules for transactions auto-completion.

- If this option is activated, when you confirm with **OK**, the Apply Rules dialogue opens.
- If you have not activated this option, you can also access the Rules by issuing the command from the menu **Actions → Recurring transactions→** Apply rules...
- This option is activated by default if there are already import rules in the Recurring Transactions table.

Temporary contra account

The option is not available for imports of transactions from double-entry accounting files (.ac2 format).

A temporary account needs to be indicated to complete the contra account of the entry. The account must then be replaced with the correct contra-account, either manually or with the auto-completion rules.
The programme suggests the commented account [CA] (ContraAccount) by default.
Once the entries have been completed, there should be no more transactions using the temporary account.

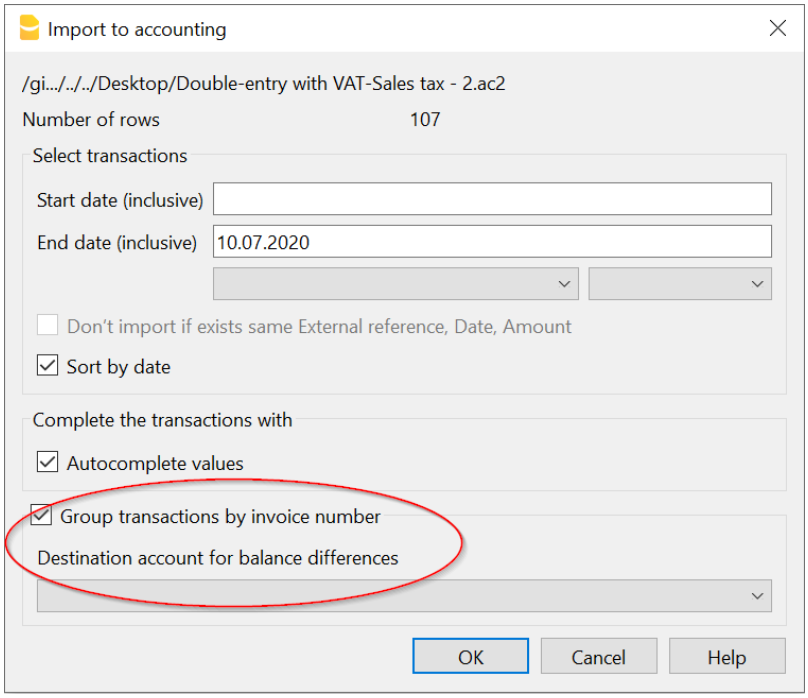
Initial document number

The option is not available for imports of transactions from double-entry accounting files (.ac2

format).
This is the document number that is allocated to the first record among those imported.
The number is incremented.

Group transactions by invoice number

If the import file contains values in the DocInvoice column, the dialogue will also contain the following options:



- **Group transactions by invoice number**
  In this case, the rows of the same invoice are being grouped in such a way that there is only one transaction for the same account and the same VAT code. Please check the explanation Import invoice data.

- **Destination account for balance differences**
  When VAT codes are being applied, there may be rounding differences of just a few cents.
  In this case, Banana Accounting Plus creates an additional transaction for every invoice into which this difference can be recorded.
  Of course, it is necessary to pay attention that the data to be imported obtain a balance between debit and credit. If not, the transaction row will contain the difference between Debit and Credit.

Editing of imported transactions

The programme creates transactions and adds them to the end of the **Transactions** table.
The transactions can be edited or deleted.
In double-entry accounting, in the **DebitAccount** and **CreditAccount** columns and in Income/Expenses accounting, in the **Account** and **Category** columns, the programme inserts symbols.
The symbols must be replaced with the appropriate account or category.

- [A]
  This symbol is shown if no account is indicated in the dialogue.

Instead of the symbol [A], the account of the bank account is to be entered.

- [CA]
  This symbol indicates that the contra account must be entered in the cell so that Debit transactions offset Credit transactions.

For rows with only one contra account, both the account or symbol [A] and the counterpart symbol [CA] will be on the same row.
For rows with several contra accounts (transactions on multiple rows), each row will have the account or contra account symbol [CA]. If the symbol [CA] were not indicated, it would be impossible to tell whether the movement is a Debit or a Credit movement.

Import bank transactions in the ISO 20022 format (generic)

Banana Accounting Plus allows the import of bank transactions in different formats.
The ISO 20022 format is an international standard for the transmission of financial data that should by now be available to all European banks. This format can also be referred to as **ISO xml, xml, camt.053, camt.054**, and others. For some banks, the ISO 20022 format may not be available by default but needs to be requested. The ISO 20022 format replaces the old MT940 standard.
By importing bank data with the ISO20022 format, Banana Accounting Plus also allows you to automatically close open invoices of customers and suppliers.

The CAMT category regroups the formats used for the account statement, reporting of account transactions and account balance confirmation:

- camt052: Account Reporting
- camt053 (including version 4): Account Statement
- camt054: Credit / Debit Notification

Preview the ISO-20022 file

Banana. offers the possibility to preview contents of a camt file.

Data importing into the current accounting

Proceed as indicated from the menu Actions > Import into accounting.
Compressed files can also be opened with this function. In this case, the program will prompt the user to select the file from which to import the data of the compressed file.

Technical notes on converting ISO 20022 files

The ISO 20022 standard encodes the accounting data of the bank statement very precisely. Nevertheless, it leaves some discretion for the insertion of additional information about the account and its transactions.

Banana, when reading the file, tries to adapt itself to the ways in which the ISO 20022 file has been prearranged.

- As opening balance, it reads similar encodings
- As closing balance, it reads similar encodings
- All contents are read and converted into transactions
    - Transaction date (Date)
    - Currency date
    - Transaction amount (positive or negative)
    - Description
      For the time being Banana Accounting displays the different descriptions as a single text. In the future, it will be possible to extract this information on a distinctive basis and indicate the columns where to allocate data.

- Distinction between single transactions or transactions with details
  For transactions with details, there is a row for the total and separate rows for each single transaction that constitutes the total.

Country specifications

Each country and/or bank has the possibility to insert additional information in the ISO 20022 file according to its needs. Banana Accounting Plus offers a generic filter distributed with the application and multiple country- and/or bank-specific filters distributed as Banana Extensions. To import this additional information into your accounting, you must install and use the filter that is most specific to your country and/or bank (for example Bank statement Camt ISO 20022 Switzerland (Banana+)).

Import transactions (generic)

The following explanation refers to the import of data into the Transactions table from files containing transactions of the double-entry type, from Banana Accounting, or other formats.

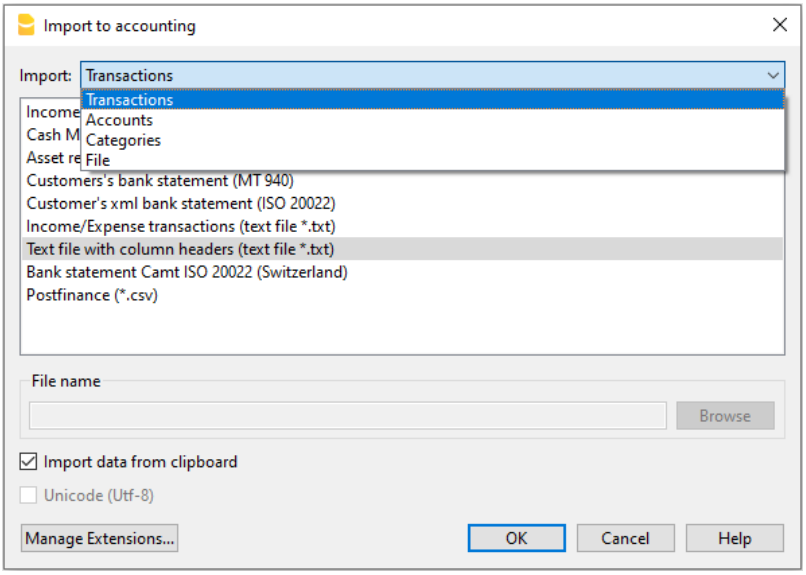
The Import of bank transactions is similar to importing transactions, but is dealt with separately in detail on the appropriate page.

Import procedure

1. Via **Actions** in the menu > **Import to accounting** > In the **Import** box, select **Transactions**
2. Choose the file type from which to import
   See explanation below.
3. With the **Browse** button, choose the file from which to import the transactions
4. Set the parameters as required.
   See also: Import into accounting

Once **OK** is confirmed, the data are read and the following dialogue is displayed:

- Import transactions dialogue.
  Where instructions must be given for the completion of the imported rows.



Importing from other Banana Accounting files

In the type of file to be imported, the programme provides a number of configurations to import data from other Banana Accounting files:

- To import transactions from an Income & Expenses accounting file (*ac2)
  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.
- To import Cash book transactions (*ac2)
  See the specific page Import Cash book transactions.
- To import Double-entry accounting transactions (*ac2)

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

- To Import Fixed Asset register
  Imports transactions from the Fixed Asset register .ac2 file.

Import TXT/CSV files

This format must be used to export data from another programs, which provides an export format compatible with that required by Banana Accounting. See the information at the following link:

- Developer info for importing data in Banana Accounting Plus

Importing account statements with import extensions

Import Extensions are additional programs that must be installed by the user and convert the data for import into Banana Accounting.

There are extensions for importing bank statements from various banks, credit cards and other formats.

- Updated list of Banana Extensions for importing.

These extensions only work with the Advanced plan. All old filters will be updated over time and the new versions will only be usable for those with the Advanced plan.
Search for and install an extension:

Search and install an extension:

- Click on Manage Extensions
- Choose Import.
- Navigate to the desired extension and click onto **Install.**
- If the **Settings** button appears, it means that this extension has parameters that you can customise.

Once the extension is installed, it appears in the list of available types, directly in the **Extensions** menu, and you can choose it for import.

Import data from a Cash book file

Cash movements can be managed separately from the main accounting file via the Cash Manager. On a regular basis, the movements are imported into the main accounting file, grouping them according to a chosen period.

In this case you have two separate files:

1. One file contains all the general accounting data (including the cash account).
2. A file contains only the cash register data.

In order to integrate the cash data into the main accounting, a link must be established between the main accounting and the Cash Manager file.
There are two different ways to create the link:

- In the Cash Manager file, give the categories the same numbers as the accounts of the main accounting (double-entry accounting or Income / Expense).
- Enter the corresponding accounts of the main accounting file in the Category2 column (Categories table).
  If the Category2 column is not present, it must be displayed via Data → Columns setup.

Set up the internal transfer account

When importing the cash data into the accounting file, certain settings are required so that there are no overlaps of accounting entries for payment operations between the cash account of the main accounting and the transactions imported from the Cash Manager file.

In the M**ain accounting file**:

- In the Accounts table, enter the Internal transfer account**.**

In the **Cash Manager** file:

- In the **Categories** table, **Categories** column in the Revenue group, enter the internal transfer account (the same number set in the main accounting) as a category for payments from the bank or postal current account.
- Alternatively, in the **Categories** table, **Categories2** column in the Revenue group, enter the **internal transfer account**. In this case, a category is set in the Categories column to determine payments from the bank. The **internal transfer account**, located in the Categories2 column, creates the link when you import the transactions into the main ledger.

Payments from the bank account to cash account

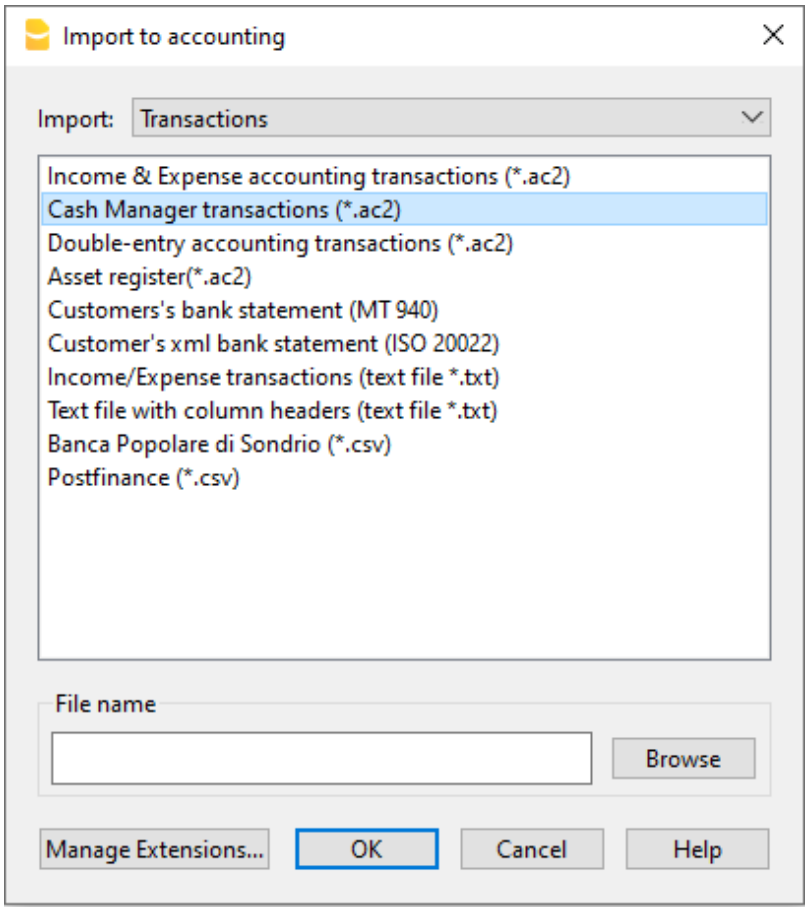
Whenever a payment is made from the bank account to the cash desk, the movement is recorded both in the main accounting file and in the cash register file. To avoid overlapping of accounting entries when importing data from the cash desk, the internal transfer account account is used

- The receipt of funds is recorded in the cash register file, using the tour account as category or alternatively the category for payments from the bank account, if the tour account has been set in the Category2 column.
- The outflow of funds is recorded in the main accounting file, with the bank account in credit and the internal transfer account in debit.

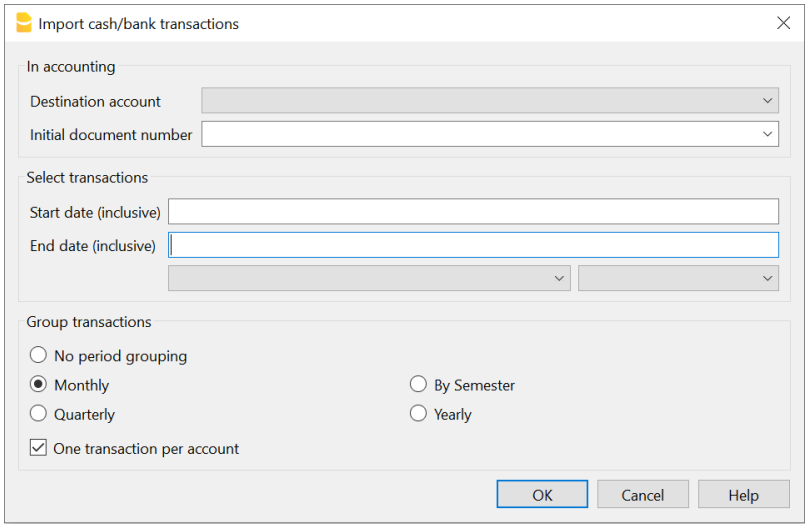
When importing the cash register data into the main accounting file, the tour account is reset.

Import the cash register data

- Open the main accounting file
- Click Action→ Import to accounting
- In the window that appears, from the drop-down menu **Import → select Transactions → Cash book movements (* .ac2) "**
- Using the **Browse** button, select the Cash Manager file.



The explanations of this window are available at the page Import to accounting.



In accounting

Destination account

You must select the cash account number, present in Double-entry accounting or Income / Expense accounting, where the movements are to be imported.

Initial document number

An initial document number can be entered which will be attributed to the first imported transaction. In subsequent recordings, the program automatically assigns a progressive number, starting from the initial one entered.
If you do not wish to assign progressive numbering automatically, leave the box empty.

Select movements

Start date / End date (inclusive)

Enter the start and end date of the period to which the imported transactions refer.

Group transactions

By activating one of the options it is possible to choose how the movements of the period should be grouped:

- No period groupingAll rows are imported with their column contents. The **Doc** number present in the corresponding column of the cash register file is also imported.
- If you want to use a different numbering in the accounting and simultaneously keep the original document of the file, in the Cash Manager insert the document in the **DocProtocol** column.
- Monthly - groups the transactions by month.
- Quarterly - groups movements by quarter.
- Semi-annual - groups the movements by semester.
- Annual - groups the transactions by year.

One registration per account

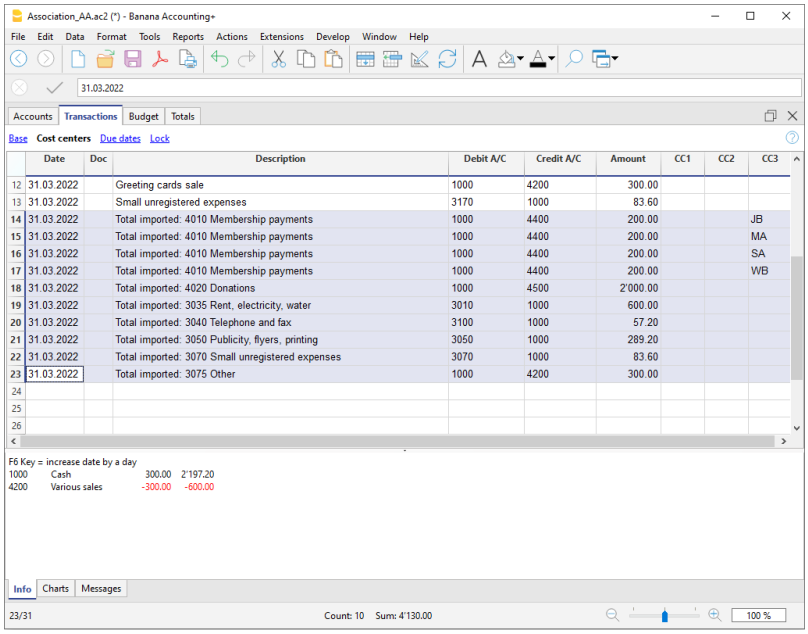
If several categories are grouped into a single account in the accounting, but separate transactions are desired for each category, this box must be activated; the program creates recordings for each

category. When using VAT codes, postings are created not only by category, but also by different VAT codes for the same category.

Note

When you have an accounting with VAT, the VAT calculations may be slightly different. If the transaction amounts are entered net, the cash account balance may also differ due to rounding differences.

The accounting file is updated with the cash register data.



Import transactions from Paypal

On the page Web filter for PayPal transactions you will find the information about the new feature that makes it possible to import all the Paypal transactions directly into Banana Accounting and the instructions on how to proceed (see below).

We have also prepared specific predefined templates for double-entry or multi-currency accounting that you can look at as an example or use as a separate accounting file just for the accounting transactions from Paypal.

More information about all types of import filters can be found on the Import filters page.

- BananaApp for importing Paypal transactions - how to proceed
- examples for the Double-entry accounting
- examples for the Multi-currency accounting

Learn more

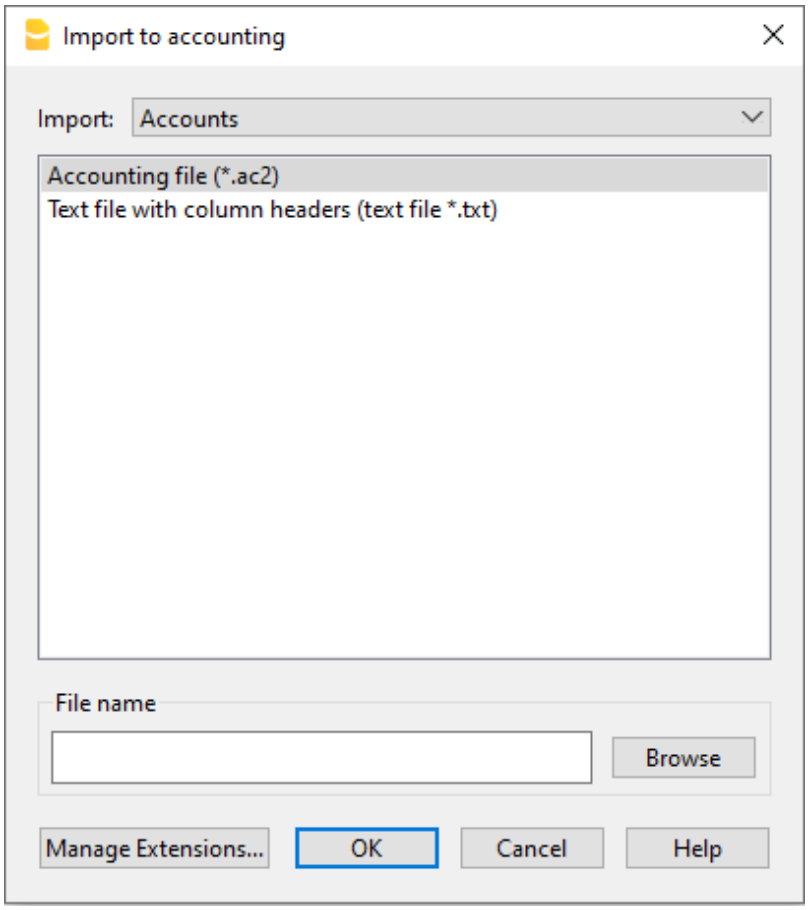
- Double-entry accounting
- Multi-currency accounting
- Import filters - complete list

Import accounts

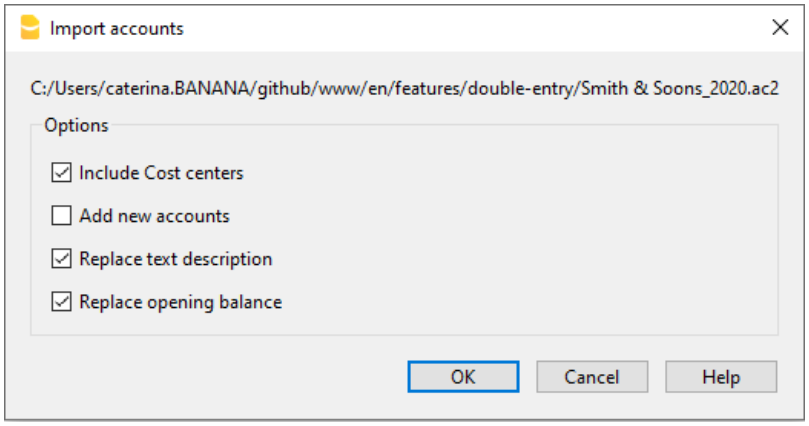
This command imports the accounts from a Double-entry or Income & Expenses file (*.ac2) or a text file (*.txt), and integrates them automatically in the existing Chart of accounts.

To import accounts from another file, proceed as follows:

1. Via **Action → Import to accounting →** select **Accounts** in the **Import** box**.**
2. Select the * .ac2 or text file type to import the accounts.
3. With the **Browse** button, choose the file where you want to import the Accounts to imported from.



Accounts or categories can be included in current accounting by activating the following options:



Options

Include Cost Centers

When there are cost centers, these will also be carried forward.

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.

Import VAT codes

This function is only available in the **Accounting with VAT management**, and allows the user to Import VAT codes from:

- Other accounting files (*.ac2)
- A text file with column headers (text file *.txt)

Import from an accounting file

If you manage several accounts and use customised VAT codes, you can prepare the VAT code table and then import it into your other files.

- Prepare the VAT Codes table in your accounting file.
- Command Actions > Import to Accounting > VAT Codes
- Choose the name of the file containing the updated VAT Codes table.
- Choose replace all rows.

VAT Code Import Options

When importing from another file, several options are available.

Add new codes and groups

If this option is chosen, new codes are added and existing codes are retained.

Replace all lines

If this option is chosen, all existing VAT codes are replaced with the imported VAT codes.

VAT account not found message

If the message **VAT account not found** appears, the VAT account must be entered automatically in the menu File > File properties > VAT /Sales tax section.

Importing Predefined Swiss VAT Codes

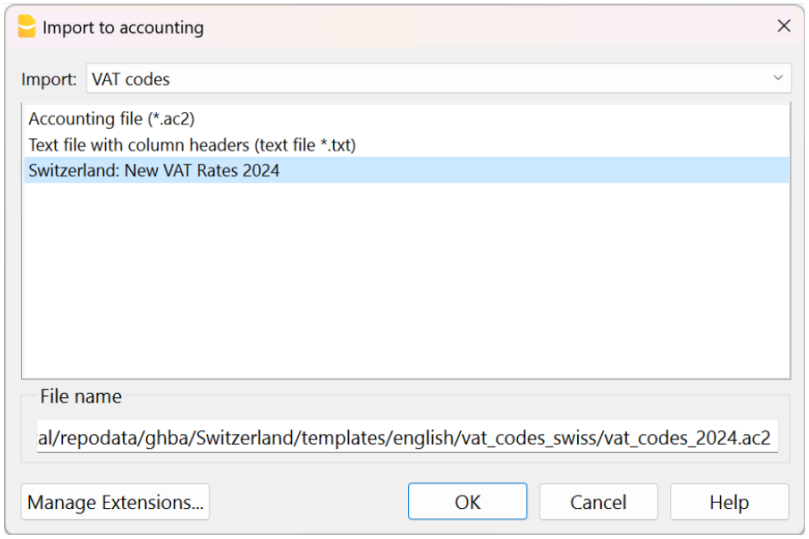
This procedure shows how to import VAT codes from the model with the default VAT Codes 2024, which contain both the 2024 (VAT 8.1%) and 2018 (VAT 7.7%) rates.

See also page Swiss VAT Codes

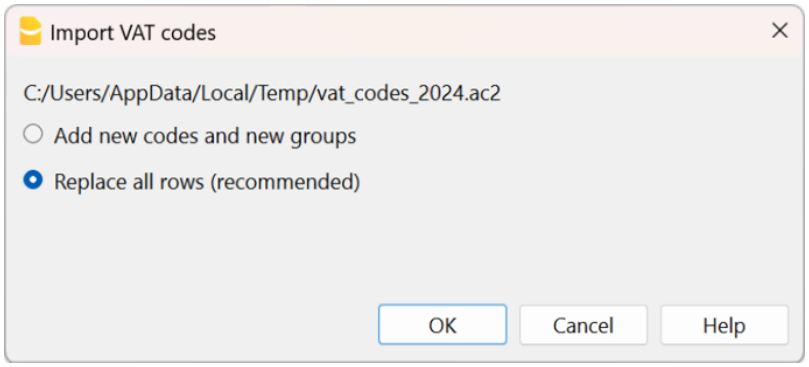
In order to import VAT Codes, please proceed as follows:

- Click **Actions > Import into accounting** command.
- Select **VAT Codes.**
- Select **Switzerland new VAT Rates:** in the lower field the file containing the new VAT Codes 2024 will be automatically displayed.
  In the case of VAT codes of another country, you must select the file containing the VAT codes in force according to your country.

- Confirm by clicking on **OK**



- The following window will display



VAT Management Documentation

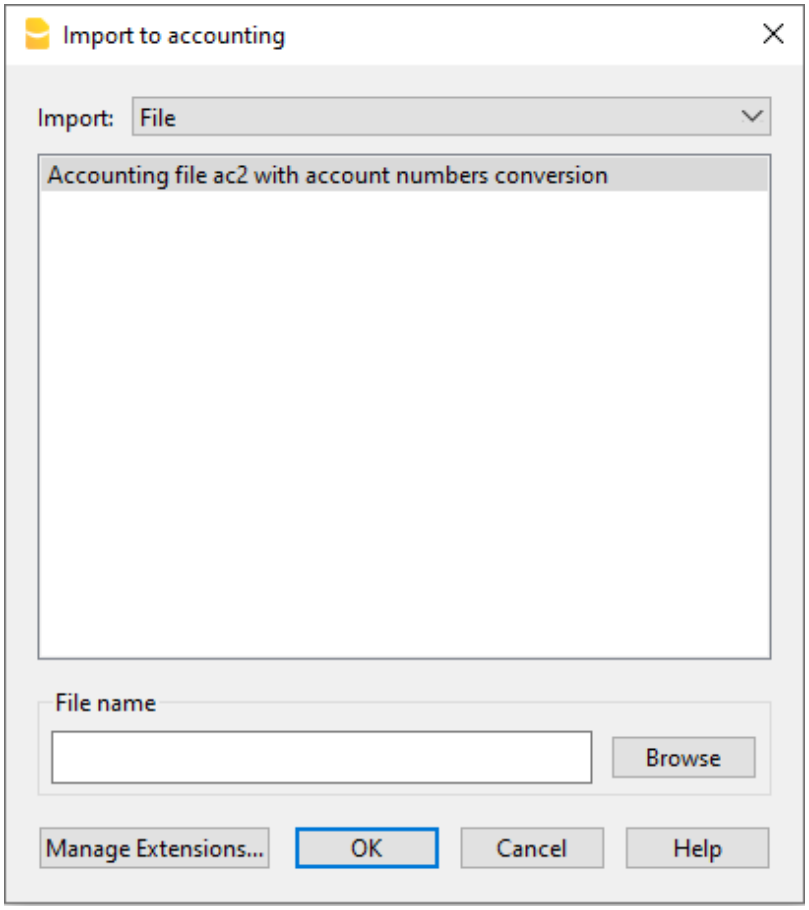
For more information see the VAT Management page.

Import file

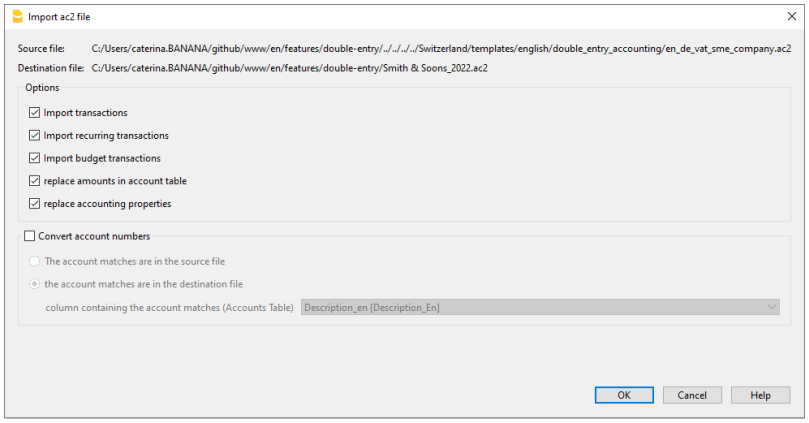
This feature allows you to import data from another Banana accounting file of the same type.

To import data from a Banana Accounting File, proceed as follows:

1. From the **Actions→ Import to accounting** menu → select **File** in the Import box .
2. Select the * .ac2 file type to import the data.
3. With the **Browse** button, choose the file from where you want to import the data.



The below dialogue box will be displayed with several options that allow you to determine which data to import from the file.



Source file

This is the file from the which the data are being taken.

Destination file

The file that is to receive the data.

Options

Import transactions

All the rows of the Transactions table, present in the source file, will be imported.

Import recurring transactions

All the rows of the Recurring Transactions table, present in the source file, will be imported

Import budget transactions

All the rows of the Budget table, present in the source file, will be imported.

Replace amounts in Account table

The amounts of the Opening, Budget and Previous columns of the Accounts table of the destination file are being deleted and replaced with the amounts that are present in the source file.

The accounts need to correspond, thanks to the same account numbers, or when there is a replacement, in that case the option **Convert account numbers** should be used.

Replace accounting properties (basic data)

The File and accounting properties of the destination file will be replaced by the ones of the source file.

Convert account numbers

Using this function, the imported account numbers will be replaced with those indicated in the alternative column.
If you use this function, you must also specify the column that contains the account numbers to be used in the import instead of the existing ones.
Next to the account number column, there should be a column that indicates the alternative number to be used when importing. If no alternative number is specified, the original account number of the source file will be used.

- **The account matches are in the source file**
  This option is to be used when for example you keep an accounting file in a country, with a specific number system, and then you need to regularly import your transactions in a different accounting file, that uses a chart of accounts with a different numbering system.
  - You need to add a new text column in the accounting plan (Columns setup command)
  - For each account, indicate the destination account number in the table.
- **The account matches are in the destination file**
  This option is used when for example you want to switch to a chart of accounts with a new numbering and grouping

    - You create a new accounting file with the new chart of accounts.
    - In the chart of accounts, you create a new column where you indicate the account matches (Columns setup command).
    - In this column, indicate the account numbers of the source file.
      Separate the accounts with a semi-colon "1000;1001" to indicate that several accounts need to be grouped into this account.
- **Column containing the account matches (Accounts table)**
  Indicate a column of the chart of accounts that has been added by the user and that contains the account matches.

This option is used when switching from one chart of accounts to another, and when you need to convert accounts from one numbering to another.

For more information on converting the chart of accounts, see the page transfer data to a new accounting plan.

Results and possible errors

The program will have carried forward all the data of the previous accounting, converting the account numbers.

In case the program indicates errors (absence of accounts or other), it might very well be necessary to cancel the import operation, complete the account matches and repeat the import operation.

The program, finding different charts of accounts, cannot automatically execute extended check-ups to make sure that all the data have been imported and grouped correctly.

It is therefore advised to check the result manually, verifying that the totals of the Balance sheet and the Profit and Loss statement are indeed correct.

Advanced import options

For different and more complex and automated conversion needs, we suggest to use the scripts, that allow a total customization of the conversion and the import.

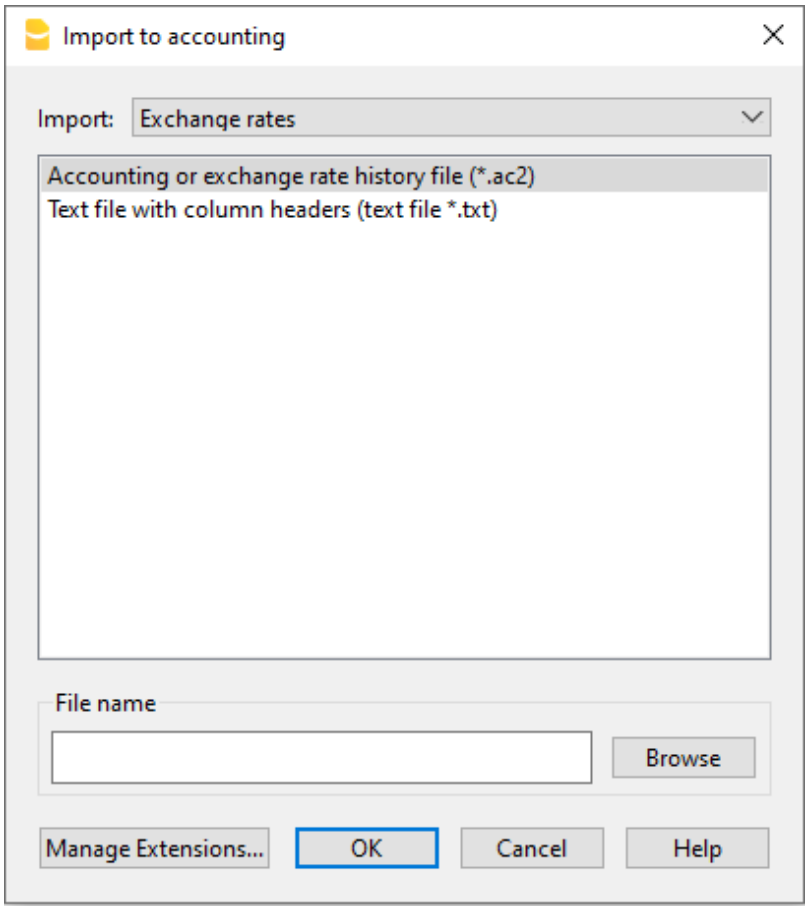
Import exchange rates

This option is only present in Double-entry accounting with multi-currencies.
It lets the user import the exchange rates from another file.

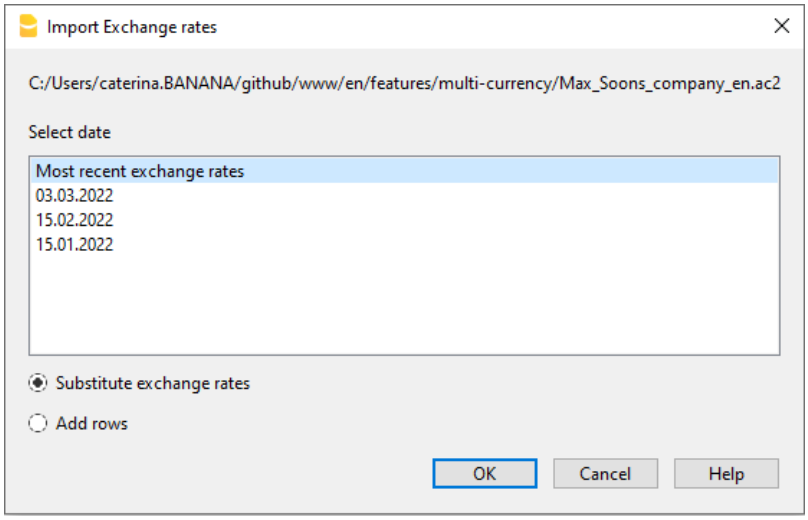
How to proceed:

1. From the **Actions→ Import to accounting** → menu select Exchange rates. in the Import box
2. Select the file type * .ac2 of the exchange history or the text file:
3. With the **Browse** button, choose the file from where you want to import the data.

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



A box with the following options are displayed:



Select date

The window lists dates with recently used changes. If you select a date, the program resumes the changes used on that specific date.

Substitute exchange rates

If you activate this option, all the exchange rate rows are replaced in the exchange rate table with the imported ones.

Add rows

If you activate this option, only the exchange rate rows that have different values are updated in the exchange rate table.

Rules for the automatic completion of imported transactions

This Banana Accounting Plus functionality drastically reduces recording times and errors. It will change the way you do accounting because once the rules are set, it's the programme that completes the imported transactions with all the necessary information (Contra account, VAT code, Cost Centers, etc.).

- ▶ **Video**: Import and complete transactions automatically (introduction)
- ▶ **Video**: Rules for completing imported transactions (Apply Rules dialogue)
- ▶ **Video**: Rules for completing imported transactions (table Recurring transactions)

How it works

1. Import bank transactions
   The programme creates the transaction rows with date, description, amount, account, document number, exchange rates.
2. The Apply Rules dialogue opens
   - You see the transactions that are completed automatically.
     You can edit or delete existing rules.
   - Add new rules for other transactions.
     In the rule enter the text to be searched, the contra account and other information to complete the transactions.
   - Click on the **Apply rules** button.
3. In the **Transactions** table you will find the transactions, complete with contra account, VAT code, cost centre and other information that you have indicated in the rules.

Easy to Use

- The preview of the **Apply Rules** dialogue allows you to have full control over the transactions recorded in the **Transactions** table.
- Adding rules is simple, for the following reasons:
  - The programme creates the rule using the transaction data.
  - As you enter the rule you will see which transaction the rule is applied to.
- If you are in doubt, you can cancel the operation and redo both the rule application and the import.
- Already created rules are saved in the **Recurring transactions** table and you can edit, delete and add new ones.

Advantages

- You complete transactions in seconds.
- You avoid errors and oversights.
- Rules make it easier to delegate the import activity to other people.

A comment from one of our users:

> "*The auto-completion rules to import bank transactions work amazingly!*

Accounting has never been so easy and fast!"

Requirements

In order to use the auto-completion rules you would need to have installed:

- Banana Accounting Plus
- The Advanced plan

Learning the functionality

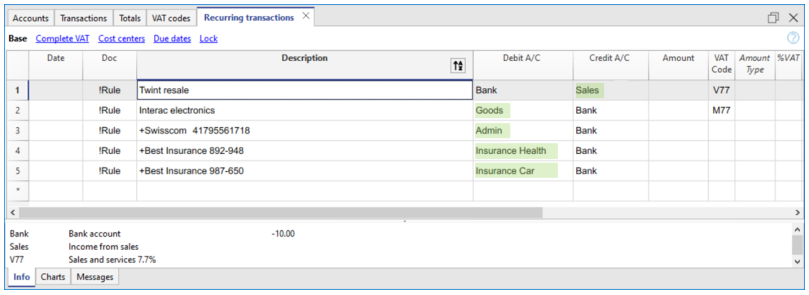
Customers who have used the functionality are enthusiastic, and testify to us that, after an initial phase, necessary to understand how the rules work and how best to use them, their accounting work has been significantly reduced. We gladly make the following documentation available for you to try out and practice with examples:

- Introduction to the rules
- Getting started with the use of the rules

Rules = Basic knowledge

We notice from customers that rules, in addition to facilitating transactions, also become a knowledge base that brings together the logic with which different transactions must be recorded in the accounts. In addition to completing transactions quickly and safely, they also make it possible to:

- Easily check how certain transactions are to be recorded. No more need of scrolling through previous operations to remember how they were done.
- Explain to people who have to do the accounting how to record various transactions.
- Define for the auditor how to record certain transactions.



Automatic carry-over of rules into the New Year

When creating a New Year, the contents of the **Recurring transactions** table are carried over into the New Year file, so the knowledge base remains intact. It is therefore also worth using the rules for operations that recur once or only a few times a year, but which require special attention.

How imported transactions completion rules work

The **Apply Rules** command uses template transactions, found in the **Recurring transactions** table, from the **Actions** menu, to automatically complete import transactions from bank, postal or credit card statements.

The following visually explains the principles of how the rules work and how they are applied.
The process can be summarised in two main steps:

1. Importing bank transactions into the **Transactions** table.
2. Automatic completion of transactions based upon the rules.

Imported bank statements

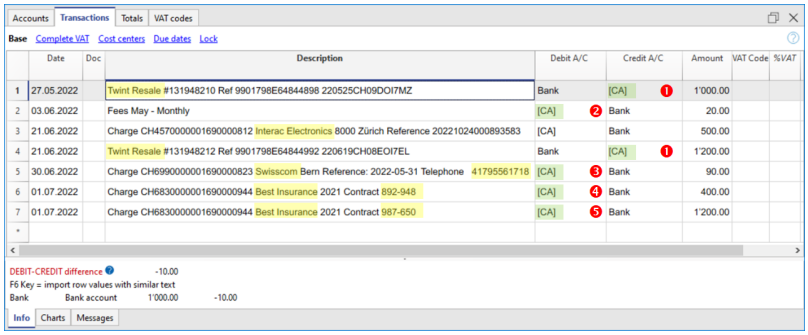
When importing data from bank statements, the programme:

- Creates transaction rows by taking bank data, date, description, amount and any reference number.
- Inserts into the transaction the bank account from where the movements originate, which the user has indicated in the Import transactions dialogue.
    - For those movements with an overall outgoing amount and rows with details of the various payments, for which a multi-row transaction is required, the programme generally only puts the account of the temporary contra account in the detail rows.
    - However, if the option **Apply rules** is activated in the import dialogue, the programme also inserts the name of the bank account in square brackets [] (commented account). This annotated account is used by the apply rules function to know which account is the source account. The annotated account is then deleted when the rule is applied.
- For each transaction, it enters the Temporary Contra Account [CA] indicated in the **Import transactions** dialogue.

Completion of transactions with rules

Imported transactions are automatically completed on the basis of the rules that have been set:

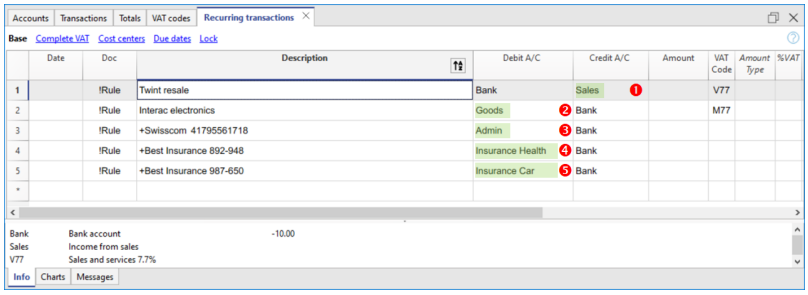
- For the application of rules, the programme considers the transactions that contain the Temporary contra account.
- The **Apply rules** function replaces the temporary contra account with the indicated account and completes the transactions with the other values indicated in the rule (VAT, cost centres, etc.).
- For transactions without an applicable rule,
    - A specific rule can be created, for transactions that are repeated over time.
    - One can complete the transaction manually.
- The **Apply rules** function terminates when there are no more transactions containing the temporary contra account.



Rules

The rules are already complete template records, found in the **Recurring transactions** table, where:

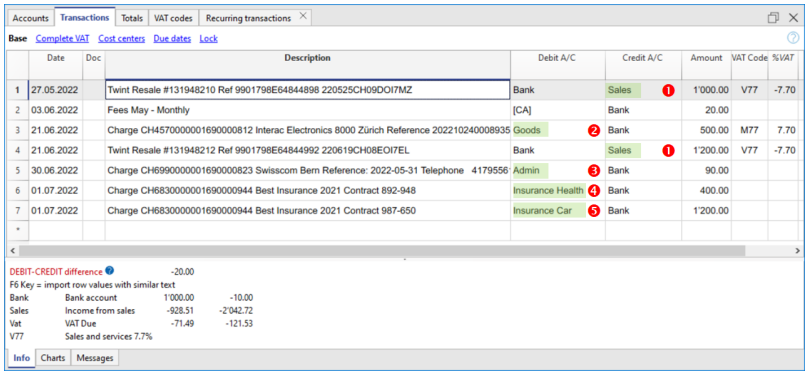
- The **Description** column contains the text (one or more keywords) that the imported transaction must contain.
- The **Debit and Credit accounts** contain the Contra account that replaces the temporary one.



- When the description starts with **"+" all words** must be present in the text of the imported transaction at any position. In the example, the payment to the insurance company is registered on different accounts according to the policy number.

Completed transactions (Result)

If there are values defined in the rule columns that match the imported transactions, the **Apply Rule** command replaces the Temporary contra account and completes the empty columns. In this example, the programme completes by entering the contra account account and the **VAT code.**



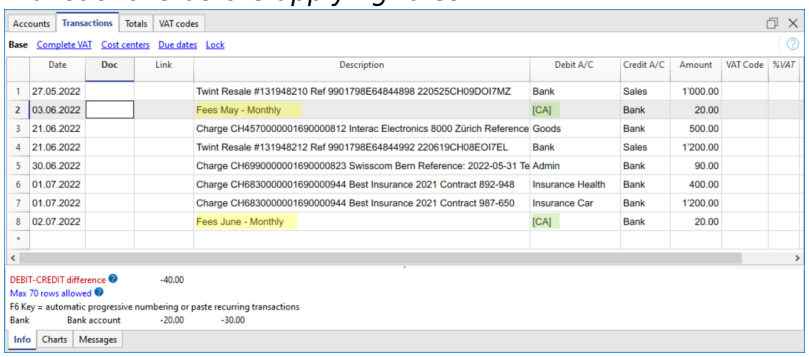
As in the example, if there is only one transaction left to complete, you can register it manually or you can create a special rule for this transaction as well.

Further manual completion

If, after applying the rule, you need to further complete or verify transactions, it may be useful to make these transactions easy to find:

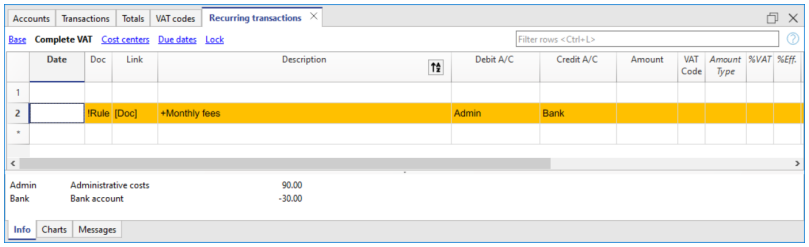
- In the **Recurring Transactions** table, assign a colour to the rule row. Subsequently, when you import, the colour will be assigned to the import row in the **Transactions** table.
- Enter a temporary value in the column which needs to be completed.

Transactions before applying rules

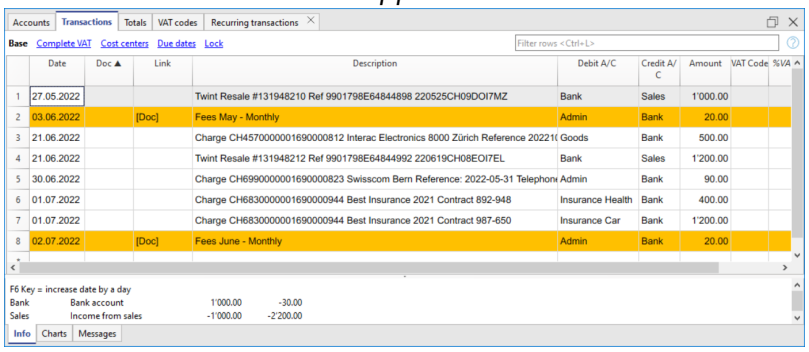


In the example, **[Doc]** is entered in the **Link** column, which means that the transaction is to be linked to the document file.

Definition of the rule

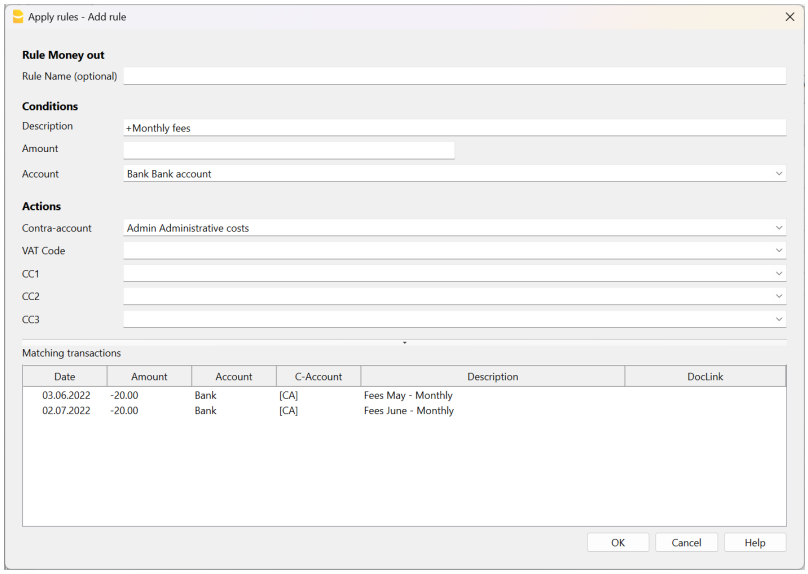


Transactions after the rule application



Create Rules with Apply Rules dialogue

Rules can also be created from the Apply Rules dialogue.
Once created, they are placed in the Recurring Transactions table.



Create Rules from a transaction

When you are in the **Transactions** table, you can create a rule:

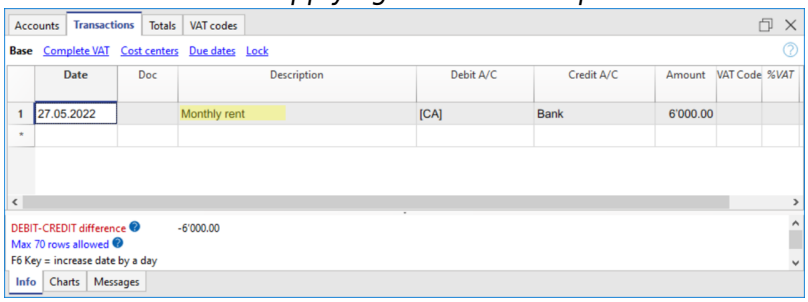
- From the menu **Actions** > **Recurring transactions > Create rule from transaction**
- Right-click with the mouse and choose **Create rule from transaction**

The transaction row is inserted into the **Recurring transactions** table, with the text '**!Rule**' in the **Doc** column.

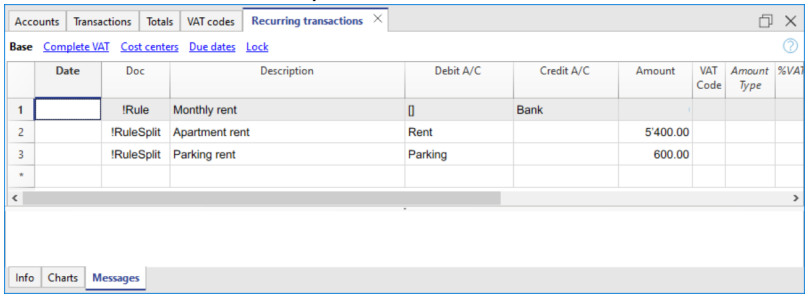
Transactions on multiple rows

If the transaction needs to be split and recorded on multiple rows, it is also possible to create '**!RuleSplit**' rules.

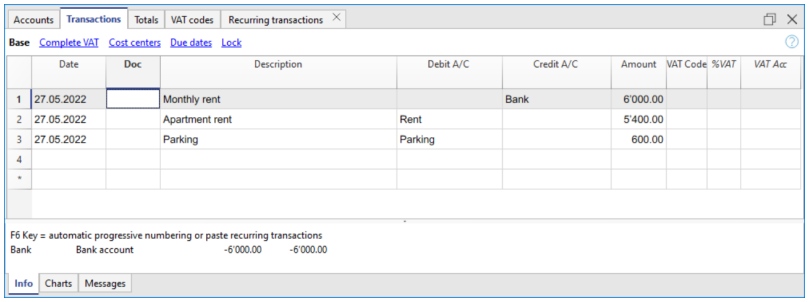
Transactions before applying rules on multiple rows



Rule definition on multiple rows



Transactions after the applications of the rule on multiple rows



Features currently not available

These features, although requested by some users, are not available at the moment:

- Possibility to change the text of the transaction, to shorten and simplify it.
- For transactions on several rows, possibility to use formulas, which calculate the amounts based on the amount of the imported transaction.

Auto-completion rules from the Apply Rules dialogue

The Apply Rules window offers an excellent level of control over changes to accounting transactions because it shows a preview of existing rules, with an indication of which transactions match each one and which transactions do not yet match any rules. You then have the option of creating new rules, modifying or deleting existing ones.

▶ **Video**: Rules for completing imported transactions (Apply Rules dialogue)

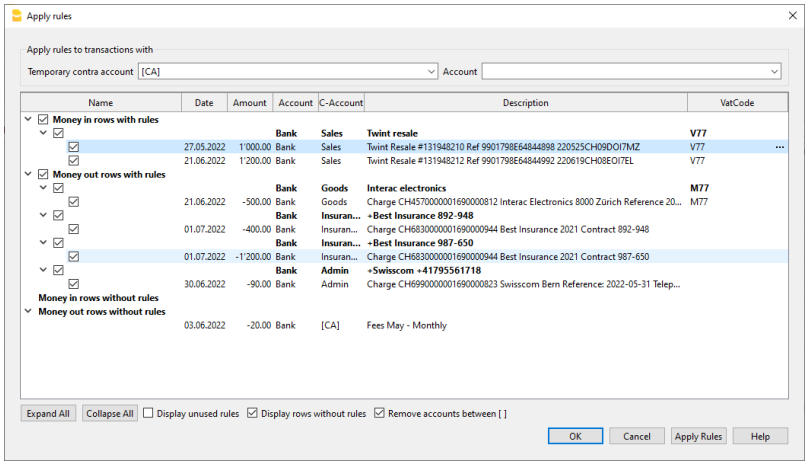
The dialogue may be displayed:

- From the Import Transactions dialogue, when the **Apply Rules** option is checked
  Rules are only applied to imported rows

- From the **Actions** menu > **Recurring transactions** > **Apply rules...**
  Rules are applied to the entire contents of the Transactions table

The Apply Rules dialogue, coupled with the import of banking data, becomes a crucial tool for setting up all repetitive records. In this dialogue window, when faced with multiple repetitive transactions of the same type, it suffices to set the rule for just one of the transactions, and the rules are automatically applied to all other transactions in the dialogue, eliminating the need to set the rule again.

Once the rules are confirmed, all transactions are listed in the Transactions table, ensuring consistency and accuracy in records of the same type, and speed in accounting for all transactions.



This dialogue box is divided into three sections:

Apply rules to transactions with...

- **Temporary contra account**:
  This field is mandatory.
  It filters all imported transactions that contain that specific contra account, e.g. [CA], which was indicated in the Import transactions dialogue.
- **Account**:
  Filters all imported transactions that contain a specific account, usually a bank account or [A],

which has been indicated in the Import Transactions Dialogue.

The rule-based auto-completion system assumes that once the transactions have been completed, there is no longer any transaction containing the temporary contra account.

Imported data corresponding to rules or not

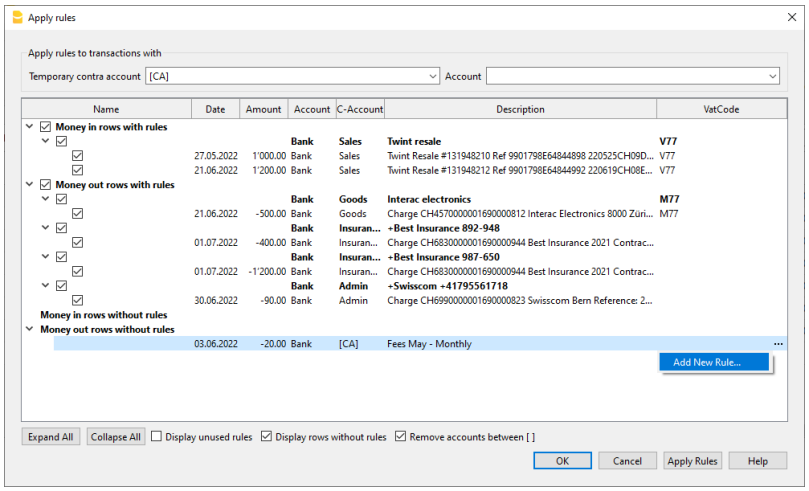
The window shows all transactions that have temporary contra accounts indicated above (e.g. [CA]). These are grouped in four main sections:

- **Incoming transactions with rules**
  Transactions with positive change of account (credit) and with indication of the rule to which they correspond
- **Outgoing transactions with rules**
  Transactions with negative account variation (debit) and with indication of the rule to which they correspond
- **Incoming transactions without rules**
  Transactions with positive change of account (credit) and not belonging to any rule
- **Outgoing transactions without rules**
  Transactions with negative account variation (debit) and not belonging to any rule

Contextual commands

From the row of a transaction without a rule, a simple click or the three dots (...) to the right, or a right click anywhere on the row, opens a menu allowing you to:

- Add/Edit Rule
- Cancel an existing rule
- Change an overlapping rule



The commands at the bottom of the dialogue

- **Expand All/Collapse All:** displays or hides the elements of the Transactions.
- **Display unused rules**: checking this option displays all rules defined in the Recurring transactions table; if the option is not checked, the programme only displays rules that have matches.
- **Display rows without rules**: if this option is checked, all imported transactions are displayed; if the option is not checked, the programme only shows transactions that match a rule.

- **Remove accounts between [ ]**: in multi-row transactions, the import account is placed in square brackets [ ] in the detail rows. If this option is activated, the programme removes the import account from the detail rows.
  Rules with transactions on multiple rows can only be defined in the Recurring transactions table.
- **OK**: this button applies the active rules and closes the window.
  - The temporary contra account is replaced in all transactions that have a match with a rule.
  - New or changed rules are also saved in the **Recurring Transactions** table.
- **Cancel**: this button closes the window without applying the rules.
  - If there have been changes to one or more rules, you will be asked for confirmation before closing the window.
  - With this button you cannot undo the **Apply Rules** command; to do so, you must close this window and use the **Undo** command from the **Edit** menu.
- **Apply Rules**: this button applies the rules without closing the window.
  - The temporary contra account is replaced in all transactions that have a match with a rule.
  - Rules that are added or changed are saved in the **Recurring transactions** table.
  - If you wish to undo changes, you must close the window and use the **Undo** command from the **Edit** menu.

Tips on how to use the Apply Rules window

The most effective way to work with the **Apply Rules** window is as follows:

1. Check that the transactions matching rules are correct.
2. Use the **Apply Rules** button to update the **Transactions** table with the selected rules.
3. Add new rules for the remaining transactions and check that they are applied correctly.
4. Use the **Apply Rules** button again.
5. Repeat steps 3 and 4 until all recurring transactions are associated with rules.

Recurring transactions table

Rules are saved and may be edited in the Recurring transactions table.

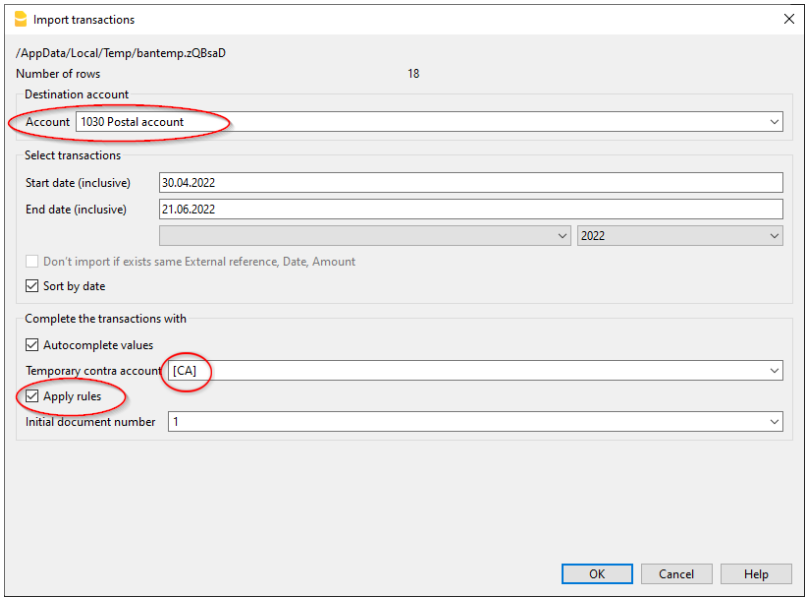
You can complete or add rules also with transactions on multiple rows in the Recurring transactions table.
As time goes by, you will see that more and more imported transactions will have matches with rules; the more rules you add, the more your accounting work will be reduced.

Getting started with the use of rules for transaction auto-completion

The first time you use the rules, proceed as follows:

1. Give the command Import into accounting

- Use the command from the **Actions** menu → **Import into accounting → Transactions**
- Select the appropriate format and indicate the path where the file with your bank statement data is located
- You will see this dialogue displayed:



- Set the destination account, relative to the bank account you are importing from.
- Specify the default temporary contra account **"[CA]".**
  You may use any account, and if you enclose it in square brackets, it will not be accounted for.
- Activate the **Apply rules** option.
- Confirm with **OK**

  The programme:

  - Creates import transactions
  - Opens the Apply Rules dialogue.

2. Dialogue Apply Rules

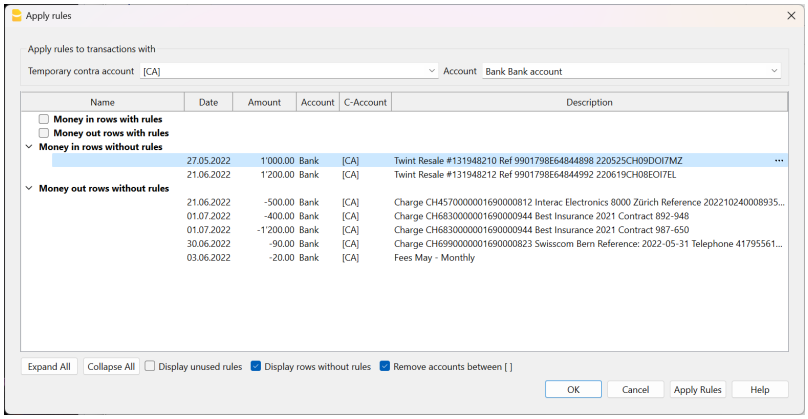
At the top of the dialogue you will see:

- The temporary contra account that you entered in the previous dialogue.
- The bank account you specified.

In **Money in with rules** and **Money out with rules** sections you will have nothing (because you have not yet defined any rules).

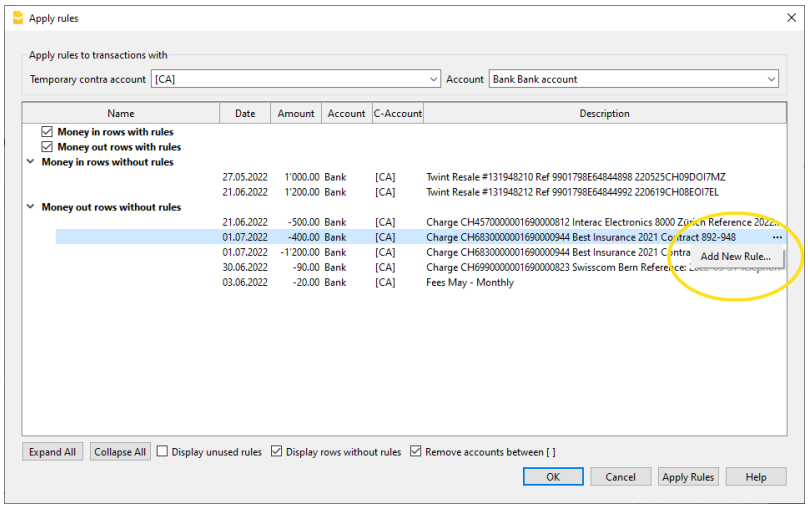
You will instead see transactions in the part:

- **Money in without rules**
  Transactions with incoming amounts in the bank account
- **Money out without rules**
  Transactions with outgoing amounts from the bank account.

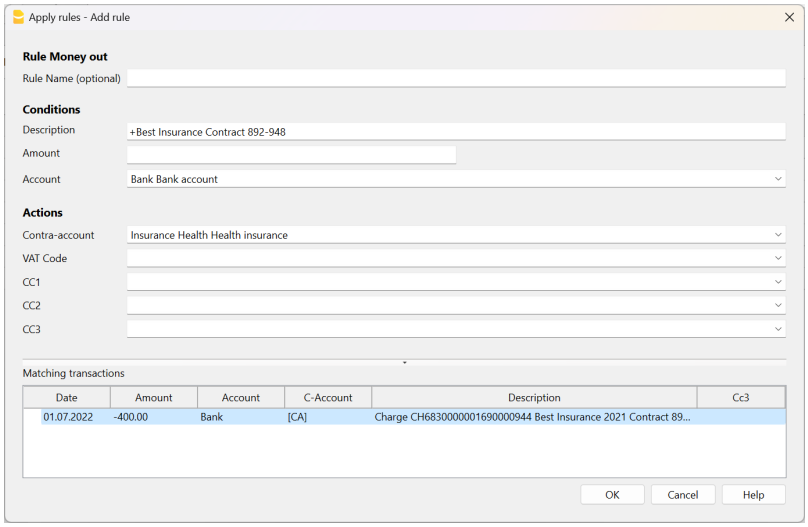


3. Create new rules

- Position yourself on one of the transactions for which you want to create a rule.
- Go to the right-hand side until you see "**...**".
- Click on **Add New Rule.**



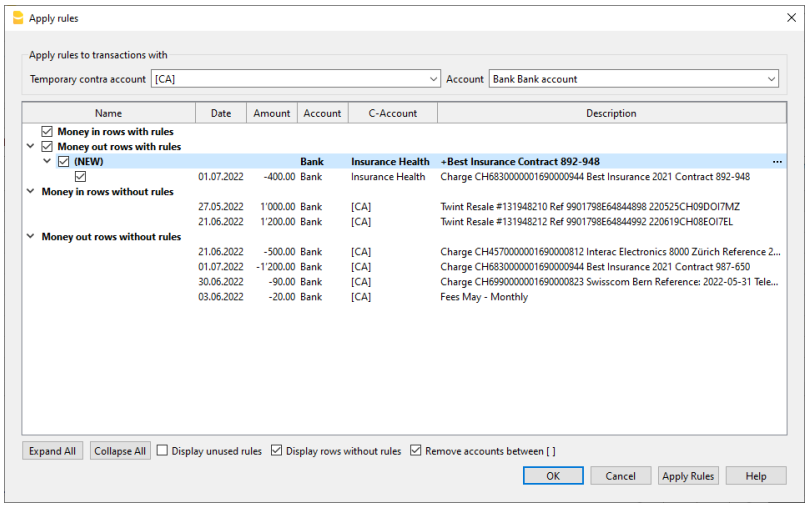
- The '**Add Rule**' dialogue appears.
  Enter:
  - The text you need to find the rule match.
    Example:
    - Best Insurance 2021 Contract 892-948
      applies to rows that contain **the same exact indicated text.**
    - +Best Insurance 892-948
      applies to rows containing the words "Best Insurance" and "892-948" **in any position.**
  - The contra account to be used to replace the temporary account.
  - Any other information (Cost Centres, VAT code, etc.).



Return to the Apply Rules dialogue

You will now see one or more similar transactions in the applied rules section

- You will see that there are still some transactions to which no rules have been applied.
- You can create rules for those transactions for which you see fit.
- You can also decide to create rules later:
    - Complete the transactions manually.
    - Or issue the **Apply rules** command again.



4. Confirm Apply Rules

When you have created the rules, click on the button:

- **Apply Rules**
    - The programme writes the new rules into the **Recurring Transactions** table.
    - For the selected imported records, the programme:
        - Replaces the contra account and completes the transactions.
    - The dialogue remains open.
- **OK**
  To confirm the created rules and close the **Apply Rules** dialogue.

Undo changes made

Once the dialogue is closed, you will see the completed transactions in the **Transactions** table.
If you wish, you can undo the changes you have made:

- First Undo (menu **Edit → Undo edit** or **Ctrl+Z** key)
  Undo the rule writing and transactions completion operations.
- Second Undo
  Cancel data import.

Complete other transactions with Temporary contra account

After importing bank transactions, the aim is to complete all entries so that there are no more transactions with Temporary contra accounts.

- You can manually complete the remaining transactions.
  This is useful for special cases that do not tend to repeat.
- You can create new rules:
  - By issuing the command **Actions → Recurring Transactions → Apply Rules** again and create rules for the remaining transactions.
  - Directly in the **Recurring transactions** table, remembering to indicate '**!Rule**' in the **Doc** column for each rule added.
  - In the **Transactions** table you can add new rules with the context menu command **Create rule from transaction** (right-click on the transaction row) or with the command **Actions → Recurring transactions → Create rule from transaction**. Once the rule row has been created, you will have to complete it with the desired contra account.

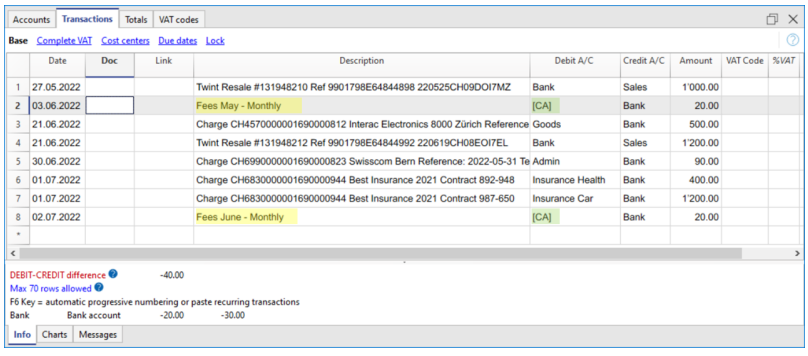
Adding information to completed transactions with rules

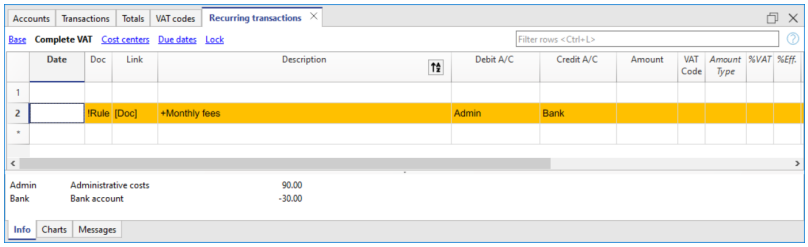
In the **Transactions** table you see all transactions and can therefore edit them.

There may be some transactions that need specific additional information to complete their entry, such as adding the link to the receipt document.
Since the document is unique for each transaction, it is not possible to use a rule.

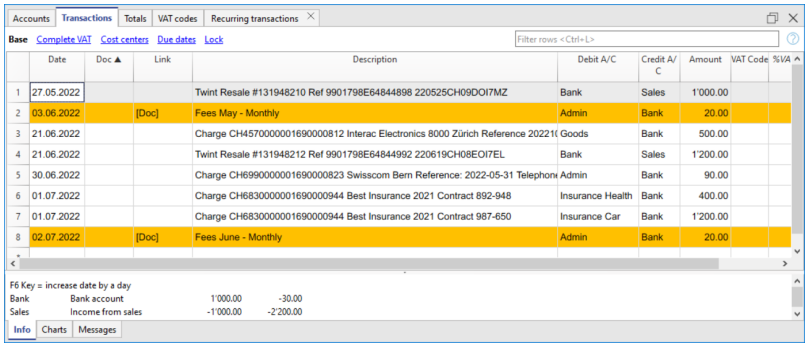
To quickly find the operations to be completed, you can adapt the rule, for example:

- Assigning the rule line a particular colour.





By inserting in the specific column, e.g. **Link,** a text such as **[DOC]** that makes it clear that this operation must be completed.



Add/Edit Rules

From the Apply rules dialogue you may access the **Add/Edit rule** section as follows:

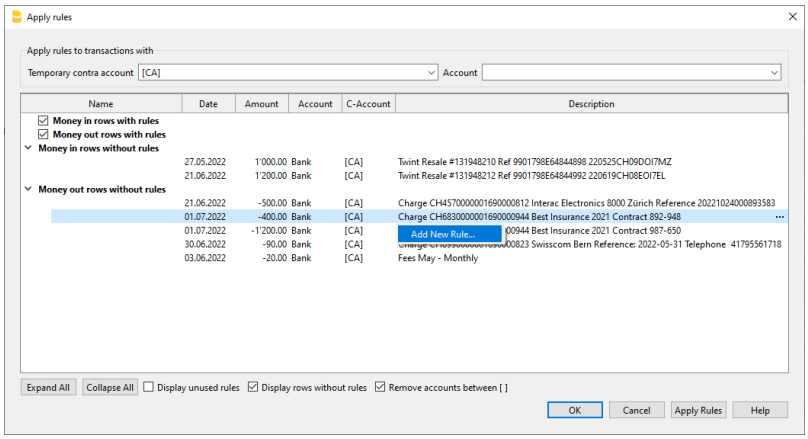
- By right-clicking on one of the transactions or rules:
  - For transactions that already have a rule, you can choose **Edit Rule** or **Delete Rule**.
  - For transactions that do not have a rule, you can choose **Add New Rule**.

Add New Rule example

The following example in the dialogue below is an outgoing transaction of the payment of a health insurance.

To add a new rule:

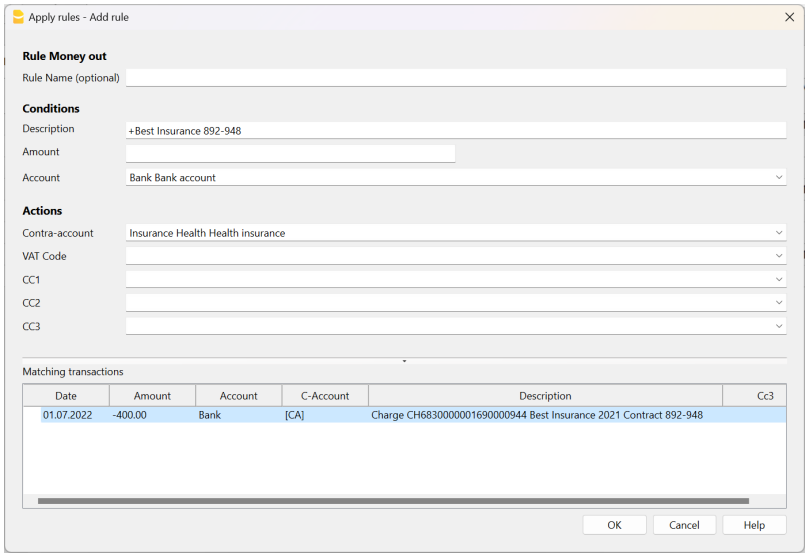
- Right-click on the movement row and choose **Add New Rule**.
- The dialogue **Add rule** appears.
- Fill in the fields available.
- Confirm with **OK**.



Add New Rule dialogue

The Add New Rule dialogue shows the data of the selected transaction from which you are creating the rule.

- Complete the rule with the matching parameters (conditions) and the rule completion parameters.
- All rules are saved in the Recurring Transactions table (rules for completion), where you can also:
  - Edit, add and delete rules.
  - Add any other column for completion, which is not available in this dialogue (e.g. Notes or DocLink columns).
  - Colour the row if you want to highlight the imported transaction.
  - Add transactions on multiple rows (SplitRule).



The Rule

- Rule type.
  The programme, depending on the type of transaction, if in credit or debit on the bank account, sets the rule as Money in or Money out transaction.
- Rule title.
  It is optional, it is displayed in the **Apply Rule** dialogue.

Conditions

These are the elements that are used to check whether there is a match for each individual transaction.

- A match is given if all conditions are found.
- If a match is given, the entry is listed among the transactions with rule.

The description

In the description, enter the text to be searched in the text of the imported transaction. If the text is found the transaction will be considered suitable for applying the rule, if the other conditions are then met.

- **Exact word or phrase**
  - If you write only **Best Insurance 982-948** as a condition of the rule, only transactions containing those words **in that exact order** will be considered matches.
  - If you write only **Insurance**, as a condition of the rule, all entries containing this exact word will be considered matches.
- **All words (starting with the "+ "sign)**
  - If you write **+Best Insurance 982-948** as a condition of the rule, all records containing these exact words, in any position, will be considered matches.
    All words must be present in the description of the transaction.
    The position of the words in the sentence is not relevant.
    The "+" sign is not considered in the search.
- **Upper and lower case**
  When searching for input text, no case difference is made.
  The text you enter is applied to both upper and lower case text.

Amount

If you indicate an amount in the rule, only transactions with the same amount, as well as a match in the Description, will be considered as matches.
If you do not indicate any amount, any transaction of any amount that meets all other criteria will be treated as a match.

Account

In this field you will already find by default the account from which you imported the transactions. If you leave the account field empty, all transactions, imported from any account, that meet all other criteria will be considered as matches.

Actions

These are the elements used to complete the transaction row if a match is given.

If the contra account or other items to be completed are not present, you can abort the Apply rules command, add the missing account, and call up the **Actions > Recurring transactions > Apply rules...** command.

Contra account

Enter the account in your chart of accounts that is to be matched in the rule. In this example, the correct contra account is the Health Insurance account.

VAT

You can already enter in the rule the VAT code that the programme must add to each movement considered as a match.

CC1, CC2, CC3

You can already enter in the rule the Cost Centres that the programme must add to each movement considered as a match.

By confirming with the **OK** button, the new rule is saved. You will return to the previous window where the imported movements with and without rules are displayed again.

Matching Transactions

This table shows all imported transactions selected in the Apply Rules dialogue, which fall under this rule.

Buttons

- The **Delete** button, cancels the rule.
- The **OK** button, saves the rule data.
  Be aware though that, until you do not give the command Apply Rules, the new rules won't be saved in the Recurring transactions table.

Recurring Transactions table Rules

The Recurring Transactions table contains both codes for resuming saved rows (for all Banana Plus Plans) and all existing rules, including those created in the Apply Rules window (Advanced Plan only). From this table you can edit existing rules, add additional details or create new ones.

▶ **Video**: Rules for completing imported transactions (table Recurring transactions)

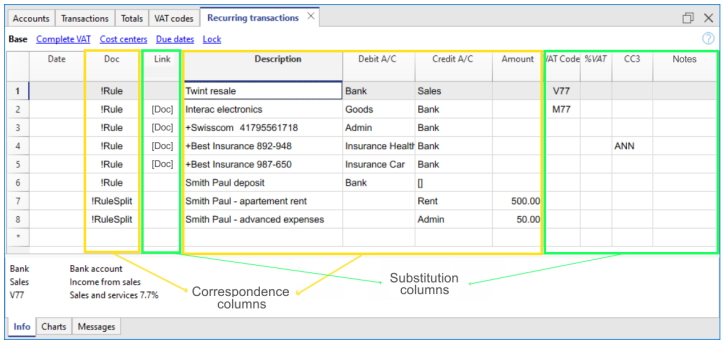
The **Recurring transactions** table is displayed in the following ways:

- From the **Actions** menu → **Recurring transactions → Recurring transactions**
- From the **Transactions** table, from a movement without rules
  - **Actions** menu → **Recurring transactions → Create rule from transaction**
  - Right-clicking the mouse and choosing **Create rule from transaction.**

The Columns Used by the Rules

The **Recurring transactions** table defines the rules for the completion of imported records.

- Correspondence columns
  Columns for matching imported transactions from the Apply Rules dialogue.
  - **Doc** column - All rules must contain the word **!Rule**
  - **Description** column
  - **Amount** column
  - **Debit or Credit Account** columns containing the bank account or the temporary contra account [CA].
    In the Income/Expenses accounting there are **Account** and **Category** columns.
- Substitution columns
  When you wish to add further details to a rule, previously set up using the Apply Rules dialogue, these can be added in the replacement columns (VAT Code, CC3 , notes..).



Rules can also be entered or edited via the Apply Rules → Add/Edit Rule dialogue. Once added, they are saved in the **Recurring transactions** table.

Correspondence Columns

In the **Recurring transactions** table there are a number of rule correspondence columns, which are used by the programme to check whether the rule should be applied to a transaction row:

The Doc column

For a rule to exist, there must be either the following texts in the **Doc** column:

- **!Rule.**
  To show that it is a rule
- **!RuleSplit**
  To show that the rule should create transactions on multiple rows (Split rows) .

The Description column

The **Description** column must contain the text to be searched for in the description of the imported rows:

- **The exact word or phrase**
  - If you write **Best Insurance 982-948**, as a condition of the rule, all transactions containing this exact phrase will be regarded as matches.
  - If you write only **Insurance**, as a condition of the rule, all transactions containing this exact word will be considered as matches
- **All words (starting with + at the beginning)**
  If you write **+Best Insurance 982-948**, as a condition of the rule, all transactions containing these words, in any position, will be considered as matches.
  - All words must be present in the description of the transaction.
  - The position of the words in the sentence is not relevant.
  - The '+' sign is not considered in the search.
- **Upper and lower case**
  No difference is made between upper and lower case when searching for input text.
  The text you enter is applied to both upper and lower case text.
- **[Rule name]**
  When a description starts with text in square brackets, this is used as the name of the rule. To be used for better identification of rules.

The Debit and Credit account columns

If the rule was created when importing movements (**Apply Rules** dialogue), the **Debit or Credit Account** column will normally already contain the account of the bank or post office from which the movement was imported. This condition is optional.

- If the debit or credit account is not specified, the rule is applied to all imported rows that contain the specified description or amount.
- If the rule is followed by additional rows (split over multiple rows), enter '**[ ]**' to indicate that the temporary contra account is to be replaced by an empty value.

The Amount column

The **Amount** column may contain a precise amount to be searched for in imported transactions. This condition is optional.

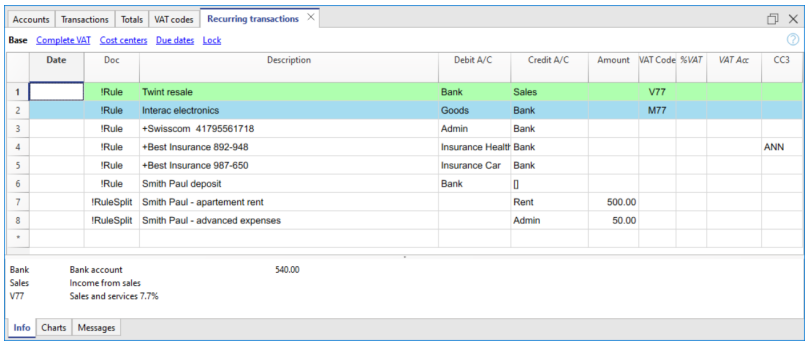
Substitution columns

All other columns in the **Recurring transactions** table are called **substitution columns**. If one of these columns contains a value, it will be used by the programme to complete the imported transaction, if that column is empty.

- Use the **VAT Code** column to indicate the VAT code to be entered.
- Use columns **CC1, CC2 or CC3** to indicate the Cost Centre required.
- Use the **DocLink** column to enter a note and distinguish the rows where a document needs to be attached.

Colouring rule rows

From the **Recurring Transactions** table, it is possible to custom-colour the rule rows.
Each movement corresponding to that rule will be shown in the **Transactions** table with the same colour.



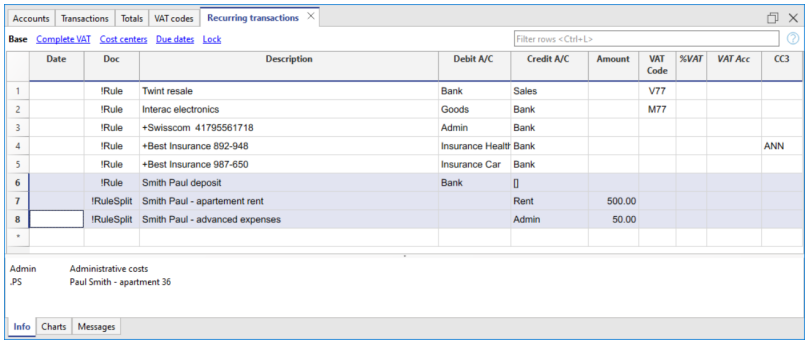
Split -row transactions

You can create rules, which add transaction rows to the processed one. This functionality is useful for recording transactions that require accounting on several accounts, such as for example:

- You regularly receive a payment of 550 that must be recorded on three different accounts and therefore on three rows:
  - (550) rent collection (no contra-account, as this involves recording the global amount split over three rows)
  - (500) flat rent (contra account rent)
  - (50) extra expenses (contra-account for extra expenses) .

You may define the division over several rows:

- Additional rows must immediately follow the row with the **!Rule.**
  Additional rows are inserted immediately after the imported row that matches the rule.
- The **Doc** column of the additional rows must have the text **!RuleSplit.**
- You must indicate in all other columns the values to be contained in the additional rows. In this example we have added the Tenant Cost Centre.



Adding custom columns to rules

From the **Recurring transactions** table, it is possible to add custom columns to the rules in which a note or other item can be reported by default. Each movement corresponding to that rule will be reported in the **Transactions** table with the same characteristics.

Copying rules in bulk from one file to another

From the **Recurring transactions** table it is possible to copy rule rows in bulk and paste them into another Banana file.

When creating a New Year the rules are automatically carried forward.

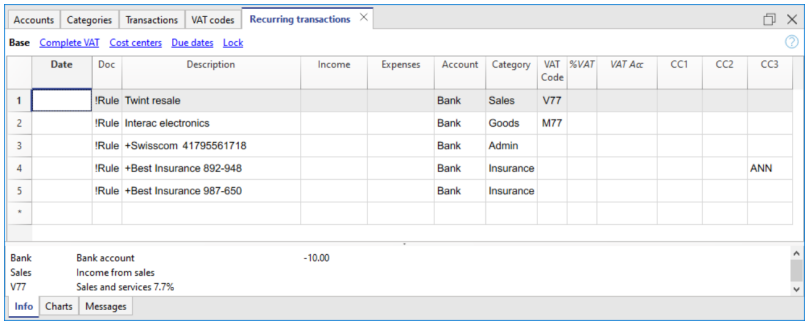
Auto-completion rules for income and expenses accounting

In Income and Expenses Accounting and the Cash manager, the functionality for Completing Imported transactions works in the same way as for Completing transactions in Double-entry Accounting.

The difference is that instead of using the **Debit Account** and **Credit Account** columns, the **Account** and **Category** columns are used.

- The **Account** column
  This is the one related to the bank account.
- The **Category** column
  This is the one where the category is indicated to replace the contra account entered automatically.
- The **Income** and **Expenses** columns
  These are the ones where the amount for the correspondence is indicated.

The Recurring transactions table in Income and Expenses accounting



- If the rules contain amounts these are entered in the **Income** or **Expenses** column depending on the amount:
  - The columns associated with the amount are the **Income** and **Expenses** columns.
  - If no amount is specified, the rule will be applied to both outgoing and incoming transactions.

The internal transfer account

Internal transfer is a holding account, used to record reverse transactions. It is used specifically in the following cases:

- Post self-taxation and recovery operations on purchase tax (VAT on services abroad).
- Import data into the main accounting from the cash book and credit cards.
- Record the net salaries debited by the bank, pending the complete recording of the gross salaries with the various monthly deductions. The internal transfer account is a support account, used to record temporary transactions. It is used specifically in the following cases:

Use of the internal transfer account when importing data from the cash book or credit card

When the cash book or credit card movements are kept in separate files from the main accounting, it is used as a counterpart account in order not to create overlapping records in the import, regarding payments from the bank to the cash or credit card accounts.

- In the cash book or credit card file, the receipt of funds will be recorded (the cash book or credit card account balance is increasing).
- The outflow from the bank or postal current account and the increase in cash book or credit card will be recorded in the main accounting file.

The internal transfer account must be used as a counter-entry, both in recording the withdrawal from the bank (main accounting), and for payment at the cash book or on the credit card (separate file).

When you import the cash book or credit card data, into the main accounting file, the internal transfer account is reset to zero:

- The data imported from the cash bookn file or the credit card account will be in the credit of the internal transfer account.
- The movements relating to payments already recorded with debit on the bank or post office account, will be credited to the internal transfer account.

More details on importing with the internal transfer account are available on the Importing data from the Cash book file.

Retrieving data from other programs

One time data importing from other programs using Excel

If you are starting to work with Banana for the first time and you need to import your data from another software, it is probably faster to rely on Excel to copy and paste data.

1. With your old accounting software, export the data in a format that can be read by Excel (CSV, txt, ...)
2. Import the data into Excel (see below)
3. In Excel, organize the columns in the same order as they appear in the Banana Transactions table.
   Instead of changing column layouts, it may be more convenient to add columns next to existing ones and copy the data into them, or to use formulas that take the data and convert it. Using formulas you can remove spaces, change text or convert amounts and dates.
4. Open your new accounting file in Banana Accounting.
5. In Excel, select the data to be copied and use the **Copy** command **(Ctrl+C** or **Copy** from **Edit** in Menu).
6. Go in Banana and execute the **Paste** command (**(Ctrl+V** or **Paste** from **Edit** in the menu**)**.

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

Importing bank transactions

In this case, it is useful to use one of the import functions already available.

- See: Import transactions

If there is no import extension suitable for your case, you can also use the 'one time' import mode indicated above.

Example of CSV bank file import via EXCEL

If you need to import bank data and there is no import extension, you can also proceed via Excel, following the example explained here.

The aim is to load the data into Excel and transform it exactly as it is arranged in the Banana Transactions table, then select and copy and paste it.

1. Create a new empty file in Excel.

- Go to "Data"
- From Test/CSV
- Select the file to import
- Adjust the parameters that Excel proposes.
- If necessary, use the 'Transform Data' button at the bottom to make further modifications.
- Confirm with "Charge"

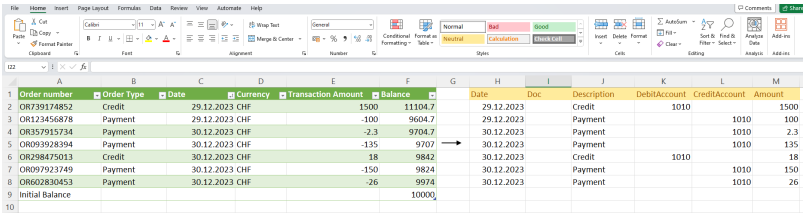
2. To the right of the data, add column headings, as they are in the Transactions table of the

accounting.

- Date
- Doc
- Description
- Debit A/C
- Credit A/C
- Amount

3. In the first line of data, add the formulas for taking and converting bank data.

- Date
  (resumes the desired date)
  =C2
- Doc
  May be left blank, but could be numbered.
- Description
  (resumes the desired description)
  =B2
- CtDebit
  Add the bank account number, for example "1010", but only if the amount is positive.
  =IF(E2>0;"1010","")
- CtCredit
  Add the Bank account number, for example "1010", only if the amount is negative.
  =IF(E2<0;"1010","")
- Amount
  Take the value in negative.
  =ABS(E2)
- Copy the formulas created in all subsequent rows where there is data.
- Select the data to be copied into Excel and issue the Copy command.
- Move to the Transactions table of the accounting file, to the first empty row at the end of the table in the date column.
- Give the command "paste".



Order number	Order Type	Date	Currency	Transaction Amount	Balance
OR739174852	Credit	29.12.2023	CHF	1500	11104.7
OR123456878	Payment	29.12.2023	CHF	-100	9604.7
OR357915734	Payment	30.12.2023	CHF	-2.3	9704.7
OR093928394	Payment	30.12.2023	CHF	-135	9707
OR298475013	Credit	30.12.2023	CHF	18	9842
OR097923749	Payment	30.12.2023	CHF	-150	9824
OR602830453	Payment	30.12.2023	CHF	-26	9974
Initial Balance					10000

Date	Doc	Description	DebitAccount	CreditAccount	Amount
29.12.2023		Credit	1010		1500
29.12.2023		Payment		1010	100
30.12.2023		Payment		1010	2.3
30.12.2023		Payment		1010	135
30.12.2023		Credit	1010		18
30.12.2023		Payment		1010	150
30.12.2023		Payment		1010	26

Multi-currency accounting columns

If the accounting is multi-currency add the columns as well.

- Currency initial
- Amount in base currency.
  If you have the amount in currency and in base currency, the exchange value is calculated by Banana Accounting.

Further advice

- If import columns do not contain thousand separators, Excel may not convert them into

numbers. In this case, select the entire column and use the "Replace" command and then insert the thousands separator.
- If the data is sorted in reverse order from the way you keep it in Banana, before proceeding with the mapping of the fields in the Date column, click the little arrow on the right and sort from oldest to newest.
- You can add the columns you need at will.
- With Excel's Office Scripts you can possibly also create a macro to automate the file conversion.

Recurring data import from other programs

See: Import into accounting

It may also be necessary to import data regularly:

- To import monthly transaction from your salaries software.
- To import the invoices issued with a invoicing software.
- To import the payments made with your invoicing software.
- To import your sales transactions from your online shop.
- To import data from another accounting software.
- To import data from another cashbook management software (for example a restaurants or a hotel).

In these cases you can proceed in two different ways:

1. Make sure that your application exports the data in a txt (TSV) file format specifically set to be imported in Banana.
   For more information please consult the technical information on how to create a file to be imported in Banana;
2. Create an import script that will transform data exported from another program so that they can be imported in Banana;
   - Check whether there is an extension already prepared.
     See: Import extensions.
   - Create an Import Extension.
     See: Develop an Import Extension

Recurring Transactions Table

The Recurring transactions table is used to store transactions that are used repeatedly:

- Recurring transactions stored via the Doc column in the Transactions table.
  They have in the Doc column an identification code without the exclamation mark '!'.
- Rules for completing imported transactions.
  They are used to define how imported trasnactions are to be completed.
  They have the code "!Rule" or "RuleSplit" in the Doc column.
- Automatic transactions with recurring deadlines.
  They are used to automatically generate transactions that are repeated at a certain frequency, for example, monthly, quarterly, half-yearly or yearly.
  They are registered in the Doc column the code '!Auto'.

Display Recurring transactions table

The Recurring transactions table is displayed from the **Actions** menu → **Recurring transactions.**

Columns and views arrangement

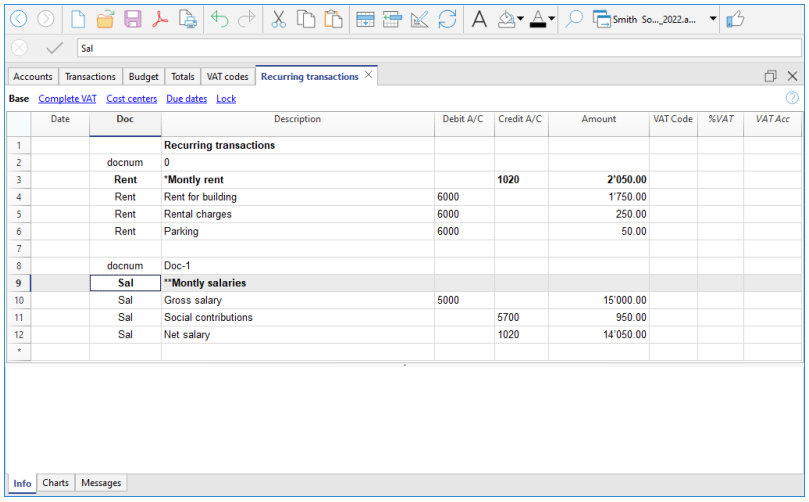
The **Recurring transactions** table does not allow you to save your own view settings, but takes over the views and column settings of the **Transactions** table.
However, it is possible to:

- Add a new view in the **Transactions** table
- In the **Transactions** table, arrange the columns for the new view you have added.
- When viewing the recurring transaction, choose the preset view.

Entering Recurring transactions in the Doc column

For repetitive operations, codes can be created for automatic data recovery.

- If the 'End Date' column is present (see Automatic Transactions), you can also indicate a date after which this entry is no longer taken up in the Transactions table.
  Transactions that are no longer used must be deleted manually.



Progressive numbering of "docnum" documents
If, when retrieving recurring transactions, you wish to have a **Doc** number different to the automatic one in the **Transactions** table, you need to create a row containing the code "docnum" in the **Doc** column, and your desired text in the **Description** column. For the following rows, the text specified in the **Description** column will be used.

- "**0**" when no automatic numbering is required.
- "**1**" progressive numbering.
- "**cash-1**" progressive numbering with the prefix "cash-" (cash-2, cash-3).
  The program replaces the number indicated at the end of the text with the next progressive number.

- If you wish the program to suggest just one row per code, the description has to be preceded by:
  - An "*": displays just this row and not the others with the same code.
  - An "**" displays just this row, but doesn't retrieve this row (only title row).
  - An "*****" allows the user to start the description with an asterisk, without it being interpreted as a command.

Retrieving recurring transactions in the Doc column into the Transactions table

In the Transactions table, you can resume the rows defined in the **Recurring Transactions** table:

- In the **Transactions** table, enter the date in the transaction row and display any other columns that are missing from the Recurring transactions table.
- In the **Doc** column in the Transactions table, choose one of the codes defined in the **Recurring transactions** table and press **Enter:**
  - The programme inserts repetitive rows that have the same code.
  - IIf you need to modify or complete any values, you can always do so.
- Rows stored in the Recurring transactions table can be resumed by entering the code in the **Doc** column and pressing the **F6** key.

Copying transaction rows from the Transactions table into the Recurring transactions table

In order to copy rows from the **Transactions** table into the **Recurring transactions** table, you need to:

- In the **Transactions** table, select the rows that need to be copied.
- Edit menu → Copy rows.
- Go to the **Recurring transactions** table**.**
- Edit menu → Insert copied rows.

Automatic transactions with recurring deadlines

Automatic transactions are useful for facilitating the recording of repetitive entries, such as subscriptions, insurances or taxes. By using automatic transactions, you only have to enter the entry of interest once, set a few parameters such as the start date, the frequency and the end date and then Banana Accounting Plus will inform you when an automatic transaction is ready to be created and will create it for you.

In Banana Accounting Plus, there are two ways to create automatic entries: directly from the Recurring Transactions table or from the Manage Automatic Transactions dialogue.

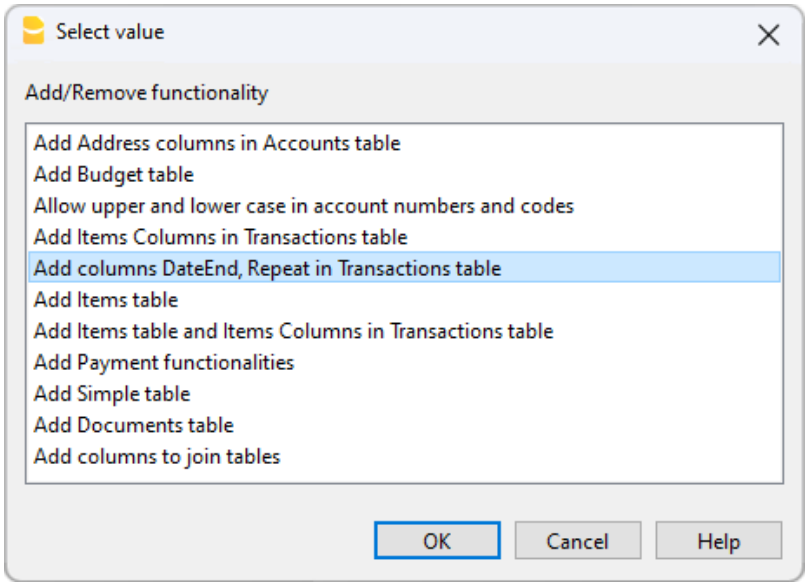
Requirements

- This feature is available in the latest release of Banana Accounting+ [Dev Channel.
- It requires the Advanced plan. If you do not have this plan, you can request a promotional code valid for 1 month via the contact form.
- You need to add the End Date and Repeat columns to your accounting file.
- **This feature is in Beta Test; we kindly ask you to test it and report any problem.**

Adding the End Date and Repeat columns to your accounting file

To be able to activate the commands for automatic transactions, the **End Date** and **Repeat** columns must be added; without these columns the commands will not be displayed.

1. Open your accounting file or create a new accounting from the **File** menu > **New** command.
2. Select the command from the **Tools** menu > **Add/Remove Functionalities...**
3. The **Add/Remove Functionality** dialogue will appear with the list of available functionalities.
4. Select the option **Add End Date and Repeat columns in Transactions table**.
   If this option is not available, check the Banana version and the plan you are using, as described in the **Requirements** section.
5. Click on the **OK** button.



Creating an automatic transaction from the Recurring Transactions table

1. Select the command from the **Actions** menu > **Recurring transactions** > **Create automatic transaction**.
2. The Recurring transactions table will appear with a new row, showing the date of the day in the **Date** column and the text **!Auto** in the **Doc** column, which serves to identify the automatic transaction.
3. Update the **Date** column with the date of the first occurrence you wish to schedule.
4. Display the **End Date** and **Repeat** columns with the command from the **Data** menu > **Columns setup...**
   Make sure to check the **Visible** box for both the **End Date** and **Repeat** columns.
   If these columns are missing, you can add them as described in the Adding the End Date and Repeat columns paragraph.
5. Add the desired repetition to the **Repeat** column. For example, if you want a quarterly repetition, enter the text 3MS in the **Repeat** column.
6. If the automatic transaction has an expiry date, set it in the **End Date** column.
7. Complete the **Description**, **Debit Account**, **Credit Account** and **Amount** columns.
8. Select the command from the **Actions** menu > **Recurring transactions** > **Manage automatic transactions** to display the scheduled transactions.

Note: If you use the command from the **Actions** menu > **Recurring transactions** > **Create automatic transaction** from an existing transactions in the **Transactions** table, the **Description**, **Amount** and **Accounts** columns will show the text of the original transaction.
The **Create automatic transaction** command is also available in the context menu of the **Transactions** table (right-click on a transaction, and choose the **Create automatic transaction** command).

Creating an automatic transaction from the Manage automatic transactions dialogue

1. Select the command from the **Actions** menu > **Recurring transactions** > **Manage automatic transactions**.
2. The **Manage automatic transactions** dialogue will appear.

3. Click on **New automatic transaction** button at the bottom of the dialogue.
4. Complete the necessary fields:
    - **Start date**
      Date from which the first automatic transaction will start. When the transactions are generated, this date will be updated with the date of the last automatic transaction created.
    - **End Date**
    - **Repeat**
    - **Description**
    - **Account**
    - **Contra-account**
    - **Amount**
    - **CC1, CC2, CC3**
    - Name or description (optional)
5. Click on the **OK** button.

Check and recalculate accounting

The command to recalculate and check your accounting can be called up as follows:

- with the **Shift + F9** keys (Windows and Mac) or **Cmd + 9** (Mac)
  Primary accounting recheck
- with the **Actions** menu → **Check accounting** command
  This solution includes several extensive control options - Extensive accounting recheck
- Display the Balance column through the Data menu → Columns setup.

If there are error messages or differences you should correct them.

Primary accounting recheck

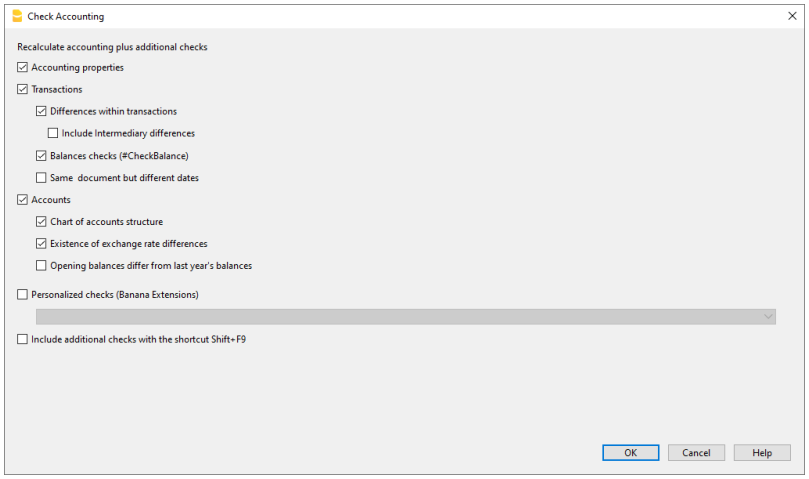
The **Check Accounting** command mainly checks the version in use and, if an updated version is available, the program prompts you to update to the latest version. We strongly recommend updating as many features have been improved and different problems solved.

The recalculate and recheck accounting function will execute the following operations:

- Reset the accounts balances, as well as the cost centers and segment balances
- Verify and report if there are errors in the various tables (Accounts, Transactions, VAT Codes and Exchange rates tables)
- Re-enter all the operations as if they were being entered for the first time
  - for the multi-currency accounting, it will recalculate the opening balances in the basic currency using the latest exchange rates
  - if the transactions rows are not locked, it will recalculate all transaction rows:
    - the VAT percentages are taken over from the VAT Codes table and the VAT amounts are recalculated again
  - Update the account balances, as well as the cost centers and the segment balances
  - In the Cash Manager, the progressive account balance in the Transactions table is recalculated
- it will recalculate the **Accounts** and **Categories** table totals (income and expenses)
  - it will update the **Diff. Budget** and the **Previous year** columns
  - In the multi-currency accounting, it will update the **Balance Calculated** column in line with the latest exchange rates and the exchange rate differences.

Extensive accounting recheck - the Check Accounting window

On top of the principal recalculation and recheck of the accounting, additional checks are executed.



Recalculate accounting plus additional checks

This is one of the most useful features: the entire accounting file is being rechecked, all the balances are recalculated and the user is notified if errors are found. The command also updates the texts in the Account Descriptions and Categories columns (Transactions table), if these have been changed.

Accounting properties

This option is being activated by default. The program verifies whether the data entered into the File and accounting properties correspond to the actual accounting (for example: opening and closing date, VAT account, accounts for exchange rate differences, etc.).

Transactions

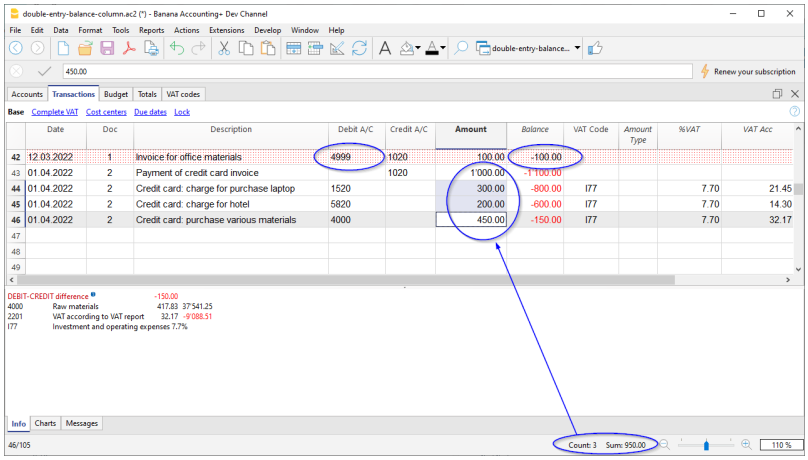
Differences within transactions

If this option is activated, the program verifies whether there are differences between Debit and Credit or between Accounts and Categories in the Income & Expense Accounting.

- The rows where the differences occur are being indicated in the Messages Window.
- The Balance Column shows the difference between the debit and credit movement. If there is an error, the balance does not go to zero.
- Also, the program shows the total difference amount in the Information window at the bottom of the screen (only when being positioned in the Transaction table).

Include intermediary differences

If this option is activated, the program verifies whether there are differences between Debit and Credit, in composed transactions (transactions over multiple rows).
Often differences are caused by incomplete entries or errors in the amounts (as for example in the following example).



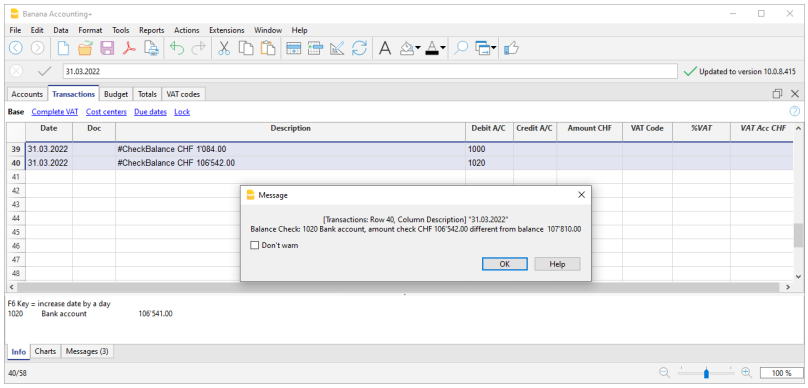
Balance checks (#CheckBalance)

By activating this check, the program will signal wether the balance indicated in the description is different from the accounting balance on the indicated data.
The transactions #CheckBalance are used to indicate that the account balance on a determinate date is correct.
At the end of the month, quarter or year it is useful to create #CheckBalance postings for the cash and bank accounts. The #CheckBalance transactions are also useful in conjunction with the lock transactions command.
Using the #CheckBalance transactions you will notice if, after closing the period, incorrect transactions have been made..

Characteristics of #CheckBalance transactions

- Date. Must be the date the balance refers to.
- Description must contain
    - #CheckBalance followed by the account balance, including decimals.
      #CheckBalance -1200.00
      #CheckBalance 0.00
    - For multi-currency accounting, the wording #CheckBalance followed by the currency abbreviation and the account balance, including decimals.
      #CheckBalance CHF -1200.00
      #CheckBalance EUR 0.00
      #CheckBalance -1200.00 Without the currency code, the check is done on the basis of the balance of the base currency.
- Debit Account indicates the account on which the verification is to be carried out.
- Amount must be left blank.

The program has detected a difference between the checking balance and the account balance in the file.



Same document with different dates

When this option is activated, the program will alert if transactions with the same Doc number have a different date. For transactions on more than one row, where there is no correspondence between Doc and Date, the program cannot correctly determine the counterpart.

Accounts

Chart of accounts structure

When this option is activated, the program checks whether the grouping structure in the Chart of Accounts is correct.

Existence of exchange rate differences

When this option is activated, the program checks whether there are unrecorded exchange rate differences.

Opening balances differ from last year's balances

When this option is activated, the program verifies whether the opening balances of the new year match with the closing ones of the previous year. If there are differences between the closing balances of the previous year and the opening balances of the new year, these are reported as a total amount in the Messages window.

Personalized checks (Banana Extensions)

When this option is activated, the program runs checks on the functions that have been added by user (Extensions), for customized verifications.

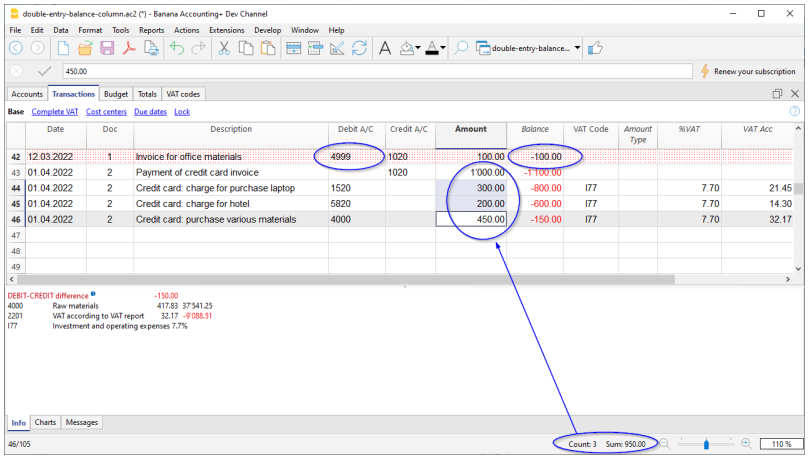
Include additional checks with the shortcut Shift + F9

When this option is activated, the program will run all the checks activated in the dialog window, when pressing **Shift+F9**. Otherwise only an accounting recalculation will be done (Mac version: **Shift + Cmd + 9**).

Balance column to detect accounting differences

The Balance column will prove particularly useful for identifying accounting differences. **Watch the video**!
You can activate the **Balance** column in the Transactions table, via the Data → Columns setup menu.

Note: in composed transactions, entered on multiple rows, the program will report a difference between debit and credit until the transaction is completed.



How the Balance column can spot differences

The Balance column contains the balance of the amounts recorded on the Debit and Credit account. The value is the accumulated difference, calculated in the sequence of the transactions.

- The balance is blank (zero balance) if the sum of the Debit and Credit amounts offset each other (no difference).
- For entries on several accounts, a balance appears until the entry on all accounts involved is completed. With the last entry, the balance must go to zero.

If, after the last entry on the different accounts, the balance does not go to zero, there is likely an error due to one of the following reasons:

- The Debit or Credit Account was inadvertently left blank or is incorrect (see example on **Doc 1** in the above picture).
- For an entry on multiple accounts the totals of the Debit and Credit amounts are not equal (see example on **Doc 2** in the above picture).
- In an entry with a VAT code, the VAT breakdown or the VAT account are not correct.
- If the VAT code does not exist, the amounts are registered only in the Debit and Credit account and a difference is not shown.

In the example picture a **difference of 150 has been generated**:

- In the transaction on the **Doc 1** row, the account **4999** has been entered which does not exist in the accounting plan, therefore in the **Balance** column, on the same row, a difference of **100**

has been created.
- In the multiple accounts transactions, on the **Doc 2** rows, the total amount paid is 1'**000**, but the last row does not reset the total amount (1'000) between the Debit and Credit column, because the total amount of the contra-entries is **950**; therefore an additional difference of **50** has been created, for a total difference of **150**.

Check your accounting

As seen above, the Balance column is particularly useful to identify the rows, from which, accounting differences have been generated between the Debit and the Credit column. If the accounting is correct, when closing an entry on several, the balance should be zero. If not there is a problem that needs to be solved:

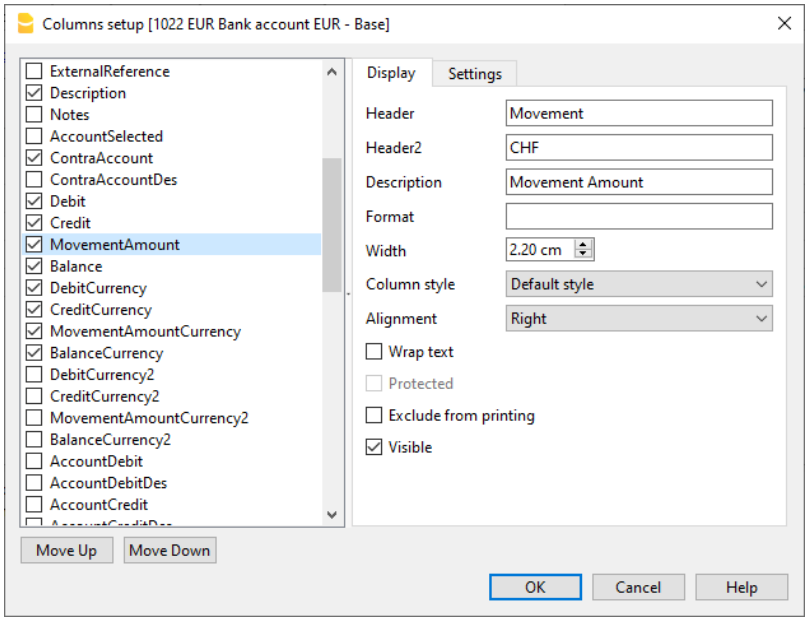
- If the Balance column does not go to zero, it is because there is a problem. Look for the first row where the difference between Debit and Credit is generated.
    - Scroll down the column to understand on which row the error has been generated and correct it.
    - Or use the Recheck Accounting command that indicates where the difference begins.
- The balance of the last row (in the example 150) must correspond to the Debit-Credit difference indicated in the Information window. If these values are not equal it is necessary to issue the Recheck Accounting command.

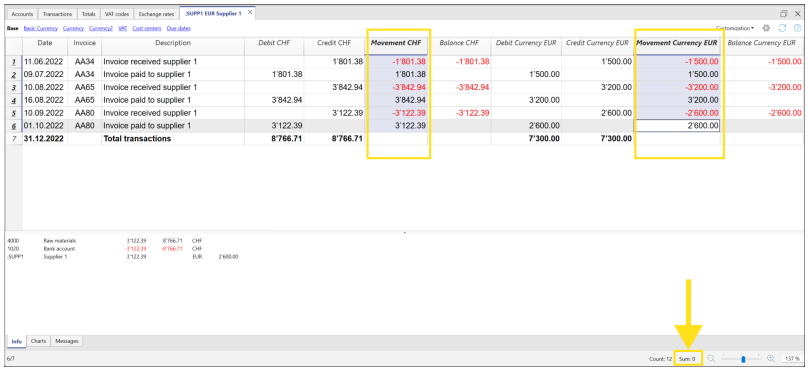
Movement Column

The Movement column, available in the Account card table, shows the debit and credit movements in a single column: positive amounts for debit entries and negative amounts for credit entries. The amounts are the same as those contained in the Debit and Credit columns.

A single column should allows for better control of your accounting.

You can activate the **Movement** column in the Account card, via the Data → Columns setup menu.





Export from Banana Accounting+

Banana Accounting Plus offers several exporting possibilities. It is possible to export the data of a single table (export rows), of several tables (export files), or only the data contained in the print preview. You can choose to export in different formats: PDF, Xml, Excel, Html, txt, Json, etc.

New! It is now also possible to export the PDF file that also includes all digital attachments. All accounting is therefore truly included in one file.

> The PDF export with digital attachments is only available in Banana Accounting Plus with the Advanced plan.
> See all the advantages of the Advanced plan.

With Banana Accounting it is possible to export data from a single table or from multiple tables (files), in various formats.

Export rows

Choose **Data** > **Export rows**_menu in order to export the content of a single table.
If rows are selected before giving the command, the option **Only selected rows** will be activated in the export dialogue.

Export file

Chose **File** > **Export file** command from the **File** menu in order to export several tables simultaneously.
In the **Export file** dialogue the following sections are also used:

- Those specific to the file type (see export formats).
- 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)
- Customization tab

Export Print Preview

In the print preview toolbar:

- Click on the arrow beside the **Adobe PDF** button
- Choose the option that's right for you:
  - Export to PDF
  - Export to Html
  - Export to Excel
  - Copy to clipboard

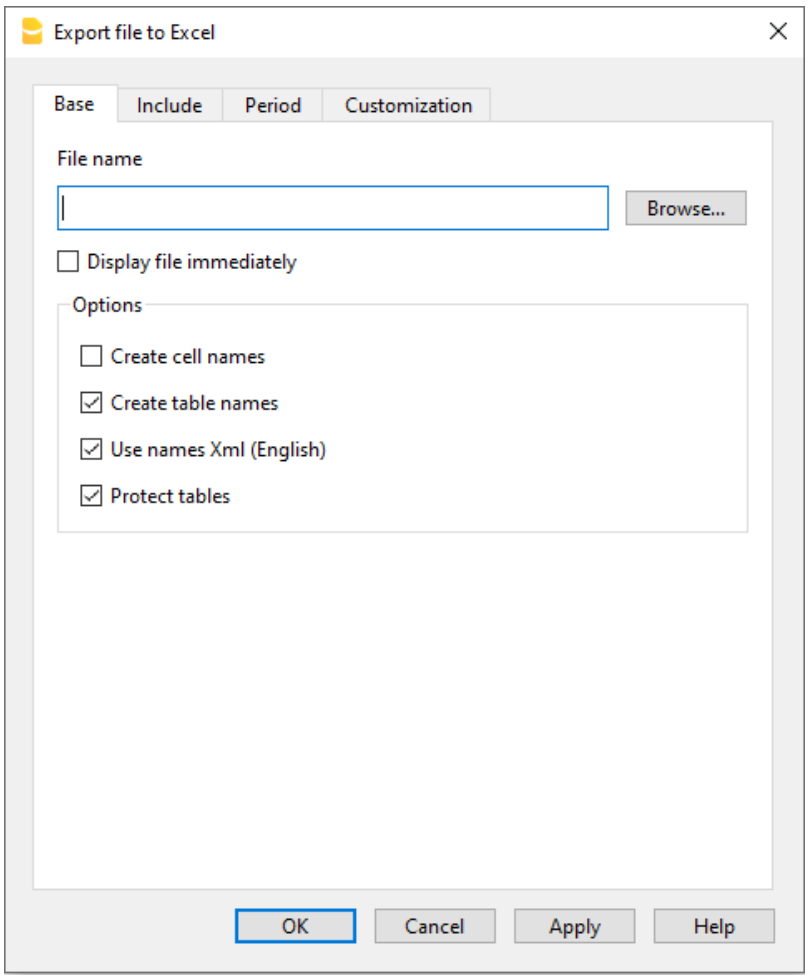
Export formats

To set up a specific export, each format has one or more sections with options.
You can choose between different formats:

- **PDF**
  This format allows to export the entire accounting file content in a unique PDF file.
  New! Export PDF file including digital attachments
- **Excel**
  Creation of presentations in Excel, comparisons, estimates, index calculations, budget analysis, graphs that are directly linked to the 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.

Export to Excel

To export to Excel click on the **File → Export file → Export to Excel** menu.



File name

In this area, you must enter the name of the new file that the program creates for exporting data. If, on the other hand, an existing file is selected using the Browse button, the program will overwrite the file with the new data.

Display files instantly

The program for viewing the newly created MS Excel archive is launched. In this way you can see the export result immediately.

Options

Define cell names

This option will automatically assign 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.

Define 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 database functions are used, when creating reports in Excel.

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.

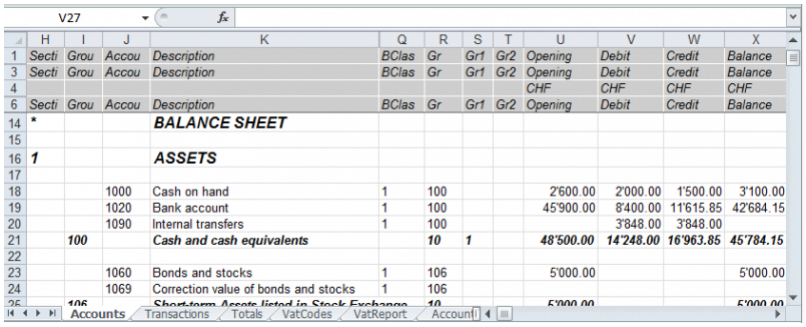
Other Tabs

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

- Include
- Period
- VAT
- Customization

Export result

Each accounting table is displayed in a different sheet in the Excel file



	H	I	J	K	Q	R	S	T	U	V	W	X
1	Secti	Grou	Accou	Description	BClas	Gr	Gr1	Gr2	Opening	Debit	Credit	Balance
3	Secti	Grou	Accou	Description	BClas	Gr	Gr1	Gr2	Opening	Debit	Credit	Balance
4									CHF	CHF	CHF	CHF
6	Secti	Grou	Accou	Description	BClas	Gr	Gr1	Gr2	Opening	Debit	Credit	Balance
14	*			**BALANCE SHEET**								
15												
16	**1**			**ASSETS**								
17												
18			1000	Cash on hand	1	100			2'600.00	2'000.00	1'500.00	3'100.00
19			1020	Bank account	1	100			45'900.00	8'400.00	11'615.85	42'684.15
20			1090	Internal transfers	1	100				3'848.00	3'848.00	
21		**100**		***Cash and cash equivalents***		***10***	***1***		***48'500.00***	***14'248.00***	***16'963.85***	***45'784.15***
22												
23			1060	Bonds and stocks	1	106			5'000.00			5'000.00
24			1069	Correction value of bonds and stocks	1	106						

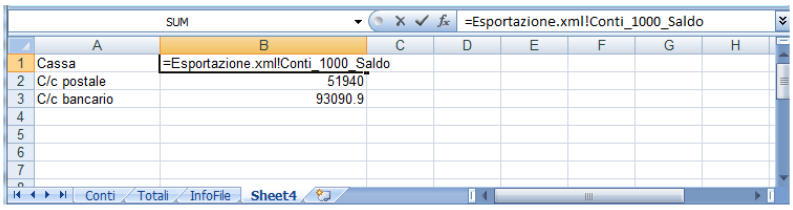
Use the cell names instead of the row/column references:

- The names return the desired value even when a new row or column is being entered.
- The names are easy to use and understand
  "Accounts_1000_Balance" refers to the balance of the 1000 account
  "Accounts_1000_Description" returns the value of the cell that contains the description of the 1000 account
- The names can be used in the formulas
  "=Accounts_1000_Balance" returns the value of the cell that contains the balance of the 1000

account
"=Accounts_1000_Balance/1000" divides the balance of the 1000 account by 1000
- By using the names, it is possible to create links to various files.

A link to a cell is being composed of:

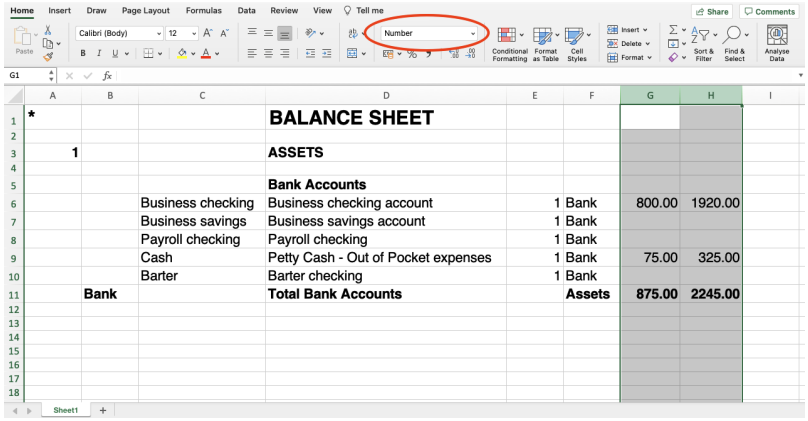
- File name
- Table name
- Cell name



Copy/paste data from Banana to Excel

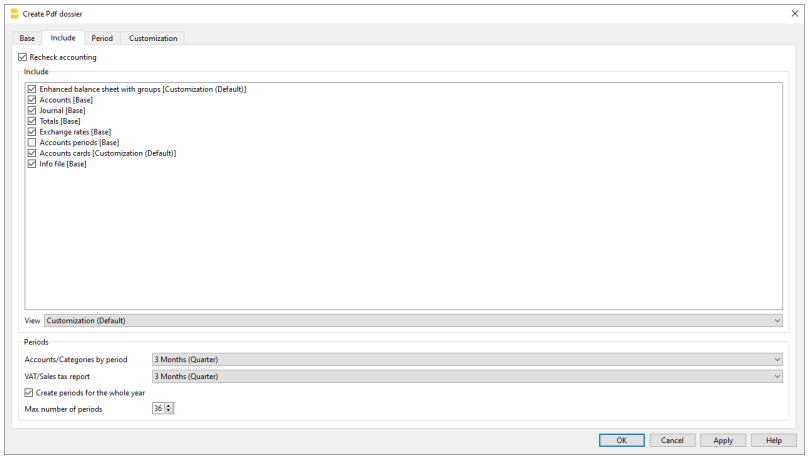
With Banana Accounting it is always possible, in addition to exporting, to copy/paste Banana data into Excel: only some cells, columns, or the whole table.

Some users have reported to us that in rare cases and only from Mac computers, when exporting data from Banana to Excel, the format of the amounts is not optimal.
However, the situation is easily resolved by simply selecting the columns with the amounts in Excel and changing the cell format to the "Number" type.



Include Tab

Via **File → Export file → Export to Excel → Include section** will open the dialog box that allows you to choose the tables and reports to include.



Recheck accounting

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

Include

Contains the list of tables and reports that can be exported. The list of data may vary depending on the type of file and accounting.

View

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

Period

This group allows you to indicate options for exporting tables with periods.

Accounts/Categories by period

Refers to the Accounting Period choice and indicates which repetition per period is desired.

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

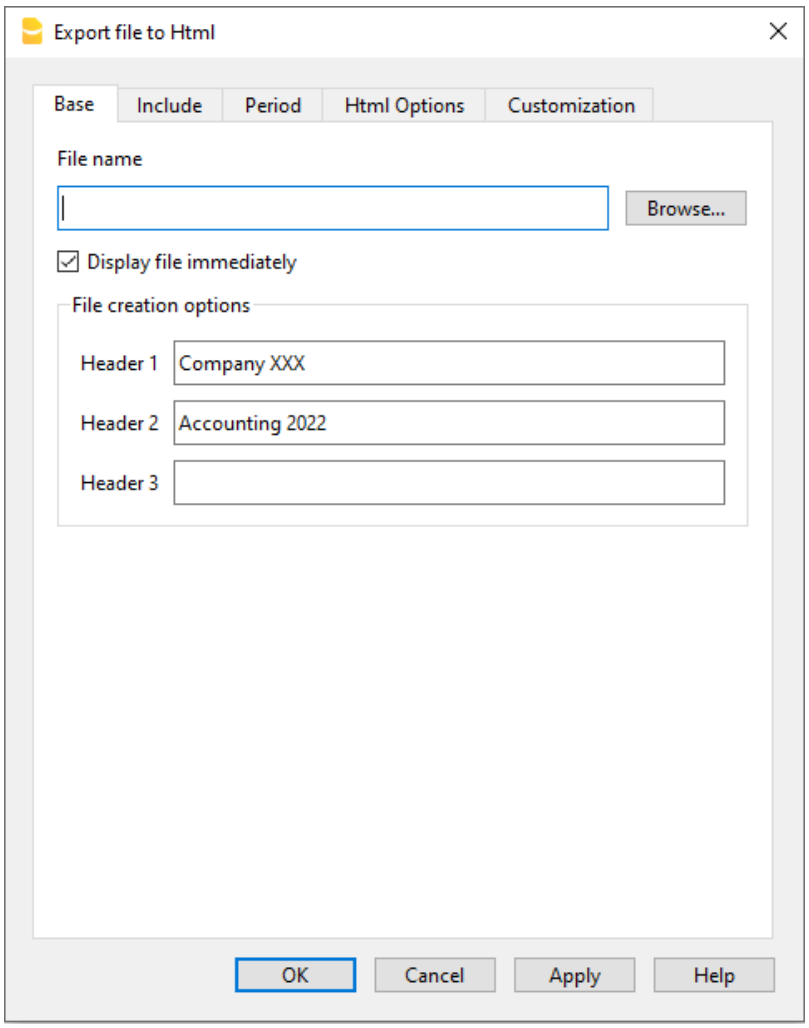
By selecting this function, the partial balances for the whole year will be exported, and not only the ones of the specified accounting period or the selected export period.

Max number of periods

The maximum possible number of periods.

Export to Html

To export to Html click on the **File menu → Export file → Export to 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.

File creation options

Headers 1, 2 and 3

These are the file headers.

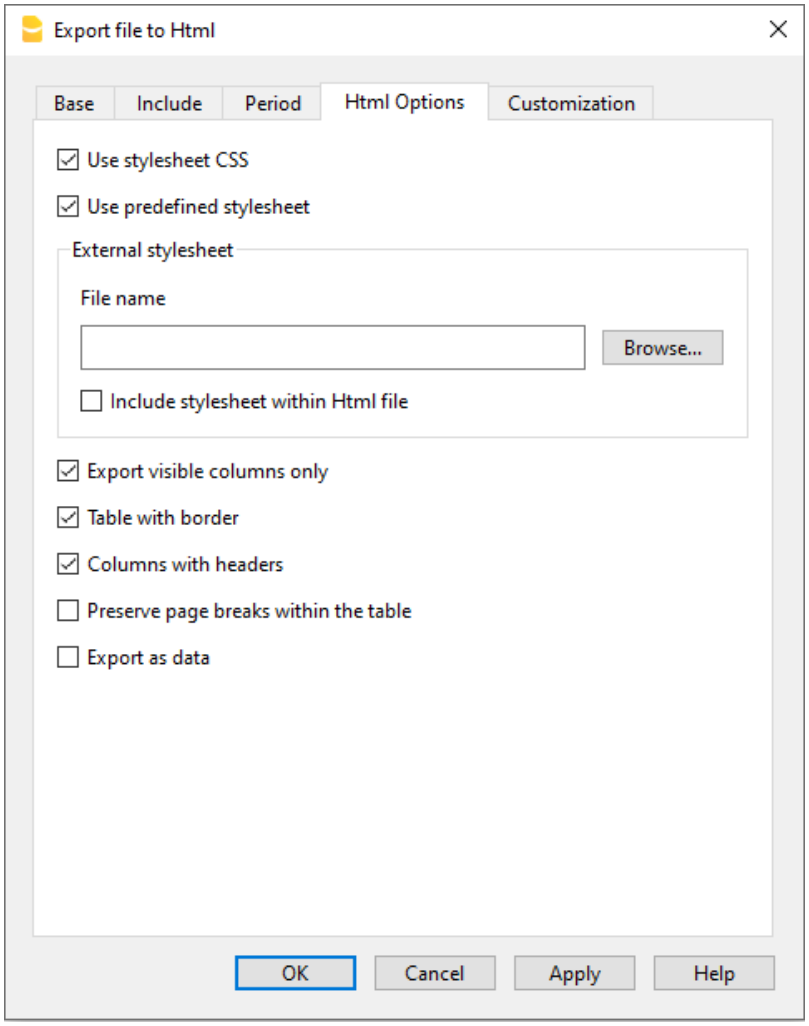
Other Options

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

- Include
- Period
- VAT
- Customization

Html Options Tab

From the menu **File → Export file → Export to Html → Html Options** section opens the dialog box that allows you to activate options when exporting the file in Html format.



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 is used. Disabling the box automatically activates the **External style** sheet option, where you can select the name of a personal style sheet.

External style sheet

File name

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

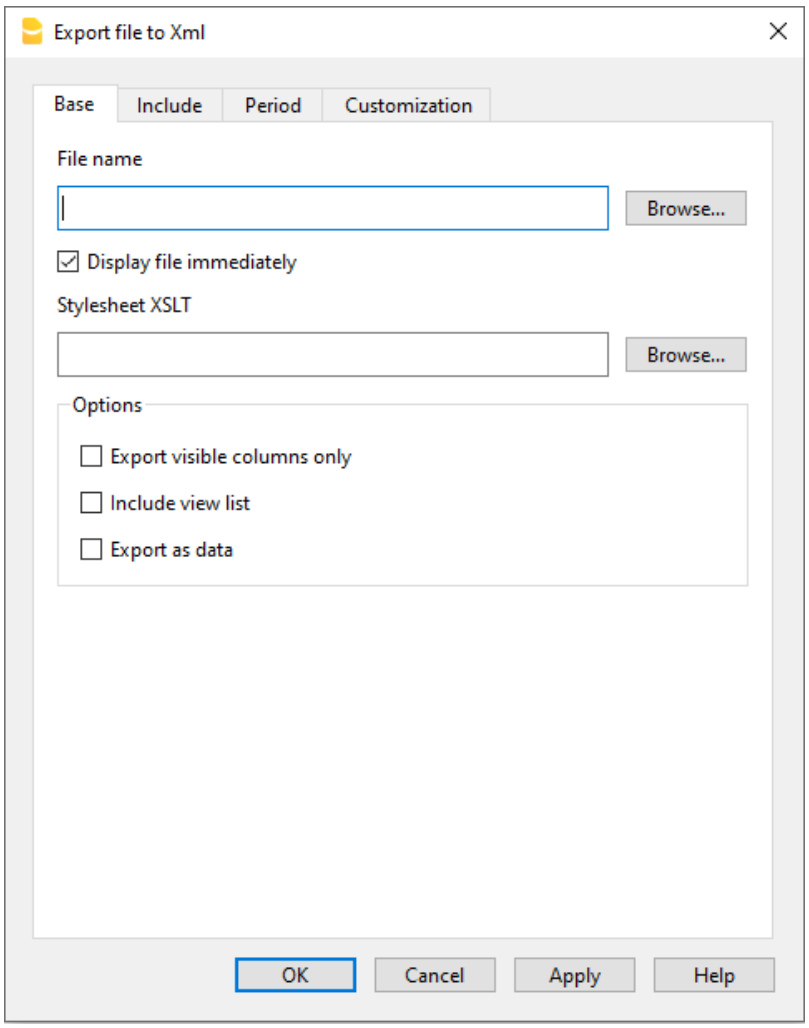
When the data are sent in HTML format, the style sheet file must also be sent. To avoid sending two separate files, by activating the box, it is possible to embed the style sheet in the Html accounting file.

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
- Export as data - data will be exported without any formatting

Export in Xml

To export to Xml click on the **File menu → Export file → Export to Xml**.



File Name

Enter the name of the new file to create or choose an existing one using the **Browse** button.

Display file immediately

The program for viewing the newly created Xml archive is launched. This way you can see the export result instantly. Remember that browsers such as Mozilla and MS-Explorer use a document cache mechanism. When exporting a second time, if you do not press the **Update** button on your browser, you may still see the previous version.

Style sheet XSLT

In this area you can set the style sheet (external Xml file) on the basis of which the program must graphically arrange the accounting data. Banana Accounting does not make Xslt files available.

Options

It is possible to choose between the following options:

- Export visible columns only.
- Include view list.
- Export as data.

Other Tabs

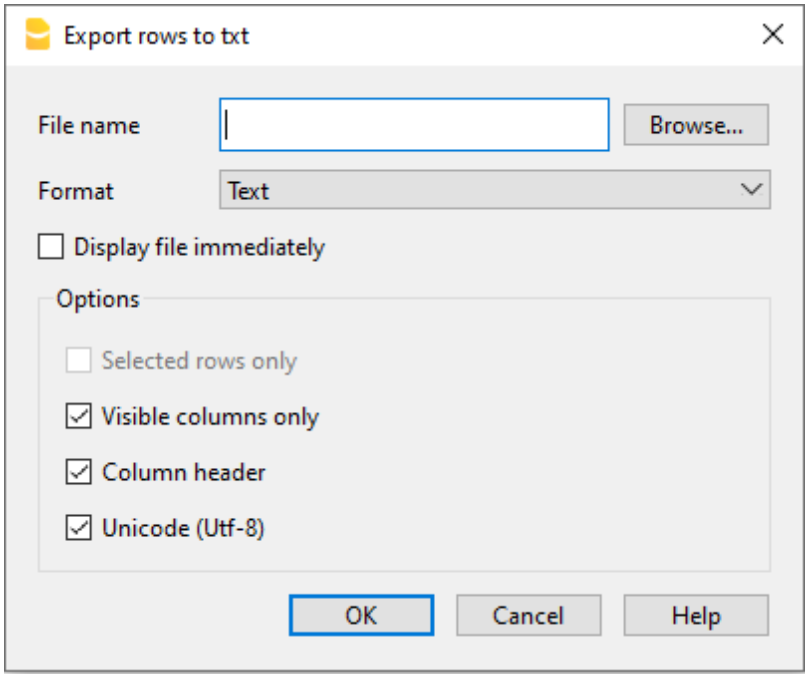
Other sections

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

- Include
- Period
- Customization

Export rows in txt

In order to export rows, please select the **Data → Export rows → Export rows in Txt** menu. The following options options are available:



File name

Enter the file name or select an existing one using the **Browse** button

Format

Select the desired format.

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. Please notice that browsers such as Mozilla or MS-Explorer have a documents cache mechanism. It is then possible that, when exporting a second time, you will still see the previous version if you don't use the **Refresh** browser's button.

Options

If activated, different options will allow the export of:

- selected rows only
- visible columns only
- columns header
- unicode (Utf-8)

Lock transactions with the Blockchain technology

Banana uses an accounting data certification system based on a technique that today is called blockchain. The certification method based on the chaining of data blocks "blockchain" is considered so reliable that it is used to ensure the validity of bitcoins and all modern crypto-currencies.

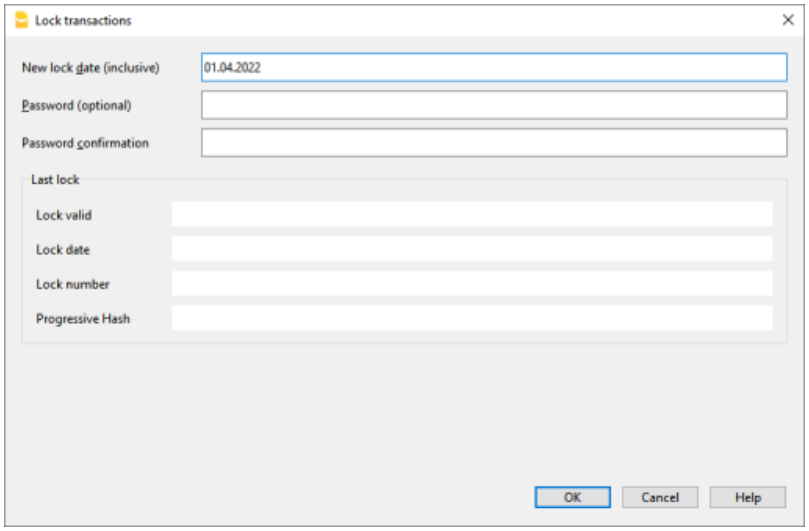
Banana.ch was the first company in the world to use blockchain technology in accounting. The method was filed as a patent in 2002 (US Patent No. 7,020,640). This method ensures high levels of data integrity and compliance with legal regulations.

For more information, see Blockchain for ensuring the integrity of accounting movements.

The lock transactions command

With the **Lock transactions** command of the **Actions** menu, the accounting transactions are locked and marked with control codes that can certify, over the years, that the transactions have not been modified.

- The validity of a possible already existing lock is being verified
- The transactions until the lock date are being numbered progressively and are being locked. For each transaction, the digital code of the row and the progressive one are being calculated. The calculation of the digital codes is being done according to the sequence of the columns.
- In the accounting is being indicated that transactions with an equal or earlier date than the lock date will no longer be accepted.



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 out 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

This is 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 the data have not been altered; if however the value is changed, the program shows the following codes:

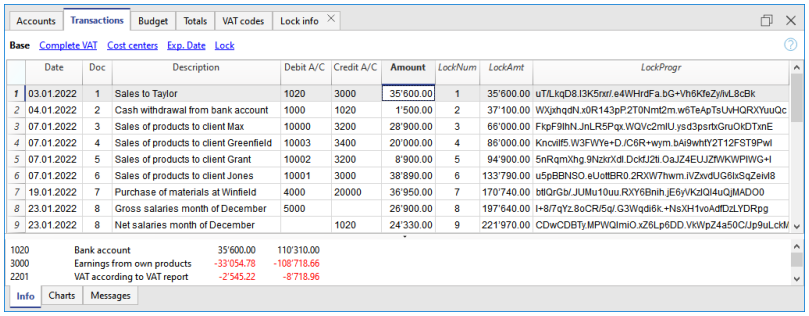
- (-1) if the lock is invalid from the first row
- (-2) if there are rows that have the same LockNum.

Progressive Hash

This is the control code present in the last transaction.

Transactions: Lock View

All digital codes are shown along with all the information that the program used to create the digital signature.



- 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
- LockLine (hidden column): the digital code calculated according to the row values.
- LockProg: the global electronic signature (SHA-256).

The digital code LockProg

This is the main element of the certification; it uses the blockchain methodology.
The digital code is calculated according to the following values:

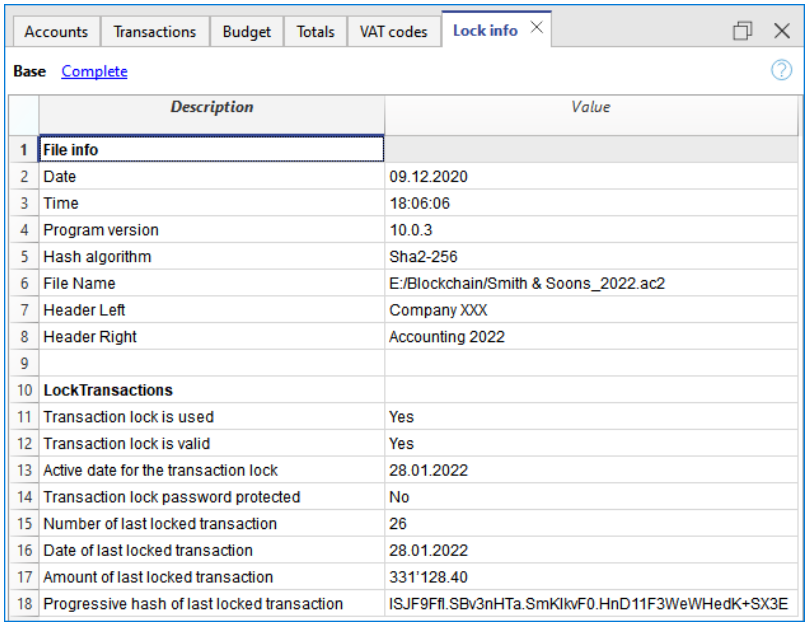
- The contents of the current entry, including amounts, descriptions and the description of the account at the moment of the lock
- The progressive number (LockNum)
- The cumulative balance (LockAmt)
- The progressive code of the preceding entry (LockProg).

In case the accounting data undergo even the slightest modification (for example, a date or an amount is changed), the digital code will be different. If the control number remains the same, it implies that the data are original and therefore have not been changed.

Check Lock

With the **Actions** menu → **Check lock info** command, the program verifies the validity of the lock and displays the data.

- The program recalculates the digital control codes and verifies if they correspond with the ones related to the transactions.
  - If the codes correspond, the lock is considered valid, and therefore the data are original
  - If they do not correspond, it means that the data have been changed and that they are not the original ones calculated at the time of the lock.



	Description	Value
1	**File info**	
2	Date	09.12.2020
3	Time	18:06:06
4	Program version	10.0.3
5	Hash algorithm	Sha2-256
6	File Name	E:/Blockchain/Smith & Soons_2022.ac2
7	Header Left	Company XXX
8	Header Right	Accounting 2022
9		
10	**LockTransactions**	
11	Transaction lock is used	Yes
12	Transaction lock is valid	Yes
13	Active date for the transaction lock	28.01.2022
14	Transaction lock password protected	No
15	Number of last locked transaction	26
16	Date of last locked transaction	28.01.2022
17	Amount of last locked transaction	331'128.40
18	Progressive hash of last locked transaction	ISJF9Ffl.SBv3nHTa.SmKIkvF0.HnD11F3WeWHedK+SX3E

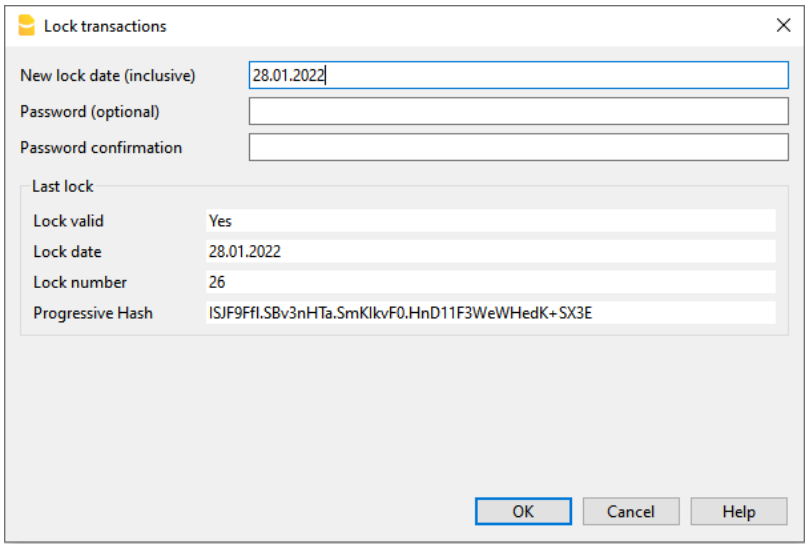
Unlock transactions

The **Menu Actions → Unlock transactions** command removes the lock and the control codes. If the lock was set with a password it will be necessary to reenter the password in order to remove the lock. If later on you want to relock the transactions, and they have not been modified, the control numbers will be the same as the ones of the earlier lock; if however some data have been changed, the control

numbers will be different.

Partial lock

If the transactions have been locked, it is possible to unlock them even partially, from a specified date. If a lock password has been set, in order proceed unlocking the transactions, you need to enter it in the specific field.



Why unlock the accounting?

In principle, the locked accounting should not be unlocked. It might happen that, after the lock, you find errors in the accounting and see the need to make corrections.
To have the opportunity to make further changes, users kept a copy of the file before the lock. If they found errors, they would restore the previous situation. In the meantime other transactions had perhaps been made, so often it happened that restoring previous versions of the accounting proved wrong. To avoid this unnecessary waste of time it was decided to make the **Unlock transactions** command available.

The certification must not be confused with data security. The data certification is a methodology that ensures that the accounting data are original. To prevent data from being modified, the methodology is the one related to data security. Data security procedures, however, can only be implemented in an environment that limits data access.

If the file is fully available to the user, such as when it is on a PC, people have complete control of the data. They can thus replace files easily. With a certification one cannot prevent that the data are being altered, but it will allow you to know if the data are the original ones.

The person who keeps the books is responsible for the accounting and decides whether a change is permissible or not.

Organizing the certification and data verification

Once you locked the transactions of the period, you need to:

1. Print the lock information or print the last certified transaction row with its specific certification

number (LockProgr).
2. Sign and store this information along with the accounting documentation or in any other safe place.

In order to check that the accounting data are the original ones, you need to proceed as follows:

1. Impart the **Show lock info command**.
2. Go back to the document that shows the digital control number
3. Check whether the row identified with the LockNum still has the same digital control number

- If the number matches , the accounting data are the same as those certified
- If the number does not match , it means that the accounting data have been modified.

Banana works on developing applications that make it possible to compare two files and obtain indications regarding data that have been altered.

Data security

Digital certification ensures that the data are still the original ones. It does not prevent the modification of data.
It is the responsability of the accountant to ensure that the data are not altered. Each administration must be organized according to its size and needs.
Those who want to make sure that the data are not being altered by unauthorized persons , must employ other methods and tools, such as :

- Save the data to a secure system (protected network drive), password protected.
- Keep the copies of the data.
- Encrypt archives.

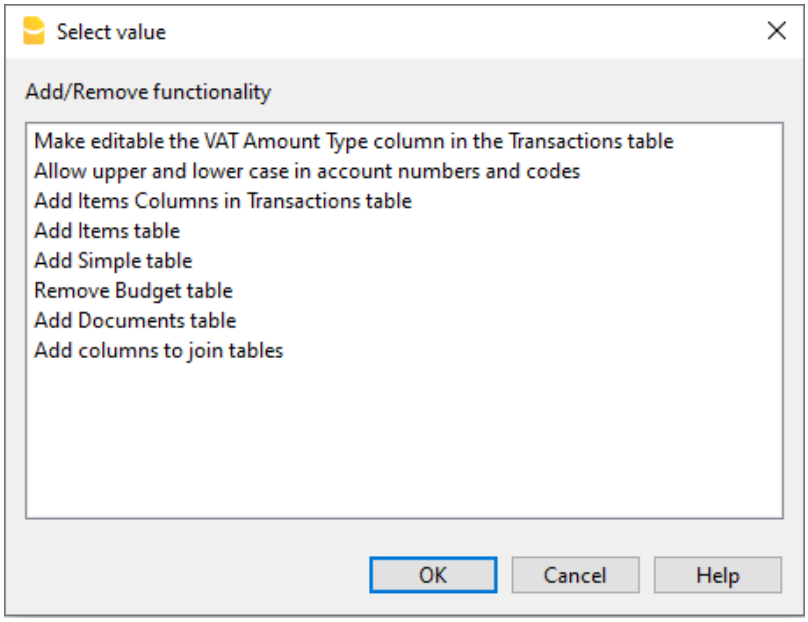
Long-term archiving

The accounting file contains the entered data. In order to open the file and obtain a report or an account card, you need to have the program at your disposition.

Banana Accounting gives the possibility to export all the accounting data, and its printouts as well, to Pdf, Html and Xml.
The generated file can 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.

Add or remove functionality

Banana Accounting Plus offers the possibility of adding new functionalities to the file. See also Add general functionalities.



Enable Uppercase/ Lowercase in account description numbers and codes

When accounts in the Chart of Accounts, the accounts are descriptive (e.g. cash), the programme normally converts the letters to uppercase. By enabling this function, the programme allows descriptive accounts to be in upper or lower case.
In the Transactions table, the descriptions found in the Account column will be taken as they appear in the Accounts table.
Please note that the 'Cash' account written with the first letter in capital letters will be different from the 'cash' account written in lower case.

Add Items Table

Information is available on the documentation Items Table.

Add Item Columns to the Transactions table

Information is available on the documentation page Items Columns in the Transactions table.

Add Items Table and Item Columns to the Transactions Table

The information can be found on the documentation page Items Table and on the documentation page Items columns in the Transactions table

Add Address columns in the Accounts table

For accounting files.

This functionality allows you to add columns to the **Accounts** table for entering the addresses of customers, suppliers, partners or others.

To add this function, proceed as follows:

- Click on the **Tools** menu
- Select the **Add/Remove functionality**... command
- Select **Add Address columns in the Accounts table**. (If this option does not appear in the list, it means that it has already been activated).

The programme adds in the Accounts table:

- the **Address** view where the added columns are visible.
- The columns which allow you to enter address data and other information.
  - To make one or more columns visible, even in other views, use the Columns setup command in the **Data** menu.
  - To create other views with specific columns, use the Tables setup command from the **Data** menu.

Add and Remove Budget Table

This function enables the accounting file for financial planning by adding the **Budget** table where you can enter transactions concerning the budget.

See the Budget table for more information.

Changing VAT amount type column in transactions

In accounting files with VAT, in the Transactions table, this function allows the column **Amount type** (VAT amount type) to be made editable.

This column allows one of the following VAT amount types to be entered for each transaction, when required:

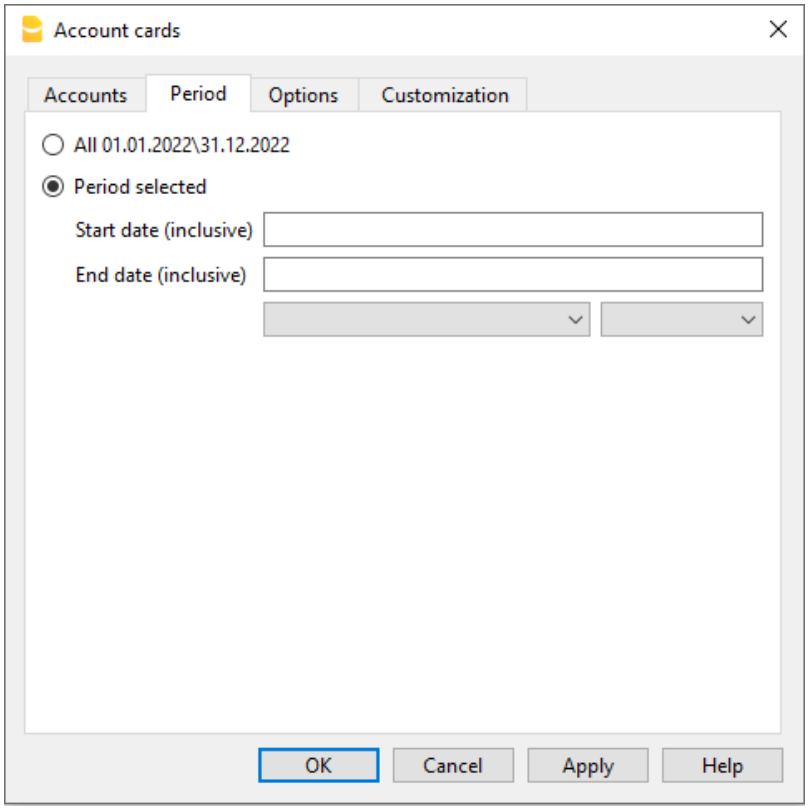
- 0 (or empty cell), this means VAT included
- 1 = VAT amount, means VAT excluded
- 2 = VAT amount, the amount of the entry is considered as 100 % VAT amount
- For each entry, the programme automatically enters the default data from the VAT Codes table (for each code) in the Amount type column. If, exceptionally, the type of amount changes for a VAT code, either 1 or 2 can be entered manually.

Note

By using this function there are some VAT data incompatibilities with previous versions that did not have this function.

Dialog - Period section

This section appears in various dialogues (eg in the account card, in the balance sheets ...) and has the function of limiting the display or processing of data only for a specified period.
If, for example, you enter a quarter, only the transactions for the quarter will be displayed in the account card and the results for the quarter will appear in the Balance Sheet.



All

All accounting entries will be included.

Period selected

Defines a specified period, indicated by the start and end date.

Movements without date

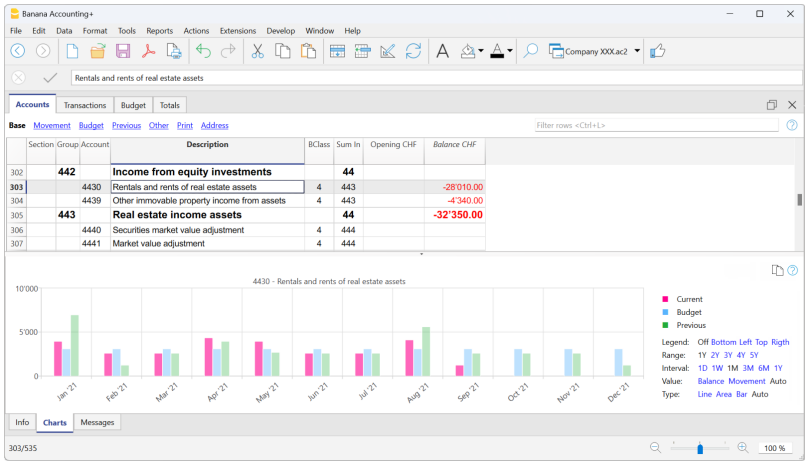
If movements without dates have been entered in the accounting, they will only be considered if you select All.
On the other hand, if for example you enter, from January 1st to December 31st, the movements without a date will not appear in the report.

Banana Accounting+ charts

In Banana Accounting Plus, when opening a file, the Charts window is available at the bottom, which offers a graphical representation of the performance of a selected account, group, cost centre or segment.

The chart displays the data of the account or other selected item in a table, according to the settings that can be chosen in the right-hand panel:

- Placing the cursor on the curve or bar of the chart shows the exact values of the amounts.
- Clicking on a point in the chart opens the corresponding account tab at the corresponding position.



Control Panel

Using the right-hand panel it is possible to select the values and period to be displayed, the mode, as well as to print or save the chart.

If the size of the window does not allow all the controls to be displayed, only the controls concerning the legend will be displayed. To display all controls, either the main application window or the bottom window must be enlarged.

Time Values

The following accounting values can be displayed individually or simultaneously in the charts:

- Current - represents actual values.
- Budget - represents the budget values.
- Previous - represents the previous year's values.

By clicking on the name (Current, Budget or Previous) with the mouse, the respective values are displayed or hidden.

Legend

The Legend option selects whether to hide or display the legend within the chart window. As a rule it is hidden, but you can display it in case you need to print or save the chart.

- Off - The chart shows no legend.
- Low - The legend is displayed below the chart, in a central position.
- Left - The legend is displayed bottom left.
- High - The legend is displayed above the chart, in the middle position.
- Right - Legend is displayed bottom right.

Period

The period in years for which data is to be displayed.

1Y, 2Y, 3Y, 4Y, Y (Y indicates years).

Interval

The space between each value on the chart scale can be customised according to the following options:

- 1D (day), 1W (week), 1M (month), 3M (quarter), 6M (semester), 1Y (year).

Value

The chart can display the accounting balance at the end of the period or the accounting movement for the period. Depending on the selected value, the displayed date is adjusted accordingly:

- Balance - the chart shows the balance at the end of the period (e.g. 31 Jan '22 - period end date)
- Movement - the chart shows the movement of the period (e.g. Jan '22 - period)
- Automatic - the chart represents the balance for balance accounts and CC3, and the movement for income statement accounts, CC1, CC2 and segments.

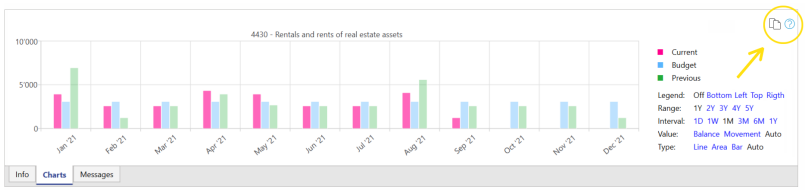
Type

The chart can represent values in the following ways:

- Line - the chart is represented by lines.
- Area - the chart is represented by areas.
- Bar - the chart is represented by bars.
- Auto - the chart is represented as area for balance sheet accounts and CC3, and as bars for income statement accounts, CC1, CC2 and segments.

Print, Save or Copy the Chart

> This feature is only available with the Advanced plan of Banana Accounting Plus.



In the top right-hand corner of the chart table, clicking on the Copy symbol displays a menu with the

following commands:

- Print - Displays the chart in the print preview.
- Save - Saves the chart as a PNG image.
- Copy - Copies the chart to the clipboard as a PNG image. The copied image can be pasted into any text editor (Word, Excel, ...).
- Copy Data - Copies the values used to create the chart as a data table that can be pasted into any spreedsheet (Excel, Numbers, ...).

Extensions

Extensions are additional modules of the program that allow the use of supplementary features; most of these are exclusively available with the Advanced plan of Banana Accounting Plus.

Below is the list of the main ones:

VAT Statement 2024 for Switzerland

It allows creating and printing the facsimile of the VAT form for Switzerland in PDF and XML formats for the electronic transmission of VAT data on the AFC portal.

The VAT Statement is intended for two methods:

- Effective Method - For those who have VAT on turnover and receipts.
- Net tax rate Method - For those who have a flat-rate VAT management.

> Starting from 01.07.2024, this extension will be available exclusively with the Advanced plan of Banana Accounting Plus. For more information...

QR Invoicing for Switzerland

This extension generates invoices with QR codes, following the new Swiss regulations. In the Advanced plan, additional customizations are available for both Integrated Invoicing and Estimates and Invoices.

Financial Analysis and Cash Flow

Advanced financial reports and charts for your double-entry accounting, including the financial statement, standard financial reports, Dupont analysis, and Altman index. You can compare historical data over multiple years and forecast data with the current year.

> This extension is exclusively available with the Advanced plan of Banana Accounting Plus.

Securities Portfolio Management

To manage securities within your accounting file. It generates reports with details on the movements of your securities, reconciliation, and accounting valuation data for the portfolio.

> This extension is exclusively available with the Advanced plan of Banana Accounting Plus.

Construction and Renovation Management

To manage construction and renovation projects. Easily keep track of your project costs, from the estimate phase to allocations and payments. See if costs align with estimates and avoid overruns and surprises. Data classification by expense category and companies involved.

> This extension is exclusively available with the Advanced plan of Banana Accounting Plus.

List of all extensions

On our Extensions web page, you can find a list of all available extensions for Switzerland, Italy, and other countries.

Self-Programmed Extensions

For programming experts, it is possible to modify existing extensions or create new ones, and then manually install them into the program.

This possibility is exclusively available with the Advanced plan of Banana Accounting Plus.

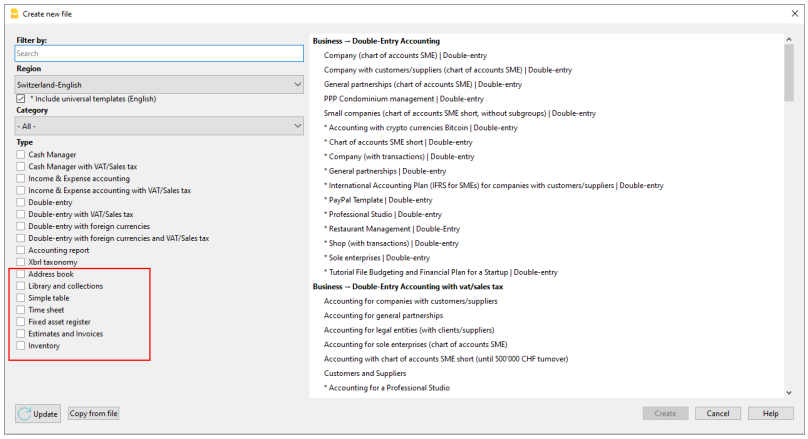
Productivity Applications

The Banana Accounting Plus Productivity Applications complement the accounting ones in order to manage, all the other needs additional to accounting, of a company. Everything is done in an easy, fast way and with instant and professional results. **The Timesheet is completely free,** because it is included in the Free plan of Banana Accounting Plus; while the other applications are **free up to 70 transactions** in the Free plan and unlimited in the Professional and Advanced plans.

The Productivity Applications are independent from accounting, although there are functions and extensions that can be combined with the accounting file, to create reports and import data into the accounting file.

The Productivity Applications included in Banana Accounting Plus are the following:

- Estimates and Invoices separate from accounting: for the management of offers and invoices.
- Inventory: for the management of inventory items.
- Time sheet: to record the duration and hours of work.
- Fixed assets register: for the management of amortisable assets.
- Address book: for managing addresses and labels.
- Library and collections: for the management of books or other objects (eg collection of paintings, jewels ...).
- Simple table: the possibility to create a custom table is left to the user.



Additional useful functions for the Productivity Applications

The following commands are particularly useful when used with these applications:

- Extract and sort rows
  In order to create lists of existing data.
- Print labels
  In order to print addresses or items labels.
- Add new functionalities
  - New table documents (Swiss Balance sheet attachment...)
  - New simple table
- Extensions menu
  In order to create personalized reports, calculations or else.

Link between tables

You can create a link between a field of one table to another one, through the Id field.
For example:

- Add a new simple table named "Projects"
    - In the Id column indicate a project symbol and in the Description column a small explanation.
- In another simple table, add the following text columns:
    - **ProjectsId** (Table name plus "Id")
      When you go into edit mode a list of the available projects will be displayed.
    - **ProjectsDescription** (Table name plus "Description")
      This column must be protected.
      When you change the ProjectsId contents, the description text will be displayed.
- When you add a column, **proceed with a check of the accounting or close and reopen the file** to activate the link.

Estimates and Invoices separate from accounting

Banana Accounting Plus offers several ways to create and manage your invoices.

The **Estimates and Invoices application** allows you to quickly create and print estimates and invoices. Ideal for replacing Excel when preparing invoices, switching to a professional tool at no extra cost.

This is especially useful for those who have VAT on their receipts and especially the balance rate, because they can issue invoices with the current VAT, while in the accounting file they can register with the rate granted by the FTA.

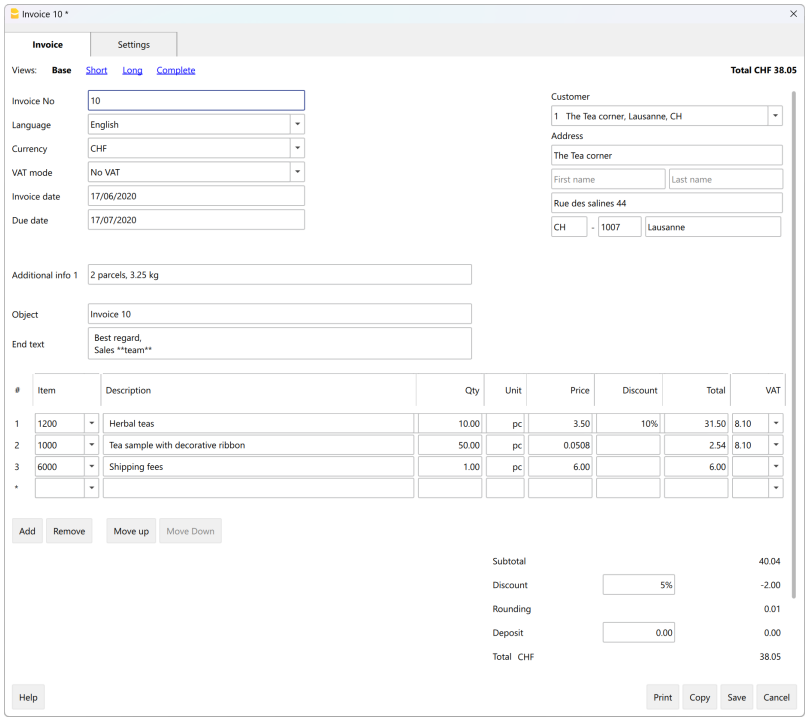
The Estimates and Invoices application is independent from accounting and does not allow the import of data into the accounting file.

- ▶ Video How to start creating Estimates and Invoices.
- ▶ Video QR invoices in 3 steps.
- ▶ Characteristics of Estimates and Invoices

To use the application you must download and install Banana Accounting Plus, and, when creating a new file, choose **Offers and Estimates** as the type.

Create Invoices

With the Banana Accounting application you can create your invoices easily and in no time. Simply go to the menu **Invoices > New Invoice** to access the dialogue and create a new invoice.



There are various fields to enter all the necessary information and items to be invoiced. Here are the

main ones:

- **Invoice information**
  Invoice no., language, currency, VAT mode (invoices without VAT, including VAT in the amount and excluding VAT, with separate VAT amount), invoice date and due date.
- **Customer address**
  By selecting the customer from the list, all data are automatically taken from the Contacts table
- **Invoice data**
  Title, initial text, invoice details (list of items to be invoiced) and final text.
- **Totals and discount**
  These are calculated by the programme, according to the values entered.

Advantages

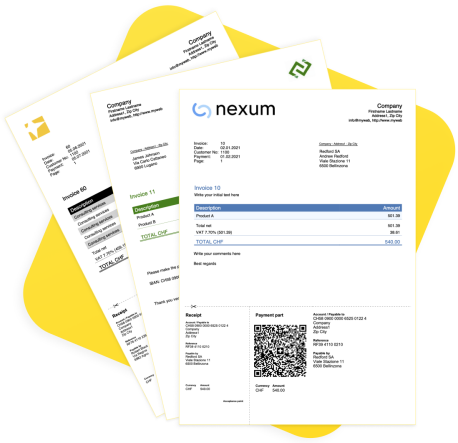
One of the main advantages is certainly the ease of use. The data entry fields are clear and many automations simplify and reduce working time, with immediate professional results:

- No accounting knowledge required
- Automatic retrieval of addresses from contacts so that you do not have to re-enter the data on the invoice.
- No manual calculations. All calculations are automatic, always accurate and up-to-date.
- Set language, currency, number of decimals and rounding for each individual invoice.
- Edit and/or duplicate invoices and offers
- Convert offers into invoices
- View open invoices
- Archive invoices
- Access the archive at any time.

Professional Printouts

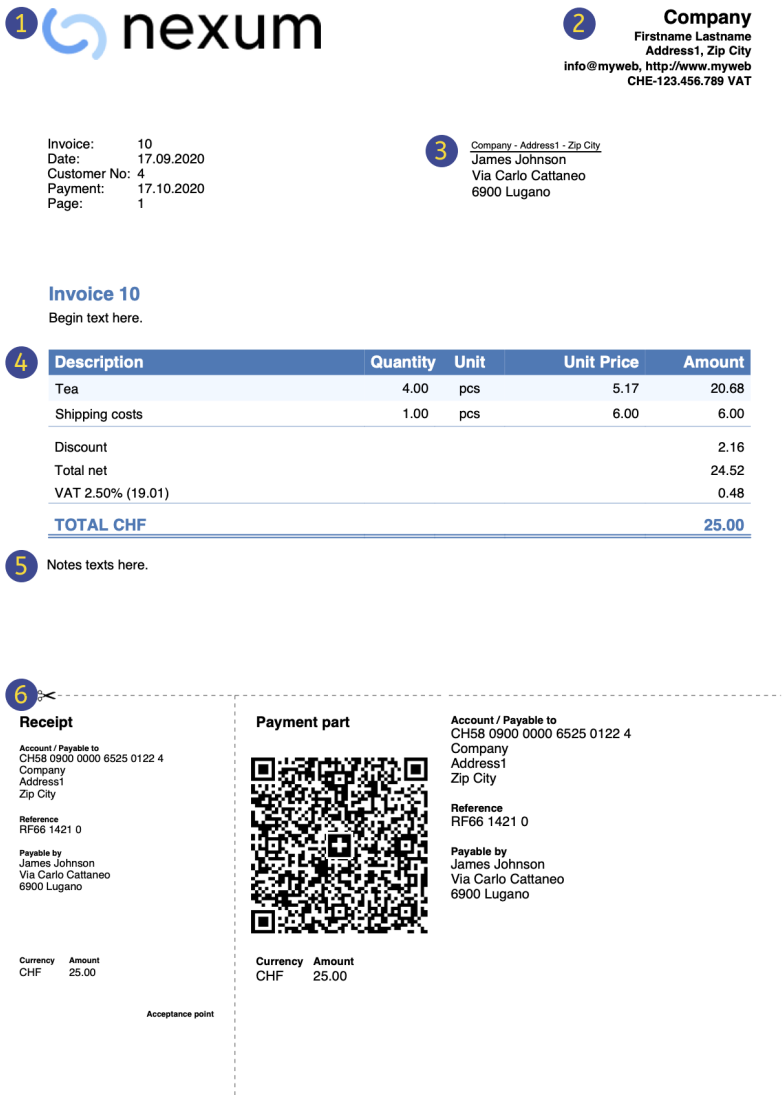
Invoice printing is not only limited to QR bulletin printing for Switzerland, but can be created and printed:

- Offers and Quotations in various currencies
- Invoices in CHF and foreign currencies
- Invoices without QR Bulletin



Invoice Structure

In this image you can see how the invoice is structured:



1 **Logo**
It is possible to insert a personalized logo.
Menu file > Set up a logo

2 **Heading**
The heading of the invoice will be identical to the one entered in Menu File > File and accounting properties > Address tab

3 **Customer's address**
The address of the client will be retrieved from the Contacts table, where you have to set up customer addresses.

4 **Invoice data**
The content of the invoice must be entered in the new dialog for creating / editing an invoice.
Invoices Menu > New Invoice

5 **Custom text at end**
You can define title, initial text and final notes from the Invoice Dialogue

6 **Swiss QR-Code**
The settings for automatically creating the QR payment slip can only be defined for Switzerland, only with the Layout with Swiss QR Code [CH10]

Differences with the Integrated invoicing application

Estimates and Invoices is a **separate application from all other accounting applications** and is only used to create offers and invoices. There is no connection to the accounting file, as is the case with integrated invoicing, whose data remains in the accounting file.

Invoice data in the Estimates and Invoices application cannot be imported into the accounting file, but must be entered manually. Furthermore, it is not possible to import bank transactions (including payments) into the Bids and Invoices application. If you want these functions, we recommend that you use the integrated invoicing in the accounting file.

In the Estimates and Invoices application, there is an **Invoices** table with an **Invoice** dialogue where you can find various columns and options to detail the various positions and data to be entered. In this respect, the Estimates and Invoice application is much more flexible and comprehensive because it allows for more customisation. In integrated invoicing, the elements and details from invoices (quantities, prices, units, etc.) are only recorded in the Transactions table.

In integrated invoicing, it is not possible to create offers. It is possible to create and print an invoice with the title ‘Offer’ (instead of Invoice).
The Estimates and Invoice application is also specific for creating Offers.

How to start

The steps to create the invoices are as follows:

1. Download the Invoice template
2. Enter your data
3. Enter the Contacts (Clients) data
4. Enter Invoice data
5. Print invoices

For more information, please visit the How to... page.

Other Functions:

- Print Reminders
- Print delivery note

Characteristics of Estimates and Invoices

The new Estimates and Invoices application is included in Banana Accounting Plus. Creating and printing estimates and invoices becomes quick and easy.

To start, just download for free the Free Plan. You may enter up to a maximum of **20 invoices** and **20 offers**.

With the yearly plan, you can add an unlimited number of estimates and invoices.

How to set up estimates and invoices

To create estimates and invoices, just set up your customer data, items or services to be invoiced, unit prices and VAT rates, while the program takes care of everything else.

There are many automations to make your work easy and with immediate professional results.

- Automatic retrieval of addresses from contacts to avoid having to re-enter the data in the invoice.
- Data import from SmallInvoice with specific Banana extension.
- No manual calculation. All calculations are automatic, always accurate and updated.
- Detailed estimates that can be quickly converted into invoices and sent to the customer.
- Invoices created with QR code for Switzerland.
- For every invoice, language, currency, number of decimals and rounding system can be set up.
- Changes and/or duplicates of invoices and offers already made to the customer. You just need to to add quantities and the new invoice is ready to be sent.
- Annotations for memos or other.
- Payment date to check receipts.
- View of overdue invoices to check due dates.
- PDF saving and paper-printable.
- Invoice archiving to have a history that is always organised and ready for possible tax inspections.
- Dark Mode on Mac and Windows.

Excel-like features

- Add as many rows as you want without limit, or delete the rows you don't require.
- You don't need to enter formulas because the calculations are updated instantly and you have a contextual view (like in spreadsheets).
- The columns are customizable, you can change their position, add new ones and change their width.
- Work with the format that suits you best.
- Colour the rows to immediately identify pending invoices or for other purposes.

Based on spreadsheets

The estimate and invoice application is built upon various tables, which are used in a similar way to those of Excel, but that are already fully set up and programmed with everything needed to manage your inventory in a fast and safe way.

- Contacts table
  This is the table where customer data can be registered in a precise and orderly way. The data can always be updated and modified.
- Items table
  This is the table where the data for the management of the items or services to be invoiced are inserted. By assigning an ID it is possible to group the various categories of items or services to be invoiced. You enter the quantities, the unit price and you can indicate the reference account in the accounting. Columns are also available for entering the date of entry and exit of the goods and for annotations.
- Invoices table
  This table is intended for entering the items which need to be invoiced.It is the most automated:
  - Automatic resumption of the customer's address by simply selecting the customer's contact ID.
  - Automatic retrieval of all invoice data: by double clicking on the cell in the Total column, an invoice dialogue opens up where you will find all the data entered in the other columns of the Invoices table (customer address, date and invoice number, reference, order number, unit price, VAT rate and other possible data). Just enter the quantities and the invoice is ready.It can be saved in PDF or printed on paper.
- Estimates table
  The offer data is entered. It is completely similar to the Invoices table, with the same functions, calculations and printing methods, obviously the wording changes. The estimates can be converted into invoices at any time with automatic recovery of the data in the invoice, which can be immediately saved, printed and sent to the customer with automatic recovery of the data in the invoice, which can be immediately saved, printed and sent to the customer.
- VAT codes table
  VAT codes are set up for creating invoices. Whilst preparing invoices, both the rates and calculations are taken up automatically . The rates can be modified if the regulations in force change.

Accounting set up

Headings and basic data of Estimates and Invoices set up in a single dialog box, easy to display.

- Headings with free texts
- Address with all company data
- Link to predefined or customized extensions
- Password to secure your estimate and invoice
- You can create multiple Estimate and Invoice files in different languages.

File and data saving

- All your data is saved in a single file, where you can easily find everything without wasting time.
- Give the file the name you want.
- You can manage an unlimited number of files.
- Save data on any media, computer, network, cloud or send it by email. You can have access from wherever you are.
- Simultaneous access by multiple users, where, however, only one person can open the file to be edited.
- Make your accounting more secure by inserting password protection.

Handling Estimates and Invoices

- In the columns you can see the amounts in the format used by your computer.
- You choose the identifier of the article freely (numeric or alpha-numeric account, up to 256 characters).
- Balance, item movement and totals displayed at the same time and always updated.
- In the Links column of the Items table you can add a digital link for the registered item.
- In all tables you have predefined columns that you can make visible by choice.
- The Search command allows you to quickly search for the invoice or estimate data.
- The Replace command allows you to automatically replace texts or other data in the tables.
- You can sort the rows according to different sorting keys.
- Export to PDF for data storage.
- Export to other formats for data re-processing.
- Data import from other programs in Text, Ascii and CSV format.
- Data import from SmallInvoice.

Error reporting and control

- Command to quickly check accounting.
- Reporting of any wrong settings, differences or errors.
- Each report is linked to a help page that explains the causes and the solution.
- Possibility to amend at any time.

Prints and reports

- Print invoice with QR code.
    - It is possible to print the invoice with a QR bulletin even without an amount and without an address, leaving an empty box to manually insert the data. More information is available on the QR-Code Customization page, section Include/Exclude from printing.
- Print invoice for all other countries.
- Print invoice on paper or in PDF format.
- Add your own logo in the printouts of estimates and invoices.
- Open invoice report.
- On the Customise invoice printing page you will find all information for printing and its settings.
- Customise the estimate and invoice print.
    - With Banana accounting Professional you can use the preset settings and customize the printing of estimates and invoices.
    - With Banana Advanced, you can not only customize the printing of estimates and invoices, but also add additional customisations.

Data export and storage

- Copy and paste directly to and from Excel.
- Export tables to PDF and various other formats.
- Storage of printouts and data to PDF or other formats.
- Saving of the accounting file on any device.
- Export estimates and invoices data in .csv format with the extension Estimates and Invoices Tools.

Comprehensive documentation

- Constantly updated estimate and invoice application documentation.
- Banana accounting Plus documentation.
- Banana Accounting Plus questions and answers.
- Documentation also available in PDF format.

History of updates

The Estimate and Invoice application is constantly subject to updates and improvements.

For further details, consult the page Change history of estimates and invoices extension.

Features only available with the Advanced plan

- Set the discount for each item, both in terms of percentage and final amount.
- Insert the date when the service took place for each item**.**
- Add fields to the invoice for additional specific information (project, additional references, etc..).
- Print delivery notes with or without amounts.
- Print payment reminders with or without Swiss QR payment slip.
- Add an interim total (Banana Accounting+ 10.1.8 or newer).

Some customisations of the printing layout CH10 and UNI11 are available only with Banana Advanced.

Features currently not available

The Estimates and Invoices application is one of the latest additions to the family and for the moment it supports the essential functions related to the preparation and printing of estimates and invoices. It does not yet support the following functionalities:

- It is not possible to import invoice data into the accounting file.
- Connect with Inventory application.
- Export individual invoice data.
- Automated sending of invoices by email.
- Automated sending of invoices by eBill.
- Define multiple IBAN codes.
- Add additional columns in the invoice details.
- Define a discount for a single contact.
- Define a discount for a single item.
- Create a series of invoices.
- Importing QR-Code payments.
- Send a payment reminder.
- Create a new year.
- Enter the shipping address.

How to start an Invoice

To use the Invoice application you must have downloaded and installed Banana Accounting Plus.

For a quick and easy start we recommend the use of one of our templates.

Create an Invoice file

Create an Invoice file starting with an existing template or by creating an empty file as follows:

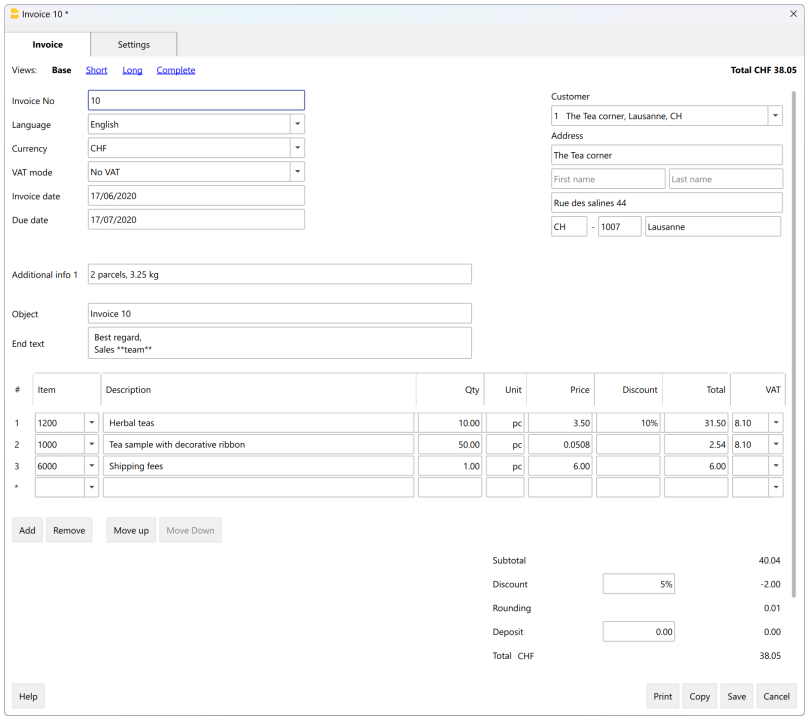
- Menu File → New.
- Select Region / language.
- As Type, select **Invoices**.
- In the section on the right select the required template.
- Double-click on the template name or click the **Create** button. The program will open the selected file directly.
- Save the file indicating it's name.

Enter basic data

- Via File → File and accounting properties → Address tab, set the address of your company, which will be included in the header of the invoice.
- If you wish to insert a logo, see the Set up logo page.

Create new Invoice

Via the **Invoice → New Invoice ...** dialog a new invoice will be created.



1. Enter the basic information of the invoice (invoice no, date, object, initial text and final text).
2. Enter your billing address (customer address).

3. Enter the invoice details (product, description, quantity, amount).
4. Check subtotals and grand totals and enter any discounts.
5. In Settings ... define some basic parameters of the invoice (currency, decimal points, rounding, payment term and VAT mode).
6. Save and print the invoice.

Print an invoice

You can print the invoice via the **Invoice** menu → Print Invoice command. or by clicking **Print** in the dialog for creating or modifying an invoice, you access the window for printing the invoice.

On the Print Offers and Invoices page you will find information on how to customise and print invoices.

The tables

The Invoice file consists of the following tables:

- Contacts table where to enter customer addresses.
- Items table where to enter the data for the management of the articles and the warehouse.
- Invoices table where to enter all the data relating to the invoices.
- Estimates table where to enter all data relating to offers.
- VAT Codes table where to enter the VAT codes with the relative rates.

Contacts table

The **Contacts** table displays the columns where you can enter customer addresses.

Contact addresses will be immediately available in the invoice dialogue when creating or editing the invoice, simplifying data entry.

Changing the data in the Contacts table does not change the data of existing invoices and offers. If you want an existing invoice or offer to be updated with the new customer data, you must:

- Change the invoice or the estimate in the invoice dialogue.
- You must select the customer again from the list in the customer address section.



	Id	Organisation	First name	Family name	Street	Address extra	Zip	Locality	Country Code	Notes
1	1	Artemisia SA			Via ai Salici	12	6900	Lugano	CH	
2	2		Carlo	Bianchi	Via dei Rustici	9	6500	Bellinzona	CH	
3	3	Domotica Sagl	Ludovico	Di Carli	Vicolo Mariotti	5	6808	Bironico	CH	
*										

The columns

The Contacts table contains many columns, those displayed in the image are those in the Basic view. The complete list is visible in the **Complete** view. To customise the columns see the Columns Setup page.

Id

The contact number is entered.

Organisation

Enter the name of the company or organisation.

Title (Prefix)

Enter the title of the contact

Name

Enter the name of the contact.

Family name

Enter the surname of the contact.

Street

Enter the address.

Address extra

Enter extra address.
If you require the QR invoice layout, refer to the documentation Common elements for the QR invoice Switzerland for further information.

ZIP

Enter the postcode.

Locality

Enter the location.

Country code

Enter the Country code.

The country code must be formed by two characters conforming to the ISO 3166-1 standard (eg CH, LI, AT, DE, IT, FR).

Language

Enter the customer's language.

Invoice texts are printed in the customer's language, provided that it is set in the corresponding column.
The language is an ISO code, usually 2 lowercase letters (it=Italian, de=German, en=English, fr=French).

If no language is specified for the customer, the language of the file is used. This language is defined in the menu **File → File properties (basic data) → Other → Current language.**

Tax Code

Enter the customer's tax code

VAT number

Enter the customer's VAT number

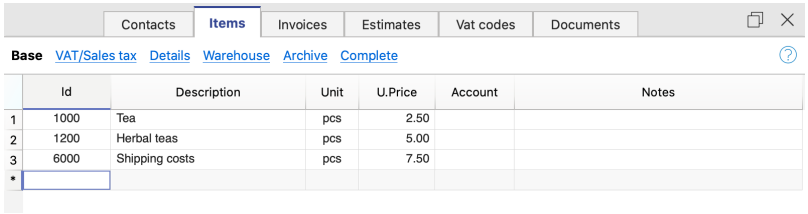
Note

Any notes may be inserted.

Items table | Estimates and invoices

The **Items** table presents the columns where to insert the data for the management of the items and the warehouse.

The items will be available in the Invoice Dialogue when creating or editing the invoice, simplifying data entry.



	Id	Description	Unit	U.Price	Account	Notes
1	1000	Tea	pcs	2.50		
2	1200	Herbal teas	pcs	5.00		
3	6000	Shipping costs	pcs	7.50		
*						

The columns

The items table contains many columns; those displayed in the image are those in the **Base** view. The complete list is visible in the **Complete** view. To customise the columns, please refer to the Columns setup page.

All column contents can also be printed on the invoice. See customisation print layout detail CH10.

Links

Link to a product image file or descriptive PDF file

Id

The item number is entered.

Description

The description of the item is entered.

Unit

The type of unit is entered (pieces, hours, etc.).

Unit Price

The unit price is entered.
In the invoice settings dialogue you indicate whether the amounts are VAT excluded or including VAT. Please note that if you change the setting from VAT excluded to including VAT or vice versa, the program changes the amounts, so that the same invoice can be printed with VAT excluded amounts or amounts including VAT.

Account

Any account is entered as information to be used for manual entry in accounting.

This value serves only as information, it is not used for creating invoices.

Note

Any notes are inserted.

Import of catalogue

Using the import functions, it is possible to automate the import of data from an existing product catalogue. See Retrieving data from other software.

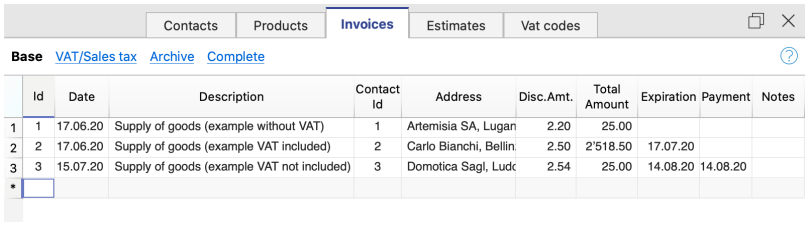
It is also possible to integrate product catalogues into the invoicing program.

Invoices table

The **Invoice** table displays the columns where all invoice data that have been entered in the Invoice Dialogue are automatically retrieved.

From this table you can:

- Create new invoices
- Edit existing invoices
- Duplicate invoices
- Delete invoices
- Print invoices
- File invoices



The columns

The Invoices table contains many columns, those displayed in the image are those in the **Base** view. The full list is visible in the **Complete view**. To customise the columns, please refer to the Columns setup page.

Id

Enter the invoice number.
The program will automatically resume the value entered in the Invoice dialogue.

Date

Enter the invoice date.
The program will automatically resume the value entered in the Invoice dialogue.

Description

Enter the subject of the invoice.
The program will automatically resume the value entered in the Invoice dialogue
This text will also be used as the title of the invoice. If defined, it overwrites the title entered in the settings.

Contact Id

The contact id number is entered.
The program will automatically resume the value entered in the Invoice dialogue

Address

The program will automatically resume the customer's address data, based on the contact id number entered.

Discount Amount

Enter the amount of the discount to be applied to the invoice.
The program will automatically resume the value entered in the Invoice dialogue.

Total Amount

The program will automatically resume the value entered in the Invoice dialogue.

Expiration

The expiration date is entered.
The program will automatically resume the value entered in the Invoice dialogue.

Payment

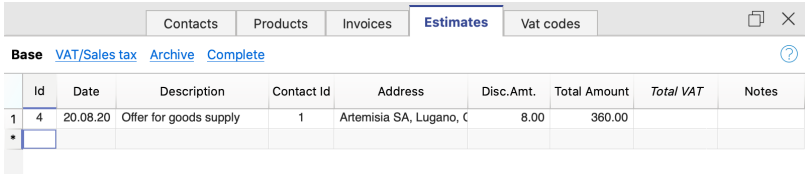
The payment date is entered.

Notes

Further notes are entered.
The program automatically resumes the text entered in the **End Text** field of the Invoice Dialogue.

Estimates table

The **Estimates** table presents the columns where all offer data that has been entered in the Invoice dialogue are automatically taken over.



The columns

The Estimates table contains many columns, those displayed in the image are those in the Basic view. The complete list is visible in the Complete view. To customise the columns, please consult the Columns setup page.

Id

Enter the estimate number.
The program will automatically resume the value entered in the estimate creation dialog.

Date

Enter the estimate data.
The program will automatically resume the value entered in the estimate creation dialog.

Description

Enter the subject of the invoice.
The program will automatically resume the value entered in the estimate creation dialog.

Contact Id

The contact id number is entered.
The program will automatically resume the value entered in the estimate creation dialog.

Address

The program will automatically resume the customer's address data, based on the contact id number entered.

Discount amount

Enter the amount of the discount to be applied to the estimate.
The program will automatically resume the value entered in the estimate creation dialog.

Total

The program will automatically resume the value entered in the estimate creation dialog.

Notes

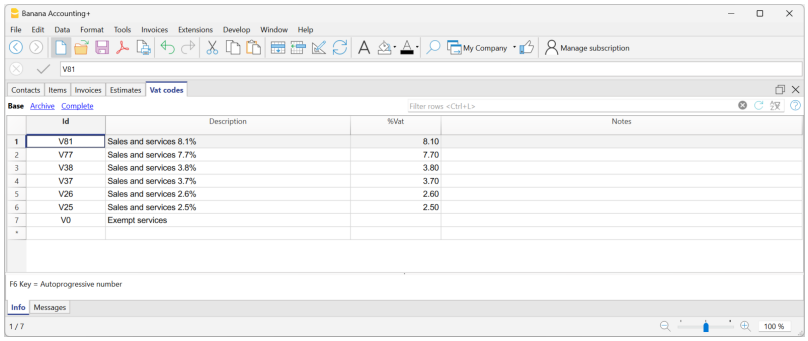
Any notes may be inserted.

VAT codes table

The **VAT codes** table displays the columns where you can enter the VAT codes with the respective rates.

The data must be entered manually. When VAT rates change, the table must be updated by changing or adding the ID codes and percentages of the new tax rates.

VAT Codes will be automatically taken over in the invoice dialogue when creating or editing the invoice, simplifying data entry.



The columns

The VAT Codes table contains many columns; those displayed in the image are those in the **Base** view. The full list is available in the **Complete** view. To customise the columns, please consult the Columns setup page.

Id

The VAT code is entered.

Description

Enter the description of the VAT code.

%VAT

The VAT rate is entered.

Notes

Any notes may be inserted.

VAT on the gross or net amount

The setting for calculation on the net or the gross amount is done at the individual invoice level, in the Invoice settings dialogue.

Invoice Commands

Invoices menu

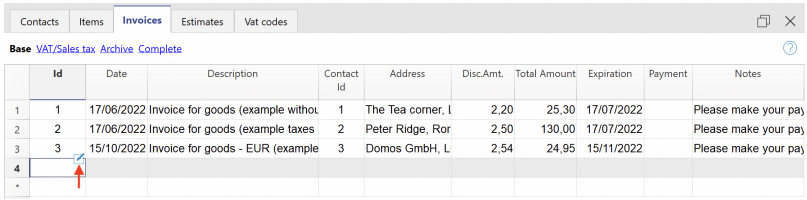
In the **Invoices** menu you will find the commands to:

- Create new invoices
- Modify existing invoices
- Duplicate invoices
- Delete invoices
- Print invoices
- Show open invoices
- Show customer's invoices
- Archive invoices

Create a new invoice

To create a new invoice you have two options:

- From the **Invoices** menu
  - Use the command **Invoices → New Invoice.**
  - The invoice dialogue is then opened where the data is entered.
  - The new progressive invoice number is allocated by the programme. You can change it manually.
  - Enter the invoice data and save
- Directly from the Invoices table:
  - Select a new row in the table.
  - In the **Id** column (invoice number), click on the small '**New Invoice**' icon that appears at the top of the cell.



- The invoice dialogue then opens where you enter your data.
- Enter the invoice data and save.

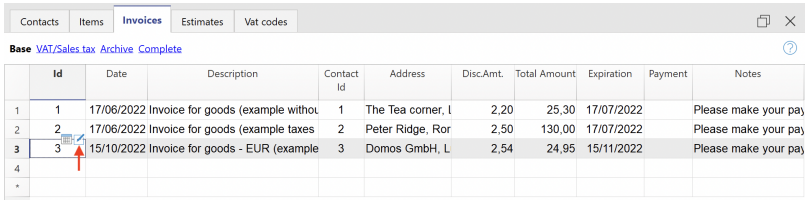
When you create a new invoice, the programme automatically updates the Invoices table. The data of the new invoice are added to a new row in the table.

Edit Invoice

To edit an existing invoice, you have two options:

- From the **Invoices** menu:
  - Select the line with the invoice you wish to edit.
  - Use the command from the menu **Invoices → Edit Invoice.**

    - The invoice dialogue opens where you can enter and edit data.
    - Make the timely changes and save.
- Directly from the Invoices table
    - Select the row with the invoice you want to edit.
    - In the **Id** column (invoice number), click on the small '**Edit Invoice**' icon that appears at the top of the cell.



    - The invoice dialogue then opens where you can enter and edit data.
    - Make the timely changes and save.

When you edit an invoice, the programme automatically updates the data in the Invoices table.

Duplicate invoice

To duplicate an invoice, you have two options:

- From the **Invoices** menu:
    - Select the row with the invoice you wish to duplicate.
    - Use the command from the menu **Invoices → Duplicate Invoice**.
    - The new progressive invoice number is allocated by the programme. You can change it manually.
    - Then the Invoice dialogue opens with the data of the invoice you have chosen to duplicate.
    - Make the timely changes and save.
    - The programme automatically updates the Invoices table.
- Directly from the Invoices table:
    - Select the row with the invoice you want to duplicate. You can also select several rows to duplicate several invoices at once.
    - Use the command from the menu **Edit → Duplicate rows.**
    - The programme automatically updates the Invoices table by adding the duplicate rows.
    - For each duplicate invoice, you must then manually edit the invoice number and data.

Delete invoice

To delete an invoice:

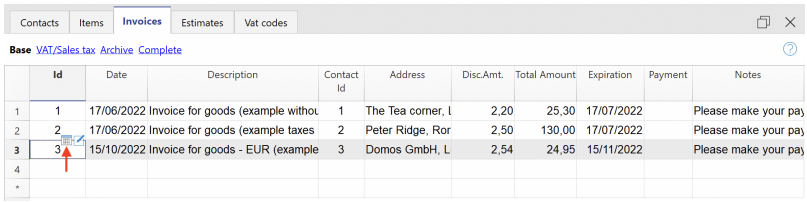
- Go to the Invoices table.
- Select the row with the invoice you wish to delete. You can also select several rows to delete several invoices at once.
- Use the command from the menu **Edit → Delete rows.**
- The invoices are deleted from the table.

Print invoices

On the Print Offers and Invoices page you will find information on how to customise and print invoices.

To print an invoice you have two options:

- From the **Invoices** menu:
  - Select the row with the invoice you want to print.
  - Use the command from the menu **Invoices → Print Invoice.**
- Directly from the Invoices table:
  - Select the row with the invoice you want to print.
  - In the column **Id** (invoice number), click on the small icon '**Print Invoice**' which appears at the top of the cell.



Show open invoices

You can extract invoices that have not yet been collected into a table:

- Go to the Invoices table.
- Use the command from the menu **Invoices → View open invoices.**
- The programme extracts all rows of invoices without a payment date.

Each time a new invoice is collected, enter the date of collection in the **Payment** column of the Invoice table.

Show customer's invoices

You can extract customer's invoices into a table:

- Go to the Invoices table.
- Under the **Contact Id** column click on the customer number whose invoices you want to have.
- Right-click on the selected field and select the **Extract rows** command

The program extracts all rows belonging to the customer.

Archive invoices

With the Estimates and Invoices application:

- You can enter as many invoices as you want, there are no limits.
- You can keep invoices from several years in one file.
- You do not need to create a new file for each new year.

Invoices from previous years can be archived at any time:

- See how to archive invoices.

Invoice Dialog Add and Edit Invoices

The **Invoice and Estimate** dialog allows invoice data to be entered and edited.

Open the Dialog

The dialog can be opened via:

- For the Invoice
  - The **Invoice** menu > **New invoice**.
  - The **Invoice** menu > **Edit invoice**.
  - The **Invoice** table > Double-click on the invoice line of relevance, in the **Address** column.
  - The **Invoice** table > Double-click on the invoice line of relevance, in the **Total Amount** column.
  - From the **ID** column, click on the small icon **Edit invoice** on the right-hand-side of the cell.
- For the Estimate
  - The **Invoice** menu > **New estimate**.
  - The **Invoice** menu > **Edit estimate**.
  - The **Estimate** table > Double-click on the estimate line of relevance, in the **Address** column.
  - The **Estimate** table > Double-click on the estimate line of relevance, in the **Total Amount** column.
  - From the **ID** column, click on the small icon **Edit estimate** on the right-hand-side of the cell.

Dialog Sections

The dialogue is divided into two sections:

- Invoice
  - In the Invoice section you enter the invoice data.
- Settings
  - In the Invoice settings section, parameters for new documents and interface settings of the invoice dialogue are defined.

Invoice Edit Dialog

Views

These are shown at the top.

They define which **data entry fields** are visible and which are hidden.

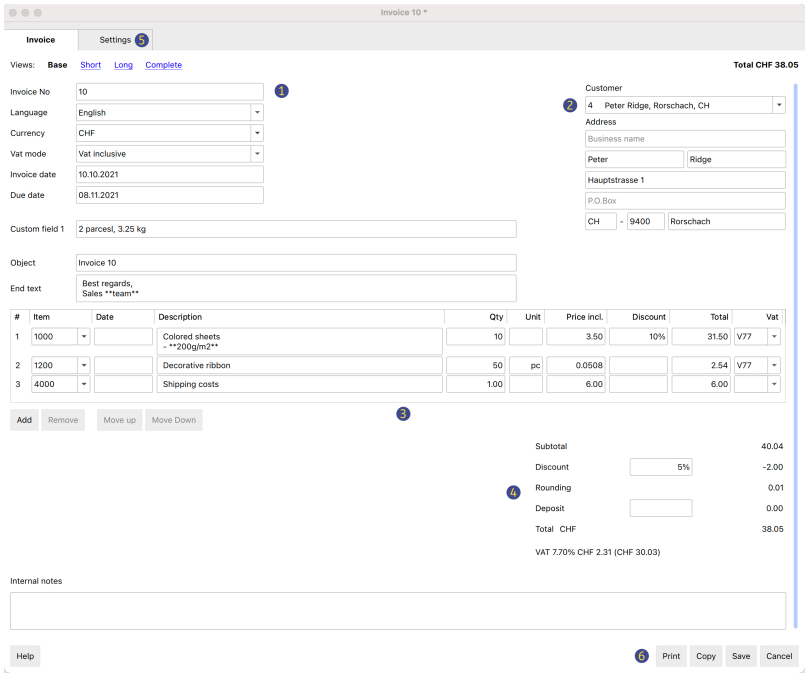
By switching between the different views, you can switch between more general and more detailed views.

The following views are available:

- Base
  - Shows the most frequently used fields.
  - Can be adjusted to one's needs.
- Short
  - Focuses on the Item table.
  - Can be adjusted to one's needs.
- Long
  - Complete view with all fields.
  - Can be adjusted to one's needs.
- Complete
  - Complete view with all fields.
  - Cannot be adjusted.

Via the Settings section, for the Base, Short and Long views, it is possible to define which fields to make visible and which ones to hide.

Structure



(1)Information and Free Texts

This section allows you to enter information regarding the invoice and define free texts to be included in the printout.

- Invoice number
  - The invoice number is entered.
  - The number is taken and inserted automatically by the programme in the Id column of the Invoices table.
  - It can be included in the invoice printout.
- Language
  - The language in which the invoice is to be printed is entered.
  - If defined, the customer language set in the Contacts table is taken over and inserted.
- Currency
  - The currency in which to print the invoice is entered.
  - You can indicate the abbreviation (CHF, EUR, USD, etc.) that will be printed on the invoice.
  - The programme does not make exchanges and conversions to other currencies.
- VAT mode
  - Select the VAT mode.
  - If the VAT mode is changed, the programme modifies the amounts already entered, so that the same invoice can be printed with gross and net amounts.
    - Without VAT
      No VAT is applied.
    - VAT excluded
      Amounts are net.
    - VAT included
      Amounts are considered gross.
  - The total VAT amount may vary by a few cents compared to the calculation performed directly on the VAT taxable total. The reason for this is that the VAT total is calculated by adding up the (rounded) VAT amount of each individual item. This difference is not to be considered an error, but a feature of the calculation of invoice amounts.
- Invoice date
  - The invoice date is entered.

    - The date is taken and inserted automatically by the programme in the **Date** column of the Invoices table.
    - It can be included in the invoice printout.
- Due date
    - The payment due date is entered automatically by the programme for all invoices.
    - It can be entered manually for each invoice.
    - It can be included in the invoice printout.
- Order number
    - It's optional.
    - The order date is entered.
    - It can be included in the invoice printout.
- Order date
    - It's optional.
    - The order date is entered.
    - It can be included in the invoice printout.
- Invoice custom fields
    - It requires the Advanced Plan.
    - They are optional.
    - Additional information fields can be defined and added to the invoice (maximum 8 fields) where customised texts can be entered.
    - The **value/content** is entered. In the Settings section, you define the **names/texts** of the fields.
    - They can be included in the invoice printout using the CH10 and UNI11 layouts. In the print settings of the layouts, under **Print → Information** . **Custom fields** must be activated.
- Invoice title
    - It's optional.
    - The text of the invoice subject is entered.
    - The text is taken over and inserted automatically by the programme in the **Description** column of the Invoices table.
    - The text is included in the invoice printout as title/object. It takes priority over any title entered in the settings of the invoice layout.
- Begin text
    - It's optional.
    - You enter the initial text to be included in the invoice printout, immediately after the title/object.
    - The text may be entered on several lines.
    - You can put the text in bold, including the part of the text between double asterisks ****.** Example: **text1 text2** text3 = **text1 text2** text3.
- End text
    - It's optional.
    - You enter the final notes to be included in the invoice printout, immediately below the details table.
    - The text is taken over and inserted automatically by the programme in the **Notes** column of the Invoices table.
    - The text may be entered on several lines.
    - You can put the text in bold, including the part of the text between double asterisks ****.** Example: **text1 text2** text3 = **text1 text2** text3.

(2) Customer address

This section allows you to enter the invoice address. You have two possibilities:

- Retrieve the data from the Contacts table.
    - Select a customer from the list.
    - You can also search directly for an address by entering the first name, surname, company, email or tax number.
    - When you select a contact, the various address fields are automatically completed by the programme.
- Enter the data manually.
    - Complete each element of the address field by field.

The address fields are as follows:

- Business name
    - Enter business name.
- Prefix
    - Enter customer's prefix.
- First Name
    - Enter the first name.
- Last name
    - Enter the last name.
- Address street
    - Enter the street.
- Address extra
    - If necessary, enter extra address.
- Post Box
    - Enter Post Box
- Country code
    - Enter country code.
- ZIP
    - Enter ZIP.
- Locality
    - Enter locality.
- Email
    - Enter email.
- Phone
    - Enter phone number

(3) Items / Item's Columns

This section allows line by line entry of all invoice details.

It is a table with the following columns:

- Item
    - Optional.
    - Using the Items table, an item can be selected from the list. In this way, the fields in the subsequent columns (Description, Quantity, Unit, Unit Price) are automatically completed by the programme.
    - You can also search for an article by typing part of the descriptive text.

- Item date
  - Requires the Advanced Plan.
  - Optional.
  - A date is entered for each item, useful for example to indicate the date of execution of the invoiced work.
- Description
  - The description of the item or object of the invoice is entered.
  - The text of the description may be on several lines.
  - You can put the text in bold, including the part of the text between double asterisks **. Example: **text1 text2** text3 = **text1 text2** text3.
- Quantity
  - It is mandatory.
  - The quantity is entered.
- Unit
  - Optional.
  - The text related to the unit (pcs, hours, etc.) is entered.
- Unit price
  - It is mandatory.
  - The price of the individual unit is entered.
- Discount
  - Requires the Advanced Plan.
  - Optional.
  - A discount is indicated for each item.
    The discount is calculated on the **unit price** (Unit Price column), and can be indicated:
    - As an amount. The amount of the discount is entered directly.
      Example: Quantity 2; Unit price 10.00; Discount 1.00; Total = 18.00
      If the Discount is same or greater than the Unit price the Total will be set to 0.
    - As a percentage. A percentage is entered (e.g. 10%).
      Example: Quantity 2; Unit price 10.00; Discount 10%; Total = 18.00
      If the Discount is same or greater than 100% the Total will be set to 0.
- Totals
  - The totals are calculated and entered automatically by the program.
- VAT
  - Optional.
  - The VAT code to be used defined in the VAT Codes table is entered.

(4) Discounts and totals

This section allows any discounts to be entered and shows the invoice totals.

The programme automatically calculates the following

- Subtotal
  - The sum of all amounts in the Total details column is shown.
- Discount
  - It's optional
  - You enter the discount to be applied to the invoice total by entering a description and the percentage or amount.
  - If a percentage is entered, the programme automatically calculates and displays the discount based on the percentage value entered.
- Rounding
  - Rounding is indicated.

- Deposit
  - It's optional
  - The deposit already paid by the customer is entered, indicating the description and amount.
- Total
  - The final total of the invoice is shown.
  - The total is also shown in the top right-hand corner of the dialogue to speed up invoice verification.
- VAT
  - The totals of the VAT amounts are shown.

(5) Settings

The settings of the Invoice Dialogue.

For more information, please refer to the Invoice settings dialogue page.

(6) Commands

- Print
  - Command to print an invoice.
- Copy
  - Command to copy an invoice.
- Save
  - Command to save changes.
- Close
  - Command to end the dialogue.
- Cancel
  - Command to delete changes and close the dialogue without saving.
- Help
  - Command linking to online documentation where information on invoice dialogue can be found.

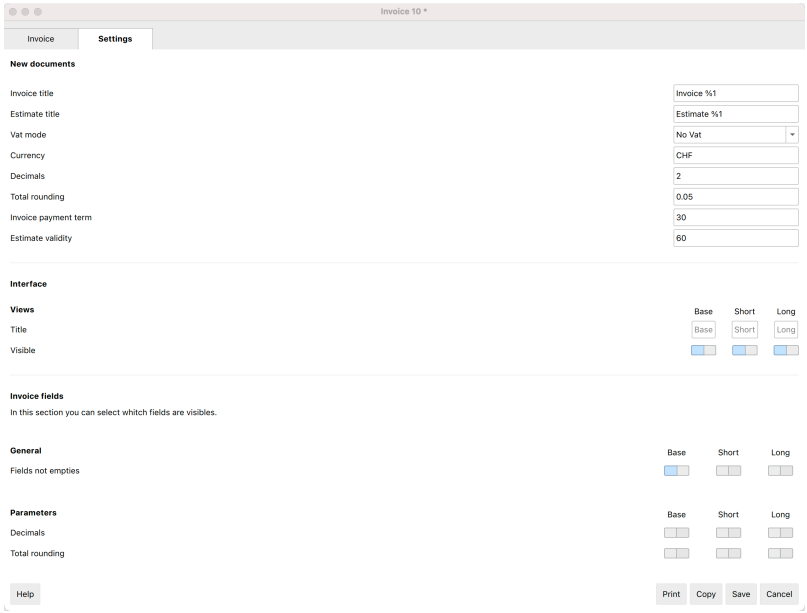
Customisation

The invoice dialog is programmed through a BananaPlus extension, and is updated independently of the application. The version provided is generic and covers most of the needs.

For contexts where invoices are complex, or many invoices are created, you can adapt the dialog to make creating invoices easier, more functional, and faster.

Invoice settings dialogue

By clicking **Settings** (in the lower left corner) you enter the settings dialog of the invoice.



The settings you set are specific for the invoice.

- The currency code
  You can indicate the code (CHF, EUR, USD, etc.) that will be printed on the invoice.
  The program does not make exchanges and conversions in other currencies.
- The number of decimals to be used for the amounts.
  All amounts will have the number of decimals set.
- Rounding up totals.
  Put a "0.05", "0.10" amount that becomes the minimum rounding unit.
  The decimal separator must always be the dot ".".
- Payment term in days
  It is used to preset the due date, which can then be changed manually.
- Validity of the Estimate in days
  This is used to preset the expiry date of the offer, which can then be changed manually.
- The VAT mode
  If the VAT mode is changed, the program modifies the amounts already entered, so that the same invoice can be printed with both gross and net amounts. If the VAT is set to gross and net amounts have been entered, once the setting has been changed, the amounts must also be changed so that they are net amounts.
  - No VAT. No VAT is applied.
  - VAT Inclusive. The amounts are considered gross.
  - VAT Exclusive. The amounts are considered net.

Use settings for new invoices

You can choose to use these settings for new invoices that will be created.
The settings of other existing invoices are not changed.

Translations of invoice's texts

In the **Settings** dialog, clicking on a text field, such as the title for new invoices or the description of one of the user fields, leads to the **Translations** dialog.



In the **Translations** dialog:

- You can enter the texts to be used in the various languages.
- Only the languages currently in use are listed.
- If a language is not listed, simply add a contact or invoice in the desired language.
- The first language listed corresponds to the programme language.
- The language marked with an asterisk * is the document language, defined in the menu File → File accounting properties→ Other tab → Current language.

Timeline of changes of estimates and invoices application

See what's is new in dialogs with the 2022-02-01 release.

2024-02-01

Released on February 01 2024

- **General**
  - **New**: Added subtotal items feature.
  - **New**: Added 'Payment Term in Days' column to the Contacts table.
  - **New**: Added 'Currency' field to Invoices and Contacts tables.
  - Fixed: Delete selected rows create new empty invoices in invoices table
  - Fixed: 'Move Up' and 'Move Down' buttons were not functioning.
- **Invoice Dialog**
  - Fixed: Scrolling issue in the Invoice dialog.
  - Fixed: Long texts overlapping each other.
  - Fixed: Section Invoice Table Items not resizing correctly when changing views.
  - Fixed: Section Invoice Table Items not resizing correctly on HD screens.
  - Updated: In the Settings section in the invoice dialog, the possibility to adjust the Table items height based on the rows has been removed.

2023-07-18

Released on Juli 18 2023

- **General**
  - Fixed: the VAT is calculated even when vat mode set to no vat
  - Fixed: after setting the rounding's decimals to 4 digits, the totals remain with 2 digits
  - Fixed: creating an invoice from an estimate doesn't update the due date
  - Fixed: the due date can't be left empty
  - Fixed: wrong dialog title for estimates
  - Fixed: wrong translation for Dutch language
- **Interface**
  - Fixed: in the invoice dialog the move item down button is not active
  - Fixed: in the settings tab the option's switchs are not visibles when the dialog is resized
  - Fixed: moving up / down an item create an invalid item object
  - Fixed: in the settings tab the vertical scrollbar has to be always visible

2023-04-03

Released on April 03 2023

- **General**
  - Fix: vat total row not visibile in invoice's dialog

- Fix: error opening dialog with qt 6.5

2022-12-14

Released on December 14 2022

- **General**
  - Fix: when the invoice dialog is closed, the application is closed too (this error occurred only with the latest Banana Insider Version)

2022-12-06

Released on December 6 2022

- **Data entry**
  - **New**: added setting "Default Vat Code", the "Default Vat Code" is applied automatically to items added to the invoice

2022-09-29

Released on September 29 2022

- **Data entry**
  - Fix changing from incluse vat to exclusive vat change the unit price.
    Now the unit prices remain unchanged, but the invoice total is updated.
  - Fix entering the customer id in the combo box doesn't visual the corresponding customer entry
  - **New**: changes to the settings for new documents settings are now applied to the current document;

2022-09-21

Released on September 21 2022

- **Data entry**
  - Fix the invoice's number is not updated when it is modified in the invoice's table
  - Fix the invoice's dialog does not open and an error is showed if the title for new invoices is empty
  - Fix entering amounts in the local format is not working

2022-03-31

Released on March 31 2022

- **Interface**
  - **New**: You can enter and print business units names in the address (advanced plan)
  - Fix the language of the invoice title is not that of the document
  - Fix the language of the invoice title is not updated when changing the language
  - Fix the language of the invoice title is not updated when changing the customer

2022-02-10

Released on February 10 2022

- **Interface**
  - Fix article's search is case sensitive.
  - Fix highlight of the matched article in the combo box.
  - Fix the item quantity can not be cleared, the user can not enter an item as description (quantity and price empty)
  - Fix the quantity for articles without price is set to 1, the user can not use predefined articles as description row (quantity and price empty)

2022-02-08

Released on February 08 2022

- **Interface**
  - Fix button create invoice does not create any new invoice.
  - Fix button duplicate invoice does not create any new invoice.

2022-02-07

Released on February 07 2022

- **Interface**
  - Fix save button is not saving the invoice in particular cases.
  - Fix text fields doesn't automatically scroll horizontally, edited text beyond the field's with is not visible.

2022-02-01

Released on February 01 2022

- **Data entry**
  - **New**: You can enter a discount for each item, both as amount or as percentage. (Advanced plan).
  - **New**: You can enter an item's date (Advanced plan).
  - **New**: You can define and add custom fields to the invoice (Advanced plan).
  - **New:** You can enter unit prices and quantities with 4 or more decimals.
  - **New:** You can enter multi-line texts or bold texts for the item description.
  - **New:** You can enter multi-line texts or bold texts for the invoice begin text and the invoice final text.
  - **New:** You can enter a deposit already paid by the client.
  - **New:** The fields Prefix (Courtesy), Address extra and P.O.Box have been added to the customer's address.
  - **New**: You can search for a contact address by entering the name, surname, company, email or tax number.
  - **New**: You can search for an item by entering part of the description.
- **Interface**
  - **New**: You can switch between different views of the invoice, from a general view to a

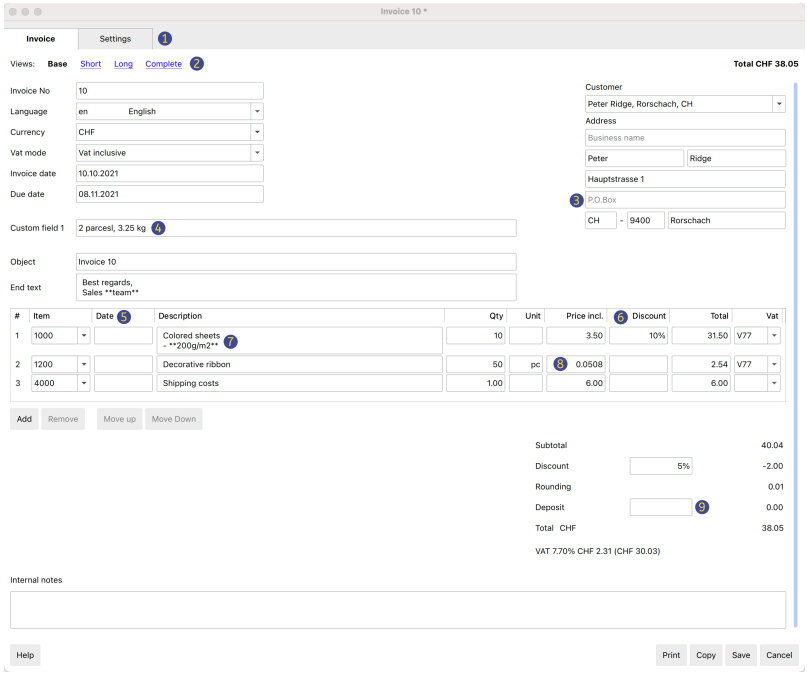
more detailed one.
    - **New**: The new Settings tab lets you set the initial values for new invoices and estimates, and select which fields are visible in the Invoice tab.
    - **New**: You can select which fields to show and which fields to hide through views and settings.
    - Added the invoice total at the top right to speed up invoice verification.
    - The total VAT 0% has been added in the VAT recapitulation.
    - The last dimension and position of the dialog are stored and resumed the next time the dialogue is opened.
    - The width of the columns is stored and resumed the next time the dialog is opened.
    - A help button has been added to all dialogs.
- **General**
    - A notification is showed when an updated Version of the extension was installed.
    - Improved compatibility with macOS dark mode.
    - Improved compatibility with high resolution monitors.

What's new release 2022-02-01

The release of February 1, 2022 adds new and important functions to the application which are listed below.

What's new

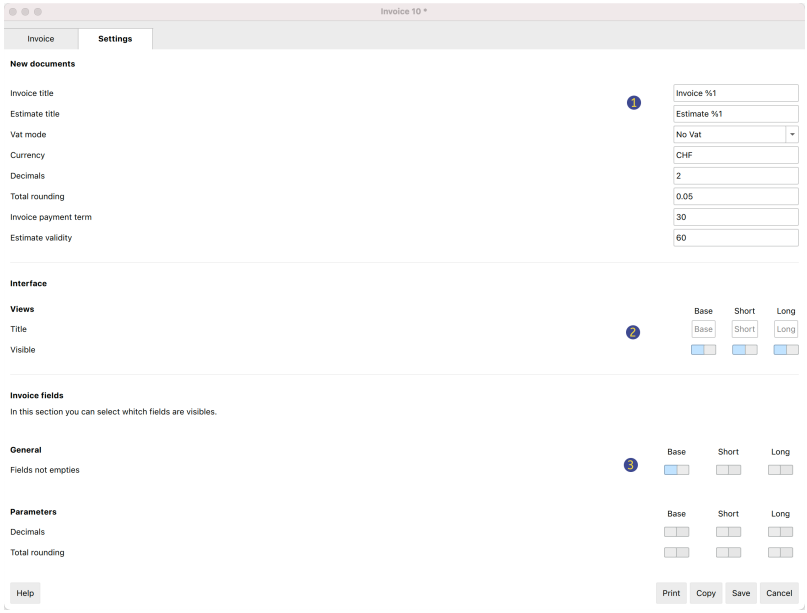
Edit Invoice dialog



1. **Settings tab**
   The new Settings tab lets you set the initial values for new invoices and estimates, and select which fields are visible in the Invoice tab.
2. **Views**
   New possibility of switching between different views of the invoice, from a general view to a more detailed one.
3. **Prefix and P.O.Box**
   The fields Prefix (Courtesy), Address extra and P.O.Box have been added to the customer's address
4. **Custom fields (Advanced plan - Beta 2)**
   You can define and add custom fields to the invoice.
5. **Item date (Advanced plan)**
   You can enter an item's date, useful for example if you want to indicate the date on which invoiced work were executed.
6. **Item discount (Advanced plan)**
   You can enter a discount for each item, both as amount or as percentage.
7. **Multi-line and bold texts**
   You can enter multi-line texts or bold texts for the item description.
   Multi-line texts and bold texts are also possible within the invoice **Begin text** and **End text** fields.
8. **Unit price and Quantity with 4 or more decimals**
   You can enter unit prices and quantities with 4 or more decimals.

9 **Deposit**
You can enter a deposit already paid by the client.

Settings tab



1 **Title for new estimates and invoices**
You can define the title for new estimates and invoices.

2 **Manage views**
You can select which views are enabled and change their name.

3 **Visible fields**
You can select which fields are visible in the Invoice tab.
The option **Fields not empty** shows all fields that contain data.

Estimates and Invoices Dialogue Beta Release

The beta release of the Estimates and Invoices extension adds new and important functions to the application.
All major developments have been carried out and also tested. We invite everybody to test and give us feedback.

How to install it

Watch the video tutorial which shows you how to try out the brand new Beta version of the Estimates and Invoices extension.

- Download and install the last Banana Accounting+ 10.1.18 or newer
- Open the **Extensions** menu > **Manage Extension** dialog
- Select the **Estimates and Invoices** extension
- Select the **Beta release** as preferred channel.

You can change the release channel at any time without data loss.

System Requirements:

- Banana Accounting+ 10.1.18 or newer
- [CH10] Layout with Swiss QR Code with publishing date of 2023-06-19 or newer

What's new

Released on 2024-05-06

- Fixed: Problem with decimals in the quantity column:
  - It is now possible to define a quantity amount without the decimals
  - Fixed a problem when entering a quantity amount with only one digit in the rows where there was already a description or date entered.
- Fixed: Problem selecting items (with mouse) from combo box.
- Fixed: Program warning when opening dialog.

Released on 2024-02-01

- Add total and subtotal of items (Advanced plan)

Released on 2024-01-16

- Fixed problem with scroll
- Fixed problem with HD monitors
- Fixed problem while deleting invoices in table Invoices
- Added column Payment term in days in table Contacts
- Added column Currency in tables Invoices and Contacts

Subtotals of items

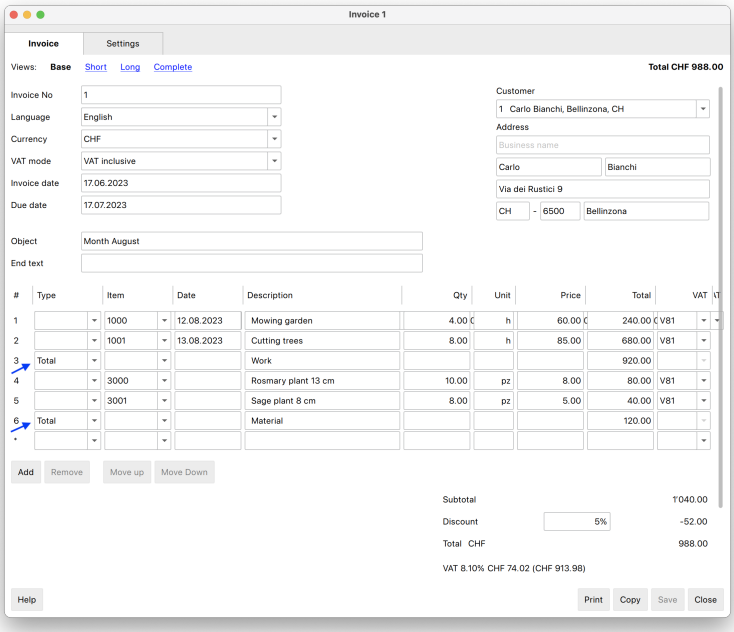
Subtotals allow you to add partial totals to the invoice. For example, it is possible to insert a subtotal with labor costs and a subtotal with material costs.

To add a subtotal:

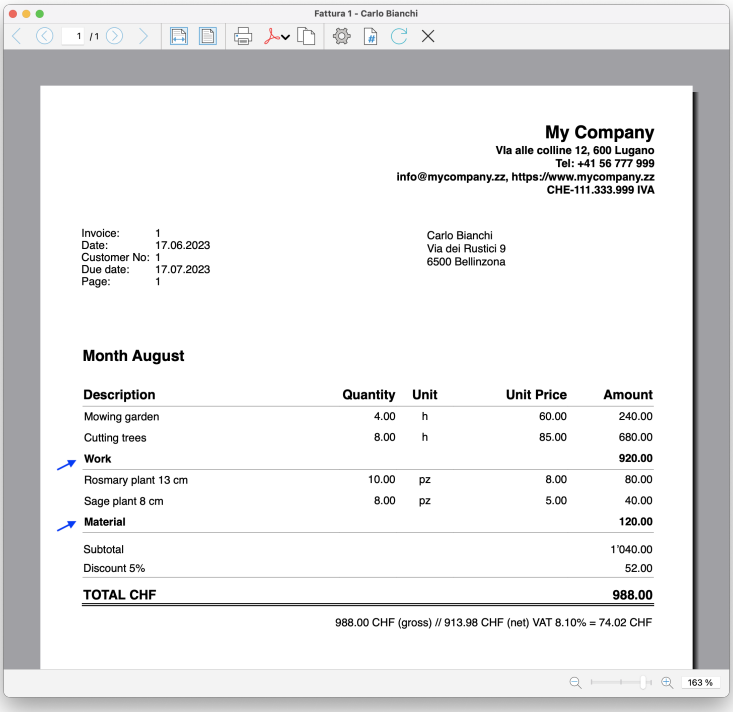
- Go to the **Settings** tab > **Item Columns** section and switch on the column **Type**
- Go to the **Invoice** tab
  - Add a new row
  - In the column **Type** select "Total", "Total 1" or "Total 2"
  - Enter the desired description for the total line.

Example:

Subtotals in the dialog



Subtotals on the invoice



Upcoming new functionalities

- Add status to the invoice (draft, sent, reminder1, canceled, ...)

Functionalities integrated in the standard release

- Possibility to print reminders (Advanced plan)
- Possibility to print delivery notes (Advanced plan)
- Possibility to print more invoices in separated pdf files

Dialogue extension

The dialogue for entering invoice data is implemented via the Estimates and Invoice Dialogue Extension.

- The extension is installed automatically when an Estimates and Invoice file is opened.
- The extension is updated automatically when a new version of the extension is released. The dialogue can therefore change even if the Banana Accounting programme has not been updated.
- To try using a development version of the extension, see Manage Extensions : Using a Development Version.

If you have the Advanced plan, you can edit the source code and upload your modified code **on your instance** to Banana Accounting+.

Feedback

We would appreciate every feedback about this new release.
You can send us your feedback through the contact form, please also include a short description about the context where your are using this extension.

Estimates Commands

With the Estimates and Invoices application you can also manage estimates.

- The creation, modification, duplication and printing of estimates are handled exactly as the invoices.

From the **Estimates** table:

- Create a new Estimate with the menu command **Invoices → New estimate.**
- Edit an offer with the menu command **Invoices → Edit estimate**.
- Duplicate an estimate with the menu command **Invoices → Duplicate estimate**.
- Print an offer with the menu command **Invoices → Print estimate**.
- Convert an estimate into invoice:
  - Via the **Invoices** menu → C**reate invoice from estimate** command.
  - Or using the **Create invoice** button from the estimate creation / modification dialog (**Invoices → Edit estimate**)

The dialogue for creating and modifying an estimate is the same as that of the invoice. For more information visit Invoice dialogue.

How to customise your invoice

You can easily customise and adapt invoice printing to suit your needs.

Set your company address (sender)

In the **File** menu → **File and accounting properties** (Basic data) → **Address**, set the address of your company.

Set customer language

You can print invoices in the language of your customers. For each customer set the language in the Contacts table. You can also change it from the Edit Invoice dialog.

Retrieving customer addresses from Excel

When customer data are on an Excel file, they can be easily transferred to the **Contacts** table.

Proceed as follows:

- Select from Excel the column with the data to be copied and use the **Copy (Ctrl+C)** command.
- Go to Banana, **Contacts** table, position yourself in the corresponding column and issue the **Paste (Ctrl+V or Paste)** command from the **Edit** menu.
- Repeat this operation for all address columns (Account, First Name, Last Name, Organisation, Street, Zip, Country Code, Language).
  The data corresponding to the mentioned columns are required for printing the invoice.
- If you do not have all the columns mentioned in the Excel file, you must add the missing information manually.

Logo setup position and sender address

To set the logo, you must:

- Upload the logo image in the menu File → Logo setup.
- To use the logo in the invoice, in the Invoice Settings you must activate the Logo box and enter the name of the customisation you used, respecting upper and lower case, in the **Logo Name** field.

For example, you can place the logo on the left and the address on the right and change the size of the logo.

The address is automatically taken from the file basic data.

The sender's address, if the default settings are not changed, is entered on the right, regardless of the presence of the logo.

If you want to set the sender address on the left without any logo, please see the following page:

- Invoice with no logo and header address on the left.

If you want to enter a different address, via the Invoice Settings:

- **Enter the texts you want using the Line 1 Text , Line 2 Text, Line 3 Text, Line 4 Text, and Line 5 Text.**

Set the logo without the sender's address

On the Logo setup page you will find information on how to add and place the logo.

Through the Invoice Settings:

- Uncheck the **Page header** option to exclude the address in the header from printing.
- View the **Logo** option to include the logo in the printout.

Customise address in invoice header

The style of the sender's address in the invoice header (colour, size, font..) is set by default by the program.

The Advanced Plan of Banana Accounting Plus allows you to customize the style of the address. For more information see the Examples page.

Set invoice information

Invoice information is information about the date, customer number, due date, etc., which is usually located just below the header and next to the customer address.
The CH10 and UNI11 layouts allow you to define which invoice information to include and which to exclude from printing. You can find instructions on the Invoice Settings page.

For the other print layouts (CH01-CH09 / UNI01-UNI08), the information cannot be modified.

Add a new invoice information field

In addition to the default **information** fields (invoice number, date, customer number, etc.), you can also enter other custom fields.

In the Invoice section of the Invoice dialog:

- Go to the **Complete** view (top).
- Use the fields **Additional info 1**... **Additional info 8** to add your own additional information fields.
- In the Information section of the Invoice Layout settings, view the **Custom fields** field.
- The new additional information fields are added at the end. It is not possible to change the order.

In the Settings section of the Invoice Dialog:

- Edit the texts of the Invoice User Fields as you wish.
- You can enter translations for each language.

Set the payment term

The payment term for invoices by default is 30 days.

To change the payment term you have two options:

- Change the default settings for all new invoices.
  - Go to the Settings section of the Invoice dialog.
  - In the **New documents → Invoice Payment term(days)** section set the value you want (e.g. 10).
  - The invoice due date will be recalculated with the new payment term.
- Change the payment term individually for each invoice.
  - Go to the Invoice dialog.
  - In the **Due date** field enter the payment deadline date (e.g. 31.12.2022).
  - The invoice due date will be replaced with the new payment term.

Set customer address position and composition

The CH10 and UNI11 layouts allow you to define:

- The location of the customer address.
- The elements of the address.

On the Invoice Settings page → **Customer address** section:

- In the **Address composition** field:
  - Choose how to compose the address by entering the **XML names** of the columns in the **Contacts** table.
  - You can use only the following columns (XML names): **NamePrefix, OrganizationName, FirstName, FamilyName, Street, AddressExtra, POBox, PostalCode, Locality, Region, Country, CountryCode.**
  - Change the location of the address using the **Move horizontally** and **Move vertically** options.

For other print layouts (CH01-CH09 / UNI01-UNI08), the location and composition of the customer address cannot be changed.

If you need more than one line to print your customer's address, see print customer/company address on four lines.

Set title/object

To enter the title/object of the invoice, you have two options:

- Enter the text in the Invoice dialog → **Object** field.
  - For each invoice you can define a title.
  - If you leave the field empty, the default text is used.
  - This title always has priority over entering the title in the layout settings (see next point).
- With the CH10 and UNI11 layouts, you can enter the text in the invoice Settings→ **Texts** section → **Invoice title**.
  - The title applies to all invoices printed with this layout.

    - The title applies only if no title has been defined as per the first point.

Set initial text

To enter the title/object of the invoice, you have two options:

- Enter the text in the Invoice dialog → **Begin text** field.
    - For each invoice you can define a title.
    - If you leave the field empty, the default text is used.
    - This title always has priority over entering the title in the layout settings (see next point).
- With the CH10 and UNI11 layouts, you can enter the text in the invoice Settings→ **Texts** section → **Begin text**.
    - The title applies to all invoices printed with this layout.
    - The title applies only if no title has been defined as per the first point.

Setting up the invoice details table

The Invoice Details Table is the central table in the invoice where the invoiced items/services appear, with quantities, unit prices, totals, etc.
Use the Invoice dialogue to enter items or other items to be invoiced.

See also pages:

- Invoice details
- Discounts and totals
- Advanced Settings

Set invoice item columns

With the CH10 and UNI11 layouts, you decide which columns to display in the printout. See how to do it in the page Invoice Settings → Invoice Details.

For the other print layouts (CH01-CH09 / UNI01-UNI08), the columns are not editable.

Set final texts

To enter the final text of the invoice, you have several options:

1. Enter the text in the Invoice dialog → **End Text** field.
    - It is applied to any print layout.
    - The text is inserted just below the invoice details.
2. Enter the text in the Invoice Print Dialog → **Options** section → **Final text**.
    - It is applied to any print layout.
    - If you have already entered text as per step 1, the new text is added right after the previous one.
3. Enter the text in Invoice Settings → **Texts** section→ **End text** field.
    - This text has priority over the text entered as per step 2.
    - If you have already entered text as per step 1, the new text is added right after the previous one.

Set bank account number

If you don't use the QR-Code, you need to enter the bank account number as a reference for the invoice payment.

You have three ways to enter the bank account number as the final text:

1. Invoice dialog → **End text** field.
    - The bank account number appears in the printout only for the invoice you are creating/editing.
    - It is applied to any print layout.
    - The text is inserted just below the invoice details.
2. Print Invoice dialog → **Options** → **Final text**.
    - In this case, the bank account is inserted in all invoices you create.
    - It is applied to any print layout.
    - If you have already inserted text as per step 1, in this case the new text is added right after the previous one.
3. Invoice Settings → **Texts** → **End text**.
    - In this case the bank account is inserted in all invoices you create using this layout.
    - This text has priority over the text entered as per step 2.
    - If you have already entered text as per step 1, the new text is added right after the previous one.

Set IBAN for Swiss QR-Code printing

If you want to create QR invoices with IBAN account, you need to:

- Set up IBAN account
- Set up the printing of the Swiss QR-Code

On the QR-Invoice with IBAN account page you will find more information for setting up QR-invoices with IBAN account.

Set up QR-IBAN for Swiss QR-Code printing

If you want to create QR-invoices with QR-IBAN account, you have to:

- Set up QR-IBAN account
- Set up Swiss QR-Code printing

On the QR-Invoice with QR-IBAN page you can find more information about the settings of QR-invoices with QR-IBAN account.

Print the invoice with QR bulletin without amount and address

If you wish to print an invoice without specifying the amount and address on the QR bulletin, you can find more information is available on the QR-Code Customization page, section Include/Exclude from printing.

Print QR form without amount and address

If you want to print only the QR-bill without amount and customer address, you have to:

- Use the QR-Invoice extension without amount and address.
- Set the currency, address and IBAN account.
- Create the bulletin with QR code.

See also how to print an Invoice without amount.

Set styles and colors

On the Invoice Settings page you will find instructions for defining:

- Font and font size.
- Colors.

Set Bold texts

In the Invoice settings page you will find information on how to apply bold style to invoice texts.

Add images in Offers or Invoices

The Advanced Plan of Banana Accounting Plus, with the new application Offers and Invoices, allows you to add images to the offers and invoices to be sent to customers.
This functionality makes the invoice even more customisable and the client who receives it has a more complete and direct vision of the invoicing of the items.

See our information pages on how to add images:

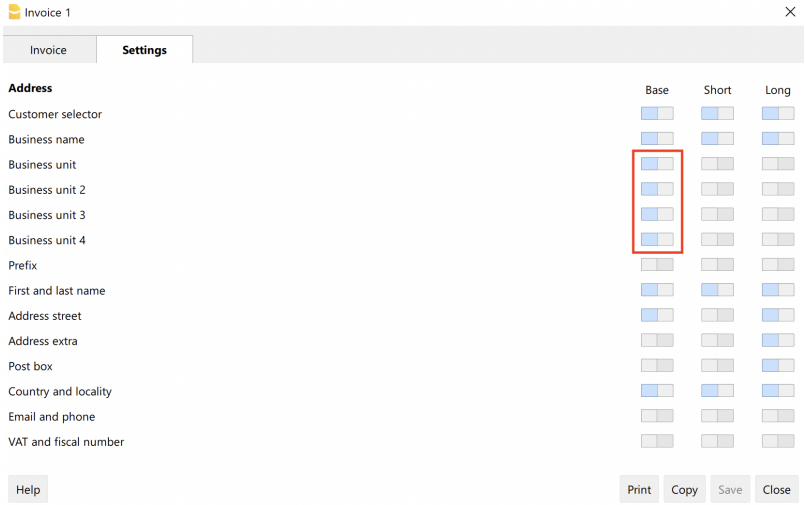
- Customise invoice print with Javascript
- Offers and Invoices with product images

Print customer/company address on four lines

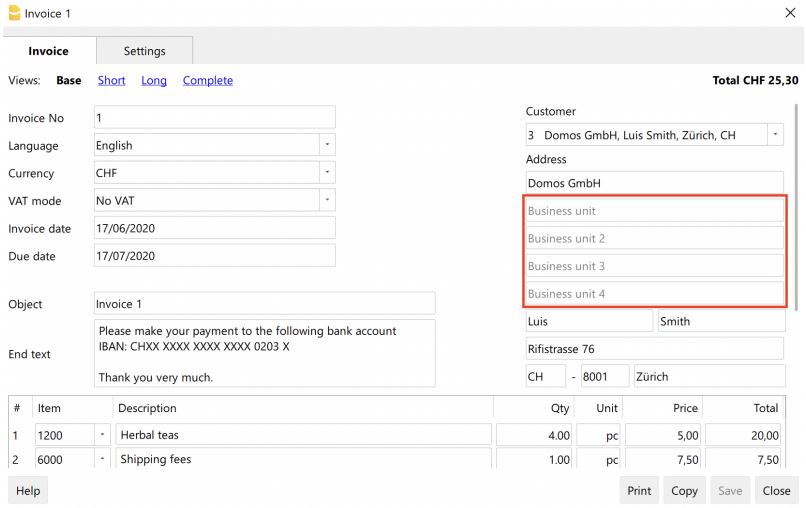
When the addressee is a company with several sectors/departments or a customer living in a housing complex with interiors, it may be necessary to have several lines available for printing the address.
This option is only available with the Advanced Plan of Banana Accounting Plus.

To activate the possibility of printing the recipient address on several lines, proceed as follows:

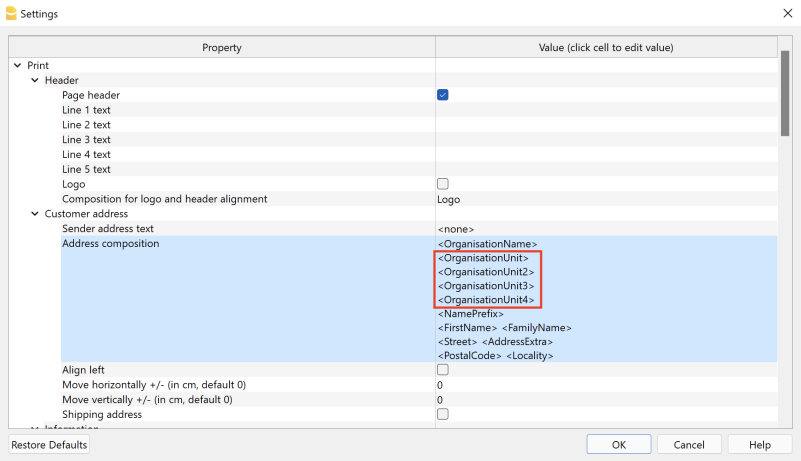
- Update extensions from the **Extensions** menu → **Manage extensions** → **Update extensions.**
- Open the invoice under Edit and in the Settings dialogue → **Address** section, make the fields **Sector 1** ... **4** visible for the **Basic** view.



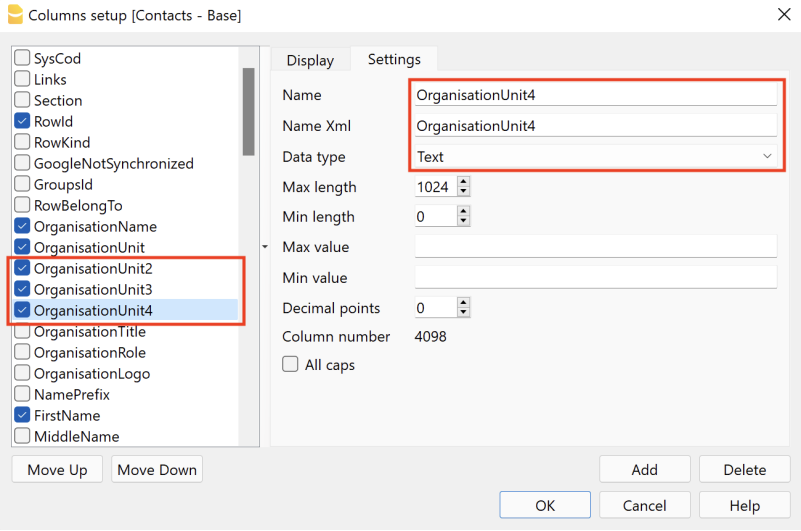
- Possibly switch from the **Basic** view to the **Complete** view without making the fields visible (in the Complete view all fields are visible).
- In the invoice address, enter text in the sector fields.



- In the print layout settings, add the Sector fields to the customer address composition. The content will be as follows:
  <OrganisationName>
  <OrganisationUnit>
  <OrganisationUnit2>
  <OrganisationUnit3>
  <OrganisationUnit4>
  <NamePrefix>
  <FirstName> <FamilyName>
  <Street> <AddressExtra>
  <POBox>
  <PostalCode> <Locality>



- If you wish to take these fields automatically from the Contacts table, add columns **OrganisationUnit2**, **OrganisationUnit3** e **OrganisationUnit4** to the Contacts table.



Other resources

- Customise invoice print

Customize Address, Logo, Footers

Use Sub-Totals

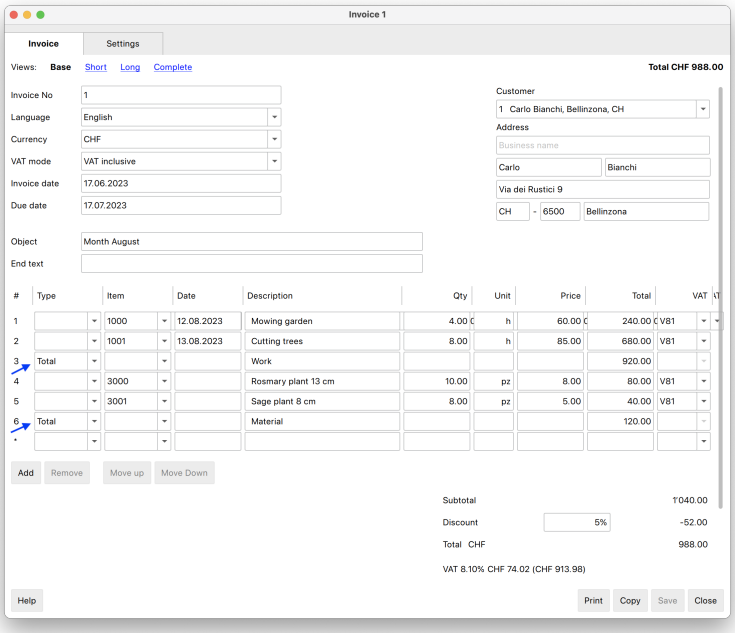
Subtotals allow you to add partial totals to the invoice. For example, it is possible to insert a subtotal with labor costs and a subtotal with material costs.

To add a subtotal:

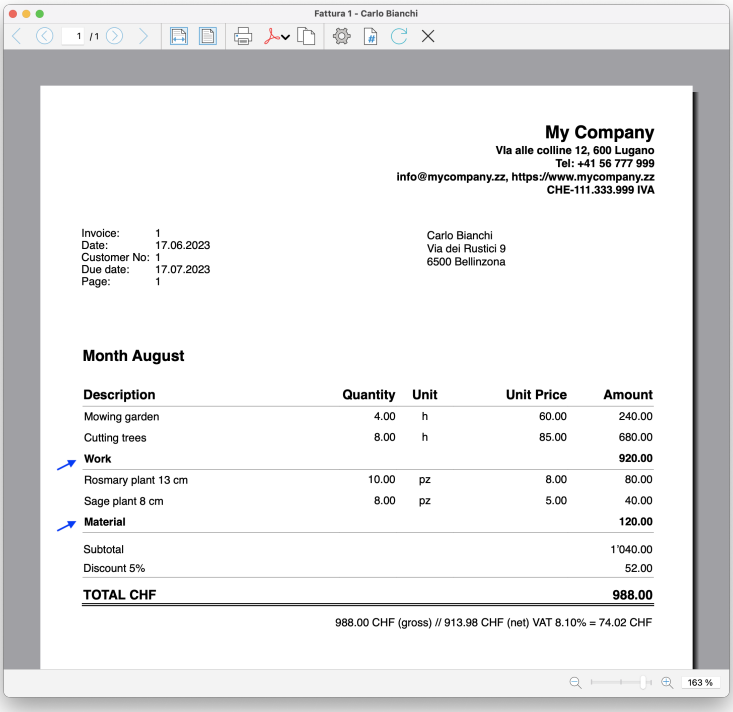
- Go to the **Settings** tab > **Item Columns** section and switch on the column **Type**
- Go to the **Invoice** tab
  - Add a new row
  - In the column **Type** select "Total", "Total 1" or "Total 2"
  - Enter the desired description for the total line.

Example:

Subtotals in the dialog



Subtotals on the invoice



Upcoming new functionalities

- Add status to the invoice (draft, sent, reminder1, canceled, ...)

Print estimates and invoices

With the Estimates and Invoices application, included in Banana Accounting Plus, invoice printing is highly customisable and adaptable to all requirements.

Command Print Estimates/Invoices

Invoice printing is done from the menu **Invoices → Print Invoice.**

This command creates a print preview of the invoice. Directly from the preview, by clicking on the settings symbol (cogwheel) in the toolbar, you access the following dialogue box:

- Print Invoices dialogue. From this dialogue box you can do various things:
  - Set the layout to be used for printing the invoice.
  - Access the layout settings to customise the printout.
  - Change the print settings.
  - Export the invoice in pdf or other formats.

With the Advanced plan of Banana Accounting Plus it is also possible to **print several invoices at the same time and obtain single PDFs for each of them**! For more information visit the page A PDF is displayed with a list of the data contained in the various columns of the chosen table.

Print Invoices dialogue

You can access the invoice printing dialog from the Print Preview by clicking on **Settings** (cog wheel symbol).

To access the print preview, you have three options:

- From the **Invoices** menu > **Print Invoice** command.
- From the **Print** button of the invoice **creation/editing dialog**.
- From the **Invoices table**, by clicking on the small **Print Invoice icon** at the top of the **Id column** cell (invoice number).

The program directly displays a preview of the invoice, using the default layout [CH10] Invoice layout with Swiss QR code.

With the Advanced plan of Banana Accounting Plus it is also possible to **print several invoices at the same time and obtain single PDFs for each of them**! For more information visit the page Save Invoice as PDF

Invoices can also be saved in PDF format so that they can be conveniently sent via email.:

- From the Print preview **Invoices → Print Invoices → OK**
- select **Create PDF** from the toolbar

Print Invoice

Once the print preview is displayed, to print the invoice:

- Go to the **Print** icon on the toolbar (above).
- Or save the PDF and print it.

Print Reminders

Banana Accounting Plus, with the CH10 and UNI11 layouts, also allows you to print reminders.

Requirements for using layout preferences:

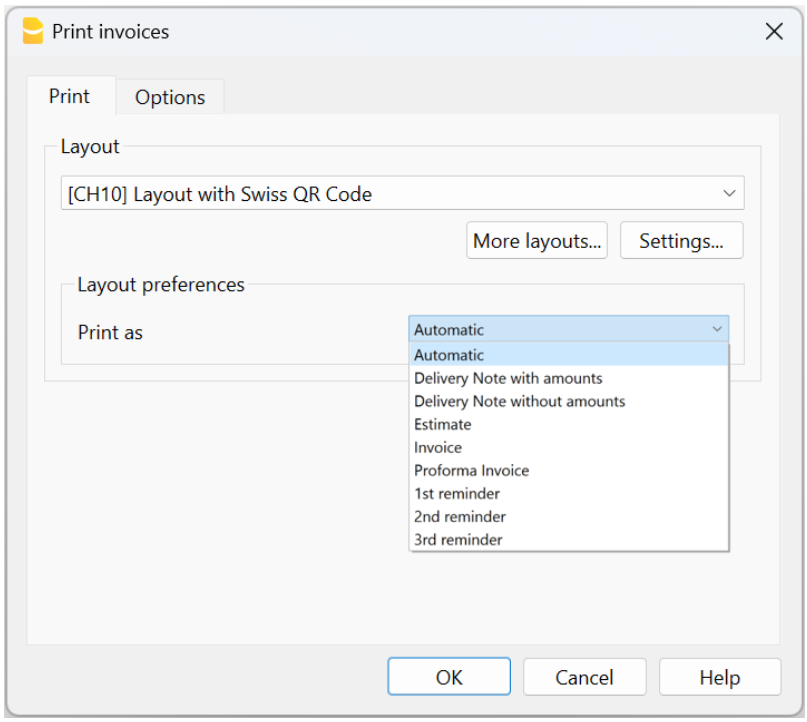
- Banana Accounting+ (version 10.1.7 or later).
- The Advanced plan

On the basis of the Invoice data entered in the **Invoices** table, reminders can be printed.

How to print a reminder

In the **Invoices** table select the row where the invoice for which you wish to print the reminder is located and proceed as follows:

- From the menu **Reports > Print invoices**
- Select Layout **CH10** or **UNI11**
- Under **Print as**, select one of the following options:
  - **1. reminder**
  - **2. reminder**
  - **3. reminder**
- Confirm with **OK**



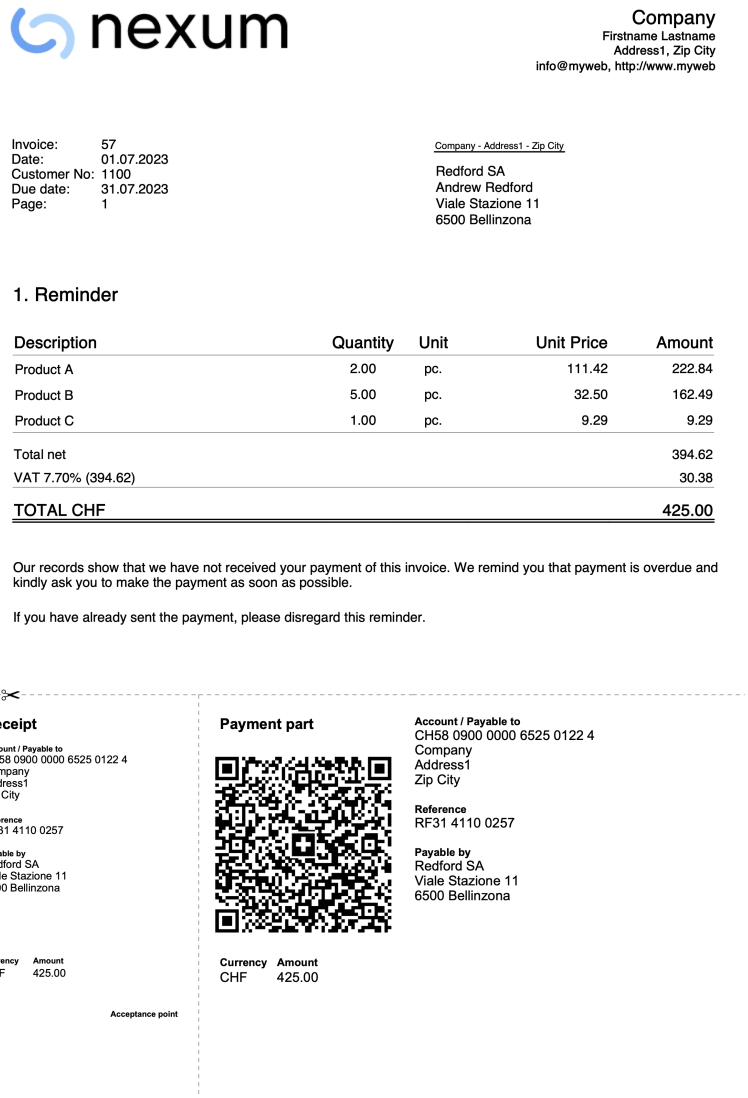
Print customization

All settings that characterise the CH10 and UNI11 layouts are also retained in the call-out printout.

To change the settings, go to Print Layout Settings.

Under Texts → Reminder you can define the start and end texts in the reminder

Print example:



nexum

Company
Firstname Lastname
Address1, Zip City
info@myweb, http://www.myweb

Invoice: 57
Date: 01.07.2023
Customer No: 1100
Due date: 31.07.2023
Page: 1

Company - Address1 - Zip City

Redford SA
Andrew Redford
Viale Stazione 11
6500 Bellinzona

1. Reminder

Description	Quantity	Unit	Unit Price	Amount
Product A	2.00	pc.	111.42	222.84
Product B	5.00	pc.	32.50	162.49
Product C	1.00	pc.	9.29	9.29
Total net				394.62
VAT 7.70% (394.62)				30.38
TOTAL CHF				425.00

Our records show that we have not received your payment of this invoice. We remind you that payment is overdue and kindly ask you to make the payment as soon as possible.

If you have already sent the payment, please disregard this reminder.

Receipt

Account / Payable to
CH58 0900 0000 6525 0122 4
Company
Address1
Zip City

Reference
RF31 4110 0257

Payable by
Redford SA
Viale Stazione 11
6500 Bellinzona

Currency Amount
CHF 425.00

Acceptance point

Payment part

Currency Amount
CHF 425.00

Account / Payable to
CH58 0900 0000 6525 0122 4
Company
Address1
Zip City

Reference
RF31 4110 0257

Payable by
Redford SA
Viale Stazione 11
6500 Bellinzona

Print delivery notes

Banana Accounting Plus, with the CH10 and UNI11 layouts, also allows delivery notes to be printed.

Requirements for using layout preferences:

- Banana Accounting+ (version 10.1.7 or later).
- The Advanced plan

Delivery note data are entered in the **Invoices** table, as is the case for invoices.

If the data on the invoice match those on the delivery note, the same data can be used for both the printing of the delivery note and the invoice.

How to print a delivery note

In the **Invoices** table select the row where the delivery note to be printed is located and proceed as follows:

- From the menu **Invoices > Print invoices**
- Select Layout **CH10** or **UNI11**
- Under **Print as**, select:
  - **Delivery note with amounts**
    In this case, amounts in the details and total amount are included in the bulletin.
  - **Delivery note without amounts**
    Only the details of the dispatched goods are displayed in the delivery note, without any amounts.
- Confirm with **OK**.

Print customization

All settings in Layout CH10 and UNI11 are also retained when printing the delivery note.

To change the settings, go to Print Layout Settings.

Under Texts → Delivery Note you can define the initial and final texts in the delivery note.

Print example:

nexum



Company
Firstname Lastname
Address1, Zip City
info@myweb, http://www.myweb

Delivery note No: 57
Delivery note date: 01.07.2023
Customer No: 1100

Company - Address1 - Zip City

Redford SA
Andrew Redford
Viale Stazione 11
6500 Bellinzona

Delivery note

Description	Quantity	Unit
Product A	2.00	pc.
Product B	5.00	pc.
Product C	1.00	pc.

Thank you very much for your order and best regards

Archiving Invoices

With the Offers and Invoices application you can archive your offers and invoices at any time of the year. The file in which the invoice data is entered remains the same over the years.

Archive invoices individually

If you want to archive one or more invoices individually, proceed as follows:

- From the Invoices table go to the **Archive** view.
- In the **Archive date** column, enter the date of when you wish to archive the invoice.
- Archive the invoice with the command **Invoices > Archive data > Archive table data**.

Archive invoices for the year

To archive invoices for the entire year, proceed as follows:

- From the Invoices table go to the **Archive** view.
- In the **Archive Date** column, enter the date 31.12 in the first line and copy and paste on all lines.
- Archive the invoice with the command from the menu **Invoices > Archive data > Archive table data**.

Invoice archive

In the invoice archive you will find all archived offers and invoices.

Archived invoices are displayed in the **Archive (Invoices) table** and removed from the Invoices table.

The Archive (Invoices) table:

- Is displayed automatically when archiving invoices.
- If you close the table, use the command from the menu **Invoices > Archive data > Show archived data** to display it.

Archiving Table Data

This feature is available in Banana Accounting+ Dev Channel.

Data from the following tables can be archived:

- Contacts
- Items
- Invoices
- Estimates

To archive table data:

- Position yourself in the table where there is data to archive.

- Activate the **Arch. Date** column.
- In the Arch. Date column, enter the date of when you want to archive.
- From the menu **Invoices > Archive Data > Archive table data**, choose the table with the data to be archived.

The programme creates the Archive table where all archived data (Contacts, Items, Invoices or Estimates) are stored.

Viewing Archived Data

This feature is available in Banana Accounting+ Dev Channel.

Archived data is saved permanently in the Archive table.

To view the tables with archived data

- From the menu **Invoices > Archive data > Show archived data**
- Choose the table with archived data to display

The programme shows the Archive table where all archived data (Contacts, Items, Invoices or Estimates) are stored.

New year

In the Estimates and Invoices application, it is possible to have all invoices created from one year to the next in a single file, without having to create a new file for the new year.

If, however, you wish to have separate invoices from one year to the next or not display the invoices from the previous year, there are two possible solutions:

1. **Archive the registered invoices to empty the Invoices table**

   - From the **Invoices** menu, choose the option **Archive data → Archive table data**. More information can be found on the page Archiving Invoices.
   - Archived invoices are displayed in the Archive (Invoices) table and removed from the Invoices table.

2. **Create a new file by making a copy of the previous year**

   - Start from the current file and from **File** in the menu, click onto Save As command, naming the new year.
     You can also create a copy of the file from the menu, Tools → Create file copy command.
   - In the Invoices table delete all rows where the previous year's invoices appear

For the Estimates and Invoices application, on the topic Create New Year, new developments will be possible in the future.

Import and Export

Estimates and Invoices Tools

Import/Export Estimates and Invoices

You can use the Estimates and Invoices Tools extension to import or export the following data from Banana:

- Invoices
- Offers

The imported/exported file format is described in the Estimates and Invoices Tools .

Import/Export Contacts and Items

You can use the "Data" menu to import or export the following data from Banana:

- Contacts
- Items

The imported/exported file format follows Text file with columns header.

Using catalogues for invoicing

It is possible to integrate product catalogues into the Estimates and invoice application. Companies can make catalogues available to their dealers so that they can prepare estimates and invoices more easily.
If you have any questions about this, please contact our customer service.

Inventory in Banana Accounting+

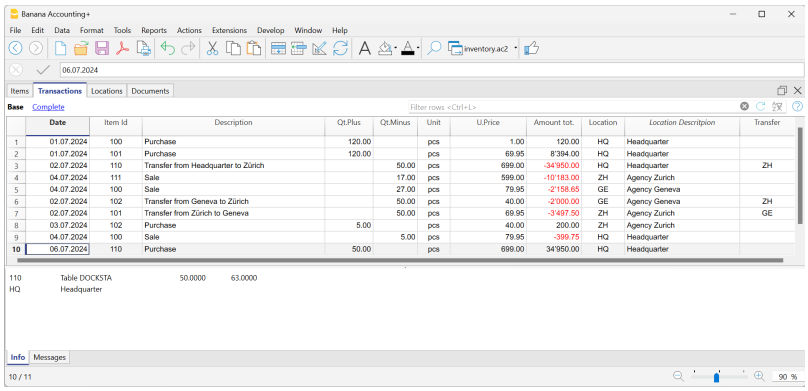
The Inventory management system enables control over available quantities, total value, as well as details of purchased and sold goods.

It is also the **ideal solution** when selling goods online because thanks to the virtual warehouse, you can keep track of goods to be shipped and goods received, and even manage more complex workflows.

The Inventory management application is very easy and intuitive to use. It manages essential warehouse activities but it is a separate application which does not have any connection to the accounting file or the invoicing.

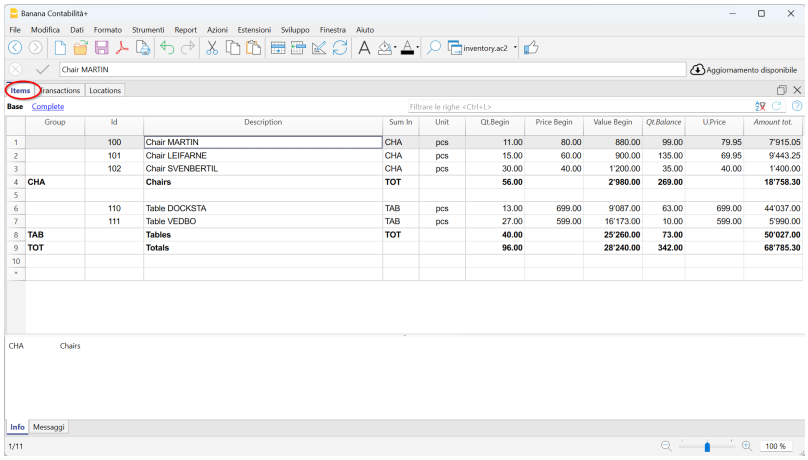
Recording movements

The Transactions Table is the core of the application, allowing you to enter incoming and outgoing movements for each individual item, with quantities and prices. You can specify the source warehouse (location) from which the item originates and the destination warehouse it is intended for. You can also include descriptions and annotations.
The program keeps the quantities updated, and if you make a mistake, you can modify the transactions to always maintain an accurate situation.



The Items table

All the items in the warehouse are defined in the Items Table. Each item has an ID and a description. You can group items into categories and subcategories. In the Items Table, the program also displays the available quantities and other information that is updated based on the movements.
There are several columns available, and the display can be customized. You can also add new columns from the Data > Columns setup menu. Various parameters are defined for each item, which are then reflected in the Transactions Table.



Once the parameters for each item have been defined, recording merchandise movements becomes very fast. You simply need to enter the item ID in the Transactions Table and input the quantities. All the other values are automatically filled in.

Managing customers, suppliers and projects

With the Inventory application, you can add columns and tables to input information about the customers to whom the merchandise is sold and the suppliers from whom the merchandise is received. Additionally, columns can be used to manage projects related to the merchandise.

Using the Extract Rows function, you can display operations performed with customers, suppliers, and for projects.

For more detailed information, please refer to the Advanced Functionalities page.

Multiple and virtual warehouses

To manage merchandise that arrives or is shipped from branches, the Locations Table is used, where the location of each warehouse is indicated. In the case of your company having warehouses in various locations, you can specify which warehouse the merchandise enters or exits from, or keep track of which warehouse the merchandise is shipped to customers from.

The Locations Table can also be used for other purposes by changing the header. One practical use could be to record the movements of keys in the management of a block of flats, by setting the names of the tenants.

Additionally, you can manage an online shop, and in this case, the Locations Table is used to indicate virtual warehouses.

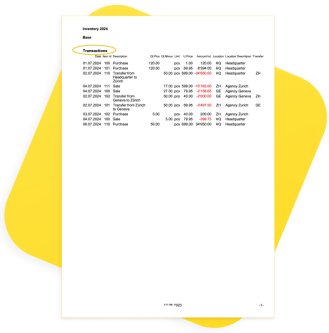
For more detailed information, please refer to the Advanced Functionalities page.

Printouts

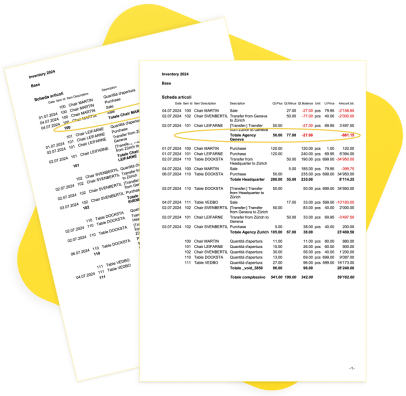
All data contained in the various tables can be printed, either in its entirety or by selection. Before printing, you can customize the columns.

To to carry out the printing:

- **Journal**
  By selecting the Print option from the **File > Print** menu while in the **Transactions** Table, you will be able to print all the warehouse movements in the desired chronological order.



- **Items Cards**
  To print article data click on the menu **Report > Item Cards**
  One or more item cards can be selected for printing. Item cards can be printed according to the following groupings:
  - Group
  - Location
  - Period



Many advantages

Automated calculations and specific functions keep your work to a minimum, saving you time and energy:

- You have accurate stock control at all times:
  - Initial values and quantities.
  - Current values and quantities.
  - Separate columns for incoming and outgoing items.
  - Unit and total prices.
  - Single item card.
  - Group of items card.
  - Item and group cards by location.
- You can search for items immediately and, if they are no longer available, you can replace them

with others.
- Corrections are possible at any time.
- Indication of which warehouse goods enter or leave from and the exchange of goods between locations.
- Export to PDF for archiving data.
- Import of data from other programmes in Text, Ascii and CSV format.
- Columns for archiving products that are no longer available.

Features currently not available

The Inventory application was conceived as a powerful yet easy-to-use tool, which works independently from the other Banana applications.

Its main element is the ease of use, so we have refrained from loading it with too many functionalities.

Here are some of the features that, although requested by some users, are not available at the moment:

- No connection to the accounting file. The transactions of purchase and sales invoices in the accounting file do not update the data in the warehouse. The data in the warehouse file must be updated manually.
- Calculation of cost prices and margins
  In the **Items** table, unit prices must be entered manually.
  - Users expect the programme to calculate cost prices and margins automatically. There are very different calculation systems (average price, LIFO, FIFO). We thought about evaluating this functionality within the **Items** table, but we saw that it would make the programme too complex and it would be very difficult to cover all requirements anyway.
  - We are considering adding specific printouts. We welcome suggestions and possible simple solutions from you users. It would be very helpful if you could send us an Excel file of how you would like the report and which methods and calculations you would use to calculate the prices.
- Printing of stock situation at a specific time (end of month).
- Print warehouse overlook by location.
- Create a new year.

It is possible that certain functionalities will be added in the future.
In all cases we appreciate your suggestions.

Further information:

- How to start
- Inventory report
- Printout examples

How to start an Inventory file

Create a new file

To create an Inventory file, you must have installed the Banana Accounting Plus version and take the following steps:

- Menu File → New
- Select Region and language
- Select the **Inventory** type.

Set the basic data

Via File → File and accounting properties ... (Base data) set up your inventory data.

Set up the Articles table

In the Items table set the list of all your items.

For each item you must enter:

- The Id to identify the item. You can use numbers, letters or both.
- The description.
- The initial quantity.
- Initial price.
- Unit price.

Once the data has been entered, the program automatically updates the values of all the columns of the Items table.

Set up the Locations table

If your company manages several inventories located in different locations, you can manage the incoming, outgoing and transfers of items for all inventories by setting the locations. You will be able to find out how many items with their relative values are in each inventory and evaluate whether it is necessary to transfer the goods from one inventory to another depending on the stock and sales requests.

In the Locations table you must enter:

- the Id to identify the location
- The description

Enter the movements of the articles

In the Transactions table enter purchases, sales and any transfers from one inventory to another.

- Enter the date
- Enter the date

- The quantity in or out

Everything is done! The columns of the values will be updated automatically, at the same time also in the Articles table.

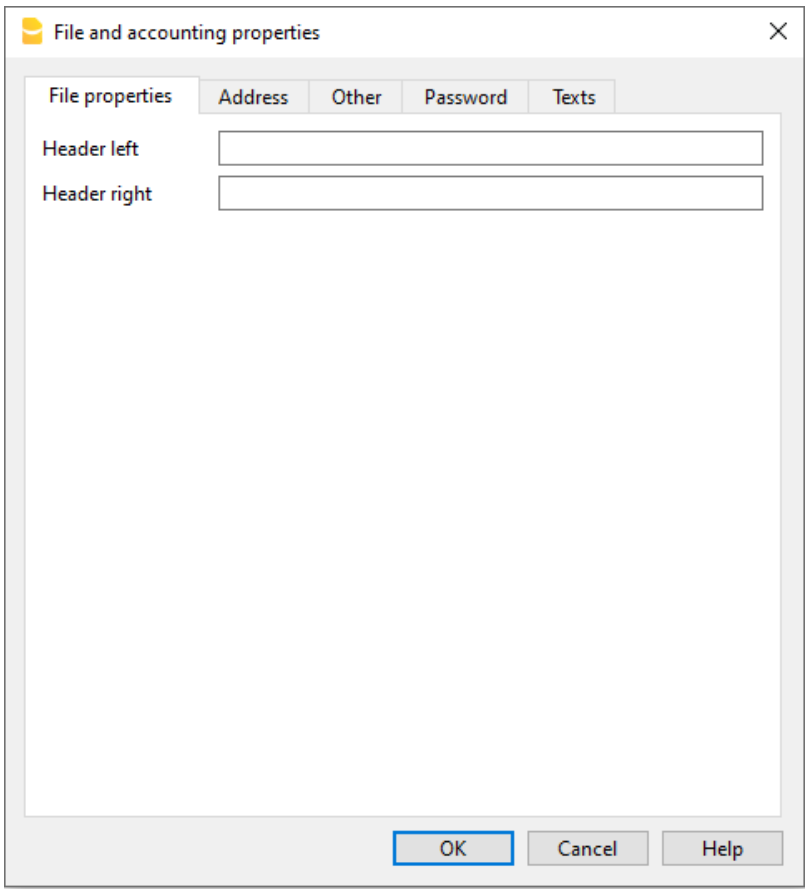
Item cards and reports

From the Report menu, Item cards you can get the cards of each item individually, by selection or for all items.

You can also get reports by item group and also by inventory location. The options are found in the Inventory cards dialog.

File properties

In the menu File → File properties (Basic data) set the data of your inventory.



File base data

Enter the inventory header.

Address

Enter the inventory address.

Other

The Other section contains the following options:

Current language
Is the current language of the inventory file.

Creation language
It is the language in which the inventory file was created.

Extensions
Link to any extensions for custom reports.

Password

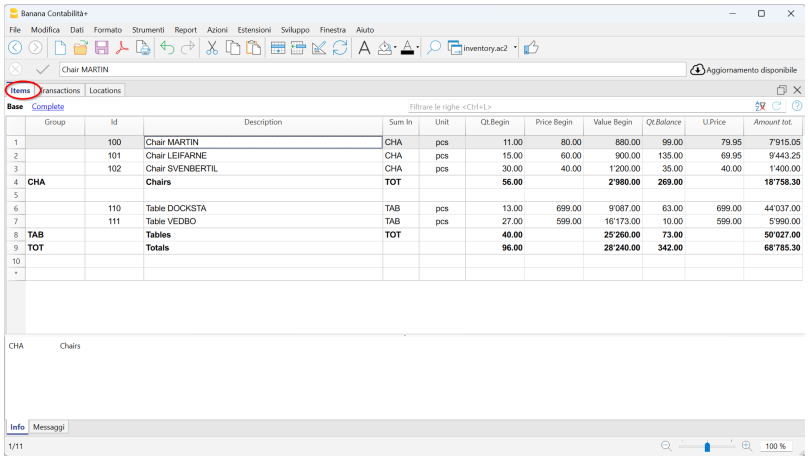
Enter any password to make the file more secure.

Texts

To make changes to the texts and keys of the inventory application.

Items table | Inventory

In the **Items** table, enter all the inventory items which need to be managed.



Create the items list

All items available in the inventory must be posted individually on each row of the Items table. To total the amounts of a series of items, a adding up group must be entered.

The group is defined in the **Group** column, at the end of the list of items of the same category. The group number must be reported in the **Sum in** column for each item.
For further information on the grouping system, please refer to the Grouping System page

You can create further groups of items depending on your requirements.

To complete the registration of the items it is necessary to enter:

- The Id to identify the item.
- The description.
- The initial quantity.
- The initial price.
- The unit price.

Items table columns

Columns marked with "*" are protected and calculated by the program.

- **Links**
  Link to a digital document.
- **RowGroup**
  Column and row to enter the totaling group of a given set of items.
- **RowId**
  Enter a value (number, letters or both) to identify the item.
- **Description**
  Enter a text for the description of the item.
- **Sum in (in the arrange columns it is written RowGroupIn)**
  Enter the totaling group for each item in this column.

- **Notes**
  You can insert texts for annotations on items or for other needs.
- **Account**
  Enter the account present in the main accounting file that refers to the item.
- **ReferenceUnit**
  Insert an abbreviation to indicate the unit (eg pcs to indicate the pieces).
- **QuantityBegin**
  Enter the initial quantities referring to the total.
  If you want to manage separate quantities by locations, leave this column blank, and enter the initial quantities as entry transactions, with the corresponding location.
- **UnitPriceBegin**
  Initial unit price
  If you want to manage separate quantities for locations, leave this column blank and enter initial quantities as entry transactions, specifying the respective location.
- ***Valuebegin**
  Initial item value calculated by multiplying the Initial Quantity and Initial Unit Price.
- ***QuantityPlus**
  Total quantity of items resulting from the sum of the Quantity Plus in the Transactions table. Both the positive and negative values are added. The internal movements between two locations are not added up, when there is TransferId indicated.
- ***QuantityMinus**
  Total quantity of items resulting from the sum of the QuantityMinus in the Transactions table.Both the positive and negative values are added.The internal movements between two locations are not added up, when there is TransferId indicated.
- ***QuantityChange**
  Difference between the item's inbound and outbound quantities.
- ***QuantityBalance**
  Quantity of items currently in stock. Sum of the starting quantity and the Quantity change.
- **UnitPrice**
  Unit price of the item, that must be entered manually.
- ***AmountTotal**
  Amount calculated by the program based on quantities and unit price.
- **ItemQuantityEffective**
  For insertion of actual quantity when inverntory has been done.
- **ItemPriceEffective**
  The actual quantity multiplied by the actual price.
- ***ItemValueEffective**
  The actual quantity multiplied by the actual price

Transactions table

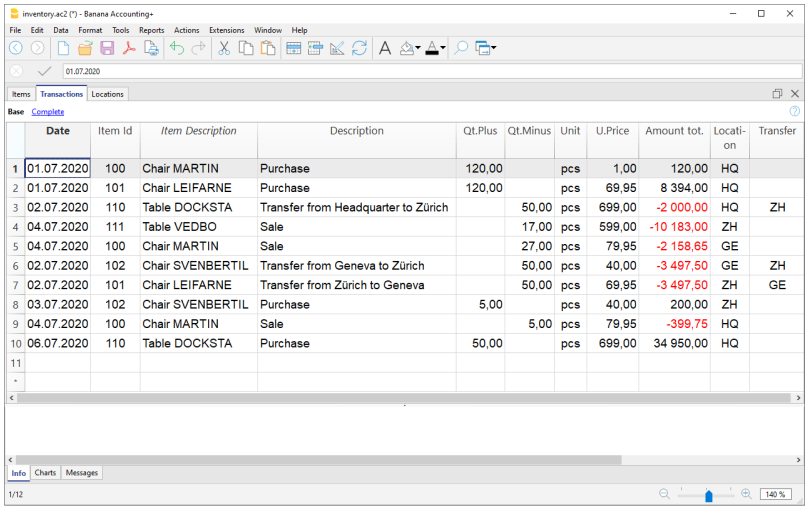
This is the table where the movements of the items are recorded:

- Purchases
- Sales
- Transfers from one warehouse to another, in case you are running several warehouses.

By inserting the movements, the Items table is also automatically updated, in relation to the quantities and corresponding values of the items.

If several warehouses (headquarters and branches) are run simultaneously, the ID codes, set in the Locations, can be recorded, which will refer to the places where the warehouses are located, in order to keep track of the internal movements of the articles.

The ID abbreviations must be entered in the **Locations** and **Transfer** columns of the Transactions table. If they are not visible, they can be displayed via the Data → Columns setup menu.



	Date	Item Id	Item Description	Description	Qt.Plus	Qt.Minus	Unit	U.Price	Amount tot.	Location	Transfer
1	01.07.2020	100	Chair MARTIN	Purchase	120,00		pcs	1,00	120,00	HQ	
2	01.07.2020	101	Chair LEIFARNE	Purchase	120,00		pcs	69,95	8 394,00	HQ	
3	02.07.2020	110	Table DOCKSTA	Transfer from Headquarter to Zürich		50,00	pcs	699,00	-2 000,00	HQ	ZH
4	04.07.2020	111	Table VEDBO	Sale		17,00	pcs	599,00	-10 183,00	ZH	
5	04.07.2020	100	Chair MARTIN	Sale		27,00	pcs	79,95	-2 158,65	GE	
6	02.07.2020	102	Chair SVENBERTIL	Transfer from Geneva to Zürich		50,00	pcs	40,00	-3 497,50	GE	ZH
7	02.07.2020	101	Chair LEIFARNE	Transfer from Zürich to Geneva		50,00	pcs	69,95	-3 497,50	ZH	GE
8	03.07.2020	102	Chair SVENBERTIL	Purchase	5,00		pcs	40,00	200,00	ZH	
9	04.07.2020	100	Chair MARTIN	Sale		5,00	pcs	79,95	-399,75	HQ	
10	06.07.2020	110	Table DOCKSTA	Purchase	50,00		pcs	699,00	34 950,00	HQ	
11											

Transactions table columns

- **Links**
  Link to a digital document.
- **Date**
  The date of the operation.
- **Doc.**
  Document number (e.g. delivery note number).
- **ItemsId**
  Numeric or alphanumeric value to identify the item.
- **ItemsDescription**
  Text taken automatically from the Id column of the Items table for the description.
- **Description**
  Text to be entered for the description of the items.
- **Notes**
  In the column you can enter notes about the items or for any other requirement.
- **QuantityPlus**
  Value to indicate the quantities of incoming items, purchased or transferred from other

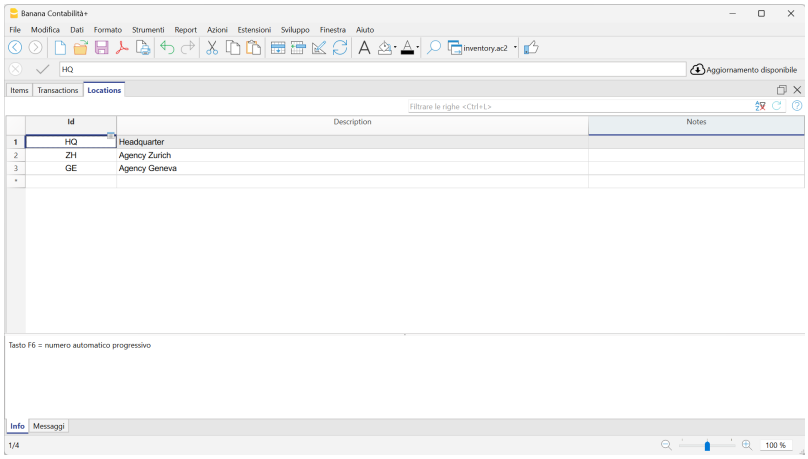
inventories.

- **QuantityMinus**
  Value to indicate the quantities of items that are outbound, sold or transferred to other inventories.
- **ReferenceUnit**
  Abbreviation to indicate the type of unit.
- **UnitPrice**
  The price of the item with which the total value of the items is calculated, based on quantities.
- **AmountTotal**
  Total value of the items purchased, sold or transferred.
- **LocationsId**
  Identification of the place where the Inventory is located and from which the items enter or leave.
- **LocationsDescription**
  Name of the place where the inventory is located, from which the items come in or out.
- **LocationsTransferId**
  Code of the place where the inventory is located for which the items are intended.
  It works the opposite way to the LocationsId.
    - If there is an entry to LocationsId, there will be an exit to LocationTransferId.
    - If there is an exit from the LocationsTransferId there will be an entry.
    - If LocationsTransferId is indicated, but the LocationsId is left empty, the program will still consider it as an internal movement without a specific LocationsId.
- **LocationsTransferDescription**
  Name of the place where the inventory is located, from which the items arrive or leave, to or from another inventory.

Locations table

The Locations table is used when the company has more than one inventory in different locations. In order to take into account the total number of items in and out of all inventories, by entering the ID for the locations in the Transactions table, in the columns **Location** and **Transfer** all the values of the items are known, also for a single warehouse and the relative movements.

Refer to the Transactions table for further information.



Places table columns

- **RowId**
  Identification of the location where the inventory is located.
- **Description**
  Name of the location where the inventory is located.
- **Notes**
  You can insert text for notes.

Recheck everything

The program recalculates, double-checks and displays any errors or differences.

Use this command whenever you are in doubt that there is a problem.

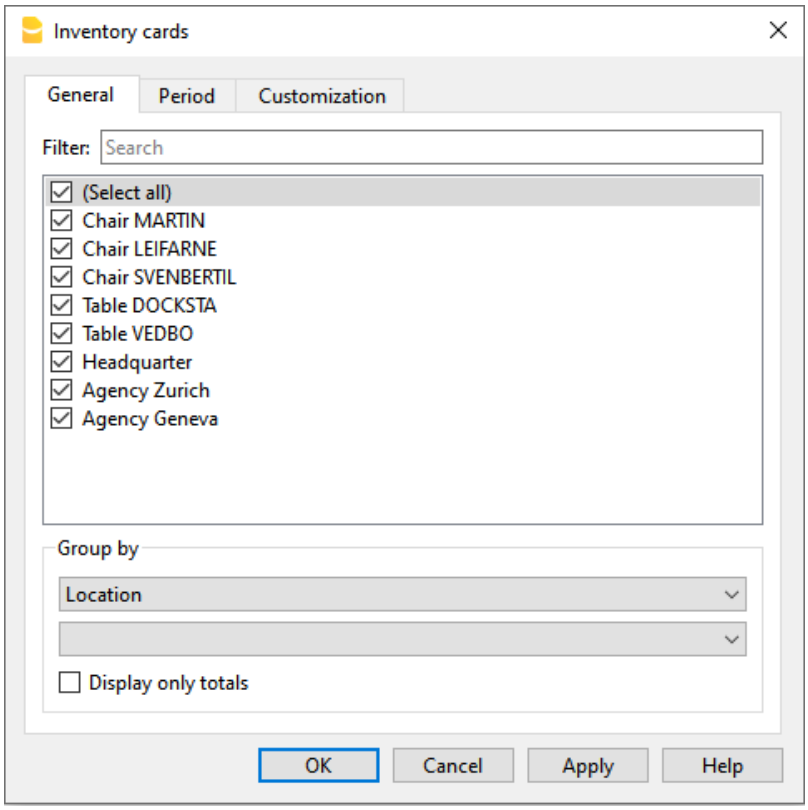
Inventory reports

Everything you see on video can be printed as a report, since, after each transaction, all values are updated.

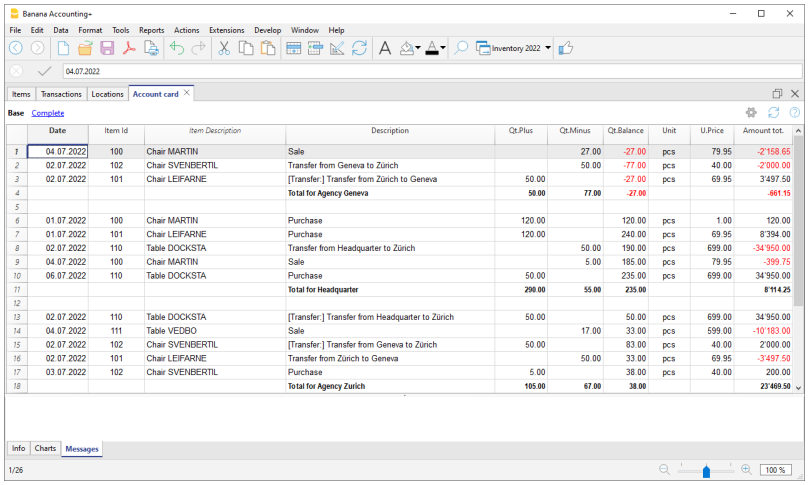
You can print the table data from the **File** menu → **Print** command. Data can also be exported in PDF, Excel, XML, HTML, TXT and JsonCsv formats.

Reports are run from the **Reports** menu → **Item cards** command. You can obtain:

- Journal of a selected item or items.
- Complete journal of all items.
- Journal of items of a particular inventory location, in case there are multiple locations.



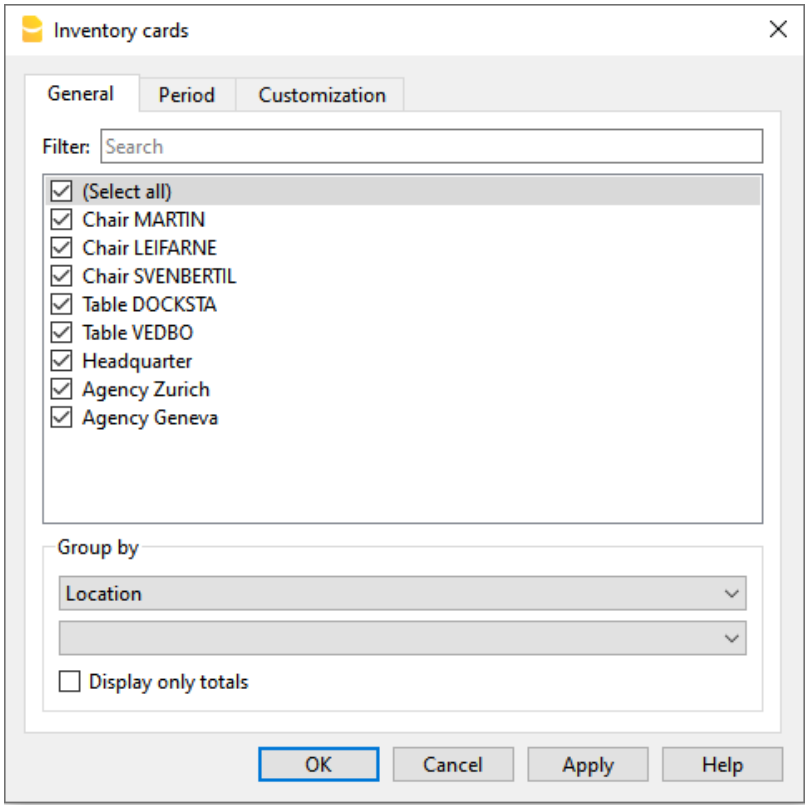
Inventory report



Note

To obtain the total of the articles for each location and the final balance of the articles, you need to group by article and by location.
If you want to manage separate quantities by locations, enter the initial quantities as entry transactions, with the corresponding location and don't use the column Quantity Begin in the Items table.

General



Filter

By entering the name of the item, a list of all items with the same name appears. The items of interest can be selected from the list or, by activating **All**, the journal with the values of all the items will be displayed.

Grouping by

Item

If this option is chosen, the tabs of all items or only those selected are displayed.

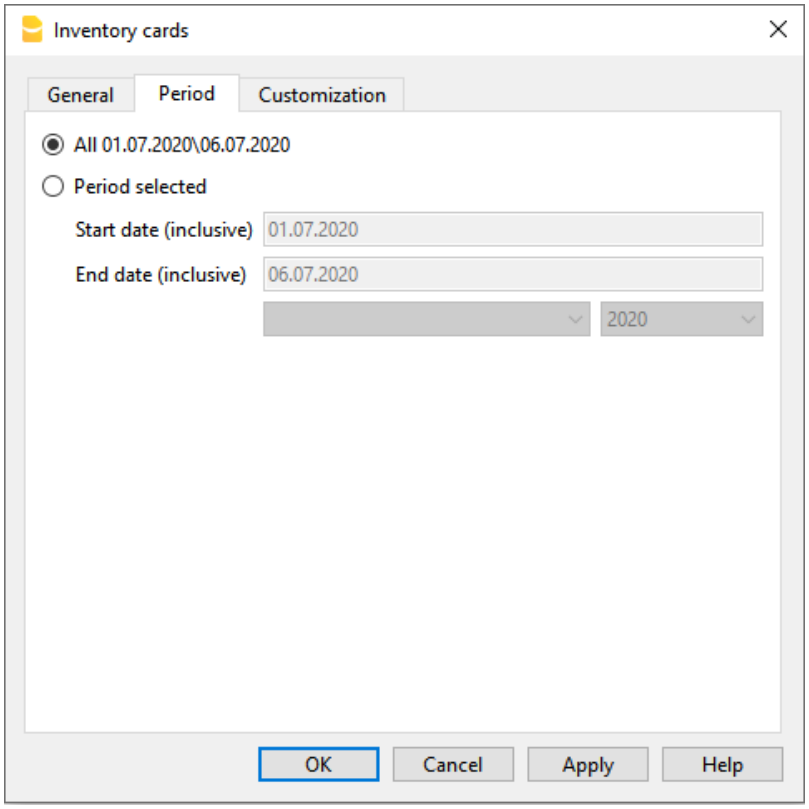
Location

If this option is chosen, the item cards related to the selected inventory location are displayed.

Display only totals

When this option is activated, the item cards are displayed with totals only.

Period



All

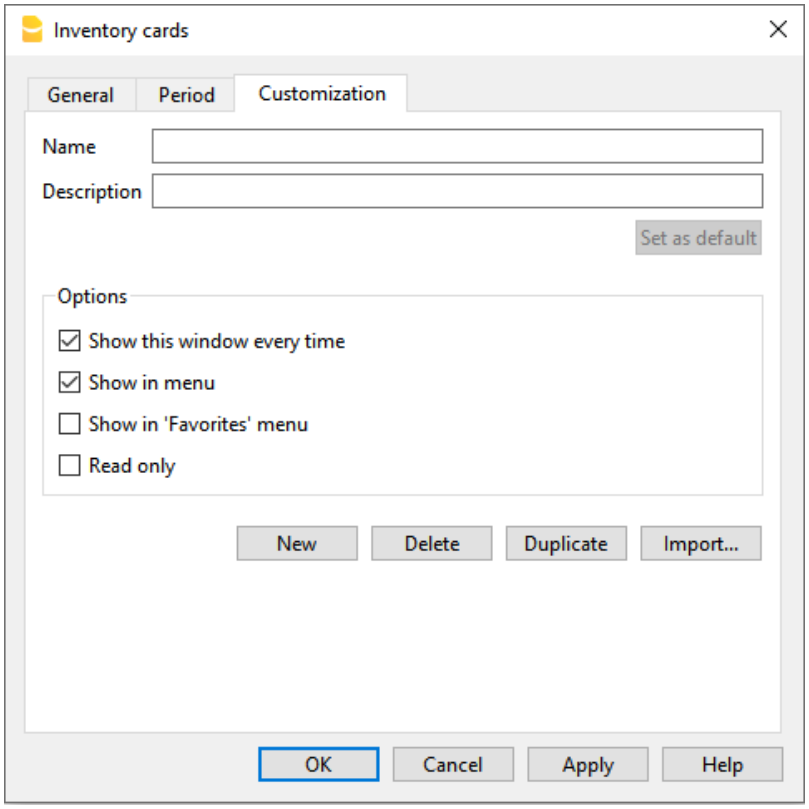
All item movements are included.

Period selected

It means the specified period, indicating the start and end date.

In this case, the items relating to the selected period are displayed.

Customization



Name

Enter text to define the name of the custom report.

Description

Enter a text for the description of the custom report.

Options

If one or more options are activated, the custom report will be displayed as follows:

Show this window every time

The custom report is displayed in the dialog box and can be edited.

Show in menu

The customized report is displayed in the Items cards menu.

Show in 'Favorites' menu

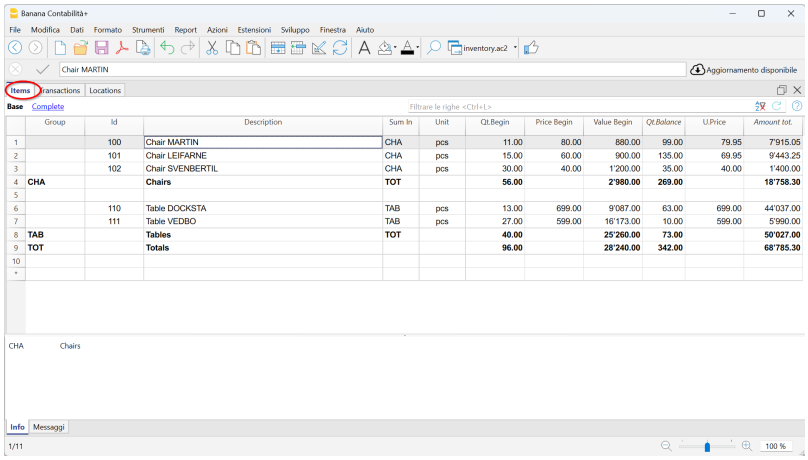
The customized report is displayed in the Favorites menu.

Read only

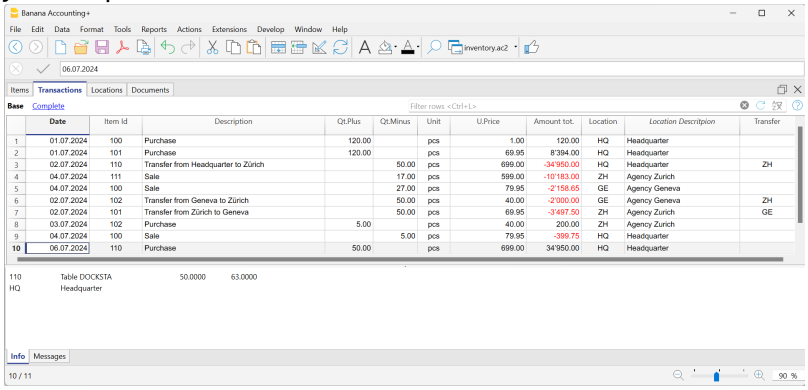
The custom report is in read-only mode.

Printout examples

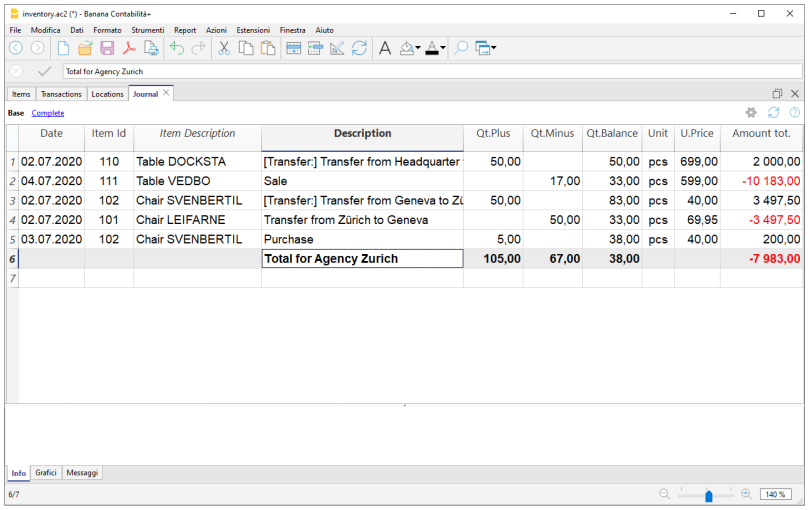
Journal per Item



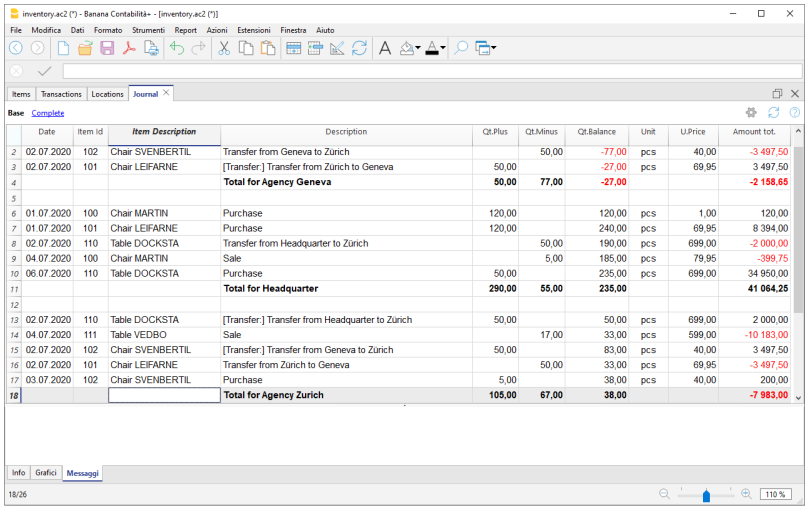
Journal per Items



Journal per Location



Journal per Locations



	Date	Item Id	Item Description	Description	Qt.Plus	Qt.Minus	Qt.Balance	Unit	U.Price	Amount tot.
2	02.07.2020	102	Chair SVENBERTIL	Transfer from Geneva to Zürich		50,00	-77,00	pcs	40,00	-3 497,50
3	02.07.2020	101	Chair LEIFARNE	[Transfer:] Transfer from Zürich to Geneva	50,00		-27,00	pcs	69,95	3 497,50
4				**Total for Agency Geneva**	**50,00**	**77,00**	**-27,00**			**-2 158,65**
5										
6	01.07.2020	100	Chair MARTIN	Purchase	120,00		120,00	pcs	1,00	120,00
7	01.07.2020	101	Chair LEIFARNE	Purchase	120,00		240,00	pcs	69,95	8 394,00
8	02.07.2020	110	Table DOCKSTA	Transfer from Headquarter to Zürich		50,00	190,00	pcs	699,00	-2 000,00
9	04.07.2020	100	Chair MARTIN	Sale		5,00	185,00	pcs	79,95	-399,75
10	06.07.2020	110	Table DOCKSTA	Purchase	50,00		235,00	pcs	699,00	34 950,00
11				**Total for Headquarter**	**290,00**	**55,00**	**235,00**			**41 064,25**
12										
13	02.07.2020	110	Table DOCKSTA	[Transfer:] Transfer from Headquarter to Zürich	50,00		50,00	pcs	699,00	2 000,00
14	04.07.2020	111	Table VEDBO	Sale		17,00	33,00	pcs	599,00	-10 183,00
15	02.07.2020	102	Chair SVENBERTIL	[Transfer:] Transfer from Geneva to Zürich	50,00		83,00	pcs	40,00	3 497,50
16	02.07.2020	101	Chair LEIFARNE	Transfer from Zürich to Geneva		50,00	33,00	pcs	69,95	-3 497,50
17	03.07.2020	102	Chair SVENBERTIL	Purchase	5,00		38,00	pcs	40,00	200,00
18				**Total for Agency Zurich**	**105,00**	**67,00**	**38,00**			**-7 983,00**

Inventory application advanced functionalies

The warehouse application can also be used for very advanced purposes.

Customer / project management

To find out to which customers a product has been sold or given, you can proceed as follows:

- Add a column in the Transactions table, where you enter the name of the customer / project.
- Add a table where you list the customers and assign a code.
    - Add a column in the Transactions table that is linked to the customer.

You can add as many columns / tables as you wish to keep track of projects, suppliers or other.

To filter the transactions carried out by a customer, go to the Transactions table and in the column Customers or Projects, use one of the following commands: Extract and sort rows; right-click on the customer cell and choose Extract rows; use the filter function.

Online Shop / Virtual Stores

If you operate an online shop, you can use the Locations table to define virtual warehouses, where you can indicate the goods to be shipped, incoming, reserved, etc.

Here some cases:

- **Online purchase of goods by a customer.**
    - As soon as the order is received, you record a movement between the physical warehouse and the virtual warehouse called **"Dispatch".**
    - When the goods are then physically dispatched, you record the outward movement from the warehouse called "Dispatch".
- **Ordering goods from a supplier.**
    - When you order goods, you record an incoming movement to the virtual warehouse called **"Arrivals".**
    - When the goods arrive, record the movement from Arrivals to the main warehouse.

By creating other virtual locations, you can also manage more complex workflows.

Importing data

With the import command you can take data from other programmes, in any of the following ways:

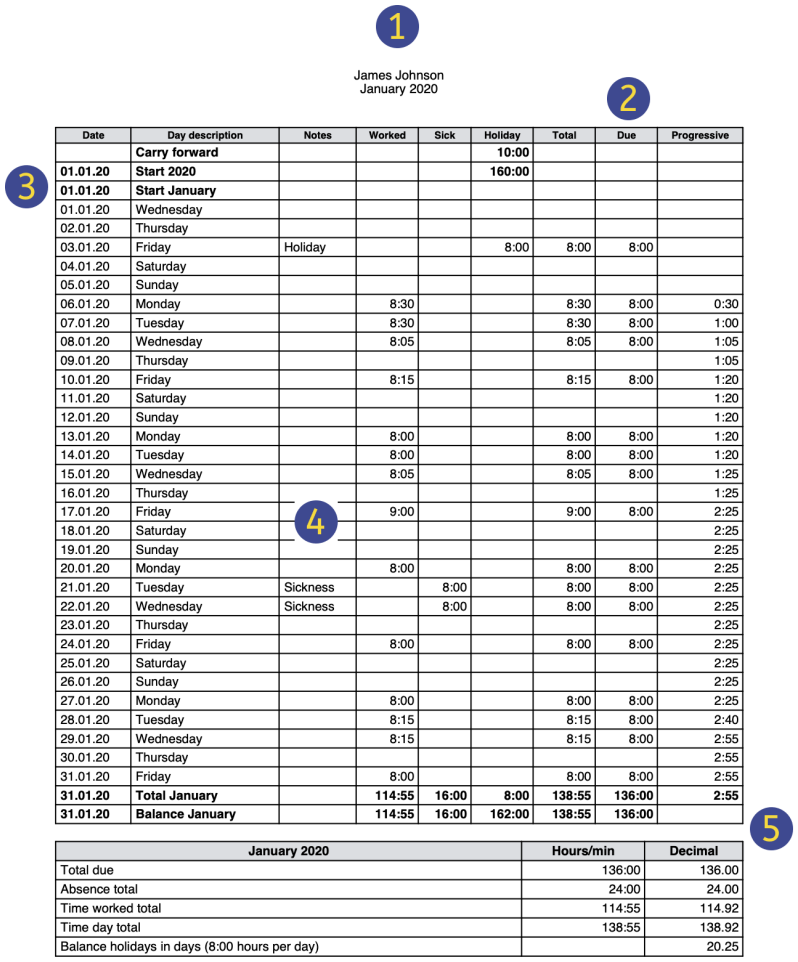
- Open the file in Excel and arrange the columns as you have them in Banana and then use copy and paste.
  You can also create a view, setting the columns in which to report movements.
- Prepare extensions that import and convert data from existing formats.

Free Time Sheet application

The Timesheet is a **free and unlimited application** because it is included in the Banana Accounting Plus Free Plan.

It works like Excel but is optimized for calculation of hours. It is therefore much more reliable and you can easily manage all kind of working hours. You have a comprehensive view of the hours and can always correct.

- ▶ Video: How to start with the Time Sheet
- Explore all the characteristics of Time Sheet



Date	Day description	Notes	Worked	Sick	Holiday	Total	Due	Progressive
	Carry forward				**10:00**			
01.01.20	**Start 2020**				**160:00**			
01.01.20	**Start January**							
01.01.20	Wednesday							
02.01.20	Thursday							
03.01.20	Friday	Holiday			8:00	8:00	8:00	
04.01.20	Saturday							
05.01.20	Sunday							
06.01.20	Monday		8:30			8:30	8:00	0:30
07.01.20	Tuesday		8:30			8:30	8:00	1:00
08.01.20	Wednesday		8:05			8:05	8:00	1:05
09.01.20	Thursday							1:05
10.01.20	Friday		8:15			8:15	8:00	1:20
11.01.20	Saturday							1:20
12.01.20	Sunday							1:20
13.01.20	Monday		8:00			8:00	8:00	1:20
14.01.20	Tuesday		8:00			8:00	8:00	1:20
15.01.20	Wednesday		8:05			8:05	8:00	1:25
16.01.20	Thursday							1:25
17.01.20	Friday		9:00			9:00	8:00	2:25
18.01.20	Saturday							2:25
19.01.20	Sunday							2:25
20.01.20	Monday		8:00			8:00	8:00	2:25
21.01.20	Tuesday	Sickness		8:00		8:00	8:00	2:25
22.01.20	Wednesday	Sickness		8:00		8:00	8:00	2:25
23.01.20	Thursday							2:25
24.01.20	Friday		8:00			8:00	8:00	2:25
25.01.20	Saturday							2:25
26.01.20	Sunday							2:25
27.01.20	Monday		8:00			8:00	8:00	2:25
28.01.20	Tuesday		8:15			8:15	8:00	2:40
29.01.20	Wednesday		8:15			8:15	8:00	2:55
30.01.20	Thursday							2:55
31.01.20	Friday		8:00			8:00	8:00	2:55
31.01.20	**Total January**		**114:55**	**16:00**	**8:00**	**138:55**	**136:00**	**2:55**
31.01.20	**Balance January**		**114:55**	**16:00**	**162:00**	**138:55**	**136:00**	

January 2020	Hours/min	Decimal
Total due	136:00	136.00
Absence total	24:00	24.00
Time worked total	114:55	114.92
Time day total	138:55	138.92
Balance holidays in days (8:00 hours per day)		20.25

-1-

1 **Heading**
The Time sheet header data is taken from those entered in the menu
File → File properties (Basic data) → Time sheet

2 **Schedule Working time schedule**
You can plan your working hours by entering the hours carried over of the previous year, working days, holidays and working hours due in via the following menu
File → File properties (Basic data) → Start

3 **Dates, holidays and festive days**
You can define the period and customize holidays and non-working days. Use the Journal table of the Time Sheet, Festive column

4 **Time sheet data**
Enter the Time sheet data, recording your working hours, absences and planning your vacation day by day. Go to the Journal table of the Time Sheet to enter your data .

5 **Check**
Stay in control of the totals and balances of hours worked, payment due, leaves and holidays.

You can set the hours you have to work every day and thus have the balance of hours constantly updated. You can also indicate the vacation days you are entitled to, enter the holidays you will take, and will always know how many days are still have available.

The Time Sheet allows you to have a complete report to present to your employer, which allows you to comply with the legal obligation to keep track of hours worked.

Useful links

- Characteristics
- How to start
- How to enter your work schedule
- Fixed salary
- Paid by the hour wage
- Managing projects
- Printouts

Characteristics of the Time Sheet

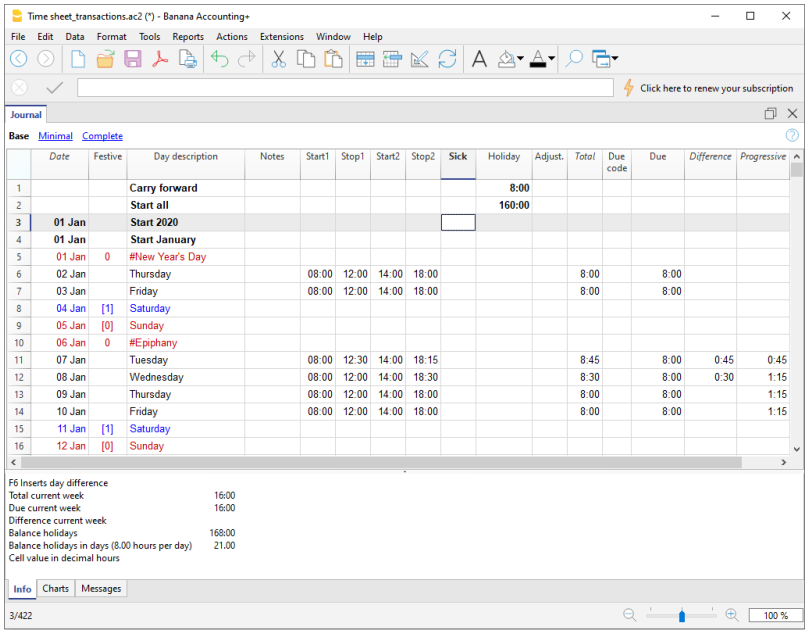
The Time sheet is the new **Free Banana Accounting Plus application** that allows you to easily manage your working hours and instantly know the situation of hours worked, overtime, holidays, absences.

To start, just download and install Banana Accounting Plus and, when creating a new file, choose the Time sheet template.

- ▶ Video: Timesheet

Multiple automations to allow for quick and easy management of hours .

- Software available free of charge, to work on any operating system, including mobile.
- Easy to use and implement solutions, no login and password required.
- Each employee keeps the file on their computer or mobile device.
- Fully adaptable to the requirements of the employee and the company.
- Great time savings and calculation errors are avoided.
- File templates available with the calendar of the current year.
- Powerful and automated calculation system.
- Uniformity of calculations. All calculations are based on hours and minutes and this makes it possible to adapt to every case and requirement.
- Balances and totals updated instantly by day, month and year.
- Data entered in predefined columns, for results that are always ordered and clear.
- Forecast for working hours.
- Management of project hours.
- Hours worked and indication of less or more hours worked and progressive balance.
- Indication of the holidays taken and remaining, with carry over to the following year.
- Possibility of coding other useful information for the company (projects, expenses, notes).
- Complies with the regulations of the European Court of Justice and Swiss regulations.



How to keep the hours

The Time Sheet supports different data collection methods:

- **Systematic collection**.
  Enter the work start and stop times and the program will calculate the hours worked. Display the **Start1-Stop1, Start2-Stop2**, ... , **Start5-Stop5** columns where you can enter the times of beginning and end.
- **Simplified collection.**
  Indicate the hours worked in a day,
  Display **Work1** and **Work2**columns to enter the hours worked of the day.
- **Mixed collection**.
  You can enter both the time of beginning and end, or the time worked.
  Display the **Start** and **Stop** columns and the **Work** columns.

Accurate and uniform calculations for every use

The time sheet always uses the hour and minute format (for example: 8:15). Holidays and absences are also indicated daily with hours and minutes. This allows for easy and accurate management of situations with irregular working hours, or that are subject to change.

The totals are also always shown in hours and minutes. This uniformity allows an exact overview of one's work situation, fully compliant with legal regulations, and avoids discussions between employee and employer regarding the calculations.

Below is an overview of how data entry and calculations take place.

- **Expected working time (hours due)**
  For each single day of the week, the exact number of hours and minutes of work expected can be indicated. The program indicates the expected total of hours per week. The working hours can also be changed only temporarily (for example change of hours during only one week).
- **Hours worked**
  The daily working hours can be entered with taking up work or leaving time(s), or even as a total of hours and minutes or a combination of both. The program then calculates the total number of daily hours worked.
- **Extra hours for nightshift or holidays**
  They can be specified both as hours and minutes and as a percentage; the program then calculates the total.
- **Holidays**
  They are indicated in hours and minutes for the entire year. It's simple, just multiply the total hours per week by the number of vacation weeks. The program calculates the remaining holiday balance which will be accurate to the minute, even if the working hours are variable.
- **Absences due to illness, military service or any other kind**
  They are also referred to as hours and minutes. The program then calculates the total number of absences per day.
- **Total hours**
  This is the sum in hours and minutes of hours worked, supplements and absences. The program calculates the daily difference between the hours due (expected) and the total. There is also a progressive counter of the differences so that you have an instant view of the hours balance.
- **Columns related to time counters**
  The program will calculate the monthly and yearly total, displayed in hours and minutes format,

so that you have complete control and consistency of calculation.
- **Hours in decimal format**
  When entering hours, you can also indicate a decimal number (8.50) and the program converts it to hours and minutes (8:30).
- The Time sheet also displays some totals in decimal hour format, so as to simplify the insertion into other programs.
- The monthly report presents the totals of the daily and monthly hours.
- Print extensions allow you to total and view working time in any other format.

File and data saving

- All the data is saved in a single file, where you can easily retrieve everything without wasting time.
- Give the file the name you want.
- You can manage an unlimited number of files.
- Save your data to any media, computer, network, cloud or it can be emailed. You can access it wherever you are.
- Make your Time sheet more secure by using password protection.

Based on columns such as Excel

The Time Sheet has a Journal table with columns already set up, where you can write down your working hours (start and end time), holidays, overtime or any sick leaves, day by day.

- The columns of the Journal table are predefined and can be displayed as desired.
- Predefined columns for many needs:
  - Working hours forecast.
  - Actual hours worked.
  - Difference between hours worked and expected hours. Therefore, the overtime hours or hours to be recovered are reported.
  - Annotations and Refunds.
  - Hours for projects.
- Possibility to add multiple rows for the same working day.
- In the Links column you can add a Link to a document (example medical certificate).
- The Search command allows you to quickly search for data.

Error reporting and control

- Command for recalculating the Time sheet.
- Reporting of any wrong settings, differences or errors.
- Each report contains a link to a help page that explains the causes and the solution.
- Possibility to correct.

Monthly Printouts and Reports

- Printable ledger as seen on the screen, or by selection.
- Monthly Report.

Exporting, Importing and Archiving data

- Copy and paste directly to and from Excel.
- Export tables to pdf and various other formats.
- Archiving of printouts and accounting data in pdf or other formats.
- Saving the accounting file on any backup device.
- Importing time sheet data into other programs.

Comprehensive documentation

- Each dialogue and error has its own documentation page accessible in a click.
- Constantly updated documentation.
- FAQ.
- Documentation also available in Pdf format.

Features currently not available

These features, although requested by some users, are not available at the moment:

- Possibility to include the logo on the printout of the monthly report, as well as an indication for the signature, and to be able to select the columns to be printed.
- No link with billing. Working hours must be reported manually in the billing

How to start a Time Sheet

To use the Time sheet, Banana Accounting+ has to be be downloaded and installed. In the free version, the Time sheet is in unrestricted mode.

- ▶ Video: Timesheet

For a quick and easy start of the Time sheet, we recommend opening one of our templates.

Banana Accounting includes **three types of template with preset columns**:

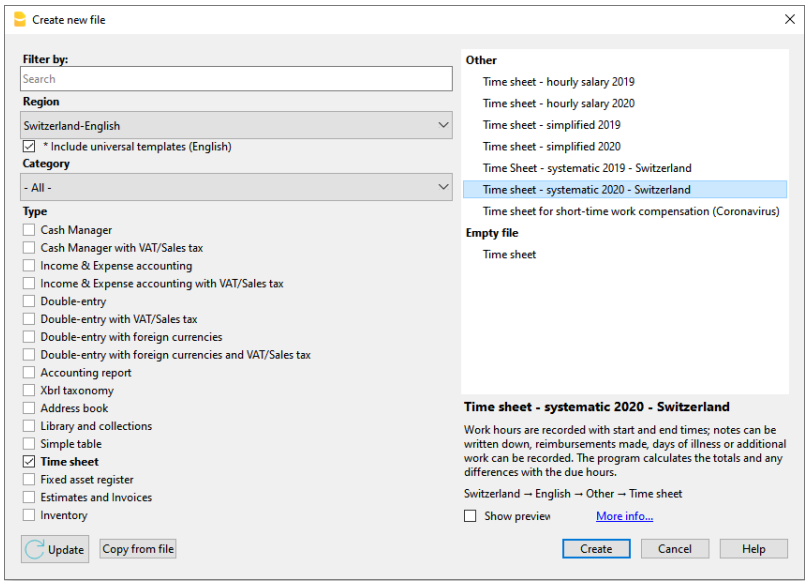
1. Systematic records - the start and end times of work are indicated, as generally required by law.
2. Simplified registrations - enter the daily hours worked (with due hours setting).
3. Hourly wages - the daily hours worked are indicated (without setting hours due).

In our example we use the template of the **Time sheet with systematic registration**.

Setting up your Time Sheet file

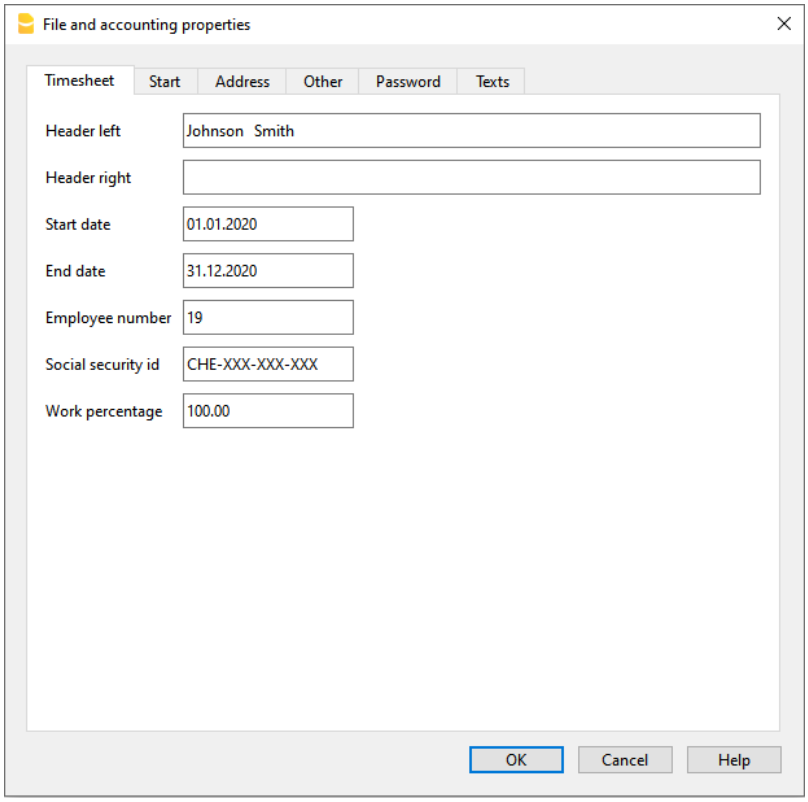
Proceed as follows to set up your file:

- **File** menu → **New**
- Select the Region/Language
- Select the Category -> **All** or **Other**
- In the **Search** area, type **Time Sheet**, or activate under **Type** -> **Time Sheet**. The program displays the available templates.
- In the section on the right, select the desired template.
- By double clicking on the name of the selected template or on the **Create** button, the program will directly open the file.
- Save the file under a new name.



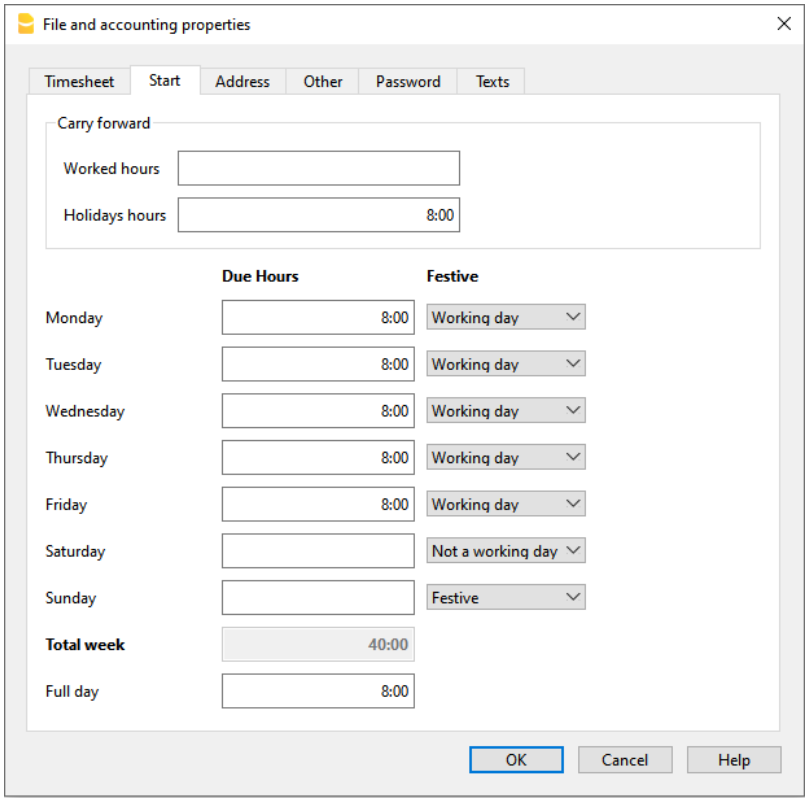
Setting up your data

- Set up your own data from the **File** menu -> **File and accounting properties (Basic data) -> Time Sheet** .
- Enter your first and last name, start and end date, work percentage of work and other required data if available.



Set working hours as per contract

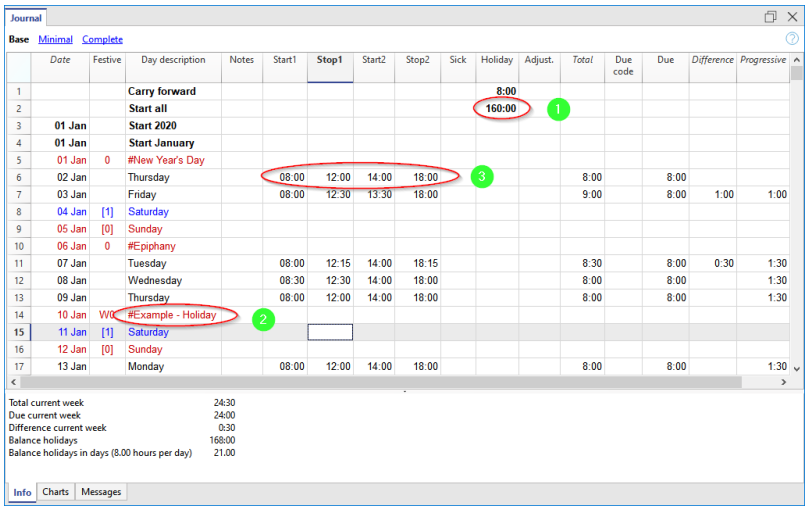
- Set the weekly working time via the **File → File and accounting properties → Start** .
- The cells of the **Report** are intended for unpaid hours of work and for hours of unused holidays carried over from the previous year.
- Enter working hours for each day and define working days, festive days and holidays. These settings are displayed in the Journal table.



Recording work time

In the Journal table you enter the daily data, the time of start and end of work, the hours of absence due to illness, holidays and leave. The data can be modified and entered as required.

1. Write down the hours of vacation you are entitled to in the current year.
2. Include, edit, add, personalize any holiday if needed.
3. Enter your daily hours of work, sickness, vacation, etc.

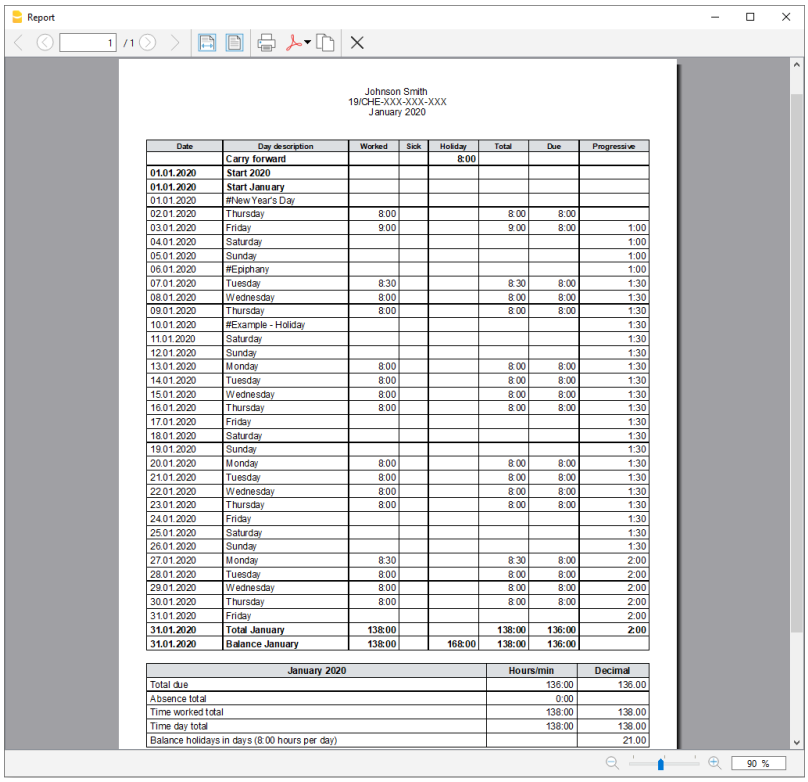


- The first row of the **Report** shows the hours of holidays not taken from the previous year, present in the Start dialog.
- In the **Start** row of the first day of the month, you enter the hours of annual holidays to which you are entitled, as per contract.
- Non-working days are distinguished in blue, while holidays are in red.
- The program calculates on the basis of the data entered, the daily and monthly totals of the Due, the difference between the hours worked and those due and the progressive.

- In the window below, the balances of the weekly hours due and worked and the balance of the holiday hours are reported automatically.

Printing your end of month report

Using the Reports → **Monthly Report...** command, the program calculates and displays a summary report of the selected period with the main columns to be used.



Date	Day description	Worked	Sick	Holiday	Total	Due	Progressive
	Carry forward			**8:00**			
01.01.2020	**Start 2020**						
01.01.2020	**Start January**						
01.01.2020	#New Year's Day						
02.01.2020	Thursday	8:00			8:00	8:00	
03.01.2020	Friday	9:00			9:00	8:00	1:00
04.01.2020	Saturday						1:00
05.01.2020	Sunday						1:00
06.01.2020	#Epiphany						1:00
07.01.2020	Tuesday	8:30			8:30	8:00	1:30
08.01.2020	Wednesday	8:00			8:00	8:00	1:30
09.01.2020	Thursday	8:00			8:00	8:00	1:30
10.01.2020	#Example - Holiday						1:30
11.01.2020	Saturday						1:30
12.01.2020	Sunday						1:30
13.01.2020	Monday	8:00			8:00	8:00	1:30
14.01.2020	Tuesday	8:00			8:00	8:00	1:30
15.01.2020	Wednesday	8:00			8:00	8:00	1:30
16.01.2020	Thursday	8:00			8:00	8:00	1:30
17.01.2020	Friday						1:30
18.01.2020	Saturday						1:30
19.01.2020	Sunday						1:30
20.01.2020	Monday	8:00			8:00	8:00	1:30
21.01.2020	Tuesday	8:00			8:00	8:00	1:30
22.01.2020	Wednesday	8:00			8:00	8:00	1:30
23.01.2020	Thursday	8:00			8:00	8:00	1:30
24.01.2020	Friday						1:30
25.01.2020	Saturday						1:30
26.01.2020	Sunday						1:30
27.01.2020	Monday	8:30			8:30	8:00	2:00
28.01.2020	Tuesday	8:00			8:00	8:00	2:00
29.01.2020	Wednesday	8:00			8:00	8:00	2:00
30.01.2020	Thursday	8:00			8:00	8:00	2:00
31.01.2020	Friday						2:00
31.01.2020	**Total January**	**138:00**			**138:00**	**136:00**	**2:00**
31.01.2020	**Balance January**	**138:00**		**168:00**	**138:00**	**136:00**	

January 2020	Hours/min	Decimal
Total due	136:00	136.00
Absence total	0:00	
Time worked total	138:00	138.00
Time day total	138:00	138.00
Balance holidays in days (8:00 hours per day)		21.00

For more detailed information and specific examples of the Time sheet application, please refer to the following pages:

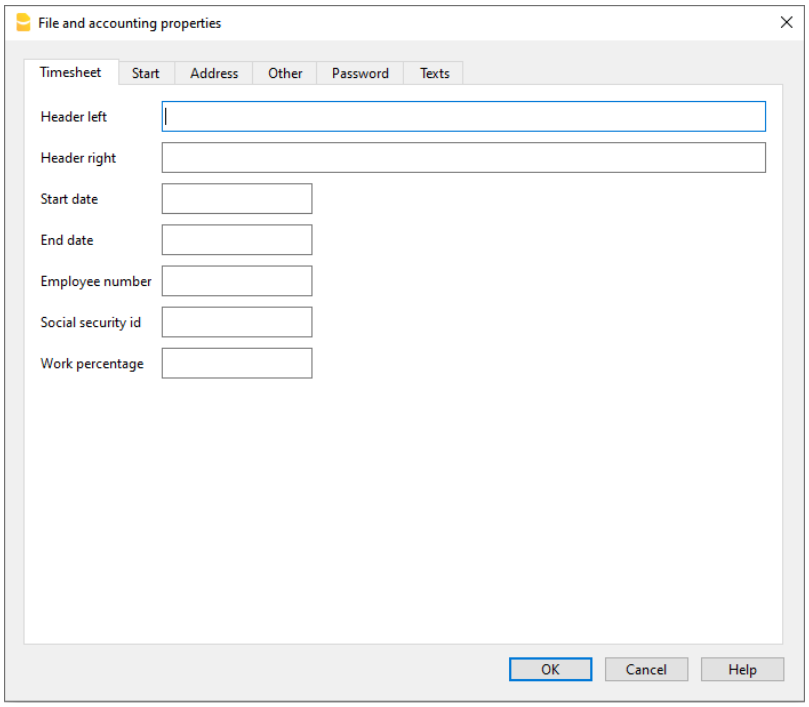
- Time Sheet
- Characteristics
- Setting up the file
- Journal table
- Enter working hours
- Printouts
- Managing project hours

File properties - Time Sheet

Via the **File** menu → **File and accounting properties** ... → **Time Sheet** tab the following data must be set up:

Enter into the Timesheet tab:

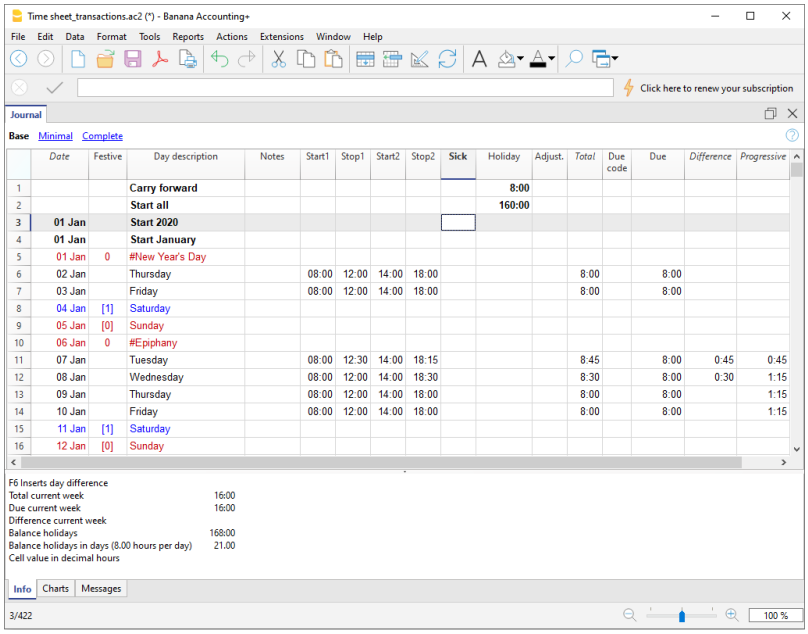
- Name and Surname.
- Start and End date
  You can enter any period of your choice.
- Work percentage
- Any other available data.



Journal table of the Time Sheet

In the **Journal** table you enter the daily data of the Time sheet, which can be modified and entered according to your own requirements.
Thanks to the rows and columns with totals, it allows for an instant overview of the situation.

The **Journal** table includes several columns to suit all needs. Depending on your needs, the columns of your choice can be displayed.



Typology of rows, colors, and formats

When creating a new file, the rows of the Journal are generated automatically by the program. When using an existing template, they will already be predefined.

Daily rows

Daily rows are used for entering your data.

- **Normal** rows - refer to rows for working hours.
- Rows in **red** - refer to official holidays
- Rows in **blue** - refer to non working days.
- Rows **high-lighted in yellow** - refer to the current date.

Multiple rows for a day

By duplicating the day row, you can enter additional information about the same day, such as timetables by project, annotations, or other.
To differentiate between the following rows, the **Day description** is slightly indented.

Carried forward, Start, Total and Balance rows

The Carried forward, Start, Total and Progressive row are indicated in bold character.

- The **Carried forward** row will automatically display holidays and hours belonging to the previous year, that were entered via File property > Start.
- The **Start** rows refer to the start of the year and month. Enter the initial values for holidays and hours.
- The **Total** rows refer to the end of the year and month. The total of columns are automatically reported and totaled here.
- The **Balance** rows are automatically calculated by the program and will the progressive value of the columns that contain data.

Journal table view

The **Journal** table is created with a series of columns that will cover the major part of your requirements.
Predefined columns are displayed, depending on the view you select:

- **Base** - displays the main principal columns.
- **Minimal** - displays the columns to enter your data.
- **Complete** - displays all available columns of the Journal.

The columns of the Journal table

The columns in the **Journal** table can be customized according to your requirements.

Via Data > Columns setup you can display further columns or hide those you don't need, change existing headers, add your own columns and change the format.

In the columns, the program always works with hours and minutes, eg. 8:30 means 8 hours and 30 minutes:

- Internally, the values are saved as seconds and then displayed in the hours and minutes format.
- When entering schedules, the times are rounded to the minute.

Section

The column is protected. It is used by the programme to make a distinction between rows used for data entry and system-specific rows.

Rows used for data entry and editing (working hours, absences, holidays, etc.) have an empty cell in the **Section** column.

System-specific rows, used by the programme to make calculations, have a special identification code in the **Section** column cell.
This code must not be changed, otherwise the sums may be wrong.
Examples of codes used: AllStart, YearStart_2020, MonthStart_202001, MonthTotal_202001, MonthBalance_202001, SpaceAfterMonth_202001.

The value is an identification code consisting of several elements:

Period

- **All** - Refers to year rows.
- **Year** - Refers to year rows.
- **Month** - Refers to the month rows.
- **Week** - Refers to the week rows.
- **Day** - Refers to the day rows.

Type

- **CarryForward** - Carry-forward rows of hours and holiday balances from the previous year. Carryovers are automatically inserted by the programme in the file's Properties, for both positive and negative values.
- **Start** - Start Rows. To enter start values (planned holidays, holiday adjustments).
- **Total -** Rows where totals are indicated. They are summed in the total rows (daily time columns, Start and CarryForward adjustments).
- **Balance -** For the holiday balance. This is the difference between the sum of the holidays, found in the CarryForward and Start rows, and the sum of the daily holidays.
- **SpaceAfterMonth** -To indicate that there should be an empty line (year, month or day to which the identifier refers).

Date

Protected column. Is used for entering the date of the day.

Festive

Column for setting the day. If the cell remains empty, the value set in the File Properties is taken over, or the value defined with the **W** code (see below).

The possible values are:

- **Blank** - business day.
- **0** - to set the current day as a holiday (row displayed in red).
  If it is a day that is generally considered as a "public holiday", but on which you are required to work, you must enter "working".
- **1** - to set the current day as non-working (row displayed in blue).
- **2** - to set the current day as a working day. Overrides the default value.
- **[0]** - festive day set automatically, as per the File Properties. No value is indicated in the **Due** column**.**
- **[1]** - non-working day set automatically, as per the File Properties. No value is indicated in the **Due** column.
- **W0 -** to set the current day as festive. On the same day, in the following weeks it will be automatically set with the (0) value.
- **W1 -** to set the current day as non-working day. On the same day, in the following weeks it will be automatically set with the (1) value .
- **W2 -** to set the current day as a working day. On the same day, in the following weeks it will be automatically set with the (2) value.
- **WR** - to reset the current day with the value indicated in the File Properties.
- **WA** - to reset the current day with the value indicated in the File Properties. On the same day, in the following weeks it will be set automatically with the value indicated in the file properties.

Day description

Column used by the program for automatic insertion of the name of the day, based on the date.
If you want a text other than that reported by the program, insert a text preceded by the **#** character (eg #Christmas, #National holiday).

Description

Column for entering an additional description.

Code1

Column to indicate any customer, project or other number.

Work1 and Work2

The columns **Work1** and **Work2** are used in particular to register working hours in the Time Sheet - Systematic 2023 template. Furthermore, in the Banana Accounting Plus version they can be used to enter special working hours (e.g. nights, holidays).
Supplement columns are also used in parallel with these columns (see explanations below).

Start1, Stop1, Start2, Stop2 ...

These columns allow entry and exit times to be entered. There can be several entries and exits on the same day.
The programme calculates the time of attendance and adds up in the columns Total and Difference.

Sick leave

Column for entering the hours of absence due to illness.

Holiday

Column for entering holiday hours.

Service

Mandatory absences, such as military service, community service or other, can be entered.

Adjustment

Column for entering an adjustment value.

Other

Other types of absence, not indicated in the **Service** or **Sick** or **Holiday** column, may be entered.

Absence

Protected column. It is used by the programme to automatically calculate the sum of absences.

%Surcharge

You can enter the percentage of supplementary work that is paid differently.
If you do both hours without supplement and hours with supplement on the same day, you must enter the times on two lines:

- Add day row
- The first line indicates the work (start and end) normally.
- On the second line you indicate the supplementary hours and the appropriate percentage.
  If you want the daily total directly in the table, you must add a daily total row.

Surcharge calculated

The column is protected. It is used by the programme to calculate theovertime, indicated in the **Supplement** or **Supplement %** column.

Surcharge total

The column is protected. It is used by the programme to calculate the total additional time, indicated in the **Surcharge** or **Surcharge %** column.
This value is added to the Total Hours column.

Total

The column is protected. It is used by the program for automatic entry of the sum of working hours, overtime, absences and adjustments.

Due Code

The column is used, in case of need, to change the value of the Due (hours of work due).
If it is left blank, the **Due** value is automatically resumed day by day based on the settings in the **File → File Properties → Start menu**.
If you wish to change the **Due** value from the **Journal** table:

- Reset due.
  Codes to be entered in the **Due Code** column to reset the daily due from the row in which you are. The new value must then be entered in the **Due** column.
  - **DS** (Set Today) - Set the due hours of the current day, without changing the other days.
  - **WS** (Set Week Day) - Sets the hours due for the day and for the same day of the following weeks.
  - **PS** (Set Predefined) - Sets the due hours for the day and for all subsequent days without a different setting
- Daily Due Reset Codes
  - **WR** (Reset Week Day) - Reset the default value for the day of the week.
  - **WA** (Reset All Week Days) - Resets all the default values for the days of the week.
  - **PR** (Reset Predefined) - Reset general default. Removes the default value set previously.
  - **PA** (Reset Predefined and Week Days) - Reset the general default and those of the week. It is like starting everything anew.
- Progressive reset code
  - **RP** (Restart progressive) - Restarts the value of the Progressive column from zero. You insert this code in the beginning of month row, when all hourly salaries, when all the hours of the previous month have been paid.

Due

The column is protected. The program automatically calculates the difference between the hours worked and those due. At the end of the month and year, the totals of the **Due** are also reported.

- If there are no values in the **Due Code** column, the program resumes, the values present in **File Properties - Start** in the **Due Code** column.
- If codes are entered in the **Due Code** column (see previous paragraph), the program calculates the due based on these codes.
- All rows that have 0 (holiday) or 1 (non-working) in the **Festive** column, the cell will remain empty in the **Due** column.

Difference

The column is protected. The program automatically calculates the difference between the hours worked (**Total**) and those due (**Due**). At the end of the month and at the end of the year, the totals of the difference are also reported.

Progressive

The column is protected. The program automatically calculates the difference between the hours worked (**Total**) and those due (**Due**). At the end of the month and at the end of the year, the totals of

the difference are also reported.

Worked

The column is protected. It is used by the program for the automatic calculation of the sum of the hours worked.

Detail

The column is protected. It is used by the program to automatically display work details (eg projects). Also see details in Managing projects.

Surcharge

You can enter the additional working time paid differently, in hours and minutes. It can also be used to manage reclaims or penalties for delays or other.

Split1 and Split1

Columns that can be used to track hours invested in projects.

Hours in decimal format

You can also enter the hours in digital format (1.5 = 1:30).

- If you enter a value preceded by the sign ">" or "<" (greater or lesser), the program considers it as a decimal value and converts it to hours and minutes:
  - "<1.50" is converted to 1:30
  - "<1.75" is converted to 1:45 an hour and three quarters.
- In the hour counter, enter the number of hours with the decimal separator. For example, if you enter 1.75, the program displays the value in hours and minutes (1:45).

Display in digital format

- The info window also indicates the value of the hours in decimals.
- In the monthly printout certain values are also referred to as decimals (this is because payroll programs often work with decimals).

Speed up insertion

- Go to the current day.
  - The row of the current day is the one marked in yellow.
  - **Actions → Go to today** menu.
- Enter the time of entry and exit.
  - With the "." computer time is entered.
  - If for example, you enter +5 or -5 (or any other number), the program displays the current time with 5 minus plus minutes to the computer time.
- Copy from the previous week.
  Using the **Actions → Copy** menu, the times of the previous week are resumed.
- Take over the value of the previous row.
  Use the **Actions → Copy** menu from above (or **button F4** or **Cmd 4**).

- Vacation or Absence Auto-Completion.
  Go to cell modification (with a space) and the program suggests the hours due, minus the hours already performed.

Hour column blocks

The hours columns of the **Journal** table are organized into blocks, as explained below.

Hours worked columns

These are the columns used to indicate the daily working hours. The working time carried out in the day can be entered in two ways:

- As hours worked - data is entered in the **Work1** and **Work2** columns.
  In the Banana Accounting Plus version, all columns of the hour counter type starting with TimeWork are considered hours worked.
- As time of entry and exit - data is entered in the columns **Start1, Stop, Start2, Stop2**, etc.
  The program will calculate the time elapsed.

Total hours worked

In the **Total** hours worked column, the hours indicated in the hours worked columns and those indicated as Start and Stop times are summed.

In the Banana Accounting Plus version there is also the total **Detail** column. If the Row Type contains the value "D", the working hours are summed in the Detail column and not in the Total column.

Extra hours

These columns are only available in the Banana Accounting Plus version.
They are used to insert surcharge hour. For example, in the case of holiday or night work which involves a surcharge.
The Extra Total is the sum of the extra hours, indicated as hours, and those calculated as a percentage.

Absences

Absences are entered in the Sickness, Holidays, **Service** or **Other** columns, as appropriate.
These hours are totaled in the **Absence** column (**TimeAbsenceTotal**) and then in the Total column.
When calculating the difference between the hours due, absences are considered as paid.
In the Banana Accounting Plus version all the time counter columns starting with TimeAbsense are added to the total absence. The user can add absence columns for other cases.
If you need to keep track of the absences that do not have to be added to the Total hours, you have to add columns of the Hour counter type.

Adjustments

This column is used for accounting adjustments, as in the case of extra hours having been made and paid; then to scale them from the total, enter the value with the negative sign in the **Adjustments** column.

The Total hours

Is the sum of the total hours, considered as hours to be counted and as part of the amount due. It includes the following columns:

- Total hours worked.
- Total supplements.
- Totale absences.
- Adjustments.

Hours due

The Spreadsheet allows you to indicate the hours due. In the case of a Fixed rate salary contract, the hours of the working days are indicated per contract.
In the case of hourly wages, without a fixed number of hours included in the contract, the hours owed part is generally not used.

The employee's daily working time is indicated in the **Due** column. The value is indicated on the basis of various parameters (see columns of the Journal table):

- The working hours settings, indicated in File properties → Start.
- The **Festive** column.
  The program completes the value due only for the days indicated as Business.
- The **Due Type** column
  By indicating a code, the content of the Due daily column can be set differently.

Difference and Progressive hours

In the **Difference** column, the program indicates the difference in hours between the Total and the Due.
In the **Progressive** column, the program indicates the cumulative difference.
If no Due has been indicated, the Progressive corresponds to the sum of the hours worked. This value can be reset by inserting the RP (Progressive Restart) code in the Due Type column.

Split

They are information columns that are used to indicate hours allocated to projects.

Journal Table - Additional Columns

In Banana Accounting Plus columns have been added for the calculation of the supplement (festive, night) and for the management of multiple lines for the same day.

Detail

The column is protected. It is used by the program to automatically display work details (eg projects). See Project management.

Surcharge

You can enter the additional work time paid differently, in hours and minutes. It can also be used to manage recoveries or penalties for delays or other.

%Surcharge

You can enter the percentage of additional work that is paid differently.
If both hours without supplement and hours with supplement are worked on the same day, the times must be entered in two lines:

- Add day row
- The first row will indicate the work (start and end) normally.
- The second row will indicate the extra hours and indicate the appropriate percentage.
  If you want the daily total directly in the table, you will have to add a row for daily total.

Surcharge calculated

The column is protected. It is used by the program to calculate the overtime, indicated in the Supplement or Supplement% column.

Total Surcharge

The column is protected. It is used by the program to calculate the total overtime, shown in the Supplement or Supplement% column.
This value is summed in the total hours column.

New user columns

You can add columns which are then totaled into groups. The Xml name of the column must be of **type time counter** and must start as follows:

- **TimeWork**. Added to the total work.
- **TimeSurchargeManual**. Added to the total work.
- **TimeAbsence**. Added to the total absences.
- **TimeSplit**. Summed in the TimeSplitTotal if existing.

You can define the columns to indicate the hours of a project, also added up in the TimeWork, or, the hours of absences for training or other, considered absences and counted in the total absences.

Working Times and Hours

The program always works with hours and minutes, 8:30 means 8 hours and 30 minutes.

- Values are saved internally as seconds and then displayed in the hour and minute format.
- When entering timetables, time is rounded to the minute.

Hours in decimal format

The hours can also be entered in digital format (1.5 = 1:30).

- If you enter a value preceded by the sign ">" or "<" (greater or lesser), the program considers it as a decimal value and converts it to hours and minutes:
  - "<1.50" is converted to 1:30
  - "<1.75" is converted to 1:45 one and three quarters.
- In the hour counter, enter the number of hours with the decimal separator. For example if you enter 1.75, the program displays the value in hours and minutes (1:45).

Display in digital format

- The info window also indicates the value of hours in decimals.
- In the monthly printout certain values are also indicated as decimals (this is because payroll programs often work with decimals).

Speed up insertion

- Position yourself on the current day.
  - The row of the current day is the one in yellow.
  - **Utilities menu → Go to day**.
- Enter the time of start and stop.
  - With the "." computer time is entered.
  - If you enter +5 or -5 (or any other number) the program displays the current time with 5 minutes more or less than the computer time.
- Copy from the previous week.
  Using the commands menu **Actions → Copy**, the times of the previous week are resumed.
- Returns the value of the previous line
  Use the commands menu **Data → Copy from above** (or the **F4** or **Cmd 4** button).
- Vacation or Absence Auto-Completion.
  Go to cell modification (with a space) and the program suggests the hours due, minus the hours already performed.

Hour column blocks

The hours columns of the **Journal** table are organized in blocks, as explained below.

Hours worked columns

- Data is entered as hours worked in the **Start1** and **Start2** columns.
  In the Banana Accounting Plus version, all columns of the hour counter type starting with

TimeWork are considered hours worked.
- As time of entry and exit - data is entered in the columns **Start1, Stop1, Start2, Stop2**, etc. The program calculates the time elapsed

In the Experimental version there is also the total **Detail** column. If the Row Type contains the value "D" the working hours are added together in the Detail column and not in the Total column.

Total hours worked

The hours indicated in the hours worked columns and those indicated as start and stop times are totaled in the **Total** hours worked column.

In the Banana Accounting Plus version, there is also the total **Detail** column. If the Row Type contains the value "D", the working hours are summed in the Detail column and not in the Total column.

Extra hours

These columns are only present in the Banana Accounting Plus version.
These columns are used to insert hour supplements. In the case, for example, of work on holidays or at night which involves an increase.
The Extra Total is the sum of the extra hours, indicated as hours, and those calculated as a percentage.

Absences

There are the **Sickness**, Holidays, **Service** or **Other** columns**,** where absences are entered**.**
These hours are added up in the **Absence** column (TimeAbsenceTotal) and then in the **Total** column.
When calculating the difference between the hours due, absences are considered as paid.
In the Banana Accounting Plus version all the time counter columns starting with TimeAbsence are added to the absence total. The user can add absence columns for other cases.
If you want to take note of absences that do not have to be added to the hours Total, you have to add columns of Hour counter type.

Adjustments

This column serves for accounting adjustments, as in the case where extra hours have been made and these are paid; then to scale them from the total, enter the value with the negative sign in the Adjustments column.

Hours Total

It is the sum of the total hours, considered as hours to be counted and as part of the amount due. It includes the following columns

- Total hours worked
- Total hours supplements
- Total absences
- Adjustments

Hours due

The Spreadsheet allows you to indicate the hours due. In the case of a contract with a Fixed salary,

the hours of the working days are indicated per contract.
In the case of hourly wages, without a fixed number of hours included in the contract, the hours owed part is generally not used.

The employee's daily working time is indicated in the **Due** column.The value is indicated based on various parameters (see Journal table):

- The working hours settings are indicated in File properties→ Start.
- The **Festive** column.
  The program completes the value due only for the days indicated as Business.
- The **Due Type** column
  By indicating a code, the content of the Due daily column can be set differently.

Difference and Progressive hours

In the **Difference** column, the program indicates the difference in hours between the Total and the Due.
In the **Progressive** column, the program indicates the cumulative difference.
If no Due has been indicated, the Progressive will be the sum of the hours worked. This value can be reset by entering the RP (Progressive Restart) code in the **Due Type** column.

Subdivision

These information columns are used to indicate hours allocated to projects.

Managing holidays with the Time Sheet

Holidays are designated in **hours** and are entered in the **Holiday** column of the Journal.

Holidays carried forward

When creating a new year via **File and accounting properties ... → Start,** any holidays to be carried forward from the previous year must be indicated.

The value is indicated automatically in the **Carry forward** row of the **Holiday** column.

Paid holidays or paid leaves, as defined by contract

If some holidays are already included in your schedules :

- Indicate the number of hours of paid holiday in the **Start year** (for example, Start 2020) initial row.
    - Enter the number of paid holiday hours, as per your contract, in the **Holiday** column. (ex. for 20 days of 8 hours, enter 160, or 80 hours in case you would work part-time at 50%).
- Paid leave days, considered as holidays:
  Enter the amount of hours you are entitled to (days x daily hours) in the **Start Month** row .

Setting up holidays and paid leaves

The start rows are used to indicate the number of holidays granted in hours and minutes. You may indicate the holidays either in the **Start year** or in the **Start month** row.

If a person is entitled to 4 weeks of holidays and works 40 hours a week: 40 * 4 = 160. This value will be indicated in the Start year row.

If the hours of allocated holidays changes during the year, enter the number of hours as plus or minus (negative sign) in the available **Start month** row, **Holiday** column.

The **Holiday** column is also used to indicate paid leaves.

Completed and paid holidays

Completed or paid hours of holidays are indicated In the **Holiday** column of the daily rows.

Remaining holidays

The hours of remaining holidays is indicated in the Total row and calculated automatically.

When holidays are paid:

- In the start row of the following month enter the vacation hours paid with a negative sign.
- For example, indicate "Payment Holidays" in the **Notes** column.

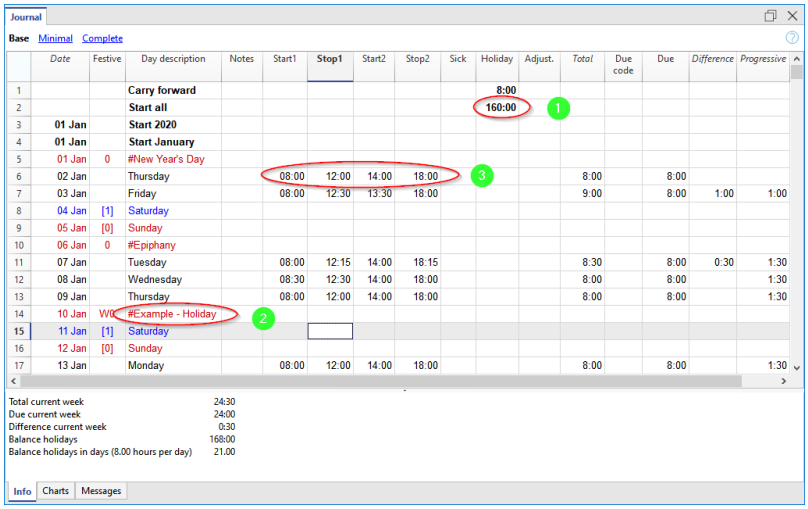
Changes during the year

If working hours are changed during the year or there are any interruptions that change the holiday hours, these must be calculated and changed manually.
Plus or minus differences can be entered in the line at the beginning of the month where the change occurs.

Enter your work schedule

Working hours and other data are entered in the Journal table.

In the **Carry forward** row, the programme reports the holiday hours from the previous year, entered in the **File and Accounting Properties > Start** dialogue.

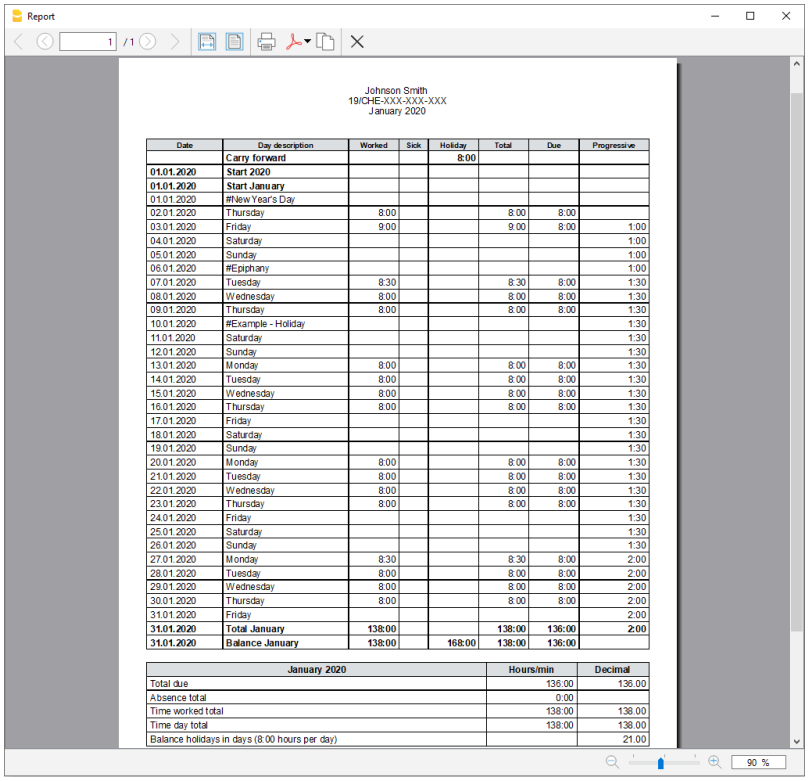


In the **Journal** table, data can be edited and entered as required.

1. Write down the holiday hours to which you are entitled in the current year.
2. Include, edit, add, customise any holidays if required.
3. Enter your daily working hours, sickness, holidays, etc.

Print your monthly report

If you go to the **Reports** menu > **Monthly Report**..., you can immediately generate, print and save a complete monthly report.



Date	Day description	Worked	Sick	Holiday	Total	Due	Progressive
	Carry forward			**8:00**			
01.01.2020	**Start 2020**						
01.01.2020	**Start January**						
01.01.2020	#New Year's Day						
02.01.2020	Thursday	8:00			8:00	8:00	
03.01.2020	Friday	9:00			9:00	8:00	1:00
04.01.2020	Saturday						1:00
05.01.2020	Sunday						1:00
06.01.2020	#Epiphany						1:00
07.01.2020	Tuesday	8:30			8:30	8:00	1:30
08.01.2020	Wednesday	8:00			8:00	8:00	1:30
09.01.2020	Thursday	8:00			8:00	8:00	1:30
10.01.2020	#Example - Holiday						1:30
11.01.2020	Saturday						1:30
12.01.2020	Sunday						1:30
13.01.2020	Monday	8:00			8:00	8:00	1:30
14.01.2020	Tuesday	8:00			8:00	8:00	1:30
15.01.2020	Wednesday	8:00			8:00	8:00	1:30
16.01.2020	Thursday	8:00			8:00	8:00	1:30
17.01.2020	Friday						1:30
18.01.2020	Saturday						1:30
19.01.2020	Sunday						1:30
20.01.2020	Monday	8:00			8:00	8:00	1:30
21.01.2020	Tuesday	8:00			8:00	8:00	1:30
22.01.2020	Wednesday	8:00			8:00	8:00	1:30
23.01.2020	Thursday	8:00			8:00	8:00	1:30
24.01.2020	Friday						1:30
25.01.2020	Saturday						1:30
26.01.2020	Sunday						1:30
27.01.2020	Monday	8:30			8:30	8:00	2:00
28.01.2020	Tuesday	8:00			8:00	8:00	2:00
29.01.2020	Wednesday	8:00			8:00	8:00	2:00
30.01.2020	Thursday	8:00			8:00	8:00	2:00
31.01.2020	Friday						2:00
31.01.2020	**Total January**	**138:00**			**138:00**	**136:00**	**2:00**
31.01.2020	**Balance January**	**138:00**		**168:00**	**138:00**	**136:00**	

January 2020	Hours/min	Decimal
Total due	136:00	136.00
Absence total	0:00	
Time worked total	138:00	138.00
Time day total	138:00	138.00
Balance holidays in days (8:00 hours per day)		21.00

Useful links

- Journal table
- Salary types (Fixed salary or Hourly salary)

Productivity Applications Commands

Working with the Banana Accounting Time sheet can be optimized, via different functions in the **Reports** and **Actions** menus.

Reports Menu

The Monthly Report command is activated via the Reports menu, , to create the monthly report of working time and other data entered in the Journal (holidays, absences, other) month by month.

Actions Menu

The following commands can be activated in the Actions menu:

Go to today

Positions the cursor on today's row.

Recheck all... (F9)

The program recalculates, double-checks and displays any errors or differences.
Use this command whenever you are in doubt that there is a problem.

Sort Journal

Sort the rows by date.

Check-in or Check-out

Inserts the current time in the selected cell. Alternatively, you may type "." (point without quotes) in the selected start or end cell.

Fill Day (from last week)

Resumes work and absence time of the current day with the values of the day of the previous week.

Fill Week (from last week)

Resumes work and absence time of the current week with the values of the respective days of the previous week.

Add row day

Adds a row successive to the selected one and with the same date. Use this to enter additional daily values.

Add row total day

Adds a row, where daily values will be totaled.

Create rows for period ...

Add rows (daily, start, total, balances and carryovers) based on the selected period. All rows of the Journal will be sorted by date.

Create New Year

Creates a new Timesheet file for the year to follow. The program automatically sets the initial values of the holiday balance and the hours according to the previous year.
Warning! When creating a New Year, holidays may differ from the previous year - you need to check and change them manually. Alternatively, Banana.ch SA each year makes available several templates with national holidays already set for some countries.

Import Time sheet

Takes over values from an external time sheet. You indicate the file from which to recover the values and specify which values to recover.

The program searches the imported file for rows with the same date and section, and resumes these values.
If there are multiple rows for the same date in the imported file, these values after the first line are not imported.
The dialog box allows you to choose one of the following options:

Import festive only

It only imports the values from the Festive column.

Import all values

It imports the Festive, Notes, Worked, Absences, Adjustment, Due and Subdivision values.

Printouts

Print Journal table

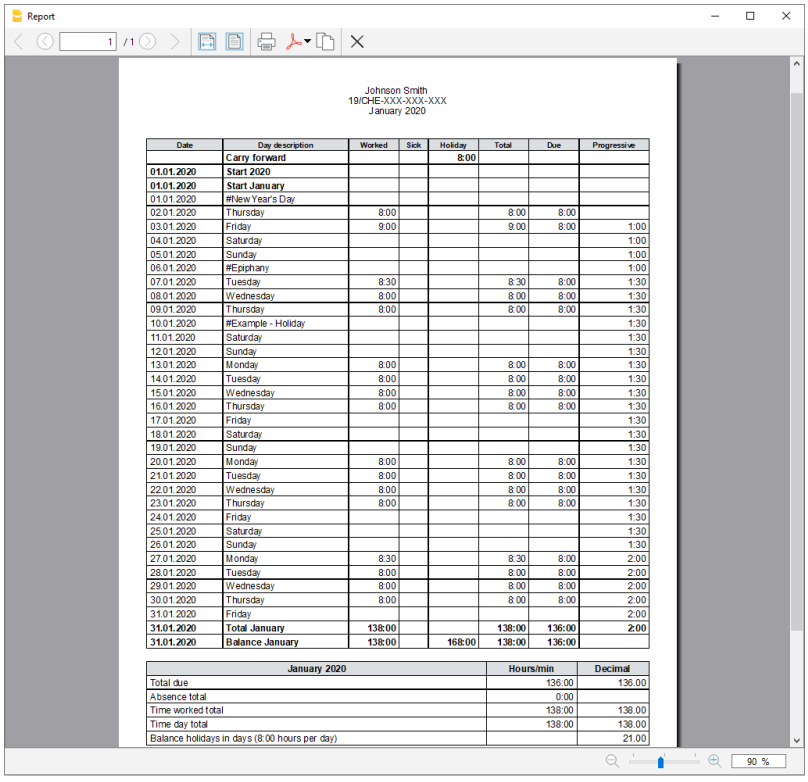
When using the File → Print ... command, you can:

- Print all the rows of the Journal table.
- Print the selected rows of the Journal table.

Monthly report

Using the **Reports → Monthly report ...** the program will calculate and display a summary report of the selected period including the main columns used

- If you want to change the column headers in the printout, you have to change them in the Journal table. They will be resumed automatically.
- The program prints the default columns.
  For the moment it is not possible to print other columns when printing the monthly report.



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	Carry forward			8:00			
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01.01.2020	**Start January**						
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05.01.2020	Sunday						1:00
06.01.2020	#Epiphany						1:00
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08.01.2020	Wednesday	8:00			8:00	8:00	1:30
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31.01.2020	**Balance January**	**138:00**		**168:00**	**138:00**	**136:00**	

January 2020	Hours/min	Decimal
Total due	136:00	136.00
Absence total	0:00	
Time worked total	138:00	138.00
Time day total	138:00	138.00
Balance holidays in days (8:00 hours per day)		21.00

Fixed Rate Salary

With the **free Banana Accounting Plus Time Sheet, you can easily start entering work times, your holidays and absences and instantly know the totals and balances of all the data**.

According to what is stipulated in the contract:

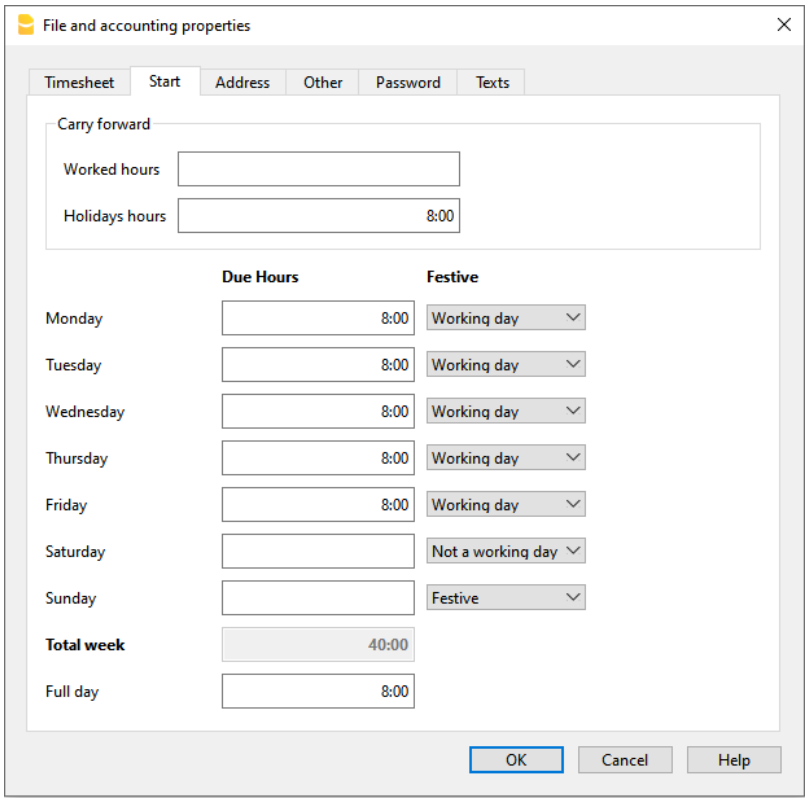
- Set the due working time (agreed) and include holidays.
- Actual working hours and absences are entered.
- The program calculates the daily and progressive balance.

All values, time due, hours worked, absences and holidays are entered and displayed as hours: minutes (eg 10:30).
This unified approach allows you to enter data quickly and instantly and be in control of the situation. The values entered are checked by the program. If you enter an incorrect value, it will show instantly.

Setting up the due time

The Time Sheet, in File Properties - Start, allows you to quickly set up the weekly working time.
If the scheduled time is different or changes during the year, you can adapt it, see Set the working period and times.

Planned Holidays are set directly in the Holidays column instead of the Journal table.



Entry of working times and absences

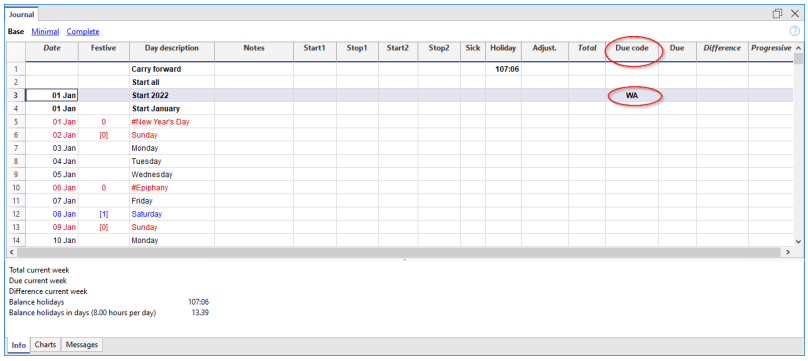
Enter the daily values in the appropriate columns of the Journal table, relating to the following data:

- Hours of work carried out are entered as follows:
  - Entry and exit times (systematic collection)
    The program calculates the hours and minutes of work.
  - Work hours, Work 1 or 2 columns
    Total hours worked are entered.
  - If you enter both entry and exit values and hours worked, the program adds them.
- Hours of absence (Sickness, Vacation, Service, Other).
  These are the hours that will be deducted from the due hours.
- Adjustments.
  When accounting adjustments are required, enter a positive or negative value in the Adjustments column.
  When extra hours are paid, for example, the hours are entered in negative, so that the progressive is reduced.

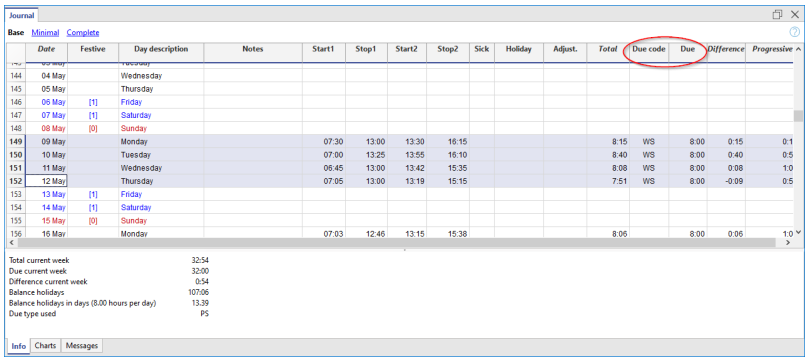
When you start work during the year

When the work period begins during the year, proceed as follows to reset the hours due from the first of January to the work start date:

- On 1st January, in the corresponding line and in the column **Due code**, enter **WA**. The programme resets the total hours for all days before the start of the working period.



- On the start date line, and for all working days of the first week, enter **WS** in the column **Due code** and the number of working hours in the column **Due**. The programme will automatically complete the hours due for all weeks until the end of the year.



How to change work days during the year

If working days change during the year, the new working day settings must not be changed in the File properties, otherwise the change is applied retroactively from the first of January, but directly in the **Journal** table using the appropriate codes. Several changes during the year are possible.

If a working day becomes a **non-working day**:

- On the line of the day you wish to change (from a working day to a non-working day), enter the code **W1** in the column **Holiday**. For the programme to resume the change as a **non-working day** for all weeks of the year, the code **WS** must be entered in the column **Due code**.

If a non-working day becomes a **working day**:

- On the line of the day you wish to change (from a non-working day to a working day), enter the code **W2** in the column **Holiday**. For the programme to resume the change as a **working day** for all weeks of the year, the code **WS** must be entered in the column **Due code**.

For further customisations see the explanation of the Journal Table columns.

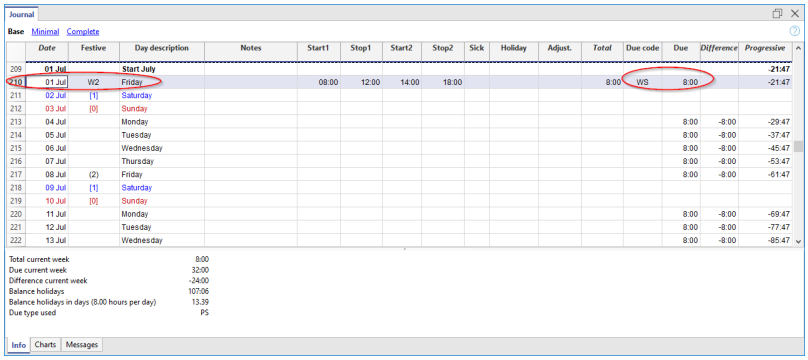
How to change the work rate during the year

If the number of working hours due increases or decreases during the year, the new settings must be entered in the **Journal** table, in the columns **Due code** and **Due**.

On the day in which the changes are to be implemented (e.g. from 5 working hours to 8):

- In the **Due code** column, enter the code **WS**.
- In the **Due** column, enter the current due hours (8)

The programme resumes the change of the new due hours for all weeks of the year.



For other customisations, please refer to the explanation of the Due code column .

If the available holiday hours change during the year, the differences must be calculated and changed manually. See Changes during the year.

Multiple rows for the same days

You can manage multiple rows for the same working day, where you can enter different daily values. To make understand that it is the same row of the day, the description is indented in the following rows of the same day .

There are several possibilities to create an additional row for the same day:

- Via the **Edit → Duplicate rows...** menu
- Via the **Edit → Add rows...** menu, inserting the date of the day (you have to remove the protection from the date column).

- Via the **Actions → Add row Day** (only in the Banana Accounting Plus version).

The difference with respect to the amount due and the totals

In the Journal Table, the program displays the following data after each entry:

- The difference between the hours due and the hours worked on the day.
- The progressive balance.
- The total by month, year and grand total of the different hour columns and numeric columns. The total for the holidays results as the difference between the holidays set at the beginning of the year and those used, see Holidays page.
- The carry-over to the end of the month and year of the various numerical columns:
    - The carry-over is the total of the position, and also takes into account the values of the previous periods.
    - At the end of the month you will also known how many hours have been done since the beginning of the year.
    - The final total is equal to the carry-over.

Monthly printout

The monthly printout presents all values in summary form.

Adjustments and payment of accumulated hours

The **Adjustments** column allows you to modify the total hours due / worked.

- If hours are accumulated and these are paid:
    - In the row of the day they are paid
        - Enter the hours paid in negative in the **Adjustment** column.
        - Indicate "Payment of accumulated hours" in the notes
        - The progressive balance decreases.
- When accumulated holidays are paid:
    - In the row of the day when the holidays are paid.
        - Enter the hours paid in negative in the **Holidays** column.
        - Indicate "Accumulated holiday payment" in the notes
        - The progressive balance decreases.

Paid by the hour wage

It is quick and easy to enter data in the free Time sheet of Banana Accounting Plus **as it immediately provides you with daily, monthly and yearly total hours**.

All values (due time, worked hours , absences and holidays..) are entered and displayed as hours:minutes (10:30).
allows data to be entered quickly and the programme's automated control allows for correct reports.

The application allows you to enter the days and hours agreed as per contract and the hours of work performed highlighting any differences between what was agreed and what was carried out. The monthly Report which needs to be handed over to your employer is now complete and complies with legal requirements.

Please consult the How to start page.

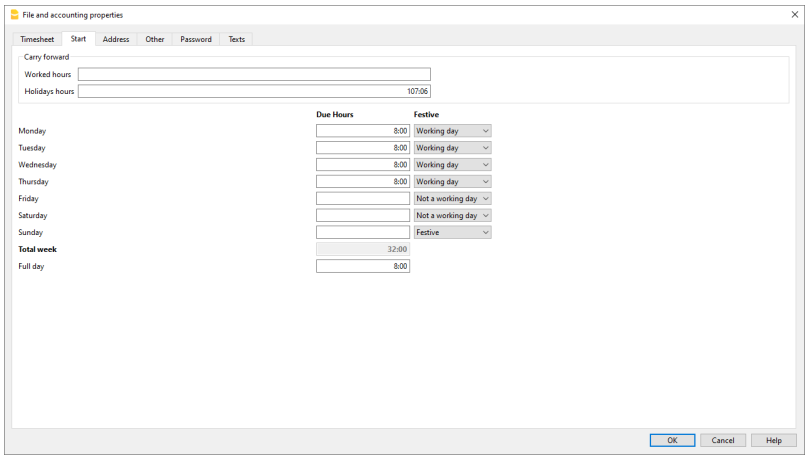
Setting of weekly working hours

The Time sheet adapts to any kind of working time, whether fixed, flexible, part-time, or with combined settings.

In File Properties → Start indicate the working days and weekly working hours.

With the paid-by-the-hour wage, the hours actually worked are counted.

- If a certain number of daily working hours have been agreed, it is possible to indicate them as due hours, as for the fixed salary. In this way, the program calculates and displays the differences between what is agreed and carried out.
- If the expected working time is different or changes during the year, you can adapt it, as indicated in the next paragraph **Set period and working time**.
- The planned holidays are instead set directly in the Journal table columns



Input of working time and absences

In Paid by the hour wages, the hours worked are entered in the Journal table in one of the following ways:

- Enter the start and end time in the corresponding columns (systematic collection).
  The programme calculates the hours and minutes of work in the Total column.
- Enter the total of hours worked in column Work 1 or 2.

If the **Start, End** and also the **Work 1** or **2** columns have been used, the programme sums all of the total hours in the Totals column .

Where hours due have been indicated in the File properties, the Progressive column shows the differences between hours worked and due.

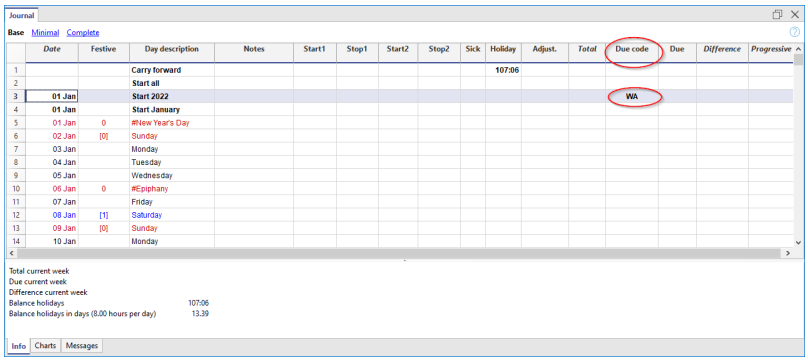
Hours of absence due to illness, holiday, duty or other reasons, entered in the respective columns, are added together in the hours due.

Adjustments
When accounting adjustments are required, the adjusted hours must be entered in the Adjust. column, with a positive or negative value.
For example, when overtime hours are paid, negative hours are entered in the Adjust. column, so that in the Progressive column, the hours are reduced.

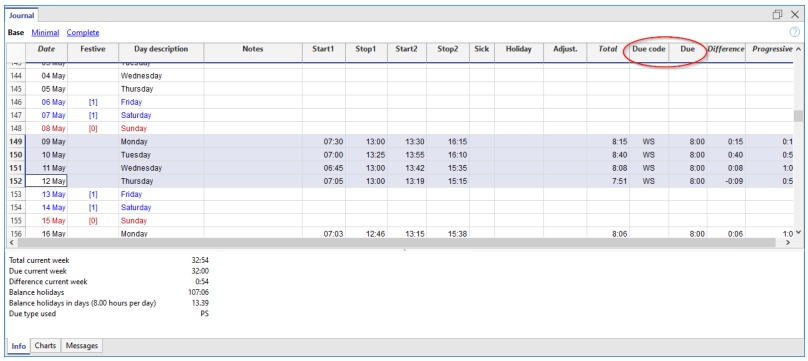
Start working during the year

When the working period begins during the year, proceed as follows to reset the hours due, from the first of January to the date of starting:

- On January 1st, enter "WA" in the column **Due code**.The programme resets the total hours for all days before the start of the working period.



- On the start date line, and for all working days of the first week, enter **WS** in the **Due code** column and the number of working hours in the **Due** column . The program will automatically complete the hours owed for all weeks until the end of the year.



Change of working days during the year

If working days change during the year, the new settings must not be changed in the File properties, otherwise the change is applied retroactively from the first of January, but directly in the **Journal** table, using the appropriate codes. Several changes are possible during the year.

If a working day becomes a **non-working day**:

- On the line of the day you wish to change (from a working day to a non-working day), enter the code **W1** in the **Holiday** column. For the programme to resume the change as a non-working day for all weeks of the year, insert **WS** in the **Due code** column .

If a non-working day becomes a **working day:**

- On the line of the day you wish to change (from a non-working day to a working day), enter the code **W2** in the **Holiday** column. For the programme to be able to resume the change as a **working** day for all weeks of the year, the **WS** code must be entered in the Code Due column.

For other customisations, see the explanation of the Journal Table columns.

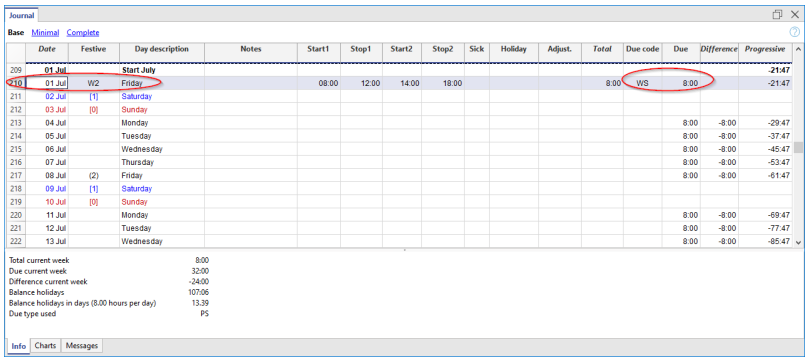
Changing the percentage of work during the year

If the number of working hours due increases or decreases during the year, the new settings must be entered in the **Journal** table, columns **Due code** and **Due**.

On the date when the changes are to be implemented (e.g. from 5 working hours to 8):

- In the **Due Code** column, enter the code **WS.**
- In the **Due** column, enter the current hours due (8).

The programme amends the new hours due for all weeks of the year.



For other customisations, please refer to the explanation of the Due Code column .

If holiday hours change during the year, the differences must be calculated and changed manually. See Changes during the year.

Difference between due and total hours

In the Journal table, the program displays after each input:

- The daily and progressive due difference.
- These are the additional or less hours than contracted.
- The total by month, year and overall total of the different hours and numbers columns.
- The total for holidays is the difference between the holidays set and those taken, see Holidays page.
- The carry forward of both the end of the month and the year of the different numerical columns.
- The carry forward is the total of the position inclusive of the values of previous periods.

At the end of the month the hours which have been done since the beginning, will display.

The final total amount is equal to the carry forward amount.

Progressive balance reset

If you insert the abbreviation **"RP"** in the **Due Code column, the progressive balance restarts from 0.**

Holidays

For the setting of holidays, see the Holidays page.

Absences and sickness

Insert the hours of absence in the **Sick**, **Holidays**, **Service** or **other** columns.

Add km and expenses

To take note of the km traveled or expenses that must be reimbursed, add a special column in the **Journal** table, from Menu **Data** → Columns setup.

If the column addition is **Type Amount**, the program will automatically sum up in the total rows.

Adjustments and payment of accumulated hours and holidays

The Adjustments column allows you to change the total of the due/worked hours.

- If you accumulate hours and these are paid to you, on the row of the day on which you are paid, proceed as follows:
  - In the Adjustments column, enter the hours paid in negative.
  - In the Notes column enter "Payment Accumulated Hours".
- If you are paid for accumulated holidays. On the row of the day when the holidays are paid:
  - Enter in the holiday column the hours paid in negative.
  - In the Notes column enter "Accumulated holiday payment"

In both cases, the progressive balance will decrease.

Multiple rows for the same days

You can have multiple rows where to enter daily values. To make it clear that it is the same row of the day, in the following lines on the same day the description is indented.

There are several possibilities to create an additional row for the same day:

- From the **Edit** menu → **Duplicate rows...**
- From the **Edit** menu → **Add rows...**enter the date of the day (you have to remove the protection from column date).
- From the **Actions** menu → **Add daily row** (only in Banana Accounting Plus version).

Monthly Print

The monthly print resumes all the values.

Managing project hours in the Time Sheet

With Banana Accounting Plus you can easily start keeping track of the hours dedicated to projects, obtaining instant reports that you can view at any time.

Users who have files created with older versions must convert their file.

To manage working hours for projects, add the required columns in the **Journal** table.

There are two ways to manage project hours:

1. Work with the **Projects table**.
2. Work with the **Work1**, **Work2 columns**, etc.

Manage projects in the Projects table

You will need to add the Projects table if using this method:

Tools menu → **Add new functionalities → Add table → Projects.**

The following columns are available in the **Projects** table:

- **Id** - enter an id unique for each project
- **Description** - enter the name/description the project.
- **Notes** - enter any additionally required notes.

Adding the **Projects** table will automatically add the **Projects Id** and **Projects Description** columns in the Journal table.

Display the following columns in the **Journal** table via the **Data →** Columns display ... menu:

- **RowType** (**Type**) column - enter **D** if you wish to separate the detail of the project hours from the total of hours worked.
- **TimeDetailTotal (Detail) -** is a protected column. If D has been entered in the Type column, the program calculates and displays the total project hours projects separately.
- If the **Type** column is empty, the program calculates and displays the total of project hours in the **Total** column.

Enter project hours

The hours dedicated to projects can be managed within their own worksheet.

To separate the hours of work done, from the project hours of, it is necessary to:

- Position yourself on the line of the day to which you want to add the project (or projects).
- Via **Utilities1 → Add row Day** add a new row.
- Enter **D** in the Type column if you want to separate the detail of the project hours from the total hours worked. Leave blank, if you want the total project hours to be added to the hours worked (**Total** column).
- Enter the Id of the project, as set up in the Id table. The project description is automatically displayed.

- Enter the start and end time of the project.

The program calculates and updates the **Total**, **Due**, **Difference** and **Progressive** columns

Manage projects in the Work1, Work2 (etc) columns

As an alternative to the Projects table to manage project hours, it is possible to use the Work1, Work2 (etc.) columns.

Each column refers to the hours of a different project. The program includes two predefined columns, but you can add other columns under condition that **TimeWork3, TimeWork4...** is inserted in the **Xml name** of the New column window (menu: Data → Columns setup ... → Add).

Via **Data → Columns setup,** display the following columns in the **Journal**:

- **RowType** (**Type**) column - enter **D** if you wish to separate the detail of the project hours from the total of hours worked.
- **TimeDetailTotal (Detail)** column **-** is a protected column. If D has been entered in the Type column, the program calculates and displays the total project hours projects separately.
- If the **Type** column is empty, the program calculates and displays the total of project hours in the **Total** column.

Enter project hours

The hours dedicated to projects can be managed within their own worksheet.

To separate the hours of work done from the project hours, it is necessary to:

- Position yourself on the line of the day to which you want to add the project (or projects).
- Add a new row via **Actions → Add row Day** menu.
- Enter **D** in the **Type** column if you want to separate the detail of the project hours from the total hours worked. Leave blank,k if you want the total project hours to be added to the hours worked (**Total** column).
- Enter the Id of the project, as set up in the Id table. The project description is automatically displayed.
- Enter the start and end time of the project.

The program calculates and updates the **Total**, **Due**, **Difference** and **Progressive** columns.

Adding Additional Columns

If you need to keep track of instruments used, amounts, kilometers traveled or anything else in the project, you can add additional columns via the menu Data → Columns setup.

These can also be linked with an added table.

Report with project and resource data

You can filter your projects and resources and create a report with data for each of them.

Information on the time sheet for employers

The Time Sheet allows companies, which do not have an automated work time tracking, to easily start with a modern data collection system and have immediate counts and reports, without wasting time.

In order to protect their employees, companies are required by law to set up a system for recording the daily working time, complete with absences and holidays.

- In Europe this principle was reiterated in a ruling by the European Court of Justice. It is up to the member states to regulate this matter.
- In Switzerland there are ordinances in this regard which require the systematic recording of working time, with some exceptions for the simplified recording (only the number of hours worked).

How to implement the Time Sheet for your employees

- Each employee will have to download and install Banana Accounting on their computer, tablet or mobile phone.
- The employee creates his own time sheet for the entire year.
  There are several methods:
  - Use a template emailed to him by his employer.
  - Start the program and via the File → New menu create your own Time Sheet, for the entire year, choosing the most appropriate Time Sheet template.
- Each employee enters their working hours and saves the file on their computer.
- At the end of the month, the employee generates his own Monthly report and sends it to the employer. Alternatively, you can directly send the entire file of your time sheet.

Self-declaration of hours worked

The Banana Accounting Timesheet allows each employee to input their hours individually and to always be in control of their situation.
The month-end report will summarize all the necessary information. You can also create specific reports for specific needs, if required.

Centralized data entry

The Timesheet is also suitable if the employer collects the data of the hours delivered by the employees.
Hours can be attributed to projects or whatever else is needed.

Preparing templates for your company's employees

Each company has different requirements.
To facilitate keeping hours for your employees, it is useful to prepare Time sheet files that serve as templates, with the following presets:

- Annual holidays.
- The columns required for the type of data collection (systematic, simplified, mixed).
- The columns for the type of salary.

- The columns for absences.
- Additional columns for reimbursable expenses, projects and notes on the progress of the work can also be added.

Specific reports

Extensions allow you to create specific reports, tailored to the needs of a company.

Version for employers

We are thinking about developing an application for employers that will allow for the collection and consolidation of the data contained in the files managed by employees, for statistical or other purposes.

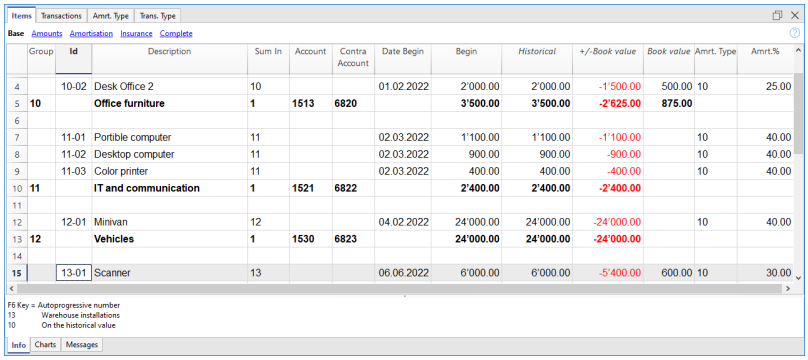
Should there be a wider interest in such a tool, please report it to us via the contact form, by also indicating which functionalities would be of interest to you.

Fixed assets register

The fixed assets register application is included in **Banana Accounting Plus**. It allows for easy management of your fixed assets and quickly obtains all the values you need, as well as the automatic posting of depreciation at the end of the year.

There are many functions to facilitate your work:

- Keep the list of your assets that need to be depreciated according to the tax regulations.
- Automatically calculate the amortization or in special cases, adapt the amounts manually.
- Choose to obtain monthly, quarterly, half-yearly or yearly depreciation.
- Transfer the amortization rows directly into your Banana Accounting file.
- Manage other changes in value (subsequent purchases, sales, divestments or other) related to each asset.
- Have a history of all the changes in the value of each asset.
- Manage other information related to each asset, such as warranty expiration, insurance, location.



	Group	Id	Description	Sum In	Account	Contra Account	Date Begin	Begin	Historical	+/-Book value	Book value	Amrt. Type	Amrt.%
4		10-02	Desk Office 2	10			01.02.2022	2'000.00	2'000.00	-1'500.00	500.00	10	25.00
5	**10**		**Office furniture**	**1**	**1513**	**6820**		**3'500.00**	**3'500.00**	**-2'625.00**	**875.00**		
6													
7		11-01	Portible computer	11			02.03.2022	1'100.00	1'100.00	-1'100.00		10	40.00
8		11-02	Desktop computer	11			02.03.2022	900.00	900.00	-900.00		10	40.00
9		11-03	Color printer	11			02.03.2022	400.00	400.00	-400.00		10	40.00
10	**11**		**IT and communication**	**1**	**1521**	**6822**		**2'400.00**	**2'400.00**	**-2'400.00**			
11													
12		12-01	Minivan	12			04.02.2022	24'000.00	24'000.00	-24'000.00		10	40.00
13	**12**		**Vehicles**	**1**	**1530**	**6823**		**24'000.00**	**24'000.00**	**-24'000.00**			
14													
15		13-01	Scanner	13			06.06.2022	6'000.00	6'000.00	-5'400.00	600.00	10	30.00

F6 Key = Autoprogressive number
13 Warehouse installations
10 On the historical value

For more information:

- Short presentation
- Characteristics

- How to start a Fixed Assets Register

Characteristics of the Fixed Assets Register

The **Fixed Assets Register** is a **Banana Accounting Plus** application to manage your amortisable assets quickly and easily and instantly know their initial value, history, and year-end amortisation.

It is a very flexible, intuitive and powerful tool for calculations.

- You work in tables like with Excel, very intuitive and with all values always visible and updated.
- You have functionalities that automate the calculations, obtaining constantly updated values and balances:
  - Initial purchase value.
  - Book value.
  - Quota and percentage of amortisation.
  - Columns for the date of purchase and the duration of the warranty.
  - Journal
  - Items Report.
- Instant search for amortisable assets
- In case of errors, you can modify and correct, so as to always have order and precision.
- Application usable in any country.

Substitute for Excel tables for amortisation

The Fixed Assets register is a very precise, but also malleable tool that can be adapted perfectly to your requirements. It allows you to automate the calculation of amortisation, but also offers you the possibility to enter amortisation manually, so that, when there are special cases or exceptions, you are not obliged to change formulas and totals.

The application can be used in conjunction with other accounting programs, you are much more flexible and also save on license costs. For each period (month, quarter, semester or year) you can produce a printout of the summary of the amortisation to be recorded in your accounting program. You can export the data as well, if you wish.

- Add as many rows as you want without limit, or you can delete the rows you don't require.
- You don't need to enter formulas because the calculations are updated instantly and you have a contextual view (like in spreadsheets).
- Everything you see can be printed or exported to PDF or other formats.
- The columns are customizable, you can change their position, add new ones and change their width.
- Work with the format that suits you best.
- Color the rows to immediately identify the items that you need to order or that have been booked.

Based on tables

Fixed Assets Register management focuses on three main tables, which are used in a similar way to those of Excel, but that are already fully set up and programmed with everything needed to manage your inventory in a fast and safe way.

- Items table

This is the table where you set up all the assets subject to amortisation. Each item (or amortisable asset) has an identification ID, a description, a group and an account to which it belongs, the counterpart entry and all the calculation parameters for the amortisation. You can freely create groups of items, without any limits. When viewing this table, you immediately have a complete and updated view of all your amortisable assets.

- Transactions table
  This table records all the operations that modify the historical, book or fiscal value of an asset. It is a table with automatic columns: by selecting the type of amortisation, the description of the operation is automatically entered (sale, write-down, revaluation, amortisation ...); via the selection of the article ID the description of the article is automatically inserted. When scrolling the table, you have a complete view of all the events during the year. If you realize that you have made a mistake, you can modify to always have perfect accounting.

- Amortisation type
  This table where amortisation codes are to be entered so that, when you buy a new asset you can decide which type of amortisation to attribute: on historical value, book value, on a specific amount, full amortisation and no amortisation. Once the codes have been established, they must not be changed to ensure consistency and correctness in the calculations. The column of codes is visible both in the Items table and in that of the Journal, so as to always be in control of which amortisation has been calculated.

- Transaction type
  This table defines the types of operations to be resumed in the Journal table. Each operation has an identification ID that must not be changed, so that the same description is always used in the journal table. This facilitates and speeds up the insertion of data in the Journal table.

Accounting setup

Fixed Assets Register headers and basic data set up in a single, easy-to-view dialog.

- Company headings and address with free texts.
- Language settings.
- Link to extensions for customizations.
- Password to secure your Amortisation Register file.
- You can have multiple files in different languages.

Easy and precise management thanks to the accounting logic

Unlike Excel spreadsheets, changes in value (amortisation, new purchases, write-downs) are not entered in columns, but in a table of transactions.

- The **Items** table lists the individual assets, with the date, purchase value, type and percentage of amortisation and other elements.
- The amortisation, revaluations or write-downs for each individual asset are indicated in the **Transactions** table.
  - It is the history of all the changes in the value of the asset, from purchase to disposal.
  - The Create amortisation rows command calculates the amortisation based on the settings in the Items table and generates transaction rows.
  - Amortisation can be calculated monthly, quarterly, half-yearly or annually.
  - Transaction values can be entered and edited manually. You can thus easily resolve any

exception or special case.
    - You can enter transactions for increases in value, special amortisation, tax value adjustments or other.
- Amortisation operations are resumed in the accounting file via the Import into accounting command.

Each item has different values

In contrast to accounting, where only the current book value is generally kept, different values are kept for each item in the Fixed assets register.

- Start from the initial purchase value, which is entered manually in the items table.
- All other values are calculated by the program by adding the variations entered in the transactions table.
- For each type of variation there is a special column In the Transactions table where to enter values.
    - Increases are entered as a positive.
    - The decreases (such as amortisation) are entered as a negative.
- For each value there is the total and the variation in the items table.

	Initial value (manually entered in the Items table)
+	Purchases. Own production of modernization- Sales
-	Sales
=	**Purchase value of the asset** (The total outlay for the purchase).
+	Revaluations (for example following inflation)
-	Write downs (the historical value changes, other than amortisation which only changes the accounting value).
=	**Historical value** (calculation basis for linear amortisation)
+	Historical value (calculation basis for linear amortisation)
-	Amortisations
=	**Book value** (basis for calculating amortisation on residual value)
+	Increase in tax value (amortisation not recognized for tax purposes)
-	Decrease in tax value
=	**Tax value** (value recognized by the tax authorities)

This way the program has all the elements to calculate amortisation automatically.

File and data saving

- All your data is saved in a single file, where you can easily retrieve everything without wasting time.
- Give the file the name you want.
- You can manage an unlimited number of files.
- Save data on any media, computer, network, cloud or send it by email. You can access it from wherever you are.
- Simultaneous access by multiple users, where, however, only one person can open the file to be edited.
- Make your accounting more secure by inserting password protection.

Item handling

- In the columns you can see the amounts in the format used by your computer, without having to get used to other formats that are not familiar to you.
- You choose the identifier of the article freely (numeric or alpha-numeric account, up to 256 characters).
- Balance, item movement and totals displayed at the same time and always updated.
- Add more columns for notes, grouping or other.
- In the Links column you can add a digital link for the registered item (receipt, purchase invoice, warranty).
- In all tables you have predefined columns that you can make visible by choice.
- The Search command allows you to quickly search for an item.
- You can sort the rows according to different sorting keys.
- Export to pdf for data storage and export to other formats for data re-processing.
- Importing data from other programs in Text, Ascii and CSV format, with the following options:
  - Import data from the clipboard.
  - Auto completion of values.
  - Column header.
  - Unicode (Utf-8).
- Columns for the archive of products no longer available.

Error reporting and control

- Command to check accounting.
  The accounting is recalculated instantly as if all the operations were entered again.
- Reporting of any wrong settings, differences or errors.
- Each report is linked to a help page that explains the causes and the solution.
- Possibility to correct.

Reports and prints

- Table content completely printable or can be printed by selection only.
- Add your own logo for customization of documents and prints.
- Customizable column arrangement.
- Accounting transactions report
- Journal view (Items cards).

Data export and archiving

- Copy and paste directly to and from Excel.
- Export tables to pdf and various other formats.
- Archiving of printouts and data to pdf or other formats.
- Extensions for creating Standard Audit Files.
- Saving of the accounting file on any medium.

Other features

Added functionalities.

- Removal of features you no longer need.

Extensions

- Predefined extensions for various printing and other features.
- Quick search and installation.
- Customizable extensions.
- Automatic update.
- Possibility to create and install your own local extensions.

Comprehensive documentation

- Each dialog and error has its own documentation page accessible in one click.
- Constantly updated documentation.
- Questions and answers.
- Documentation also available in PDF format.

The fixed assets register is an application included in **Banana Accounting Plus**. It allows easy management of your amortisable assets and quickly obtains all the values you need, as well as the automatic posting of amortisation at the end of the year.

How to start a Fixed Assets Register

Create a new file

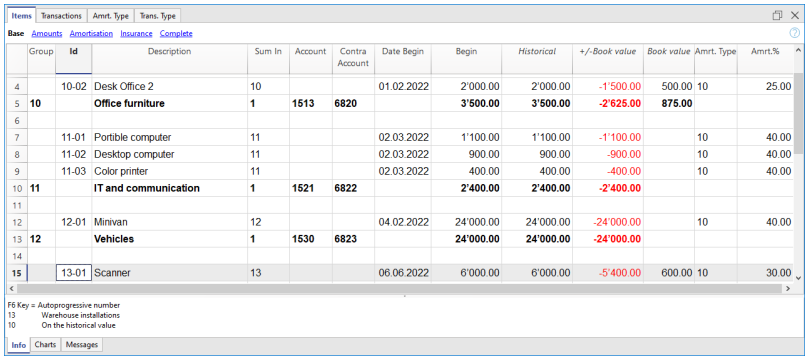
It is generally easier to set out from a preset template, rather than a new empty file.

We therefore recommend that you proceed as follows:

File menu→ New→ Fixed asset register
Choose the template you find available and customize the accounts and groups, according to their amortisable assets.

Set up the Items table

In the Items table, define the list of goods and the groups to which they belong.



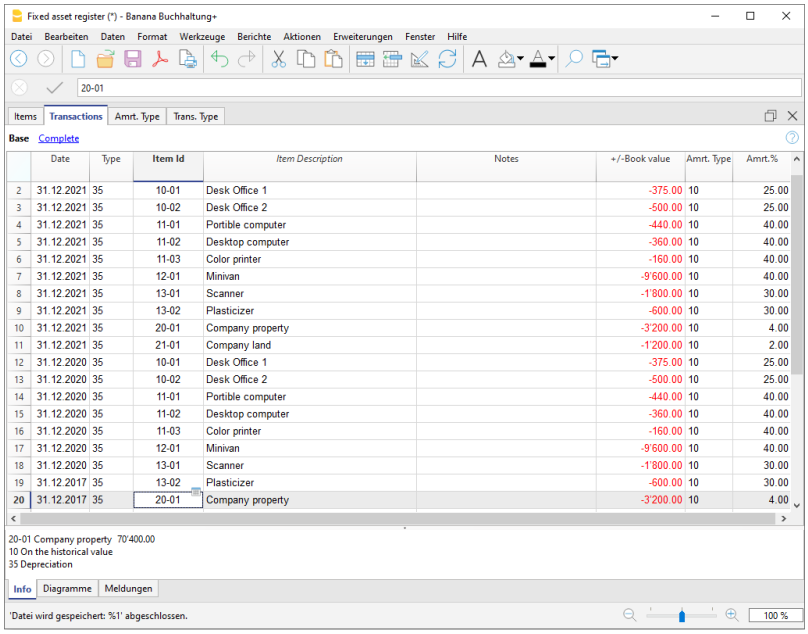
	Group	Id	Description	Sum In	Account	Contra Account	Date Begin	Begin	Historical	+/-Book value	Book value	Amrt. Type	Amrt.%
4		10-02	Desk Office 2	10			01.02.2022	2'000.00	2'000.00	-1'500.00	500.00	10	25.00
5	**10**		**Office furniture**	**1**	**1513**	**6820**		**3'500.00**	**3'500.00**	**-2'625.00**	**875.00**		
6													
7		11-01	Portible computer	11			02.03.2022	1'100.00	1'100.00	-1'100.00		10	40.00
8		11-02	Desktop computer	11			02.03.2022	900.00	900.00	-900.00		10	40.00
9		11-03	Color printer	11			02.03.2022	400.00	400.00	-400.00		10	40.00
10	**11**		**IT and communication**	**1**	**1521**	**6822**		**2'400.00**	**2'400.00**	**-2'400.00**			
11													
12		12-01	Minivan	12			04.02.2022	24'000.00	24'000.00	-24'000.00		10	40.00
13	**12**		**Vehicles**	**1**	**1530**	**6823**		**24'000.00**	**24'000.00**	**-24'000.00**			
14													
15		13-01	Scanner	13			06.06.2022	6'000.00	6'000.00	-5'400.00	600.00	10	30.00

Enter other transactions

In the Transactions table you can also enter other rows to change the historical, accounting and fiscal values.

Automatically create amortisation rows

Via the Actions → Create amortisation rows command, the program creates the amortisation rows for the individual assets according to the specified parameters. If necessary, values that have been calculated automatically can be changed.



Printouts

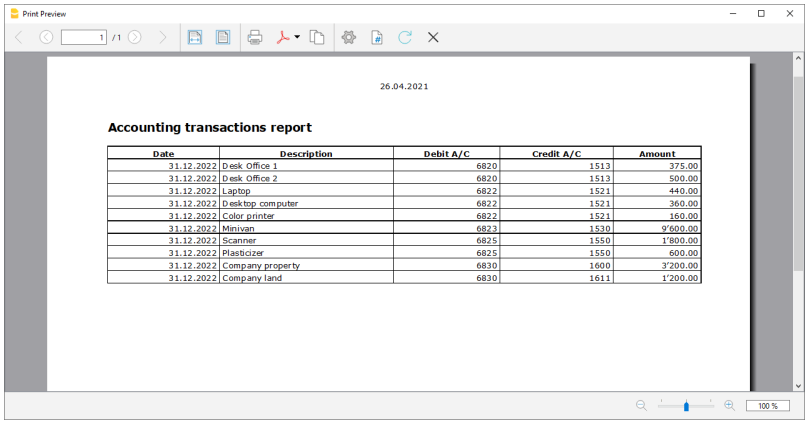
You can print, copy and export everything you see on the screen as pdf format as well as access specific prints commands.

Import amortisations into Accounting file

Amortisations can be transferred into the accounting file:

- Select Import into accounting → Transactions command from the **Actions** menu.
- If another accounting software is used, the amortisation transactions must be resumed manually according to the printouts.

With the Printout accounting transactions, you can check which values will be imported. This printout is also handy, if you use other software, as you can easily enter the transactions into your program.



Historical value of an asset

Several possible steps related to the management of an asset are listed below:

Purchase of a new asset

Let's take the purchase of an expensive computer acting as a corporate server, for example

- The purchase is first recorded in the accounting file of the relative account (computer, machinery, according to the account set up in the assets or in the specific subgroup).
- The purchased good is added as a new item in the amortisable goods register of the Items table, with the purchase value, the amortisation parameters and the account number, present in the assets and the amortisation (contra) account, present in the expenses of the income statement.
- It is advisable to create a group in the Fixed assets register where all the items of the same kind will be totaled in the Items table, (e.g. computer or machine group where the values of the computer or machine A, B, C ... will be totaled) . The total value of the group of items must correspond to the total value of the corresponding specific accounts (computer or machinery present in the accounts. This way it will be possible to check that the values match.

Amortisation at the end of the year (or monthly if desired)

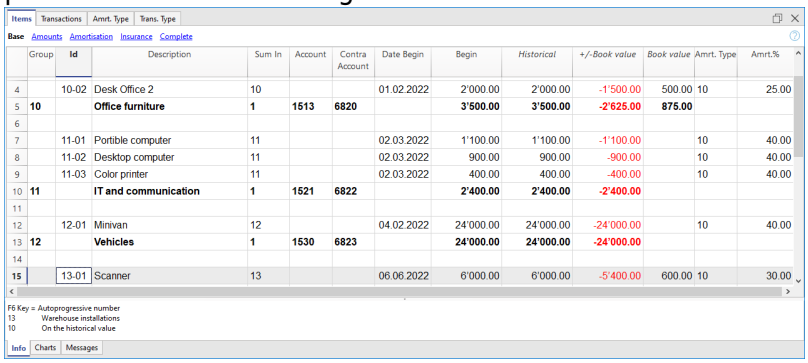
- With the **Create amortisation rows** command, the program creates a amortisation row for each asset.
  If accelerated amortisation is planned for an asset, a second amortisation row is created with an additional amortisation value.
  The **accelerated amortisation** percentage is set in the **Items** table, Amrt.2% column, relative to the asset whose accelerated amortisation is expected. If the Amrt.2% column is not visible, it must be set up via the Data menu → Columns Setup→ Option AmortisationPercentage2.
- The amortisation list is printed.
- Amortisation for the year is imported into Banana Accounting.
- Check that the book value of the Computer or Machinery group in the Items table is identical to that of the computer or machinery accounts of your accounting.
  If the values do not match, it means that there have been purchases or disposals that have not been registered.

Asset development

- The following year, equipment for a major expansion of the computer or machinery is purchased .
  - The purchase is recorded in the computer or machinery account.
  - A row is created in the transactions table of the amortisation register, with the purchase date, the Posting type 11, and the purchase amount entered in the **Purchase variation** column
- Amortisation at the end of the following year
  - Via the Create amortisation rows command you let the program create a amortisation row for each asset.
  - If the amortisation amount calculated by the program for the computer or machinery is incorrect, you can adjust the transaction row and enter the correct value.
  - The amortisation list is printed.
  - Amortisation for the year is imported into Banana Accounting.
  - Check that the book value of the Computer or Machinery group in the Items table is identical to that of the computer or machinery accounts of your accounting.

Items table | Fixed assets register

Fixed assets are entered in the **Items** table, together with their corresponding groups, the parameters for calculating amortisation and other information.



	Group	Id	Description	Sum In	Account	Contra Account	Date Begin	Begin	Historical	+/-Book value	Book value	Amrt. Type	Amrt.%
4		10-02	Desk Office 2	10			01.02.2022	2'000.00	2'000.00	-1'500.00	500.00	10	25.00
5	10		**Office furniture**	1	1513	6820		3'500.00	3'500.00	-2'625.00	875.00		
6													
7		11-01	Portible computer	11			02.03.2022	1'100.00	1'100.00	-1'100.00		10	40.00
8		11-02	Desktop computer	11			02.03.2022	900.00	900.00	-900.00		10	40.00
9		11-03	Color printer	11			02.03.2022	400.00	400.00	-400.00		10	40.00
10	11		**IT and communication**	1	1521	6822		2'400.00	2'400.00	-2'400.00			
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12		12-01	Minivan	12			04.02.2022	24'000.00	24'000.00	-24'000.00		10	40.00
13	12		**Vehicles**	1	1530	6823		24'000.00	24'000.00	-24'000.00			
14													
15		13-01	Scanner	13			06.06.2022	6'000.00	6'000.00	-5'400.00	600.00	10	30.00

Creation of the assets list

When you buy an asset, you must register the purchase in your accounting file and, at the same time, insert a new row in the **Items** table with information about the new asset.

- Each item must have an **Id** identifying it and a description.
- The purchase date, the purchase value, the **Amortisation type** and the amortisation percentage are then indicated.

Groups

To total the amounts for each article category, a totalisation group is created in the **Group** column.The group code must be assigned to each article in the same category in the **Sum in** column. Multiple group levels can be created.
For more information on the grouping system, please refer to the Grouping System page

It may be useful to create groups to correspond to the accounting accounts. If in accounting there is an "Equipment" account, it is useful to have the Equipment group in the items table. For easier checking, the accounting account number can be indicated as the group number. At the end of the year, you will need to check that the value of the Equipment Group is equal to the balance of the Equipment account.

Groups are equally useful for not having to specify parameters for each individual element. If the parameters (account, counterpart, type and percentage of depreciation, etc.) are not specified at the item level for the calculation of depreciation, the parameters of the sub-group or group are used.

Preset columns

This table contains the following columns; The ones marked with an asterisk (*) are protected and calculated by the program.
You can find more information about adding new columns in the Colums setup page.

- **Identifiers, descriptions and groupings**
  - **Group**
    If a value is present it means that the row is a group.

Items and groups values are added up in this row.
    - **Id**
      The Item Id.
    - **Description**
      The item description.
    - **In Group**
      The group the row belongs to. This must be a value present in the **Group** column.
    - **Account**
      The account to which the item is being attributed in the accounting.
      This account can also be a group.
    - **Counterpart**
      The account on which to post the depreciation.
      The counterpart can also be indicated at group level.
    - **DateBegin**
      The item purchase date (or at which the item was entered in the accounting file)
    - **DocumentDate**
      The date of the item purchase document, if available.
- **Value/Amounts**
    - **Initial amount**
      Purchase value.
      Once entered it should not be changed. Any changes should be made via transactions for the change in purchase or historical value.
    - **Values calculated by the program**
        - **Purchase variation *.**
          The positive or negative value of the total purchase indicated in the transactions.
        - **Purchase Value ***
          The initial value plus the purchase variation.
        - **Historical Variation***
          The positive or negative value of the historical variation (revaluations or write-downs) indicated in the transactions.
        - **Historical Value***
          The purchase value plus historical variation.
        - **Accounting variation***
          The positive or negative value of the accounting variation (depreciation or amortisation reversals) indicated in the transactions.
        - **Accounting value***
          And the historical value plus the accounting changes.
        - **Fiscal Variation ***
          The positive or negative value of the fiscal value adjustments indicated in the transactions.
        - **Fiscal Value ***
          The carrying amount plus fiscal adjustments.
    - **Residual value**
      Any residual minimum value to be indicated.
      If the residual value is equal to or greater than the book value, no more amortisation rows are generated.
    - **Estimate value**
      An estimated value of the item.
    - **ValueMarket**
      Eventual market value.
- **Amortisation parameters**

    - **Amortisation Type**
      The amortisation type applied to this item
      The amortisation type can also be indicated for the group.
    - **Amortisation Percentage**
      The amortisation percentage.
      The amortisation percentage can also be indicated for the group.
    - **Amortisation amount**
      A possible amortisation amount if the amortisation is not specified as a percentage.
      The amortisation type must be 2.
    - **Amortisation Percentage 2**
      The additional amortisation percentage to be applied to this item.
      The "Create amortisation rows" command creates an extra amortisation row, the calculation method is the same.
      The extra amortisation percentage can also be indicated for a group.
    - **Amortisation Months First Year**
      The number of months the item needs to be amortised in the first year.
- **Additional information**
    - **Serial Number**
      The item's serial number
    - **Warranty Date**
      The warranty expiration date.
    - **Insurance Value**
      The value this item or group is insured for.
    - **Insurance name**
      The insurance company's name.
    - **Insurance number**
      The insurance policy number.
    - **Insurance expiration**
      The insurance policy's expiry date.
    - **Insurance cancellation**
      The date by which legal notice needs to be given to the insurance company if automatic renewal is not desired.
- **Archiving information**
    - **Archiving date**
      A date indicates that the item should be archived.
    - **Archiving Notes**
      They are used when the object is to be archived.

Adding new columns

If you need more information, you can add additional columns with the Columns setup command.

Amortisation in the year of purchase of the asset

There are an infinite number of methods for establishing how the amortisation value for the first year is to be calculated.
The program offers these possibilities:

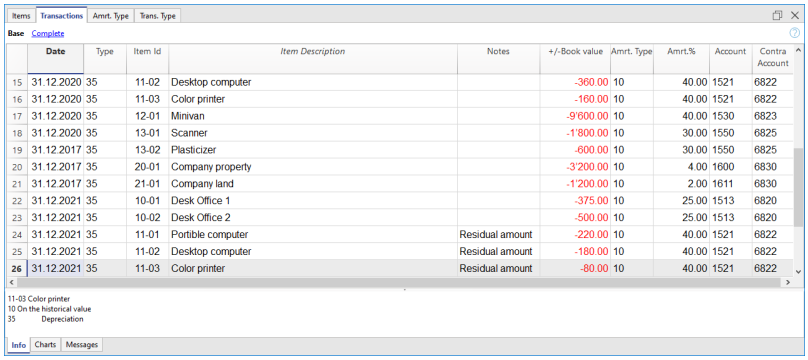
- It normally calculates amortisation for the whole year.
- In the **Amortisation month first year** (Month 1.Year) column , you can indicate for how many months the amortisation is to be calculated.

    - If in the first year you desire to calculate only 50% of the normal amortisation, you should indicate 6 months.
- **Amortisation percentage 2** Column
  Used for an extra amortisation. An extra amortisation row is being created.
- For other situations, let the program create the amortisation row and then adjust the automatically created amortisation transaction.

Transactions table

The **Transactions** table of the Fixed assets register, contains the operations that modify the historical, accounting or fiscal value of an asset.
Via the Create amortisation row command (from the **Actions menu**) the program will calculate the amortisation based on the parameters set and creates the transaction rows.

Or you may create entries for amortisation, write-downs, revaluations.



Transactions table Amortisation columns

This is the table where you enter the items variations. It has several columns:

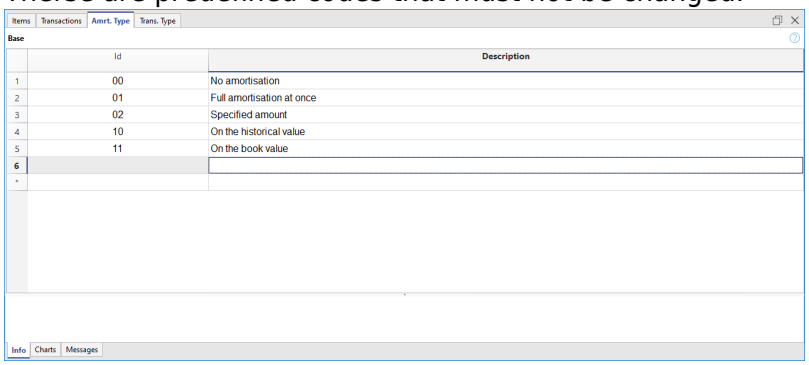
- **Date**
  The transaction date
- **Transaction Type Id**
  The transactions type, identical to the one in the Transaction table.
- **Transaction Type Description***
  The description from the **Items** table is displayed.
- **Item Id**
  The Item Id.
- **Items Description***
  The items description from the **Items** table is displayed.
- **Notes**
  An additional note concerning the transaction.
- **Purchase Variation**
  The item (+/-) variation compared to the purchase or sale.
- **Historical Variation**
  The Item (+/-) variation compared to a item revaluation or write-down.
- **Book Variation**
  The item (+/-) variation value compared to the book variation.
  This is particularly used for negative amortization
- **Fiscal Variation**
  This is the fiscal variation amount.
- **Amortisation Type Id**
  The amortization type code as shown in the **Items** table.
- **Amortisation Type Description**
  The amortization code descriptions as per the **Items** table.
- **Amortisation Percentage**

The amortization percentage applied.

- **Account**
  The Assets account where the operation must be registered
- **Contra Account**
  Contra account (for example the amortization account) where the operation must be registered.
- **Archive Date** and **Archive notes**
  Columns you might use if you need to archive the item.

Amortisation Type table

This table shows the amortisation codes.
Therse are predefined codes that must not be changed.

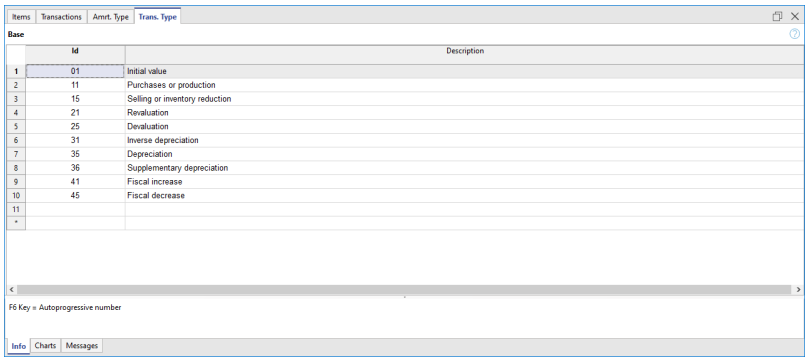


Columns

- **Id**
  The amortisation code.
  These codes are fixed and must not be modified.
  If you change the Id number the program will not operate correctly anymore.
  - **00** No amortisation. No amortisation will be created.
  - **01** Full amortisation at once of the item. The item is amortised all at once.
  - **02** Specified amount. The amortisation is calculated, based on the entered amount.
  - **10** On the historical value. The amortisation is calculated as a percentage of the historical value.
  - **11** On the book value. The amortisation is calculated on the book value.
- **Description**
  The code explanation

Transaction Type table

In the **Transaction Type** table there are values that define the type of operation.
The most used type is the "35 Depreciation".
Transactions types must not need to be changed.

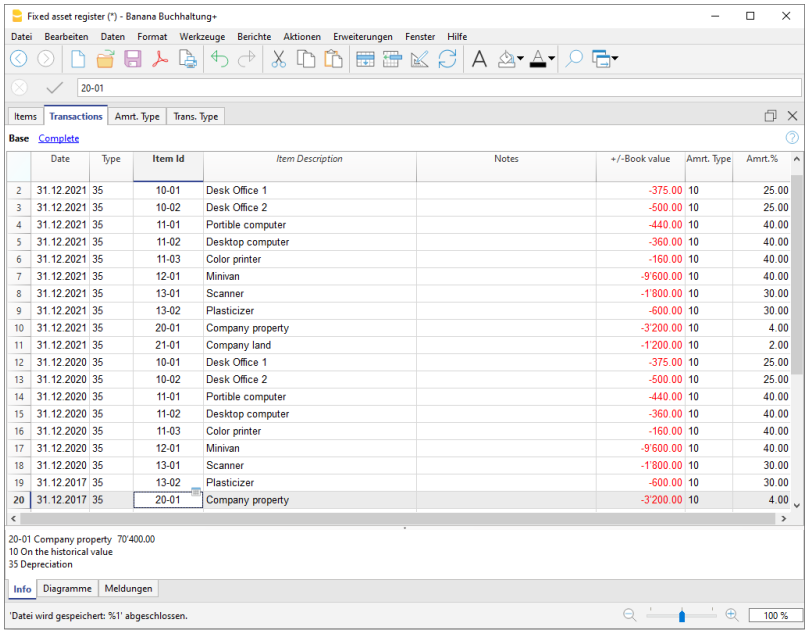


Column

- **Id**
  The transaction type code
  These codes are fixed and must not be modified.
  If you change the Id number the program will not operate correctly anymore.
  - **01** Initial value. Used to enter an initial value, instead of entering the initial value in the **Items** table
  - **11** Purchase or production
  - **15** Sale or value reduction.
  - **21** Revaluation
  - **25** Devaluation
  - **31** Inverse amortization
  - **35** Amortisation
  - **36** Supplementary amortization
  - **41** Fiscal value increase
  - **45** Fiscal value reduction
- **Description**
  The code explanation

Create amortisation rows

In order to create the amortisation rows click on **Actions** menu → **Create amortisation rows** command.



Indicate:

- The date for the calculation of the amortisation
- The period of the amortization calculation, monthly, quarterly, half-yearly or annual.

The program creates the amortization rows based on the parameters of the items indicated in the **Items** table.

- If the parameters Amrt. Type, Percentage, Account or Contra account are not entered for a single item, the software will use the group parameters of which the item is a part to create the amortization transactions.
- The amount of depreciation is reduced to ensure that the book value does not go negative or is not less than the Residual value.
- Automatically calculated record values can be adjusted manually
- Value adjustment records, such as devaluations or revaluations, must be entered manually.

Change the automatically calculated values

The rows that the program has created can be modified or deleted. This flexibility is very useful, as there are situations in which the automatically calculated value needs to be adjusted. This way, it is possible to cover all requirements and unexpected events.

In those cases, the amortization value will be calculated manually and entered instead of the automatic value, such as:

- First amortization, calculated according to different methods.
- Rounding adjustments.
- Final amortization adjustment, to ensure that the amortisation is entire.

- Amortize to maintain an accurate final value.
- Additional amortisation, in this case it is useful to create a new transaction row.

It is also possible to insert transactions that modify the other values as well.

Change in the type of amortisation

Amortization is recorded in the Transactions table, so changes in the Items table have no impact on past amortization.

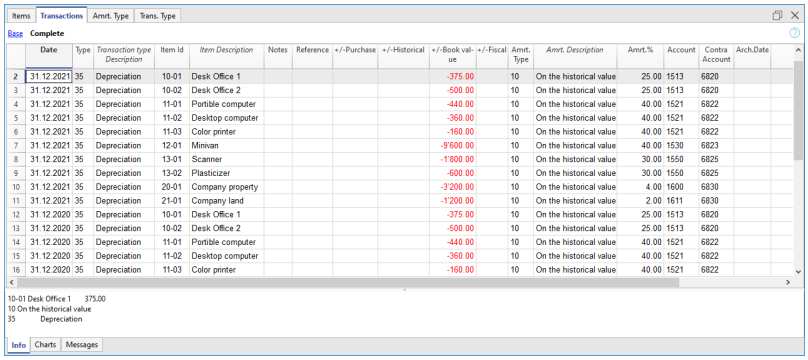
You can change the amortisation type and percentage by simply changing the relative values for an item or group, in the Items table. The next time the new amortisation rows are created, the new parameters will be used.

If you need to adjust the book value, you can optionally:

- Add a new transaction with the adjustment amounts.
- Change the transaction created automatically.

Enter transactions that modify other values

The main view of the Transactions table displays the change in book value. The full view shows all other available columns, so as to make the change of the other values possible.



Transactions to change of Purchase, Historical or Fiscal value

You can enter transactions that modify the purchase, historical or fiscal value by using the appropriate columns.

- Then add a new row and manually enter the values.
- The amount must be entered manually by the user.
- Use the appropriate Transaction type for the transaction.
- If it is a amortisation, use the Amortisation type code.
- Amount variation columns:
  - +/- Purchase
    - Positive amount for new purchases (Transaction type 11).
    - Negative amount for partial or total sales (Transaction Type 15).
  - +/- Historical
    - Positive amount for revaluations (Transaction type 21).
    - Negative amount for partial or total write-downs (Transaction Type Id 25).
  - +/- Tax
    - Positive amount for the increase in the tax value (Transaction type 41).
    - Negative amount for the reduction of the tax value (Transaction Type Id 45).

Modification of the Initial Value

The initial value in the item table should not be altered. If adjustments are required, postings must be entered that modify either:

- the Purchase value.
- or the Historical value (devaluations or revaluations).

Internal value different to the accounting one

There may be situations where the market value of the asset is higher than the book value, so there will be an internal hidden reserve.

To keep track of these differences you can proceed in two ways:

- In the Items table, display **MarketValue** column and enter the value.
  With this system, you will always have to update the value each time it changes as a result of actual amortisation.
- Use the FiscalValue column as internal value.
  The assumption is that the tax value column is not already used and therefore that the tax value is equal to the book value.
    - In the Items and Transactions table, replace the column headings, use "Internal Value" instead of "Fiscal Value" and "+/- Internal" instead of "+/- Fiscal".
    - Descriptions of codes 41 and 45 will change in the Transaction type table.
    - Insert the transaction rows with the transaction type 41 and 45 and indicate the difference in positive in the "+/- Internal" column .

Recheck everything

The program recalculates, double-checks and displays any errors or differences.

Use this command whenever you are in doubt that there is a problem.

Fixed assets register printouts

All the information contained in the tables can be printed or exported with the appropriate commands.

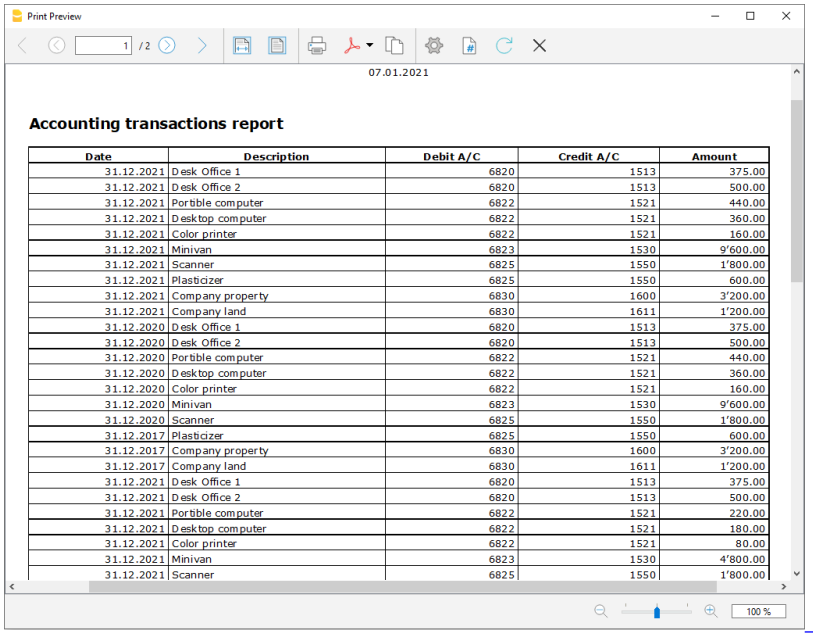
There are two specific print options:

- Accounting Transactions Report
- Journal View (Item cards)

Accounting Transactions Report

This is the accounting report of the transactions, with the account number and counterpart.
It is used to import the amortisations transactions into the accounting file.

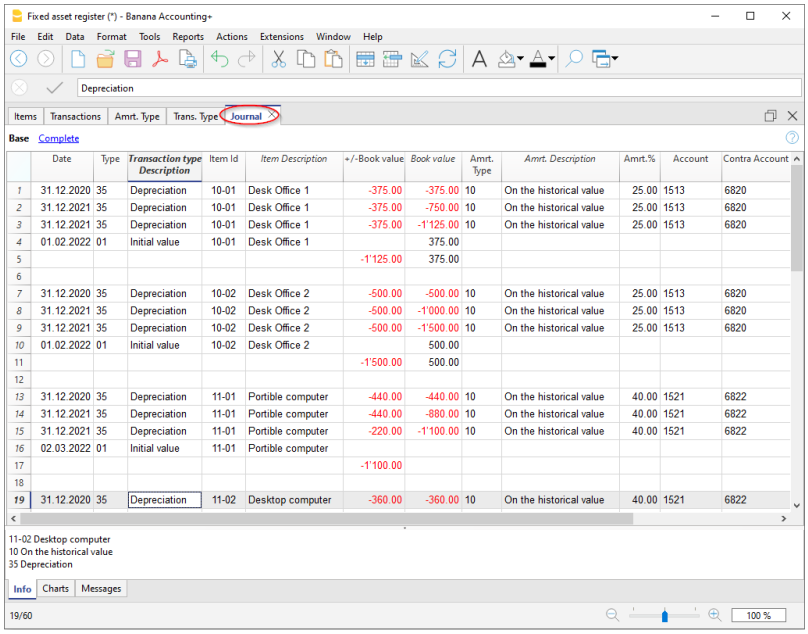
Use the Reports menu→ Accounting transactions report.



Date	Description	Debit A/C	Credit A/C	Amount
31.12.2021	Desk Office 1	6820	1513	375.00
31.12.2021	Desk Office 2	6820	1513	500.00
31.12.2021	Portible computer	6822	1521	440.00
31.12.2021	Desktop computer	6822	1521	360.00
31.12.2021	Color printer	6822	1521	160.00
31.12.2021	Minivan	6823	1530	9'600.00
31.12.2021	Scanner	6825	1550	1'800.00
31.12.2021	Plasticizer	6825	1550	600.00
31.12.2021	Company property	6830	1600	3'200.00
31.12.2021	Company land	6830	1611	1'200.00
31.12.2020	Desk Office 1	6820	1513	375.00
31.12.2020	Desk Office 2	6820	1513	500.00
31.12.2020	Portible computer	6822	1521	440.00
31.12.2020	Desktop computer	6822	1521	360.00
31.12.2020	Color printer	6822	1521	160.00
31.12.2020	Minivan	6823	1530	9'600.00
31.12.2020	Scanner	6825	1550	1'800.00
31.12.2017	Plasticizer	6825	1550	600.00
31.12.2017	Company property	6830	1600	3'200.00
31.12.2017	Company land	6830	1611	1'200.00
31.12.2021	Desk Office 1	6820	1513	375.00
31.12.2021	Desk Office 2	6820	1513	500.00
31.12.2021	Portible computer	6822	1521	220.00
31.12.2021	Desktop computer	6822	1521	180.00
31.12.2021	Color printer	6822	1521	80.00
31.12.2021	Minivan	6823	1530	4'800.00
31.12.2021	Scanner	6825	1550	1'800.00

Journal View (item cards)

This printout displays all the transactions with the variation of the values and the cumulative value for each item.

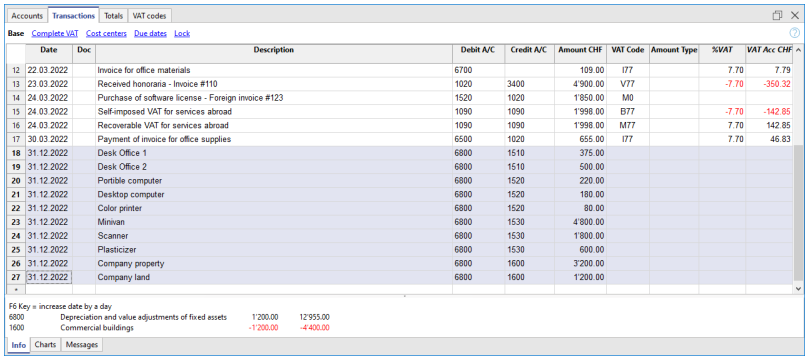


	Date	Type	Transaction type Description	Item Id	Item Description	+/-Book value	Book value	Amrt. Type	Amrt. Description	Amrt.%	Account	Contra Account
1	31.12.2020	35	Depreciation	10-01	Desk Office 1	-375.00	-375.00	10	On the historical value	25.00	1513	6820
2	31.12.2021	35	Depreciation	10-01	Desk Office 1	-375.00	-750.00	10	On the historical value	25.00	1513	6820
3	31.12.2021	35	Depreciation	10-01	Desk Office 1	-375.00	-1'125.00	10	On the historical value	25.00	1513	6820
4	01.02.2022	01	Initial value	10-01	Desk Office 1		375.00					
5						-1'125.00	375.00					
6												
7	31.12.2020	35	Depreciation	10-02	Desk Office 2	-500.00	-500.00	10	On the historical value	25.00	1513	6820
8	31.12.2021	35	Depreciation	10-02	Desk Office 2	-500.00	-1'000.00	10	On the historical value	25.00	1513	6820
9	31.12.2021	35	Depreciation	10-02	Desk Office 2	-500.00	-1'500.00	10	On the historical value	25.00	1513	6820
10	01.02.2022	01	Initial value	10-02	Desk Office 2		500.00					
11						-1'500.00	500.00					
12												
13	31.12.2020	35	Depreciation	11-01	Portible computer	-440.00	-440.00	10	On the historical value	40.00	1521	6822
14	31.12.2021	35	Depreciation	11-01	Portible computer	-440.00	-880.00	10	On the historical value	40.00	1521	6822
15	31.12.2021	35	Depreciation	11-01	Portible computer	-220.00	-1'100.00	10	On the historical value	40.00	1521	6822
16	02.03.2022	01	Initial value	11-01	Portible computer							
17						-1'100.00						
18												
19	31.12.2020	35	Depreciation	11-02	Desktop computer	-360.00	-360.00	10	On the historical value	40.00	1521	6822

Import amortisation rows into accounting

At the end of the year, the amortisation entries can be automatically imported into the accounting file. Proceed as follows:

- Via the Actions → Import into Accounting → Movements
- Choose Fixed Assets register as file
- Using the Browse button, search for and select the Fixed Assets register file.



	Date	Doc	Description	Debit A/C	Credit A/C	Amount CHF	VAT Code	Amount Type	%VAT	VAT Acc CHF
12	22.03.2022		Invoice for office materials	6700		109.00	I77		7.70	7.79
13	23.03.2022		Received honoraria - Invoice #110	1020	3400	4'900.00	V77		-7.70	-350.32
14	24.03.2022		Purchase of software license - Foreign invoice #123	1520	1020	1'850.00	M0			
15	24.03.2022		Self-imposed VAT for services abroad	1090	1090	1'998.00	B77		-7.70	-142.85
16	24.03.2022		Recoverable VAT for services abroad	1090	1090	1'998.00	M77		7.70	142.85
17	30.03.2022		Payment of invoice for office supplies	6500	1020	655.00	I77		7.70	46.83
18	31.12.2022		Desk Office 1	6800	1510	375.00				
19	31.12.2022		Desk Office 2	6800	1510	500.00				
20	31.12.2022		Portible computer	6800	1520	220.00				
21	31.12.2022		Desktop computer	6800	1520	180.00				
22	31.12.2022		Color printer	6800	1520	80.00				
23	31.12.2022		Minivan	6800	1530	4'800.00				
24	31.12.2022		Scanner	6800	1530	1'800.00				
25	31.12.2022		Plasticizer	6800	1530	600.00				
26	31.12.2022		Company property	6800	1600	3'200.00				
27	31.12.2022		Company land	6800	1600	1'200.00				

Only the rows of the Journal that fall within the accounting period are included.
You can then choose to import only certain data.

As per version 9.04 of Banana Accounting it is possible to group amortisation transactions by account.

Address Book | Contacts management

With the **Banana Accounting Plus** Address Book application, you can easily create your address book and in a few seconds you have the contacts you need, you can print labels, export or print your contacts.

If contacts are registered on your Android phone, import them directly into your Address Book, and with the blink of an eye you have a complete and updated address book.

You can sort the addresses and extract only the ones you want to print. Different formats are available, and always customizable.

For more details refer to the following web pages:

- Characteristics
- Groups table
- Contacts table
- Diary table
- Manage, edit, back up Google contact

Characteristics of the Address Book

The **Address Book and Addresses** application are included in **Banana Accounting Plus**. It is ideal for quickly and easily setting up the addresses of your customers, suppliers, partners, family members and instantly access the contacts you need or to print the address lists for labels.

Multiple functions to speed up and make management easy:

- Predefined columns for each type of content.
- Addition of additional user defined columns by the .
- Customizable column positioning.
- Customizable label format setting.
- Ability to print only the selected rows.
- Free setting of the label format.
- Copy / paste addresses from other programs (Excel and Word).
- Ability to color the row to instantly identify the most important contacts.

Based on spreadsheets like Excel

Address management is based on pre-defined columns that can be customized as positioning and as header. The columns are grouped into three main tables:

- Groups Table
  In this table the address groups are set. Each group is identified by an Id which is used to categorize the addresses. Groups can be created for suppliers, customers, partners, family members, friends. This makes searching easier and allows you to set labels even with group selection.
- Contacts Table
  The contacts are entered in this table, with all the relevant information.As in any other table, additional columns for notes or other can be added.Contacts can be updated and synchronized with Google contacts.
- Diary Table
  This table is intended to enter day by day all the annotations relating to the people contacted.

Accounting setup

Address Book headers and basic data set up in a single, easy-to-view dialog.

- Company headings and address with free texts.
- Language settings.
- Link to extensions for customizations.
- Password to secure your Depreciation Register file.
- You can have multiple files in different languages.

File and data saving

- All your data is saved in a single file, where you can easily find everything without wasting time.
- Give the file the name you want.
- You can manage an unlimited number of files.

- Save data on any media, computer, network, cloud or send it by email. You can access it from wherever you are.
- Simultaneous access by multiple users, where, however, only one person can open the file to be edited.
- Make your accounting more secure by inserting password protection.
- In the Links column you can add a digital link for the registered item (receipt, purchase invoice, warranty).
- In all tables you have predefined columns that you can make visible by choice.
- The Search command allows you to quickly search for an item.
- You can sort the rows according to different sorting keys.
- Export to pdf for data storage and export to other formats for data re-processing.
- Importing data from other programs in Text, Ascii and CSV format, with the following options:
  - Import data from the clipboard.
  - Auto completion of values.
  - Column header.
  - Unicode (Utf-8).
- Columns for the archive of products no longer available.

Error reporting and control

- Command to check accounting.
- Reporting of any wrong settings, differences or errors.
- Each report is linked to a help page that explains the causes and the solution.
- Possibility to correct.

Reports and printouts

- Table content completely printable or can be printed by selection only.
- Customizable column arrangement.
- Print labels (from the Extensions menu).

Data export and archiving

- Copy and paste directly to and from Excel.
- Export tables to pdf and various other formats.
- Archiving of printouts and data to pdf or other formats.
- Saving of the accounting file on any medium.

Other features

Added functionalities

- Add new functionalities.
- Removal of features you no longer need.

Extensions

- Predefined extensions for various printing and other features.
- Quick search and installation.
- Customizable extensions.

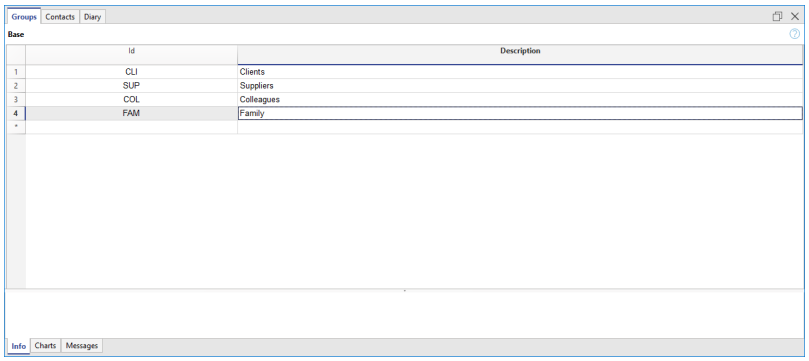
- Automatic update.
- Ability to create and install your own local extensions.

Comprehensive documentation

- Each dialog and error has its own documentation page accessible in one click.
- Constantly updated documentation.
- Questions and answers.
- Documentation also available in PDF format.

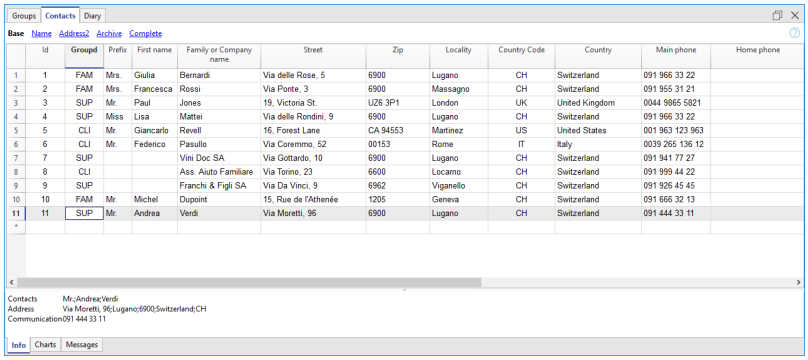
Groups table

In the **Groups** table, one can define an identification code for a Group and enter the corresponding description in the **Description** column (es. CLI - Clients, SUP - Suppliers, COL - Colleagues, etc.) for each row, in the **Id** column.



Contacts table

The **Contacts** table presents the columns where the addresses can be entered.



The columns

There are different columns. The biggest part of the columns is invisible. The Colums setup command has to be used in order to:

- Display the columns
- Change the order of the displayed columns
- Add other columns

The name is based on the VCard standard.

- **Id** is the contact number.
  This is needed when you want to connect a contact to the diary, to the loans or to another table.
  While being on that column and pressing **F6**, there is an automatic progressive numbering.
- **Prefix**: you can enter "Mr", "Mrs", etc.
- **Family or Company name** (if it concerns a company).
  If the contact is a contact person for a company, you can enter the company or entity to which the contact belongs in the Organisation column.
  When pressing **F6** on the **Name** or **Family Name** column, the program separates or inverts the name and last name.
  If there are more than two names, this feature is not able to distinguish which one are the names or family (last) names.
- **LetterStart:** is the greeting that is being used at the beginning of a letter. This is being used for a mail merge.
  For example: Dear John or Dear Mr Smith.
  The program suggests possible texts according to the contents that have already been entered into the columns.

Import new Contacts

It is possible to import new contacts also from external sources and it can be done in several ways:

- Importing from Excel or other text programs
- Via the Import rows command.

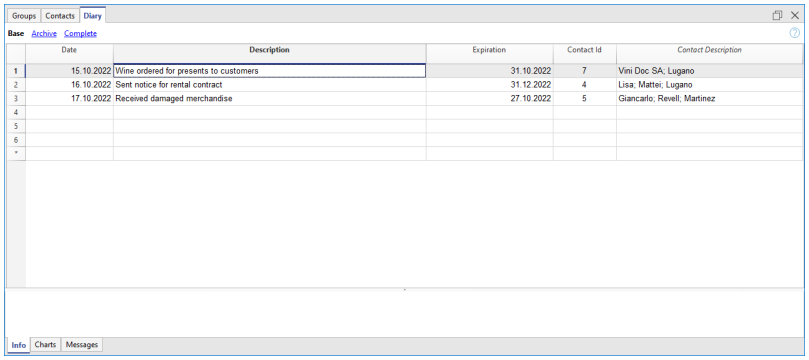
- Synchronize with Google contacts

The views

There are different views available and each view distinguishes itself from another one through the presence of specific columns; in this example (Address Book file), we have the Base, Name, Address2, Archive and Complete views. In the Complete view, all the columns are visible.

Diary table

In the **Diary** table, you can record all kind of notes, day after day and referring to the entered contacts.



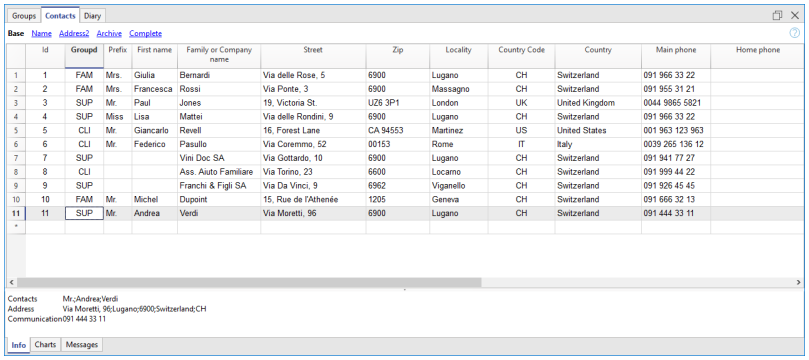
(Deprecated) Manage, edit, back up Google contacts

Deprecated commands and functionalities

Attention: Google has deprecated the Contacts API used by Banana to access and modify contact data.
The new People API replacement has different purposes and functionalities.
The reading and modification of Google contacts will therefore be available ONLY UNTIL Google keeps the Contacts API in service. After that the synchronization commands will give an error. The data saved in the AC2 file will still be accessible. It is not known how long the Contacts API will still be available. **Please do not use these features anymore.**

Documentation

Download, view and edit your Google / Android address book contacts in a tabular format. You can update and clean contacts much faster and also print, copy and paste them into Excel. You can also save the contacts file to your computer as a backup copy.



Manage Google contacts

1. File->New command creates a New Empty Address Book.
2. Menu->Actions->Google Contacts->Download Changes.
    - You will be asked to authorize access to the contacts.
    - The Contacts table will be filled with your contacts.
3. Edit and update the contacts as you like.
    - Menu->Data->Column Setup let you also make visible all predefined columns, like Organization Name, Organization Title.
4. Menu->Actions->Google Contacts->Send Changes.
   The local changes will be saved in Google.

For more information see the explanations below.

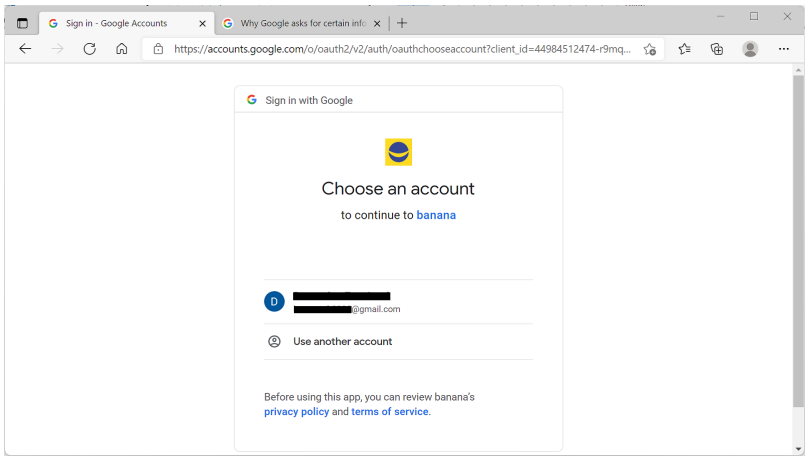
Authorize access to your contacts

Synchronizes the contents of your Banana file of the Address Book and Addresses type with the contacts of your Google account.

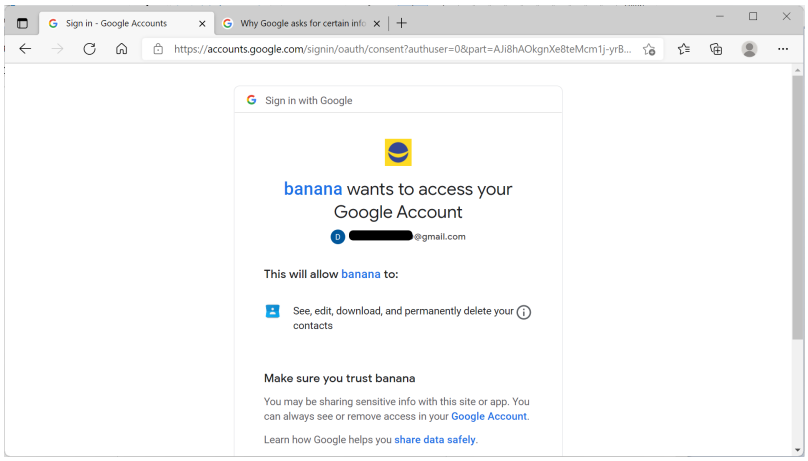
The first time you issue the command Download and replace existing contacts from the Actions-> Google Contacts menu, to connect to your Google contacts:

- A window appears that displays a page of the Chrome browser integrated in Banana and asks you for your Google login.
- You have to enter the email address and password of your Google account.

Banana only saves the email of your Google account: the session data and the password are not saved in Banana, but are managed by the mechanism of your browser.



Immediately afterwards you must confirm that the Banana software can access and modify your contacts.



Synchronization commands

Download changes

This function imports data from Google and updates the values in Banana.

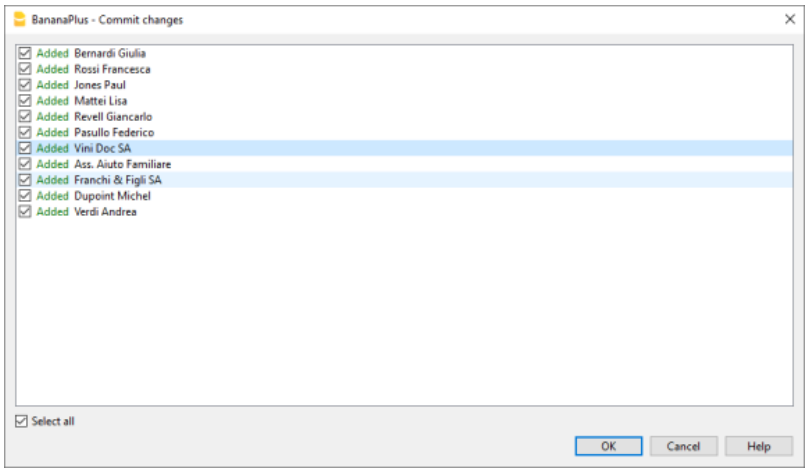
- If there is already data existing in the table, the program will merge the various data in the tables
  - **Groups**.
  - **Contacts.**

Send changes

Send modified data in Banana to Google, updating your Google contacts.

- To be able to send data to Google, you must have previously downloaded it at least once.
  If you have made changes on your mobile, you have will have to first download the data and then activate the command **Send Changes**.

A window with the elements modified, added or deleted will display.



It is not recommended to use the **"GoogleNoSynchronize"** column because it will no longer be used in subsequent versions. If **Yes**, the contact will not be synchronized with Google.

Download and Replace existing contacts

Banana will not always be able to synchronize all changes.
This command will delete the contacts in the **Contacts** table and replace them with the existing Google contacts.

This command will also delete items marked as **"GoogleNoSynchronize"**

Conversion of values in the table

Google contacts manages addresses, phone numbers and e-mail in a structured form. In the Contact stable, the data are instead managed via the column.

Telephone numbers and e-mails

Google allows you to define different e-mails and phone numbers. For each one a label and an indication by default is designed.
In Banana you must follow these directions:

- If there are different types of telephone or e-mail, you will indicate them in the appropriate column (work, home, other).
- If for each type there are several telephone numbers or e-mails, indicate them in the column, separated by a semicolon ";".
  Telephone work "+1234567890;+21234567890". E-mail work "example@gmail.com;example@yahoo.com"
- If the phone number or e-mail has a particular label, it will be indicated in the **Other** column,

with the label followed by a colon ":".
If there are several numbers, separate them with a semicolon ";"
"Holidays:+1234567890*;Cousin:+1234566777".
"Temporary:example@gmail.com;Mama:example@yahoo.com"

- To indicate that the phone is a number by default, mark it with an asterisk "*" after the number.Between the different numbers there can be only one default number.

Addresses

Google allows you to have multiple addresses for the same contact.

Banana Accounting instead allows to synchronize only one address, the "Home" being main one.

Groups

Groups defined in Google are imported into the **Groups** table and new ones can be added as well.

In the **Group Id** column of the **Contacts** table you can insert multiple membership groups by separating them with a semicolon ";".

Create a backup of your Google contacts

1. Create a New empty Address Book file.
2. **Utilities1** Menu -> **Google contacts** -> **Download changes.**
3. Save the file on your computer with the day's date in the name.

Manage your Google address contacts

If you have multiple addresses in your address book, it will be easier to use the Banana address book to sort out your addresses. You can quickly correct errors, add information and remove duplicates and much more.

1. Download data from Google contacts
2. Effectuate your changes
   Remember that the **F6** key (Mac **Cmd-6**) has several features (see the Info window below).
   In the Name and Surname column, invert the values.
3. Hit the **Send changes** command button to send the changes to Google.

Archive and remove contacts that are no longer used

You can save phone contacts that you no longer use on your computer and delete them from your phonebook.

First time:

1. Create a new Address Book file.
2. **Utilities1** Menu-> **Google Contacts**-> **Download Changes**.
3. Save the file in your documents, "Folder_Philip_donotcancel_ever", so you remember that it is an important file.
4. Display the **Archive** view in the **Contacts** table
5. In the **Archive date** column, insert the current date (type the dot ".") for all contacts you no longer require

6. **Utilities1** Menu -> **Archive data** -> **Archive Table data** -> **Contacts**.
7. **Utilities1** Menu-> **Google Contacts** -> **Send Changes**.
   Your data will be deleted from the address book.
8. **Utilities1**-> **Archive data -> View Archived data**-> **Contacts** will allow you to access your archived contacts.
   If you want to add them back to your directory, you must copy the line in the **Contacts** table and delete it from the **Archives**.

Safe-keep your file. Proceed as follows if you wish to archive unused contacts:

1. Open your Address book file.
2. **Utilities1** Menu -> **Google contacts** -> **Download changes** or if there are problems **Download and replace existing contacts**
3. Proceed as indicated above in the Archiving and Sending Changes procedure.
4. Save the changes.

Resume data in Excel

- Download data from Google contacts.
- Select all (upper left corner button)
- Copy
- Paste into Excel.

Synchronization problems and suggestions

The Google address book offers many possibilities and can be used in very different ways. We have tried to make it work better for you , but there may be situations where the program might experience problems with the changes that have been made.
If this is the case, it will be necessary to use the command function. Download and delete existing contacts, to completely realign the two archives.

We are obviously interested in continuously improving the functioning of our software, so send us an e-mail describing the problem and show us how to replicate the problem on our computers. This will allow us to fix the problem.
Any suggestions on how to improve the product are always welcome.

For technical details related to the connection, check the Google API documentation.

- https://developers.google.com/google-apps/contacts/v3/
- https://developers.google.com/gdata/docs/2.0/elements#gdReference

Print label

The Address Book application allows you to create and print addresses on labels. Printing can be customized and adapted for various needs.

Printing labels is very simple: Menu Extensions → Print Labels. At the following links you can find detailed information about the various dialogs for printing and the format of the labels:

- Print label
- Labels format
- Print library labels

Library and collections

With the **Banana Accounting Plus Library and Collections** application, you can easily organize a list of books, objects or contacts and immediately have the lists you need to check loans, deadlines or simply to digitize your home or office library in perfect order.

Ideal for school libraries, municipal libraries, professional and private study libraries.

Optimize and speed up your work by importing book data directly from the internet, editing and updating contacts, deadlines, loans.

With a click you can print the complete catalogs of the books, the list of books about to expire or those already expired, organize the librarians' shifts with the diary for a perfect organization of work.

For further details refer to the following web pages:

- **Characteristics**
- Groups table
- Contacts table
- Items table
- Loans table
- Diary table
- Items return
- Archive table data
- Print library labels
- Template for managing Library and collections

Characteristics of Library and Collections

Library and collections is included in the **Banana Accounting Plus** version. It is the easy and innovative solution to organize books, loans, contacts and collections and, have all the lists instantly available for effective control. You can monitor loans, expiration dates and return dates or simply to put in place perfect order in your home library.

Multiple functions for a digitized and efficient organization:

- Fast data entry.
- Categorization by user groups.
- Retrieve book details from Google with ISBN.
- Copy and paste book list from Excel.
- Quick searches by title, author, keywords, user or user group.
- Internal planning with the Diary (library shifts, annotations or new orders to be made).
- Loan management.

Accounting setup

- Headers and basic data set in a single dialog box, easy to visualize.
- Headings with free texts.
- Default address fields
- Language settings.
- Link to extensions for customizations.
- Password to secure your Library file.
- You can have multiple files in different languages.

Tables

In the Library and Collection files there are several tables that allow you to always have data in order and easy to retrieve.

The tables are as follows:

Groups Table - where the groups are defined, according to the subdivision of users you require.

Contacts Table - where user data is entered: name, tel, email, ...

Items Table - items are entered: valuables, books or other.

Loans Table - manage the loaned items, the expiration and return dates.

Diary Table - to enter daily notes and link them to a specific contact, for example librarians' shifts.

File and data saving

- All your data is saved in a single file, where you can easily find everything without wasting time.
- Give the file the name you want.
- You can manage an unlimited number of files.

- Save data on any media, computer, network, cloud or send it by email. You can access it from wherever you are.
- Simultaneous access by multiple users, where, however, only one person can open the file to be edited.
-
- Make your accounting more secure by inserting password protection.
- In the Links column you can add a digital link for the registered item (receipt, purchase invoice, warranty).
- In all tables you have predefined columns that you can make visible by choice.
- The Search command allows you to quickly search for an item.
- You can sort the rows according to different sorting keys.
- Export to pdf for data storage and export to other formats for data re-processing.
- Importing data from other programs in Text, Ascii and CSV format, with the following options:
  - Import data from the clipboard.
  - Auto completion of values.
  - Column header.
  - Unicode (Utf-8).
- Columns for the archive of products no longer available.

Error reporting and control

- Command to check accounting.
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- Possibility to correct.

Reports and printouts

Everything you see on the screen can be printed or saved in pdf format.

Use the Library Books Report extension to get:

- Prints of the complete catalog of books in pdf, to be published on the website.
- Print the contact sheet with the books still on loan (to be sent as an attachment when making reminders).
- Customizable column arrangement.
- Print non returned items.
- Printing of the labels with the codes for the spine of the books.
- Print return labels inside the book.
- Print updated list of books not yet returned.

Data export and archiving

- Copy and paste directly to and from Excel.
- Export tables to pdf and various other formats.
- Archiving of printouts and data to pdf or other formats.
- Extensions for creating Standard Audit Files.
- Saving of the accounting file on any medium.
- Archive data.

Other features

Added functionalities

- Add new functionalities.
- Removal of features you no longer need.

Extensions

- Predefined extensions for various printing and other features.
- Quick search and installation.
- Customizable extensions.
- Automatic update.
- Ability to create and install your own local extensions.

Comprehensive documentation

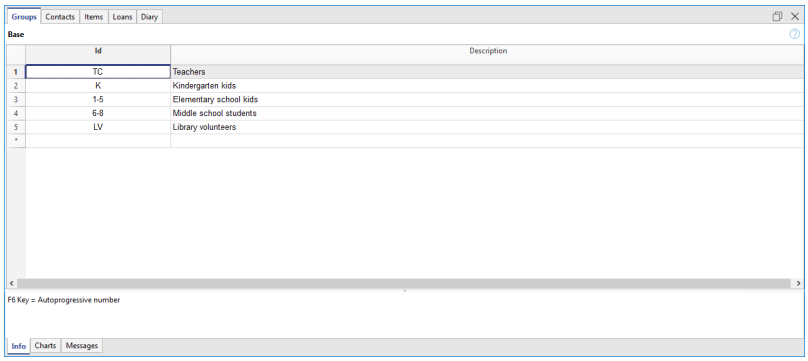
- Each dialog and error has its own documentation page accessible in one click.
- Constantly updated documentation.
- Questions and answers.
- Documentation also available in PDF format.

Other useful commands

- How to register the return of items
- How to archive table data

Groups table

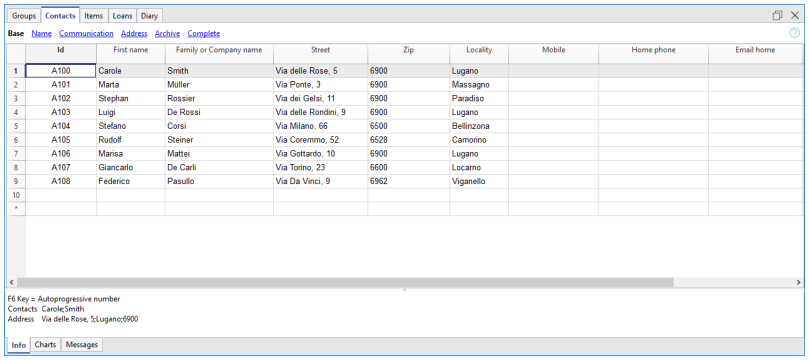
Groups according to which you wish to divide the users are defined in the **Groups** table. To identify a group, enter an identification code **Id** (column Id). In the **Description** column you enter a text describing the group.



For a detailed explanation of the columns in the **Groups** table, please consult the Address Book page.

Contacts table

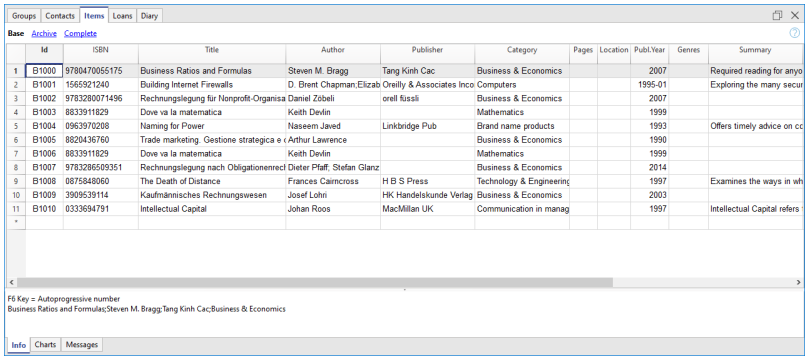
You can to enter user data in the **Contacts** table, divided into several customizable columns (you can make visible only the ones you need and hide all others - you can also add new ones).



For a detailed explanation of the columns, please consult the Address Book page.

Items table | Library and collections

In this table you can enter your items data: they can refer to valuables, books or other.
There are different ways of entering the items data: copy and paste from Excel, automatic data retrieving from the Internet, etc.
See detailed explanations below.



Columns

There are various columns and it is also possible to add new ones.

- **Id**: the item number that has to be attributed.
  The **F6** key assigns the number progressively.
  It is also possible to use a prefix. For example: A-001, after that, the program suggests A-002.
- **ISBN**
  The International Standard Book Number.
  When entering the ISBN in the **Id** column and pressing the **F6** key (**⌘+6** on Mac), the program automatically completes all the book's data in the other columns, incorporating them from the Google database, provided there is an internet connection available.
  Any already present information will be overwritten.
  For more information see: Google documentation.
  - The data in the Google database are not always complete. For example, the title might be present, but the editor or other data might be missing.
  - In order to know which data are available on Google, please visit the following page: https://www.googleapis.com/books/v1/volumes?q=9781906042509, entering after q= the book's ISBN number.
    If you see "totalItems: 0" it means that the book is NOT in Google's database
    If you see a page in a JSon format (programmers format) with the book's data, it means that the book IS in Google's database.
- **Title**
  Is the title of the work.
- **Author**
  There can be several authors entered, separating them with semicolon ";".
- **Publisher**
  There can be several editors entered, separating them with semicolon ";".
- **Return** date
  The projected return date for this item.
  This column is automatically completed according to the checked out item.

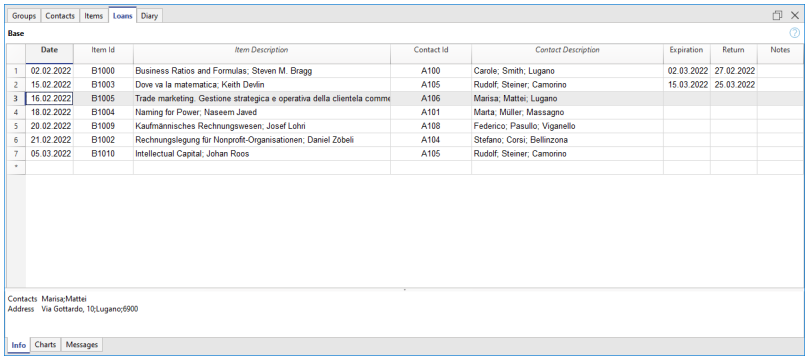
Entering books data

Book data can be entered in different ways:

- **Manual insertion** - You can manually enter the books data in the **Items** table (see previous paragraph)
- **Retrieve data from Excel** - If you already have a list of books from another program or Excel, **you can simply copy/paste the data.**
  In order to copy / paste the data you need to make sure the columns in Excel as arranged in the same order as in Banana. If the column order is the same in both programs you can copy the data in block, otherwise you need to proceed column by column. The copy/paste operation is possible from Excel or from txt files.
- **Retrieve book data automatically from the internet** - The ISBN column is very useful if you have an Internet connection: each book has an ISBN code (internationally recognized and generally written on the back of the cover); If you enter a book's **ISBN code** on the appropriate column in Banana and press the **F6 key** (or **Cmd + 6** for Mac), the program automatically retrieves the books data from the Internet and inserts all data (title, author, publisher, etc. even a small summary).
- If the book has different authors or publishers, just separate the names with a semi-comma ";" - they will also be found individually in searches (for example if you need to find all the books of a certain author).

Loans table

In the **Loans** table you can enter the checked out items, the expiration date and the return date.



Columns

- **Date**
  The date of the loan.
- **ItemId**
  The item number. A search can be made based upon the title.
- **ContactId**
  The contact number. A search can also be made based upon the name, family name, place.
- **Expiration date**
  The projected date for the item's return.
  If you enter "+30", the program proposes the date that comes 30 days later.
- **Return date**
  Enter the return date.

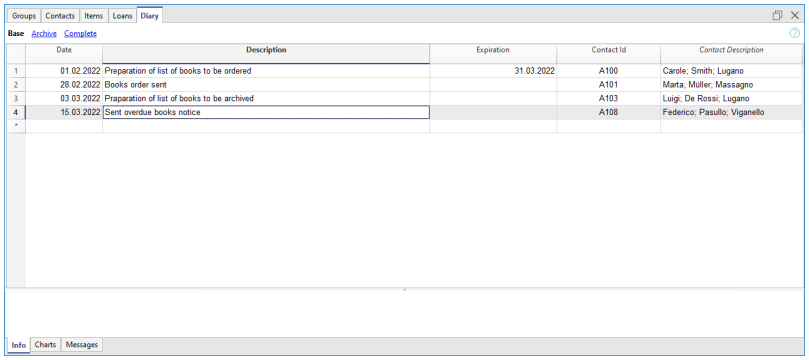
How to manage the loans

Loan of a book

- Enter the date. If you click ".", the date of the day is automatically written.
- In the **Item Id** column, as you start typing the title of the book or library user, the program will display all choices available in your database; just select the right option and press the **F6** key: the program will automatically fill the Item Id and Description cells.
- In the **Expiration** column (date of return for the book) the program automatically uses a date 30 days after your current date, but you can manually change that: you can enter the number of actual days (for example +40) to generate the correct return date (40 days later).

Diary table

In this table you can enter daily annotations and link them to a specific contact.
For example, you can enter the working shifts of librarians, or add relevant notes or facts, to-do lists, etc.
For each annotation you can enter the date, description, an expiration date and associate a user code.



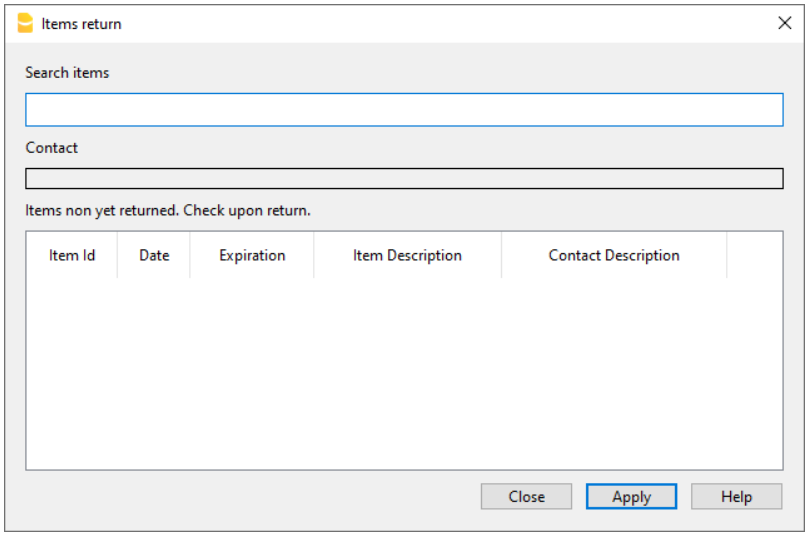
Items return

How to register a book return:

To indicate that a book has been returned, simply enter the date the book was returned in the **Return** column of the **Loans** table.

If you have a lot of books on loan, the **Items return** dialogue lists the books on loan, allows you to search for them and indicate with a check that they have been returned.
Here is how to proceed:

- From the **Actions** menu, choose **Items return**;
- This will open a window where you type the name of the library user. This will display all books on loan to this library user.
    - You can now check all returned books
    - Click the **Apply** button and the program will automatically insert the actual date in the **Return date** column of the **Loans** table.
    - In case of error, return to the **Loans** table and click the **Undo** command.



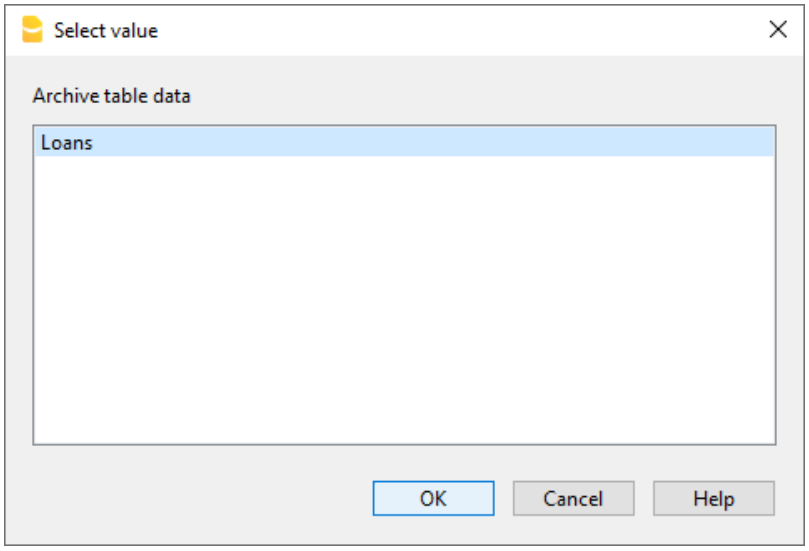
Archive table data

How to archive data

The **Archive** feature avoids the adding up of too many transactions of lent and returned books. Outdated data are being archived in hidden tabs without being deleted. This data can be recalled at any time for statistics or any other use.

Store data of returned books

- Choose **Archive data** from the **Actions** menu and then **Archive table data** → **Loans**. The program will delete all transactions of already returned books from the **Loans** table and store them in the **Archive** table.
- Only books on loan that are not yet returned will be shown in the **Loans** table.



Store contact information no longer used

As for your books, you can equally archive your old and unused contacts

- Indicate a storage date for all the contacts you wish to archive.
- Choose the **Archive data** from the **Reports** menu and then **Archive table data** and **Contacts**.

Print library labels

You can print two different types of labels:

- Small labels (containing the book code) for use on the spine of the book, so that they are visible on the bookshelves
- Larger labels are used on the inside of the cover, mentioning that the book belongs to the library and has to be returned at a specified date

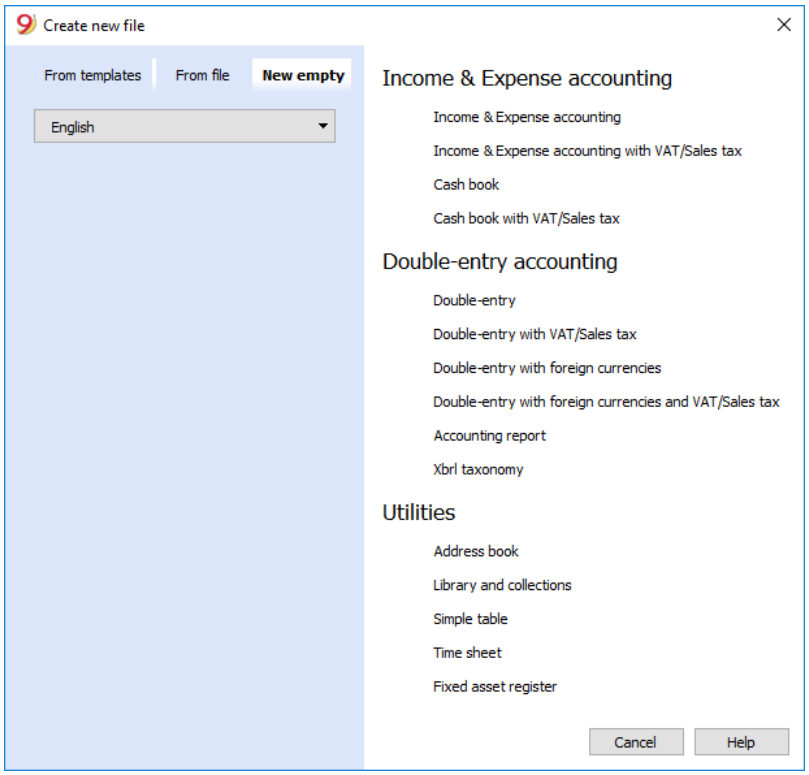
Labels can be printed either on the basis of the Banana file, where you have registered all the books in the library, or from an empty file in case you wish to print a list with codes, that you will then assign to the books.

Creating a file to print library labels

Via the **File** menu -> **New...** in the **Filter by** box : enter the the text "library" and select the **Banana Library - printing book labels** template (also make sure you have selected English as search language).
You can also find the template directly at this link: Banana Library - printing book labels

Printing labels for the spine of the book

In order to print the labels, you can open a new blank file in Banana, containing no data (**File** menu -> **New**), but, as stated, you may wish to start from an existing, as explained earlier.

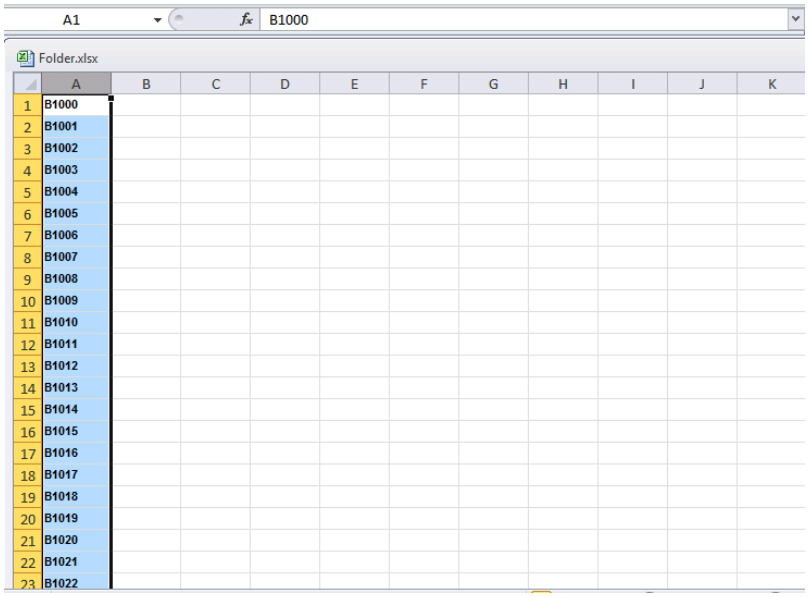


There is a useful Excel function to generate a large amount of codes in a speedy manner, rather than entering them manually or than using F6 key. Here is how you do it:

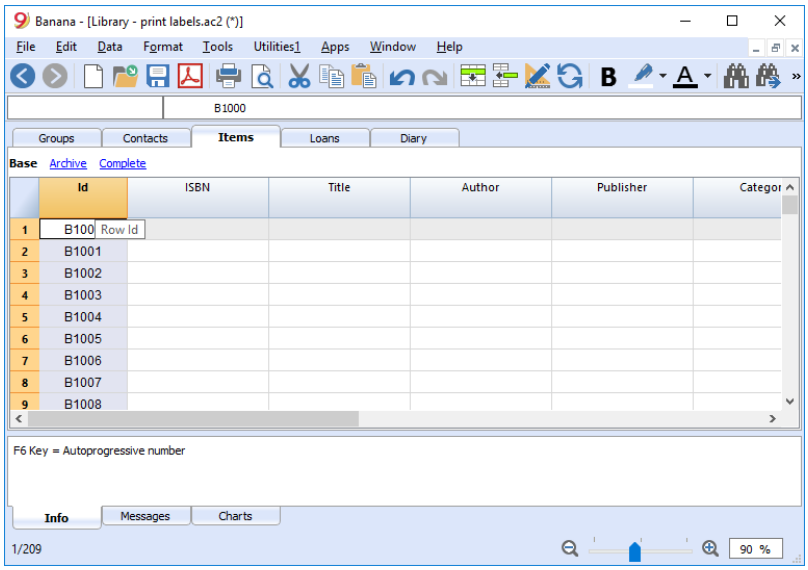
- Open a new Excel file; in cell **A1** entere the library code that suited your purpose (any

combination of letters followed by numbers will do) - for example B1000.

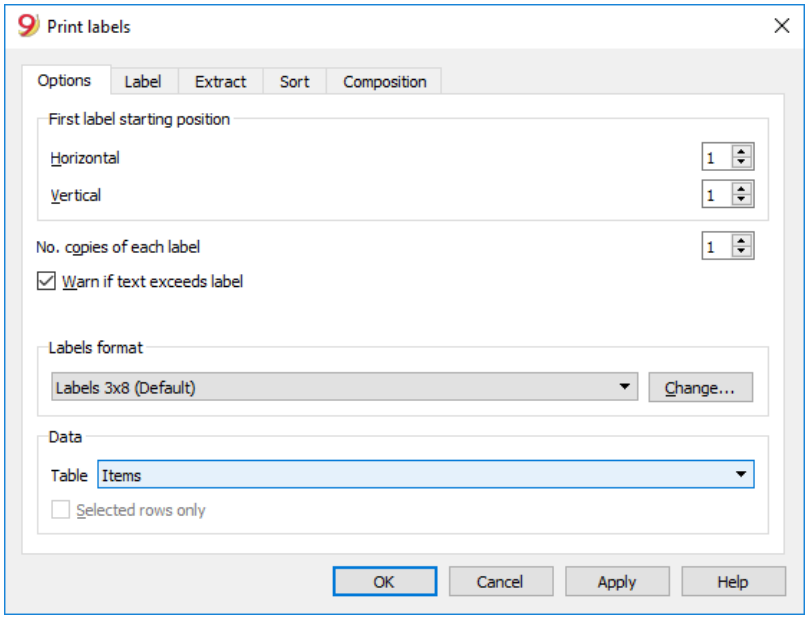
- Choose the bottom right angle of your cell with your mouse (the point will now be a cross), and, while holding down the right click, drag down along the column; Excel will automatically generate autoprogressive numbers.



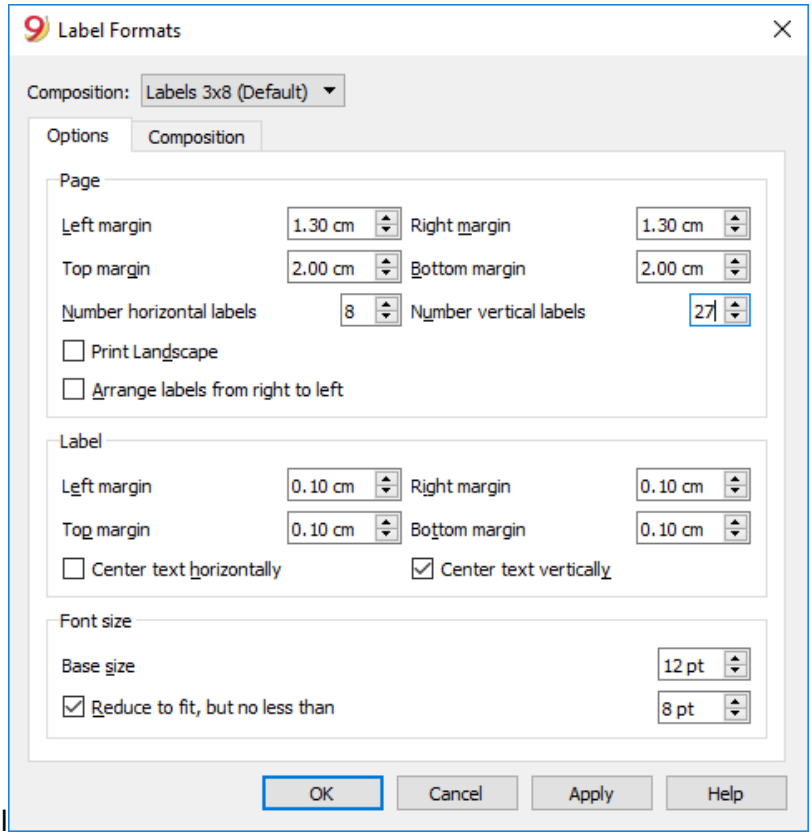
- Now copy (**Ctrl + C** keys) the codes that have been generated into Banana's **Items** table, in the **Id** column (**Ctrl + V** keys).



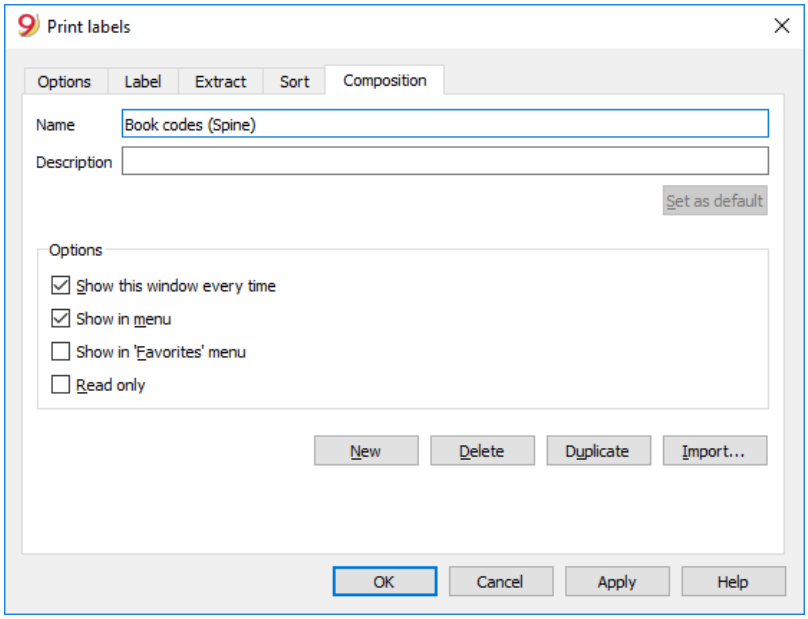
- You can now create the label. Choose the **Labels** -> **Print** command from the **Extensions** menu. This window will be shown:



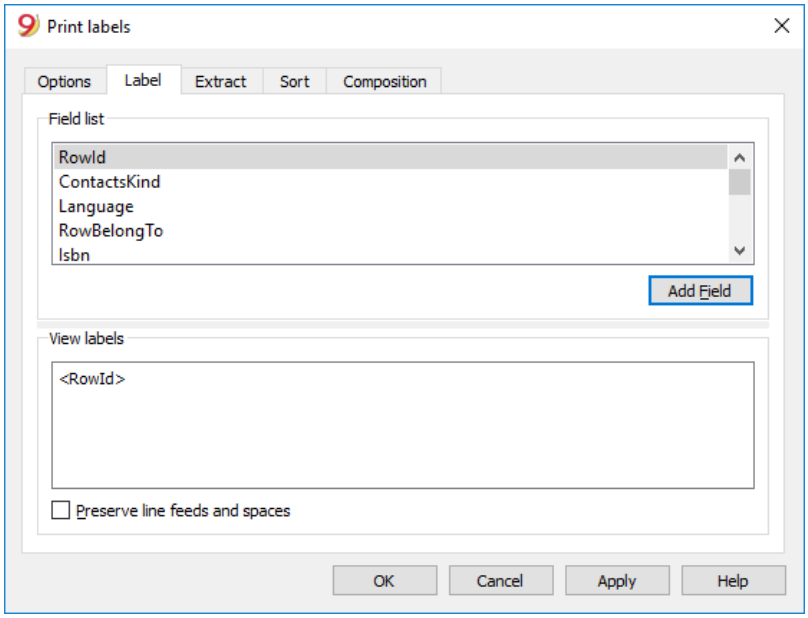
- It is important to have the **Items** table selected as the source for **Data**
- Now you can define your label by pressing the **Extensions menu** -> **Labels** -> **format** command**.**



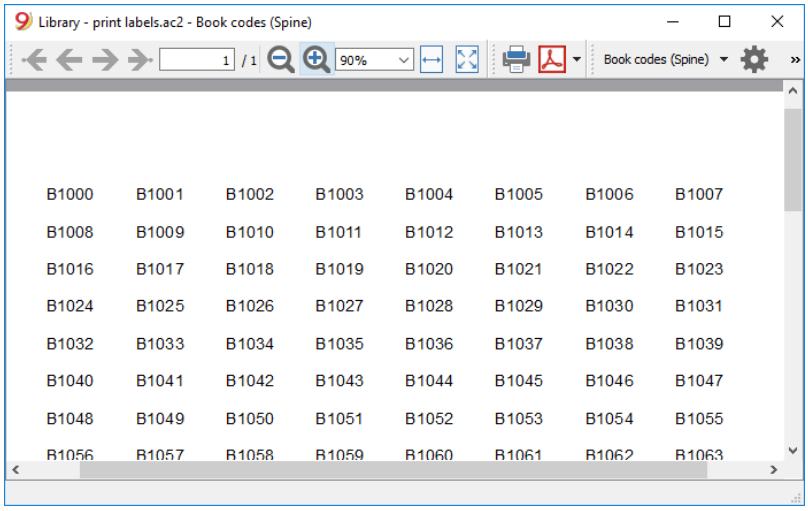
- In the window now shown, enter the margins and other characteristics of your chosen label, Herma 10001 in this case.



- Before hitting the **OK** key, open the **Customization** tab, where you can assign a name to your custom settings (so they can be used in the future). In this case it's Book codes (Spine).
- Hit the **OK** key



- In the **Label** section select **RowId** to indicate the contents of the label (in the example you indicate the book code) and press the **Add field** button. The **RowId** appears in the **View Labels** field.
- Pressing the **OK** button will generate a preview of your label.



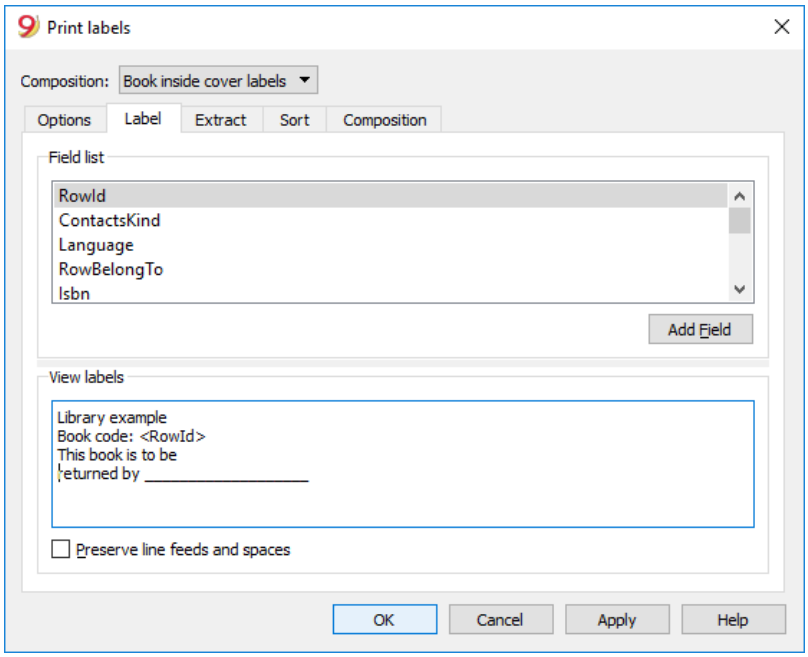
You may now print using your Herma sheets.

Printing labels for the inside cover

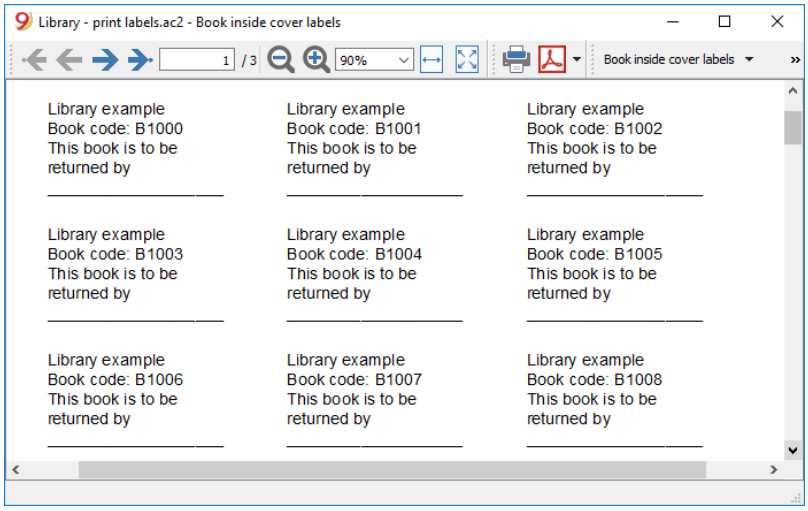
Choose your label format. In the example a 70x36mm (Herma 4630 or Avery 3490) format hase been chosen. The steps to follow are identical to the previous example::

- First, choose the **Labels** -> **Print** command from the **Extensions** menu
- Enter the margins for your new label in **Extensions** -> **Labels** -> **format** window.
- Before hitting the **OK** key, open the **Customization** tab, where you can assign a name for your new custom settings (Inside Cover label, for example), than hit **OK**.
- Select **Label** in the **Print label** section to add the content of your label.

You may enter text, other than the available fields, as well.



Pressing the **OK** button will generate a preview of your label.



Note:

The template available in Banana already includes the two mentioned label formats: label for the spine of the book and label for the inside of the cover.

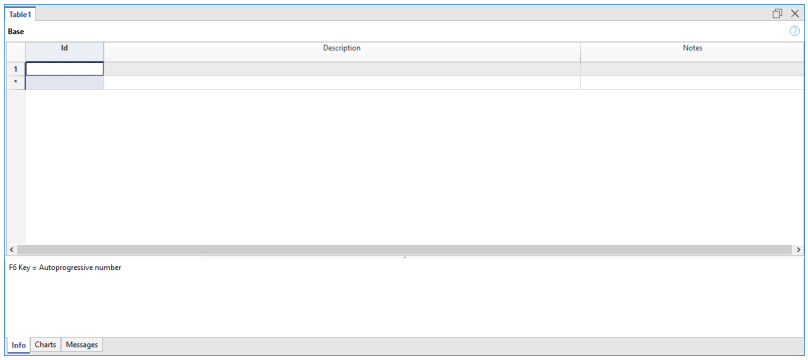
Related features:

Management of yearly membership fees

If you run a library requiring an annual membership fee, or if fees are charged for the loan of individual books, it is useful to use the accounting functions of Banana Accounting.
Please check our page Accounting templates.

Banana Accounting+ Simple table

The Simple Table is an application of Banana Accounting Plus, a file that only contains an empty table, which can then be adapted to meet your needs. This is a table that can be set up according to the needs of the user. You can add columns and views and give them the most appropriate header, with the Columns setup and Tables setup commands of the **Data** menu.



Tutorial Maker Application: Create, Translate, and Enhance Video Tutorials

The Tutorial Maker application, developed by Banana.ch, is a versatile tool for:

- Creating comprehensive video tutorials with speech in multiple languages.
- Adding or modifying speech in various languages to existing videos.

The application, developed primarily for internal use at Banana.ch, plays a vital role in both the production and ongoing enhancement of multilingual Banana Accounting video tutorials. It employs AI-based services to facilitate efficient translation and speech generation.

While the Tutorial Maker application is currently featured in the Dev-Channel version, it has been extended to a select group of partners. You are welcome to try it; however, please be aware that it is not a fully supported product and requires the installation of additional components. Furthermore, its functionalities are subject to change at any time.

How It Works

Creating a Video Tutorial for a Desktop Application

1. **Capture Screenshots.**
   Begin by capturing screenshots of the desktop application and saving them to a directory (recommended size: 1920x1080).
2. **Fill in the Clip Table,**
   Enter all necessary information to create a video:
   - Select the image to be used.
   - Apply effects to the image, such as highlighting a section, adding arrows, or circles.
   - Choose the text and voice style for the speech.
   - Input the text for titles and/or text-to-speech.
   - Translate the text into other languages as needed.
3. **Build the Video.**
   On executing the build video command, the program performs the following tasks based on the specified language:
   - Adds effects, titles, and subtitles to the images.
   - Generates speech files using internal or Microsoft or Google voices, as selected.
   - Creates a video sequence for each image. The duration of each sequence matches the length of the speech or a duration you specify.
4. **Final Video Compilation.**
   The final video is created by combining all the video sequences.

How it works

Assuming you are creating a video tutorial for a desktop application.

1. You capture screen shots and save to a directory (size 1920x1080).
2. In the Clip table you enter all the information needed to create a video:
   - The image to be used.

    - Create effects on the image. Like highlighting a part of image, adding an arrow or a circle.
    - The text and voice style to use.
    - The text to be used for titles and/or for the text to speech.
    - The text translated to other languages.
3. You give the build video command and the program, based on the language you specify:
    - It add effects, titles and subtitles to the images.
    - It generates the speech files using the Microsoft or Google voices you choose.
    - For each images it create a video sequence.
      The duration of the sequence is the duration of the speech, or one you specify. .
    - A final video is crated by putting together all video sequences.



Optimizing Videos: A Streamlined Approach

This video creation tool specializes in producing straightforward tutorials and translating them into multiple languages through a progressive process. Typically, we develop an initial version and then pass it on for review and translation. Based on user feedback, we continually modify and enhance the content.

The Tutorial Maker significantly eases the effort and time required to alter video content and text, translate, and generate new versions of the tutorial, each tailored in length to the specific language. Consequently, it employs a logic distinctly different from that of traditional video creation tools, which are more focused on creative aspects.

The speech is automatically generated from the input text, allowing for easy modifications of the text, voice-over, and video sequence duration. This feature simplifies the process of refining and creating new versions of the video.

The tool excels in translation. By entering the translated text into a designated field, a corresponding voice-over is automatically generated. The video sequence is also adjusted to match the exact duration of the new speech, streamlining the translation process.

Video tutorial of the Tutorial Maker application

Create video from images, with speech, subtitles and text decorations.

- **Watch the video tutorial** (03:13).
  The video has been created with the Tutorial Maker Application.
- **Watch the video tutorial in French** (text has been automatically translated).

Here is the full project and files on github.com.

Mainly for software developers

The Tutorial Maker Application offers advanced features, specifically tailored for users who are also software developers.

Currently in its alpha phase, the application has been fine-tuned for our internal use. It necessitates a particular setup and is in the early stages of incorporating error controls. Moreover, the interface and messages are exclusively in English. As such, at present, it is predominantly suitable for software developers and highly skilled users.

Be aware that the data's structure and format might evolve over time, and we may not always provide a means for transition. Additionally, both the terms of use and pricing are subject to change. We reserve the right to modify the technical content, availability, terms, and pricing at any moment without prior notice.

We invite you to share your experience using the application and greatly appreciate any feedback or suggestions you may have.

Requirements and setting up the environment for video and speech creation

Requirements

- Internet connection (necessary to create speech files)
- Banana Accounting Dev Channel Version.
- Subscription to the Advanced Plan.
- FFmpeg executables.
- Subscription to a text-to speech service
  - Azure cognitive API
  - Google text-to- speech service.

Setup the environment

In order to use the Educational Video Maker application.

- **For Windows**
  - **Download and Install ffmpeg tools**
    - Download ffmpeg tools for Windows
    - Under "Get packages & executable files" select the Window operating system.
    - Download the essential package.
    - Unpack the file to a directory for example C:\ffmpeg
      Under bin you should have the file ffmpeg.exe and fprobe.exe
  - Make sure your antivirus does not block or slow the execution
    - Search and go to "Virus Thread and Protection"
    - Manage settings
    - Add Remove Exclusions.
    - Add Exclusion
    - Folder
    - Select the ffmpeg/bin directory
  - Install a video player for mp4 files.
    Video are build in mp4 format, the codec is not preinstalled on Window.
    - Install an alternative Video player like VLC video player.
- **MacOS setup (Install Ffmpeg tools)**
  - Download the ffmpeg and ffprobe binaries
    - Under "Get packages & executable files" select the Mac operating system.
      Download the
    - ffmpeg
    - ffprobe.
    - Unpack the files and copy them to a new directory.
    - Make sure the ffmpeg and ffprobe are executable file type.
      - Go to the "Get packages & executable files" section of the page.
      - Click on macOS icon.
      - Click on "Static builds for macOS 64-bit".
- **Setup Banana Accounting.**
  - Install and run the dev-channel version.
  - Run the software

    - Make sure you can open MP4 files
        - Menu Tools → Program Settings.
    - Activate the integrated Screen Capture.
        - Windows-Appearance → Show developer Menus.
        - Developer menu → Activate ctrl+3.
    - Set the default language to English.
        - Menu Tools → Program Settings.
        - File Handling → Extensions of files conisdered secure
        - Add mp4 to the list
- Create an empty video project
    - Create a new directory for the video project.
    - Download and the Empty educational video file and copy it to the video project directory.
- Setup the Global settings
    - Important you need to specify the ffmpeg executable.
- Request the authorization at Banana.ch
  Speech generation only work if you have the authorization.

How to for creating and translating video

Setup a video project

A video project is composed of different files. So you should create a new directory where you save all your files.

Structure of a video project

A video project is composed by:

- A directory on your computer where to save all the files relative to the video project.
  - The first step is to create a new directory where your file will reside.
  - Put all file in project directory unless there is a real necessity to do otherwise.
- A Banana Video Project file (ac2).
  You can create a new file by:
  - Menu File > New file > Tutorial Maker > Create empty file
    Save the file to your directory
  - By copying an existing one to your directory.
- The image files with the screen capture.
  When possible create images with size 1920x1080 pixels or else with the 16:9 format.
- Other images files that are used for titles or slides.
  Image size should be 1920x1080 pixels.
- If you are creating a video you can also save in the directory the files that are the base for the video creation(accounting file, presentation file or else).
- Directory for language specific images.
  - Assume you have created the clips images in English.
  - Create a sub-directory "it" where you will save the captured images in italian.
    If the software, when building the "it" video, will find an image with the same name in the directory it will use it instead of the one that is in the main directory.

Example video projects

You can try the following examples

- Demo
  A very simple project (see on files on github.com)
- A presentation of how the video creation tool works, that has been created used the video creation tool.
  - The video presentation video of the Tutorial Maker.
  - Full project and files on github.

Add a speech to a video with subtitles

You can easily add a speech to an existing video.

- The speech is generated automatically by the computer.
- The speech and subtitles remain placed on the same time position.
- If the translated speech does not fit the original video segment, the specific segment will be automatically speed down to fit the speech.

Here we explain how to translate speech of an existing video.

- First you have to setup the environment.
- Create the project and directory.

Prerequisites

- A video file with subtitles in SRT format or with a Youtube transcript.

Add the speech to a Youtube video with subtitles

- Create a new Banana video file (ac2).
- Download the video from youtube.
- In the Table Clips column Clips enter the nave of the original video.
- Copy the the youtube transcript to the clipboard
- Menu Actions>Import subtitles from youtube transcript
- Menu Actions->Build video.

First Video Tutorial Project using Screen shots

Here we explain how to create a video tutorial

- First you have to setup the environment.
- Create the project and directory.

Example video projects

You can try the following examples

- Demo
  A very simple project (see on files on github.com)
- A presentation of how the video creation tool works, that has been created used the video creation tool.
  - The video presentation video of the Video Tutorial.
  - Full project and files on github.

Create a Tutorial Maker project

1. Structure the video and write the text.
   - Plan the video objective and content.
   - With word processor start writing text part of the video.
     Writing and improving the draft is easier with the word processor.
     - Chapters titles.
     - Speech part.
2. Setup files.
   - Create a video project directory.
   - Download and copy on your directory the the Empty Video Tutorial Template and give a new name.
3. Enter the content
   - Start Banana Accounting Dev-Channel version.
   - Open the Educational video file you have just created.
   - Menu Actions → Add language column of your desired language.
   - Copy the text you have written on Word and paste it in the column language.
   - In the column Chapter enter the chapter number.
   - In the column Text Style enter the appropriate style.
   - In the column Speech Style enter "None" for text that should only be displayed (no audio).
   - Apply the color Yellow for chapter titles.
4. Build the first video version.
   - Actions → Build video and the video will be build with:
     - a single still image
     - titles
     - the speech
     - the subtitles
   - You will be able to see how long it is the video based on the spoken text, and also listen the high quality audio voice.

5. You should now capture the images or the video clips with the tool you already use.
   Better use size of 1920x1080 px or with 16:9 factor.
6. Or you can create the image capture in Banana.
    - Create the Banana Accounting file with all the data you will need to explain.
    - Capture the screen using the ctrl+3 functionalities.
    - Set the size of Banana Accounting Windows to 1920x1080 or other size with 16:9 factor.
    - Save the file in the project directory.
        - Better complete the file name with a numeric sequence corresponding to the chapter number.
        - When using number better use 01 instead of 1, so that you get the file listed in numeric order.
        - Use fine sequence multiple of 3 or 5 to easily insert other images.
7. Complete your project with images.
    - In the appropriate row of the column Clip File enter the file name of the images you have saved.
    - Add Effects to the images.
    - Build again the video .
    - Improve the texts, images, effects until you are finished.

Translate the speech and subtitles of a video

You can easily translate the video in another language.

- The speech is generated automatically by the computer.
- The speech and subtitles remain placed on the same time position.
- If the translated speech does not fit in the original video segment, the specific segment will be automatically speed down to fit the speech.

Here we explain how to translate speech of an existing video.

- First you have to setup the environment.
- Create the project and directory.

Prerequisites

- A video file with subtitles in SRT format or with a Youtube transcript.

Translating an existing video with SRT subtitles

- Save the original video in the project directory.
- Create a new Banana video file (ac2).
- In the Table Clips column Clips enter the file name of the original video.
- Menu Actions>Import subtitles.
  Choose the subtitle type.

- Menu Action>Add language column.
  Enter the 2 letter column
- Translate the text to another language with an online translation tool like www.deepl.com/translator.
  - Select and copy the text column.
  - Past to a translation tools.
  - Copy and paste the translated text to added language column.
- Menu Actions->Build video and choose the language.

Translate the text in another language

- Table Clips
  Action->Add Language column.
  Choose the language.
    - If the language does not exists in the list.
        - Menu Data ->Manage Columns->Add Column.
        - Enter the name "Text_"+Language code (2 letters).
          "Text_fr"
- Translate the text to other language.
    - Position on the first line of the column with the text to be translated.
    - Click on the header of the source language to select all the text.
    - Copy the text in the translation service.
        - https://translate.google.com/
        - https://www.deepl.com/translator
        - If the text it to long just copy fewer lines.
    - Select the language to translate to.
    - Copy the translated text.
    - Position the cursor on the column destination.
    - Paste the text.

Dialogs for the Video Application

Dialog Video Change Global Settings

The global setting dialog allow to set the environment.

To access the dialog:

- Run Banana Accounting dev-channel version.
- Open the empty project you have just created.
- Menu Actions → Global settings.

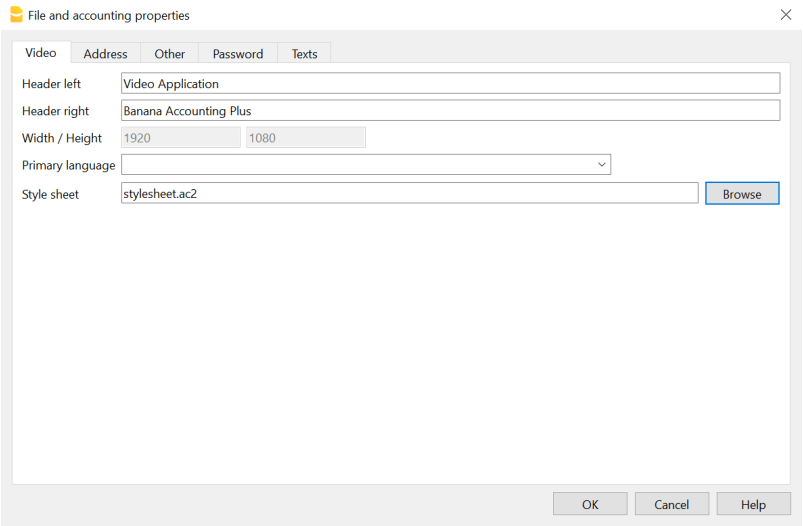


You need to setup the

- ffmpeg executable path
  - Enter the executable path, including the filename (ffmpeg.exe for windows / ffmpeg for mac).
- Text to speech service
  - Internal
    It will use the text-to-speech service of the computer.
  - Banana.ch service
    It will use the Banana.ch text to speech service that is based on the Azure service.
    Your need to receive a permission from Banana.ch.
  - Microsoft Azure
    You need an Azure account and a API key for the Cognitive text to speech service.
    Enter the:
    - Region name
    - The API Key
  - Google Service you need the API key
- Menu Action → Build video to test if the build process works.

File Properties for Tutorial Maker

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



- Header left & Right
  Will be displayed on printing.
- With and height in pixels of the clips and output.
  Currently fixed at 1920 x 1080.
- Stylesheet file
  Path and file name of a stylesheet.
  If present the Text Styles and Voice Styles defined in the stylesheet will be available in this project.
  Ideal for creating and reusing styles.
  Download the stylesheet.ac2 example and modify it according to your desires.

Import Subtitles

The Actions>Import Subtitles command let you import subtitles. You can choose the available formats.



Imported columns

The commands will import the following columns

- Start Time
- Text
  The text will be saved in the current selected language for build.

The lines will be appended at the end of the Clip Table.

YoutubeTranscript

This command allow to import the times and subtitles from the Youtube transcript format.
You should copy the text in the Clipboard.



To copy the transcript text in Youtube

- Clip on the 3 dots button.
- Clip con **Show Transcript**
  Not all video have a transcript.
- Select the text inclusive the time and copy to the clipboard.

Eventually save the text to a txt file so that you can easily access lately.

Example of a Youtube Transcript format

```
0:01
willkommen bei bex dieser folge schauen
0:05
wir uns an wie ich wiederholen die
0:07
aufträge so genannte abos in bex
0:10
erfassen kann
0:12
als erstes erstelle ich mir dafür unter
0:15
dem reiter verkauf einen auftrag auf den
0:18
entsprechenden kontakt aus
```

SRT Subtitles

The SubRip Subtitles file format is available in most video editing software.

Dialog Build video

Dialog build video

The command "Build Video" give you different choices.



- Build language.
  Select the language to use.
- Create video file (Always on)
  Create the video file with Titles, Voice and Subtitles.
  - Prepend Chapter to Display titles
    Automatically prepend the Chapter number to the Display text.
    To be used for titles.
    Speech text remain the same
  - Embed subtitles in the video
    The subtitles are embedded in the (style name starting with "Subtitles") in the video.
    The build process will also create a *.srt file that you can use to add subtitles.
  - Add control times
    Include information on the clip and text start and duration time.
    Useful to check if there are any problem in the sequence.
- Create audio file
  It save the audio in separate file.
- Create GIF file
  It create a GIF animated sequence.
  - G Width (the height is calculated automatically)
  - Add progress bar.
    Include a progress bar that show the make the gif look like a video progress bar.
  - Progress bar color in FFmpeg format
    You can also specify the opacity"red@0.4". It use color red with a opacity of 0.4. color of the
- Clear cache.
  The program keep a cache with all the the intermediary files. The file are recreated only in case the data change.
  In case you change the data, but the audio or video is not updated, you should try clear the cache. Build time will take longer.
  - Clips.
    The video are fully regenerated.
  - Speeches
    All the she speech texts are recreated.

Build process

Once you click build the build process start:

- The audio speech are generated.
- Each row clip is created and the duration is calculated.
- The row clips are concatenated.

In the Out directory you will have:

- A generated .mp4 video file with the speech.
- The srt file with the subtitles.
- The index file with the chapter time and text
  Copy the content to youtube to have the chapters.
- The audio with the speech (if requested)
- The gif file (if requested)

Output directory structure

When you give a build command a new directory is created on the project directory with the same name as the project file, preceded by the "_" and a sub-directory for the specified language. All temporary data will be stored in the directory.

The directory or any sub-directory can be deleted at any time, but the build will take more time dute to the necessity to rebuild all the intermediary and cache files.

Assuming your project file name is "testvideo.ac2", the resulting directory structure will be:

- _testvideo
  - en
    the temporary file for the language "en"
    - build
      Where all the intermediary file are stored.
    - cache
      Cache for intermediary files.
    - out (results)
      Where the output video, audio and gif are written.
  - it
    the temporary file for the language "it".
  - temp
    temporary files not specific to a language.

Table Clips

In this table you enter the data to generate the video.



Columns

- Chapter (Optional)
  - Enter a chapter number or letter, that help you organize the video in group of video clip.
  - Use [] for automatic chapter numbering (progresssive).
  - During build the chapter number is added to the language Text (for display only) if the build option is active.
  - Chapter rows should also contain a Clip file name
- Clip File.
  - The row that contains a Clip File name will be the start of a Video Clip.
  - The Video clip will contains all the rows up to the next row that contains a Clip File name.
  - The image file (png or jpg) or clip (mp4).
    - If you go in change mode you have the list of files available.
    - If you click on the little icon you see the preview and you can change the image.
  - Empty.
    If the clip file is empty, this row will be added to the previous video clip file.
  - Automatic file renumbering
    Use the file in the specified format to renumber file name based on the chapter number.
    When you add a new chapter all the existing file with the automatic file format will be renamed.
    - The automatic file name format is in the form of chapternumber-progressive[-freetext].ext.
      The free text is optional.
      Examples:
      - "01-01.png" "101-101.png"
      - "01-01-freetext.png" "101-101-freetext.png"
- Effects (default is hidden)
  You can attach effects to the image that will be applied when the video is build.
  For the syntax see the Effects page,
- Text Style
  The style to be used for showing the text.
  - Empty.
    Same as Subtitles.
  - None.
    Text is not shown.
  - Any other you define in the Text Style table.
- Speech Style
  - Empty.
    Default speech style.
  - None.
    Text is not translated to speech.
  - Any other speech style you define in the Speech Style Table.

- Start (Time Start)
  The start time the clip, text or speech start to be shown. Relative to the clip file.
  If the time is empty, the start time is calculated based on the speech duration .
- Duration
  The duration of the clip, text or speech. Relative to the clip file.
- Time command.
  - Empty
    The duration is automatically calculated based on the speech duration.
  - Duration Time Command
    If you specify a Duration command the StartTime of the the next row is ignored.
    - DurationAdd (AddTime).
      The entered duration is added to calculated duration.
    - DurationFixed (FixedTime),
      The entered duration is used. If the speech is longer it will be cut.
      Useful for pause.
    - DurationPause
      Same as FixedTime, but with the option to exclude the pause in the build.
    - DurationPause[XX]
      Same as DurationPause, but if the Duration is empty, the duration of the last Duration[XX] is used.
      You can create different standard pause "DurationPauseChapter", "DurationPauseImage"
      Pause will not be included in build if the option is activated.
    - DurationSpeech.
      The entered duration is used if the calculated speech duration is shorter.
    - DurationMin (MinTime).
      The entered duration is used if the calculated speech duration is shorter.
  - Time Commands for Title, text or effect rows that have no speech and therefore the duration is zero
    In case the rows have the SpeechStyle set to "none" or there is no text and there is no Duration.
    These commands allow display the text for a duration of the speech o clip..
    - SameNextRow (NextRowTime),
      The text will display at the same same start time and end time calculated for the next row.
      Useful in case you need to use for display and speech different texts.
    - SamePreviousRow (PreviousRowTime),
      The text will display at the same same start time and end time calculated for the previous row.
      Useful in case you need to use for display and speech different texts.
    - SameClip (ClipTime).
      The text will display for all the time the clip duration (from begin to end).
    - SameClipEnd (ClipTimeEnd).
      The text will display for up to the end of the clip.
  - Time Command that takes priority over the speech duration
    - SameClipVideo (ClipVideoTime)
      Only for clip files of type video.
      Takes the same duration as the original video clip.
- Text (language)
  The text to be displayed or for speech creation.
  There is one column for each language.

Use Action->Add Language to add another language.

Structure and logic of a video

These are the basic elements of a FinalVideo.

- Chapter (optional)
  It is used to group together a series of Video Clip that together form a unit, exactly as youtube.com chapters.
    - VideoClip (Clip File)
      Start with a row that contains a file name in the column ClipFile
      It include all rows up to the next row containing a file name in the column ClipFile
        - Non-Video Clip Row
        - Non-Video Clip Row
    - Video Clip
        - Non-Video Clip Row
        - Non-Video Clip Row
- Chapter
    - VideoClip
        - Non-Video Clip Row
        - Non-Video Clip Row

FinalVideo

Is the result of the process of the command Build Video.

- The FinalVideo is the concatenation of the different VideoClips in the same sequence specified in the table Clips.
- The length of the FinalVideo is the sum of the length of the different VideoClips.

VideoClips

Each VideoClip is build separately and once all the VideoClips have been build they are concateneted to form a FinalVideo.

- A VideoClip is based on a ClipFile specified in the column Clip File
- All the rows before a row that contains a ClipFile are used to create the VideoClip.
- The number of Video Clips correspond to the number of Clip Files specified.

A Video clip file and can be of type.

- Image. jpg or png file.
- A video sequence (mp4 o avi file).

Times columns

The times columns (StartTime, Duration and TimeCommand) are used to determine the length of the VideoClip.

- The Time columns are specific to each VideoClip.

The VideoClips are concatenated to form a FinalVideo, so the next VideoClip will start exactly after previous one.
- The time of a new VideoClip is not influenced by the times value specified before.
- The duration of a VideoClip is the sum of the duration of the different rows that form the VideoClip.

Start and duration of speech rows

The speech rows are rows that have a text and don't have the SpeechStyle to "none".

- SpeechDuration
  The duration of the row is automatically calculated, based on the length of the speech.
- If the speech duration is longer then the duration specified, the SpeechDuration is used.
- If the next row has a StartTime, the Duration will be expanded so that the next row will start of the StartTime specified.
- CalculatedStartTime of a row is the the sum of the duration of the previous rows of the VideoClip.
  The CalculatedStartTime has precedence over the specified StartTime.
- You can change the automatic mode with the Duration TimeCommands (DurationAdd, DurationFixed, DurationMin, DurationSpeech).

Start and duration of Title rows (non speech rows)

In the VideoClip you can have rows that don't have speech:

- When there is no text
- SpeechStyle "none"
  - When the text is a title.
  - When the speech text need to be different than the speech.

In this case you need to synchronize the appearance of the text with the speech. So you can use the Sync Time Commands.

StartTime for Video Clip Files (Video Segments)

For Clip File that contains a video the StartTime is used to specify at what exact point a subtitles, title and speech should appears. But, if you build a Video in another language, the SpeechTime can be larger than the original one. In order not to have the speech to be cut fit the video, the program will have slow down a sequence of the video for the time necessary too fit all the speech.

- During the build the Video file is cut in different VideoSegments each one corresponding to the specified StartTime.
- Each segment is than processed separately and the duration adapted to the specific content and time.
  - If the speech duration is longer than the original one, the duration of the segment is expanded (the video will be slowed down).
  - If there are TimeCommand they will be applied to the row and segment.
- The speech and text are added to each segment so that the speech and titles start always at the original point.

You can control the duration of the different video segments by using the following TimeCommand:

- DurationSpeech.

Use if you want to make the segment not longer than the speech duration.
    - If the original video segment duration is shorter, the video will be slow down.
    - If the original video segment duration is longer the video will be speed up.
- DurationAdd
  Add a duration to the DurationSpeech and speed-up or slow-down the video segment.
- DurationFixed
  Extend or cut the original segment duration of exactly the specified duration and and speed-up or slow-down the video segment.
  If there is a speech that it is longer than the specified duration the speech will be cut.
  Use mostly in case for segments that have no speech.

Calculated columns

With the command Tools>Add/Remove functionalities you can:

- Add Calculated columns
- Remove Calculated columns

The Add Calculated columns are made available for the developer of the application, but may be interesting also for people creating video.
The command will add the following columns:

- Start Clip
  The time when the row will start relative to the Clip.
- Start Clip
  The time when the row will start relative to the complete Video.
- Calculated Duration
  The duration taking in consideration also the Time command.
- C. Speech
  The Duration of the speech in the processed language.
- Calculated Fill
  The time that will be added to arrive at the specified Start time.



The calculated columns will be updated at the end of the build process.
The change will not change the modified flag of the file, so if you want to save the date you have to modify some text.

Table Text Styles

Define the text style to be used for displaying text on clips.

- Size and margins are defined in pixels, relative to an image size of 1920x1080.
- Colors you can use a name (red, blue, etc) or a symbol.

Use different colors for subtitles

Define the styles for any subtitle type you want to use.

Start from the default subtitle style and adapt it according to your needs.

	Id	Notes	Font Name	Size	Primary C.	Secondary C.	Outline C.	Back C.	Bold	Border	Outline	Alignment	Left	Right	Vertical
1	Subtitles	(default)	Arial	45	#FFFFFF	#FFFFFF	#000000	#000000		3	2	2			75
2	SubVoice1	subtitles voice#1	Arial	45	#FF0000		#000000			3	2	2			75
3	SubVoice2	subtitles voice#2	Arial	45	#FF33FF		#000000			3	2	2			75
4	SubVoice3	subtitles voice#3	Arial	45	#33FF33		#000000			3	2	2			75
*															

- Id.
  Enter the name of the style.
  Use it in the column **Text Style** of the Table Clips.
- Font Name.
  Enter the name of the font.
- Size.
  Enter the size of the text.
- Primary Color.
  Enter the color of the text.
- Outline Color.
  Enter teh color of the outline of the text.

You can also change text sizes, bold, outlines, alignments and positions of any text style.

Add new voices in the Table Speech Styles, and combine each voice with a different subtitle style using the **Speech Style** column of the Table Clips.

Text Style Effects

In the column Effects you can enter commands and element to use in the columns Effects of the Clips table.

You can specify:

- object=RowId
  A command with elements.
  Example: "DrawRect:pos=800:200,size=500:400,border=red:4,opacity=0.9;Arrow:3:3
  The parameters can be modified in the table Clips.
  "Object:id=frect,pos=800:300,size=500:300"
- style=RowId
  Attributes that are used to display a command.

Example: "border=#ffe01b:3:5,fill=blue,opacity=0.1"

Table Voice Styles

Create style to use for creating speech.
If you use a style you should specify also for any language you use.



Columns Speech Styles

- Id.
  - default.
    The style to be used in case the speech style is not specified.
  - Any other name for a style.
- Language
  The language code used for the column text in the Clips table.
- Voice Language.
  Language code and country code.
  It should be the same as the one of the Voice name.
  Example: "en-US".
  For each language and id you should have only one country code. If you have more the program will use the first id it find.
- Voice.
  The voice name that available in your service.
  The software will show to you a list of available voice based on the service you have selected.
  Example: "en-US-AriaNeural"
  - Microsoft azure voices (click on section Text-To-Speech)
  - Google voices.
- Rate, Pitch and Volume see Microsoft Azure explanations.

Predefined Speech Styles

If not defined the software will use this speech styles.

The Speech service used (Microsoft Azure or Google) will be automatically selected based on the API key you have entered in the global settings.

Azure and Google have different voice name, so once you enter the one that is specific to the service you use.

Microsoft Azure

See. Microsoft azure voices

Predefined languages for Microsoft Azure Service.

- "de","de-DE","de-DE-KatjaNeural"
- "es","es-ES","es-ES-ElviraNeural"
- "en","en-US","en-US-AriaNeural","cheerful"
- "fr","fr-CH","fr-CH-ArianeNeural"
- "it","it-IT","it-IT-IsabellaNeural"

- "nl","nl-NL","nl-NL-ColetteNeural"
- "pt","pt-BR", "pt-BR-FranciscaNeural"
- "zh","zh-CN","zh-CN-XiaoxiaoNeural"

Google Speech to Text

See available Google voices.

Predefined languages for Google Text to speech Service.

- "de","de-DE","de-DE-Wavenet-A"
- "es","es-ES","es-ES-Wavenet-C"
- "en","en-US","en-US-Wavenet-A"
- "fr","fr-CH","fr-FR-Wavenet-Al"
- "it","it-IT","it-IT-Wavenet-B"
- "nl","nl-NL","nl-NL-Wavenet-B";
- "pt","pt-BR", "pt-BR-Wavenet-B"
- "zh","zh-CN","cmn-CN-Wavenet-B";

Table Lexicon



Add Effects to Images

This dialog allow to add effects to the image.

Command Syntax

The column Effect support the following syntax (Version 2, from December 2021).

- Levels separated by "|"

Main commands

One per level

- DrawEllipse:
- DrawHtml:
  Print the text specified in the Text column.
  TextStyle and Speech style should be "none"
- DrawImage:
  Draw the specified image file.
  The image is resized.
  Use for inserting a logo.
- DrawMarkdown
  Convert the markdown text specified in the Text column to html and print.
  TextStyle and Speech style should be "none",
  See further explanation below.
- DrawRect:
  Draw a rectangle at the specified position and with specified size.
- DrawText:
  Draw a text. The text is resized to fit the rectangle.
- FFmpeg:
  You can enter an FFmpeg command
  Examples:
  - FFmpeg:drawbox=x=400:y=100:w=300:h=200:color=pink@0.5:t=fill
  - FFmpeg:scale=4*iw:-1,crop=iw/4:ih/4
- ObjectClip:rowid
  It use an object defined in the table Clip column Effects with the RowId specified
  - Example: ObjectClip:id=001,pos=800:300,size=500:300
    Use the object defined, but with a specified size.
- ObjectStyle:rowid
  It use an object defined in the table TextStyle column Effects with the RowId specified
  - Example: ObjectStyle:id=frect,pos=800:300,size=500:300
    Use the object defined, but with a specified size.
  - Use to automate the object creation and styling.
    Create the object in the table Clip and then copy in the TextStyle table.
- Rescale:
- SelectRect:
  It makes the rest of the image darker.
- VideoCut:

- ZoomIn:

Elements (separated by ";")

Are relative the the commands.

- ;Arrow:
  Add and arrow next to the form
  - ,align= 1 to 9, numeric on the keyboard
  - ,dim=1 to 5
- ;Number
  - ,text=
  - ,align=1 to 9 , numeric on the keyboard
  - ,dim= 1 to 5
- ;Grid:numberpixels
  Will display a grid every specified pixels.
  Example: ";Grid:100,fill=yellow" grid every 100 pixels in yellow.

It use the styles of the main command, unless a different style is specified.

Attributes (separated by comma ",")

Attribute are added to the commands or to the elements.

- ,align=[number 0 to 9)
  Used for Elements Number and Arrow.
  The position of the elements is as the key on the numeric keyboard.
- ,Dim=1 to 5
  The size of the Elements Number and Arrow.
- ,border=color:[width]
- ,color=color //text color
- ,endtime=hh:mm:ss.mmm
  for VideoCut
- ,fill=color:[pattern]
- id=RowId
  Use the text at the row with the specified RowId
  For ObjectStyle it retrieve the effect specified in the table TextStyle
- image=filename
  for DrawImage
- ,opacity=number (0 to 1)
- ,pos=x:y
- seconds=seconds
  for ZoomIn
- starttime=hh:mm:ss.mmm
  for VideoCut
- ,size=width:height
- ,style=stylename
  Use the content of the column Effects in the table TextStyles at the line with the id stylename.
  Examples:
  - DrawRect:pos=800:200,size=500:400,style=saa,border=blue:30
- ,text=text
  Use the text that is specified.

-

Examples

- SelectRect:pos=800:300,size=500:400,border=red:3;Arrow:align=1,dim=3,fill=yellow;Number,text=1,align=7,dim=3
- DrawImage:pos=900:300,size=200:100,image=filename.png,pen=red
- DrawRect:pos=900:300,size=200:100,border=red:3,fill=yellow;Number:1:9:3;Number:6:5:3;Number:3:7:3
- DrawRect:pos=900:300,size=200:100,border=red:3

DrawMarkdown

Markdown is syntax that can be converted easily to html
You can create slides and reuse.

This is an example of markdown text

```
# Title 1

## Title 2

### Title 3

Proof of **bold** *italic*

* line 1
* line 2
* line 3
```

This commands allows to use markdown in the text.

- When using this command the columns TextStyle and SpeechStyle should be set to none.
- The markdown text is rendered in html using the style defined in the file _video.css in the table Documents
- Example:
  DrawMarkdown:pos=200:100,size=800:600

With the DrawMarkdown command you can use also this elements:

- ;HtmlSelectLi:2
  A class "selected" is added to the specifiend html tags "li" ;
  This you can display an item with a different style.
- ;HtmlAddClass:classname
  A class "classname" is added to all html tags that belong to the markdowns.
  You can have styles specific to a single markdown.

Actions Menu

The Actions menu includes various commands that are specific for the **Productivity applications**.
The general commands, available in all the Utilities applications, are explained hereunder.
Other commands, specific for the Address Book and the Library application, are explained in the corresponding documentation.

Recheck all...

Checks everything and gives a warning in case there are errors.

Sort contacts by name

Sorts the rows of the Contacts table in ascending order by Name, Family Name, Second Name, Place.

Archive Data menu

The program keeps a list of the rows that have been archived, for each table.

The archived rows are being shown in the Archived rows table. Select the rows that need to be shown.

Archive data

Moves the rows of a table (Contacts, Items, Loans, Diary) to the Archived data table, where:

- The Archive data column is not empty.
- For the Loans table, there should be an expiration date and a return date (a "closed" loan)

A list of tables is being shown. The tables present on this list contain rows that can be archived.
If there are no tables with rows that can be archived, the selection is empty.

Show archived data

Shows a list of the archived rows of a specific table.

Add or Remove functionalities Productivity applications

The Tools > Add/Remove Functionalities command lets you extend and adapt your file.

Adding New Tables

You can add these types of tables.

- Projets
- Contacts
  Columns set up to manage addresses
- Categories
  To classify elements
- Simple table
  With an index field and a description

Once a table has been added, you can customise it to your liking with the Columns setup or Tables setup commands.

In other tables you can then add columns that link to these tables.

Add link to table

The programme, in the table you are in, adds a column where you can insert the link code to another table.
Par exemple, dans le tableau des écritures, vous pouvez ajouter la colonne Projet, qui renvoie au tableau des projets.