

FREE Small Business Accounts

and VAT Bridge

Installation and Configuration Guide

(FSBA)

FSBA Installation Guide

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1 INSTALLATION

1.1 FILES

The installation consists of the following files.

- FSBA Installation Guide (this document, obviously)
- FSBA User Guide
- FSBAManager.exe, Accounts executable image
- FSBAbridge.exe, VAT Bridge executable image

And another (optional) image that you may, or may not, need to execute. See later.

- VCREDIST-x64.exe

The first stage of the installation is to place the above files in a suitable location such as their own folder eg

- C:\FSBA

For repeated use, we suggest that you create desktop Icons pointing to the executable images.

It is worth noting the following

- No special privileges are required.
- The applications do not use the windows registry (for portability to Unix)

2 FIRST EXECUTION

2.1 ACCOUNTS

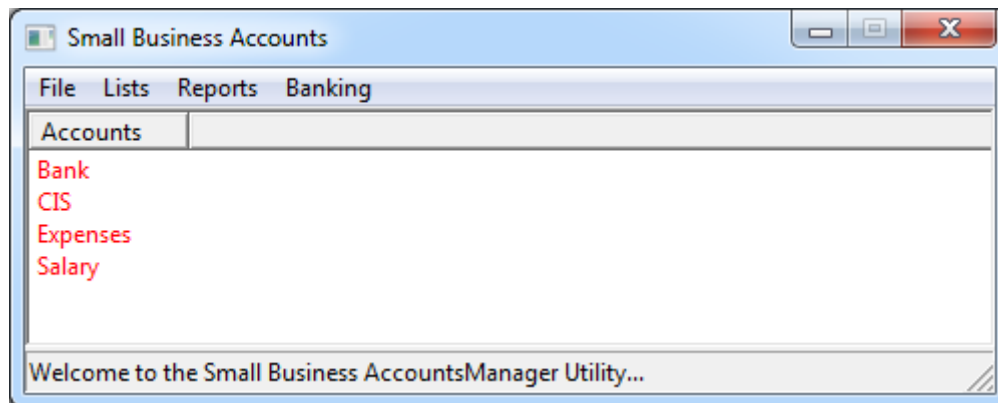
The first time that the Accounts executable is started, it will create the following sub folders.

- Backup
- Database
- Reports

And in the database sub-folder it will create an initial data file

- Database\NTHS.scfdb

It is worth noting that if you want to scrap your data settings etc, then just delete the data file. On next execution it will be recreated. (aka “reset to factory defaults”).



And this is what you get as a “startup” screen, with an initial “guess” at some account names.

2.2 VISUAL C RUN TIME LIBRARIES

The FSB applications are written in Visual C++.

Visual C has numerous run-time libraries. It is 50-50 that you already have them on your machine, installed (behind the scenes) by some other application that you already loaded.

If the FSB application complains about a missing DLL when you attempt to start it, you'll be on the wrong side of the 50-50.

The installation files include a VCREDIST-x64.exe image. Simply execute that program and it will install the required run-time libraries.

2.3 DATABASE STRUCTURE

The term database, in this case, is a bit of a misnomer inasmuch as the disk file is not a structured database as we know them to be. It's simply a flat file, of fixed length records, containing a mix of both binary and ascii data fields.

The first, header, record contains the application "settings".

The rest of the file contains

- A list of "accounts" such as Banking, Expenses etc.
- A list of "names" which are either payees or customers depending on where you use them.
- A list of expenses "categories" so that you can group expenses into categories and make the accountants job a bit easier. (Although my main category is called "Materials")
- A list of "vat rates" so that you can introduce new rates if/when they change. The list is pre-configured with
 - n/a (aka zero rated)
 - 20%, the current standard rate
 - 5%, the reduced rate
 - Special, allowing entry of a specific vat amount. (for whatever reason)
- A list of "memorised transactions". These are simply regular transactions such as monthly payment for van hire which are then automatically entered into the database on a date basis. (for consistency of data entry, and for sheer convenience)

- A list of “**transactions**”. The bulk of the records in the file.

2.4 DATA IMPORT

The FILE menu has an “Import QIF” option.

Why this format ?

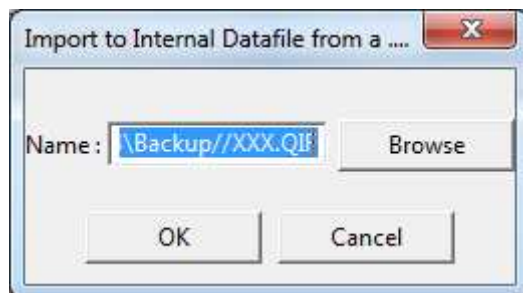
Because for decades I had used QUICKEN for my own accounts. However, it’s American, and doesn’t support VAT. I investigated numerous other accounting packages, which IMHO were either expensive monoliths with lots of features which I simply didn’t want (and saw no reason to pay for), or they were unwieldy. In the end, I simply wrote my own from scratch.

Quicken uses a QDF file, in the Qdata folder. The file is the Quicken Database file.

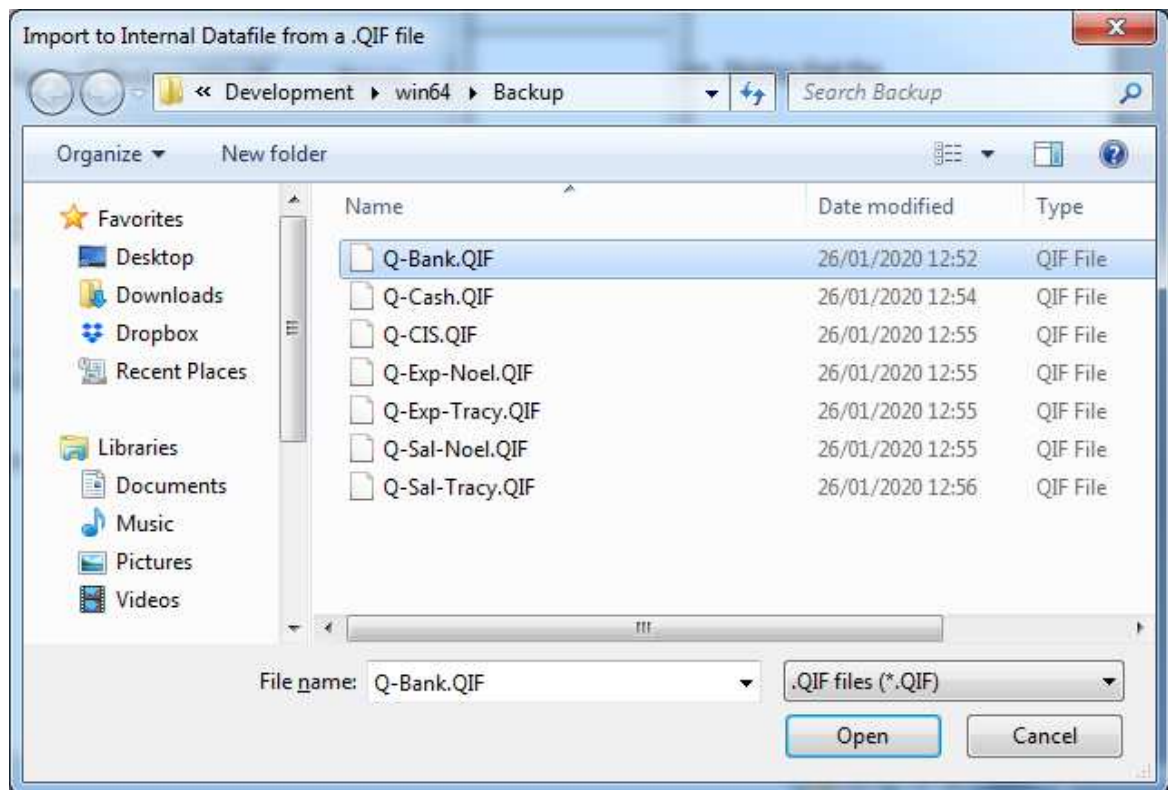
The QIF file, is a text file that is obtained by using the Quicken Export facility. One of the menu options. You are prompted for which “account” to export, eg bank. The export will only do “one” account at a time, so you may need multiple exports

For convenience, I then placed those QIF files in the backup sub-folder.

And use the import option to load those files, one at a time, into the database. Noting that the option is configured to initially look for them there.



The industry standard **browse** option is then used to choose the file (one at time) to be loaded.



And then the “open” button to select the file



And finally the **OK** button to actually load the data content into the program.

Worth mentioning that the QIF file load will also populate the Accounts, Names, and Categories lists. But NOT the memorises transactions list, that’s up to you.

NOTE that, at this stage, the loaded data only exists in MEMORY and has NOT been saved to disk.

You must use the “File\Save to Database” option before you exit the program.

2.5 VAT BRIDGE

The VAT Bridge will create

- FSBA_VATBridge.ini

In the same folder as the executable image.

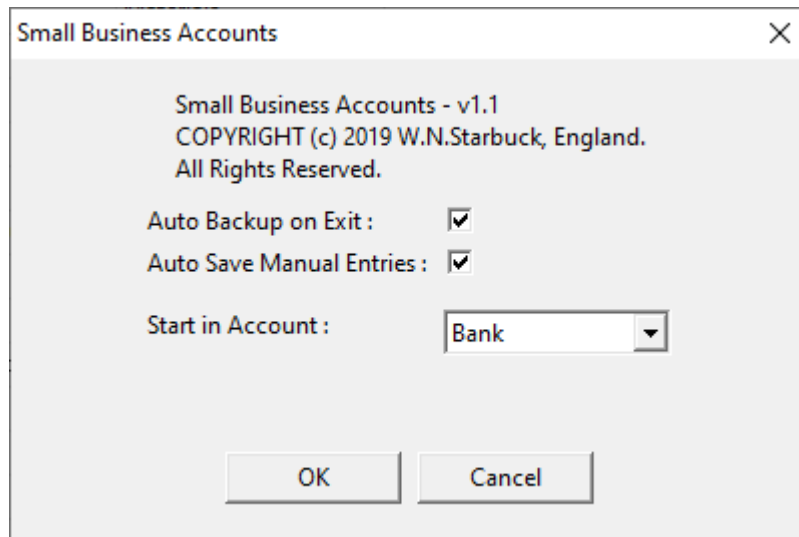
This is a “text” file (viewable with Notepad or similar) in the Windows standard INI file format.

The file is used to remember user, display, and data settings.

It also holds a record of the VAT submissions history.

3 ACCOUNTS CONFIGURATION

3.1 PROGRAM SETTINGS



the “[File\Properties](#)” menu option.

Auto Backup On Exit. The disk database file is copied to the backup sub-folder and the filename is appended with the current date providing for a history going back as long as you want. Periodically, you might want to get rid of old versions.

If you disable this setting, then you are advised to use the manual “[File\Backup](#)” option.

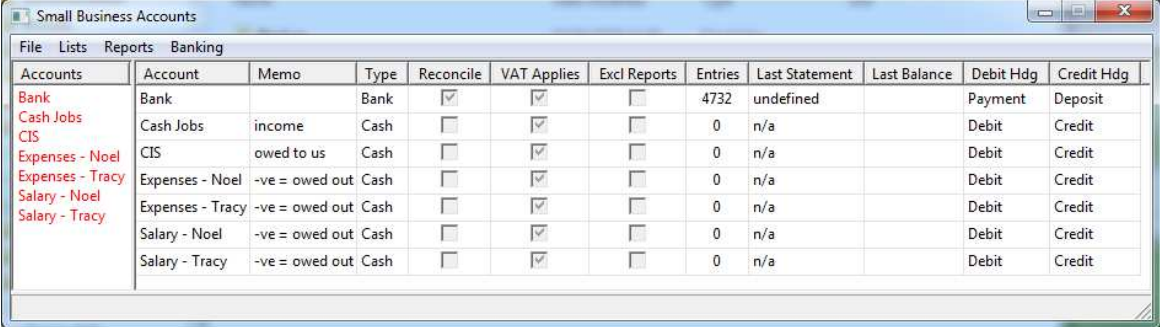
Auto Save Manual Entries. As you put in each new transaction (aka data entry) the program will save the transaction to disk. If you disable this option, then you will have to use the “Save to Database” menu option before program exit. (and the program will “prompt” you that entries need to be saved if you try to exit).

Start in Account. A simple convenience. You “choose” which set of transactions to view by mouse clicking on an account name (left side of screen), which then populates the right-side with relevant transactions. You probably always want to start in the same place anyway, I always start in the “bank” account.

3.2 ACCOUNT SETTINGS

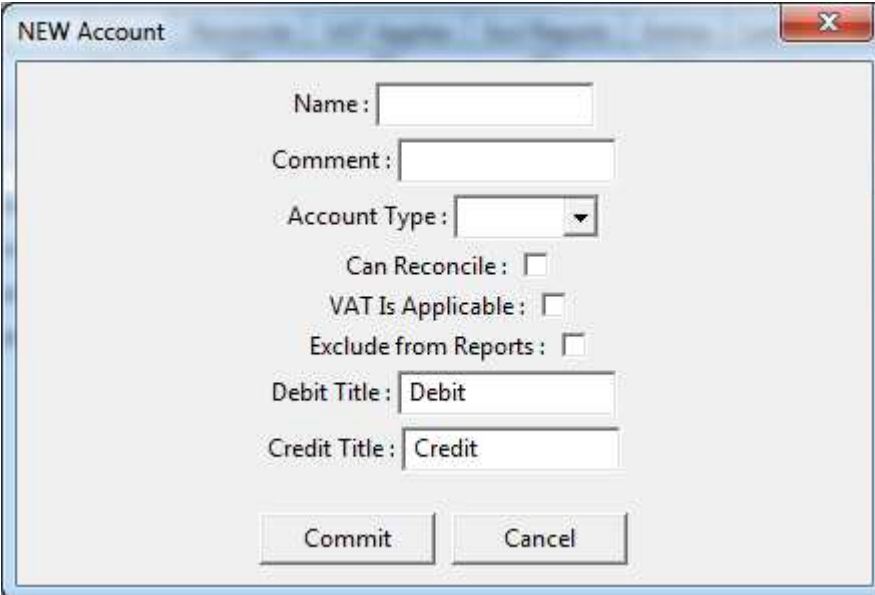
The “List\Accounts” menu option.

This is the most important/useful option for determining how you use the program.



Accounts	Account	Memo	Type	Reconcile	VAT Applies	Excl Reports	Entries	Last Statement	Last Balance	Debit Hdg	Credit Hdg
Bank	Bank		Bank	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4732	undefined		Payment	Deposit
Cash Jobs	Cash Jobs	income	Cash	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	n/a		Debit	Credit
CIS	CIS	owed to us	Cash	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	n/a		Debit	Credit
Expenses - Noel	Expenses - Noel	-ve = owed out	Cash	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	n/a		Debit	Credit
Expenses - Tracy	Expenses - Tracy	-ve = owed out	Cash	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	n/a		Debit	Credit
Salary - Noel	Salary - Noel	-ve = owed out	Cash	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	n/a		Debit	Credit
Salary - Tracy	Salary - Tracy	-ve = owed out	Cash	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	n/a		Debit	Credit

If you want to change the configuration of an account, or create a new one, you get to the create/edit display by right-click on the account name in the (right-hand) account list display.



NEW Account

Name:

Comment:

Account Type:

Can Reconcile:

VAT Is Applicable:

Exclude from Reports:

Debit Title:

Credit Title:

The NAME and COMMENT fields are obvious. Examples earlier.

The Account Type field can be one of

- Bank
- Cash
- Expenses
- CIS (Construction Industry Scheme)
- Salary

BANK account transactions should be one for one “reconciled” against the bank statements. The reconciliation option (under the Banking menu) is used to cross check (aka tick off) bank statement entries versus what you’ve entered.

CASH is for jobs where you get paid in cash.

Expenses is for when “you” pay for materials (etc) and then reclaim. The reclamation would then be by “showing” a “transfer” transaction from the Bank account to the Expenses account, whereas actually doing the real bank transaction as payment to the individual.

Salary is you entering an transaction into the salary account stating what you’ve taken as salary. The reimbursement being a transfer between accounts, with the real bank transaction being to your own account.

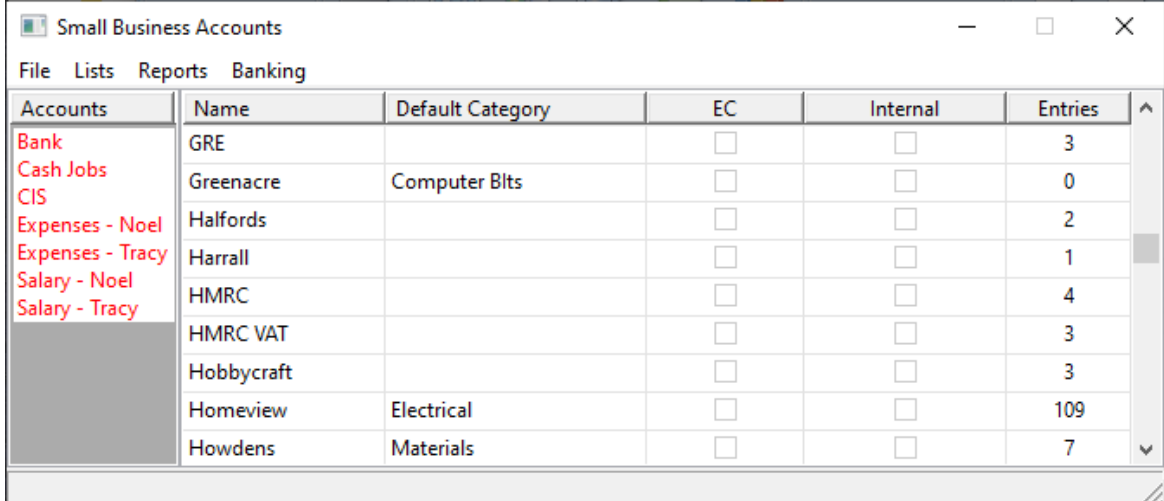
CIS is used if you are CIS registered and are sub-contracting to another firm. They retain a percentage of your labour charge (tax) and hand it over to the taxman (bummer). You then offset this stoppage against you end of year PAYE and/or NI. Or, you reclaim it back. SO, you need to itemise your stoppages as transactions into this account. The firm doing the stopping will provide you with monthly statements detailing the stoppages. When you have these, you can cross-check them (reconcile) against the account.

VAT applicable. This is for a cosmetic feature whereby the VAT fields are NOT shown for an account where it is irrelevant, such as an account used to track “salary”. Conversely, it would be required for Bank, Cash, and Expenses account types where the recorded transactions are likely to include VAT.

Your end of year reports (for the accountant) do not include every account. Only the VTA relevant ones.

3.3 NAME SETTINGS

The “List\Names” menu option.



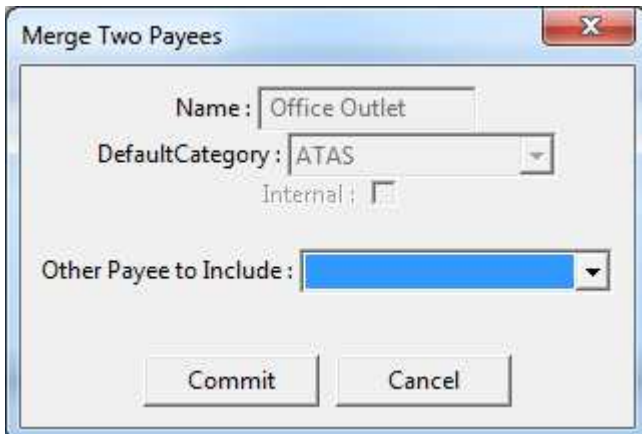
Accounts	Name	Default Category	EC	Internal	Entries
Bank	GRE		<input type="checkbox"/>	<input type="checkbox"/>	3
Cash Jobs	Greenacre	Computer Blts	<input type="checkbox"/>	<input type="checkbox"/>	0
CIS	Halfords		<input type="checkbox"/>	<input type="checkbox"/>	2
Expenses - Noel	Harrall		<input type="checkbox"/>	<input type="checkbox"/>	1
Expenses - Tracy	HMRC		<input type="checkbox"/>	<input type="checkbox"/>	4
Salary - Noel	HMRC VAT		<input type="checkbox"/>	<input type="checkbox"/>	3
Salary - Tracy	Hobbycraft		<input type="checkbox"/>	<input type="checkbox"/>	3
	Homeview	Electrical	<input type="checkbox"/>	<input type="checkbox"/>	109
	Howdens	Materials	<input type="checkbox"/>	<input type="checkbox"/>	7

The majority of the “names” are automatically generated from the entered transactions. Some of them are flagged as “internal”, as shown. The EC column allows for denoting a customer as EC categorized for VAT return purposes.

The other column to note is the “entries” column. This is a count of the transaction that use this name.

After an “import” it is likely that certain names will be “similar”. As per the first two shown, which differ only in being a typo.

Right click menu option of “merge” is useful



Merge Two Payees

Name: Office Outlet

DefaultCategory: ATAS

Internal:

Other Payee to Include: [dropdown menu]

Commit Cancel

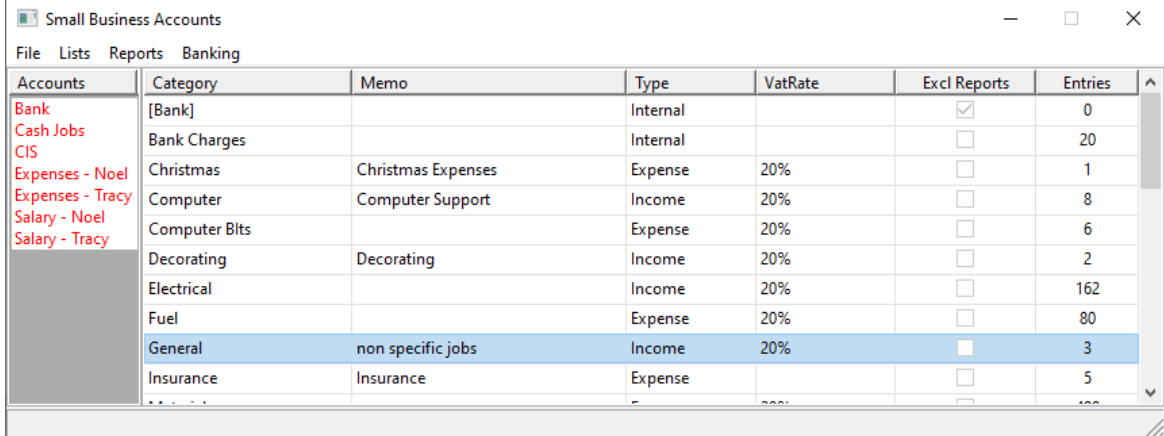
To declare that the two (or more) entries are the same.

After a merge (also after Archive) you end up with obsolete entries which show the count as being zero. These can then be deleted.

You can also “edit” the entry to define a default “category” for transactions that you enter. Saves looking it up every time. For instance the likes of Wickes and B&Q could have a default category of “materials”.

3.4 CATEGORY SETTINGS

The “List\Categories” menu option.



The screenshot shows a window titled "Small Business Accounts" with a menu bar containing "File", "Lists", "Reports", and "Banking". Below the menu bar is a table with the following columns: "Accounts", "Category", "Memo", "Type", "VatRate", "Excl Reports", and "Entries". The table contains the following data:

Accounts	Category	Memo	Type	VatRate	Excl Reports	Entries
Bank	[Bank]		Internal		<input checked="" type="checkbox"/>	0
Cash Jobs	Bank Charges		Internal		<input type="checkbox"/>	20
CIS	Christmas	Christmas Expenses	Expense	20%	<input type="checkbox"/>	1
Expenses - Noel	Computer	Computer Support	Income	20%	<input type="checkbox"/>	8
Expenses - Tracy	Computer Blts		Expense	20%	<input type="checkbox"/>	6
Salary - Noel	Decorating	Decorating	Income	20%	<input type="checkbox"/>	2
Salary - Tracy	Electrical		Income	20%	<input type="checkbox"/>	162
	Fuel		Expense	20%	<input type="checkbox"/>	80
	General	non specific jobs	Income	20%	<input type="checkbox"/>	3
	Insurance	Insurance	Expense		<input type="checkbox"/>	5

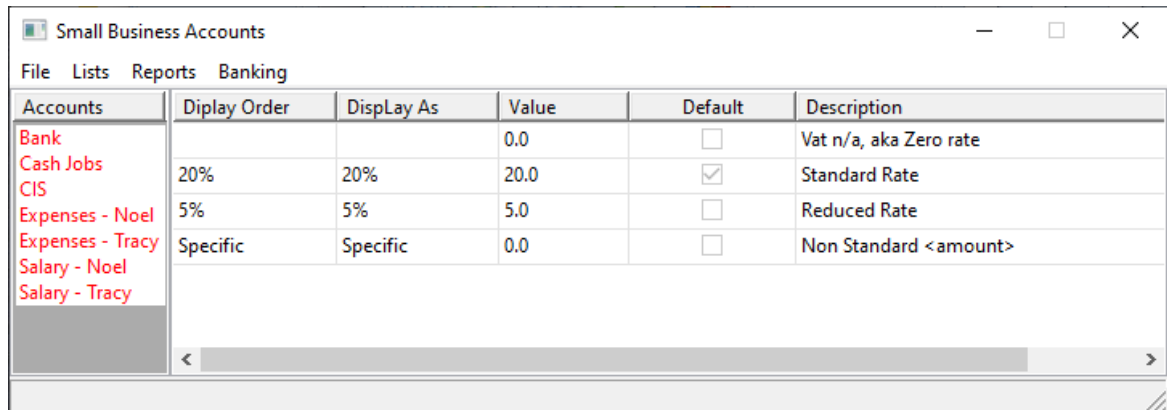
Is similar (from a configuration perspective) to the Names list.

The setting of Income vs Expense is used during transaction entry to default the transaction as a debit/credit.

The setting of the Vat Rate column is used during transaction entry to fill in the default for the Vat Rate fields.

3.5 VAT RATE SETTINGS

The “List\Vat Rates” menu option.



Accounts	Display Order	Display As	Value	Default	Description
Bank			0.0	<input type="checkbox"/>	Vat n/a, aka Zero rate
Cash Jobs	20%	20%	20.0	<input checked="" type="checkbox"/>	Standard Rate
CIS					
Expenses - Noel	5%	5%	5.0	<input type="checkbox"/>	Reduced Rate
Expenses - Tracy	Specific	Specific	0.0	<input type="checkbox"/>	Non Standard <amount>
Salary - Noel					
Salary - Tracy					

Is similar (from a configuration perspective) to the Names list.

This section is pre-configured. The “default” field denotes that normal vat rate to be used for new transaction entry.

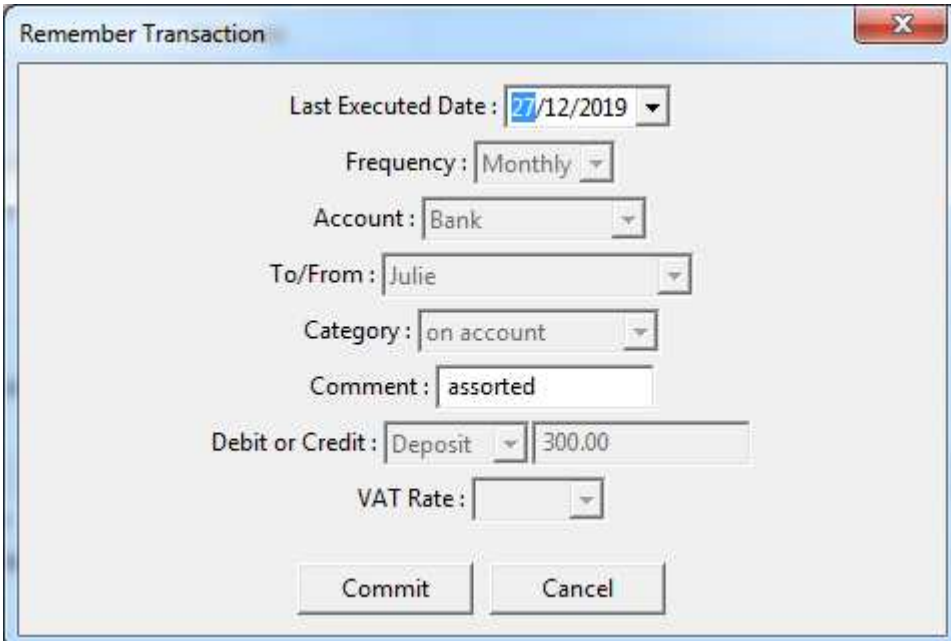
3.6 MEMORISED TRANSACTIONS

The “List\Memorised Tx” menu option.

Will display the list of what you already chosen.

The choose one in the first place, you right-click on an already entered transaction, and select “remember”.

Only “monthly” frequency is available.



Remember Transaction

Last Executed Date: 27/12/2019

Frequency: Monthly

Account: Bank

To/From: Julie

Category: on account

Comment: assorted

Debit or Credit: Deposit 300.00

VAT Rate:

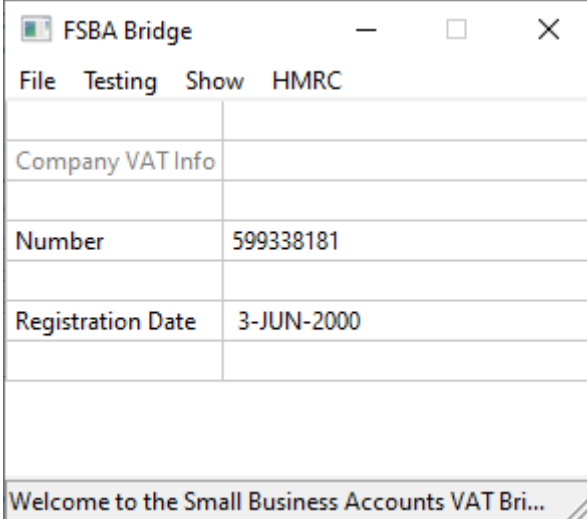
Commit Cancel

4 VAT BRIDGE CONFIGURATION

4.1 VAT SETTINGS

The application will, initially, start up and go straight to this configuration screen.

The screen is also accessed from the [file/settings](#) menu option.



The screenshot shows a window titled "FSBA Bridge" with a menu bar containing "File", "Testing", "Show", and "HMRC". Below the menu bar is a table with the following data:

Company VAT Info	
Number	599338181
Registration Date	3-JUN-2000

At the bottom of the window, there is a status bar that reads "Welcome to the Small Business Accounts VAT Bri..."

The application doesn't need much information to operate.

The "Number" field is your VAT Registration number. This is a 9 digit number. This field is vital for the application to be able to access the data held by HMRC and to do VAT submissions on your behalf.

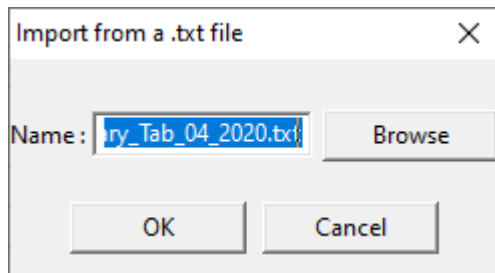
The "Registration Date" is not vital. If you registered more than 4 years ago, then any prior date will suffice. It is worth noting that HMRC data more than 4 years is inaccessible. By default, data queries are only for the preceding 12 month period. If your registration was within the last months, then the date-range for the data query needs to know not the "ask" for data covering the last 12 months, and hence needs to know the registration date.

If you want to see data for more than the preceding year, then the [HMRC](#) menu options provide for requesting older data.

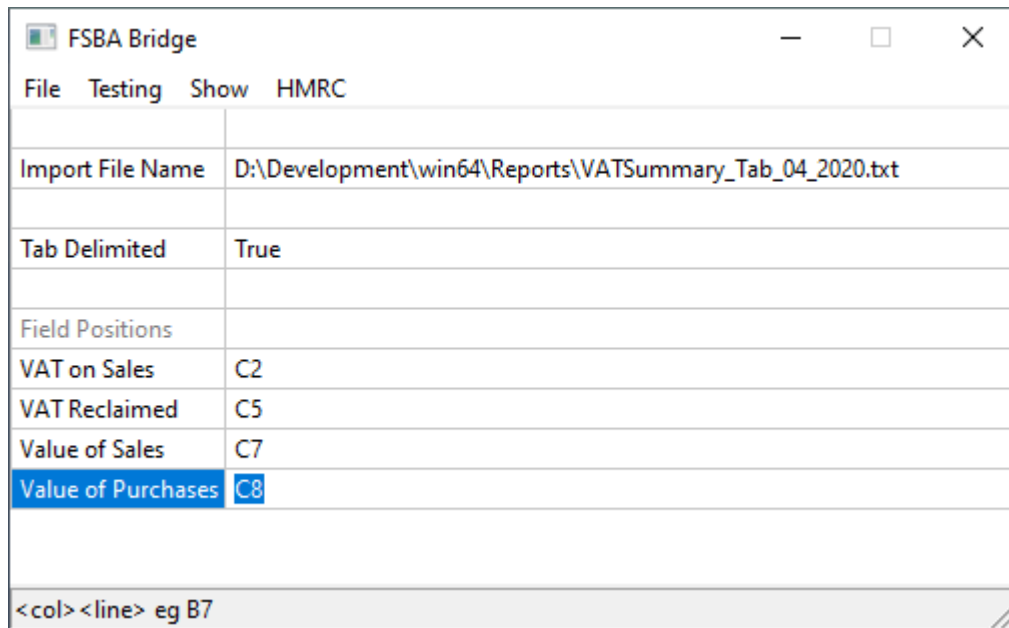
4.2 CSV SETTINGS

These screens are accessed from the [file/Import Tabbed](#) and the [file/CSV Settings](#) menu options.

The FSBA Accounts application generates a tab-delimited CSV file containing the VAT values to be submitted to HMRC. This application needs to know the format and where it is. The [file/Import Tabbed](#) menu option is used to load the actual file, which prompts for the filename.



The expected format, and expected locations with the file are automatically populated when the INI file is auto-generated.



4.3 HMRC AUTHORISATION

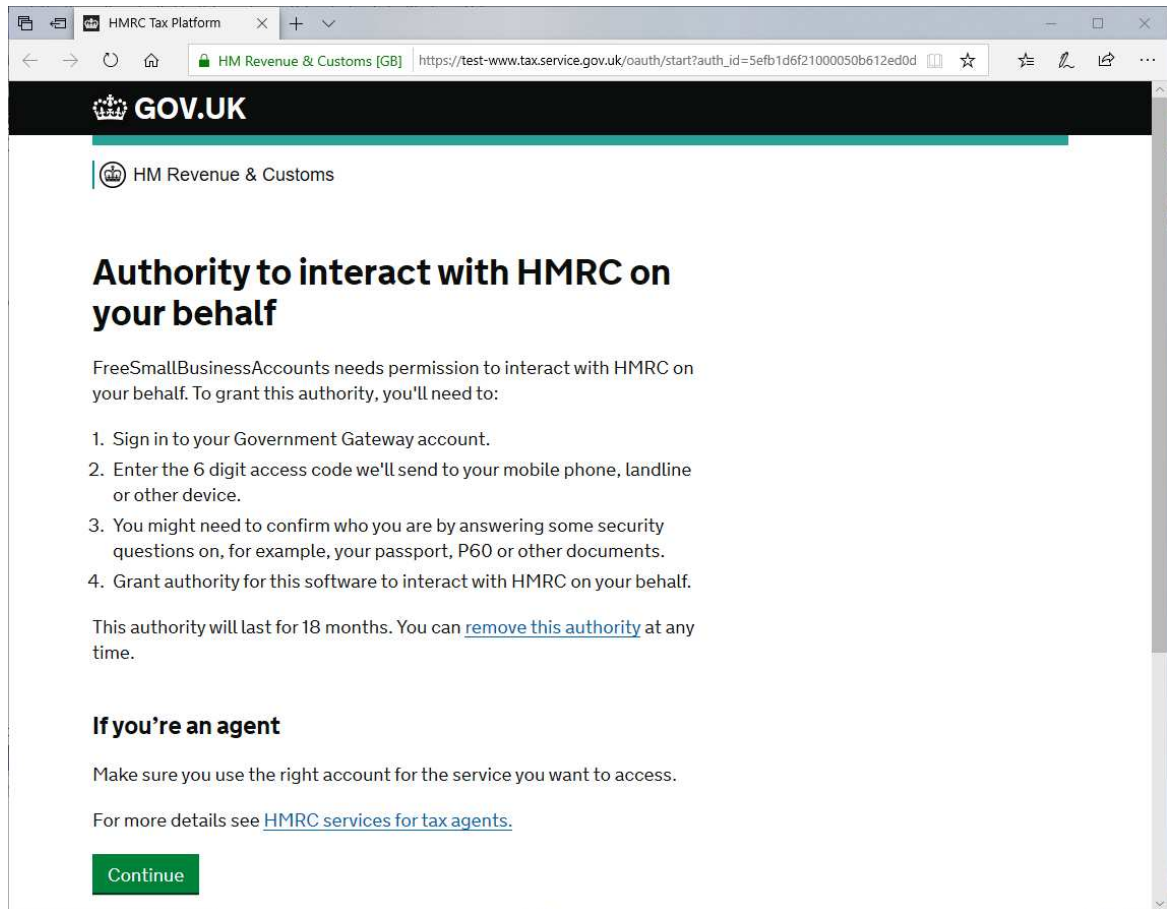
Before the application can be used, you must

- Sign up with HMRC for MTD (Making Tax Digital) submissions
 - See <https://www.gov.uk/guidance/sign-up-for-making-tax-digital-for-vat>
- “authorize” the application to access your VAT data held by HMRC.

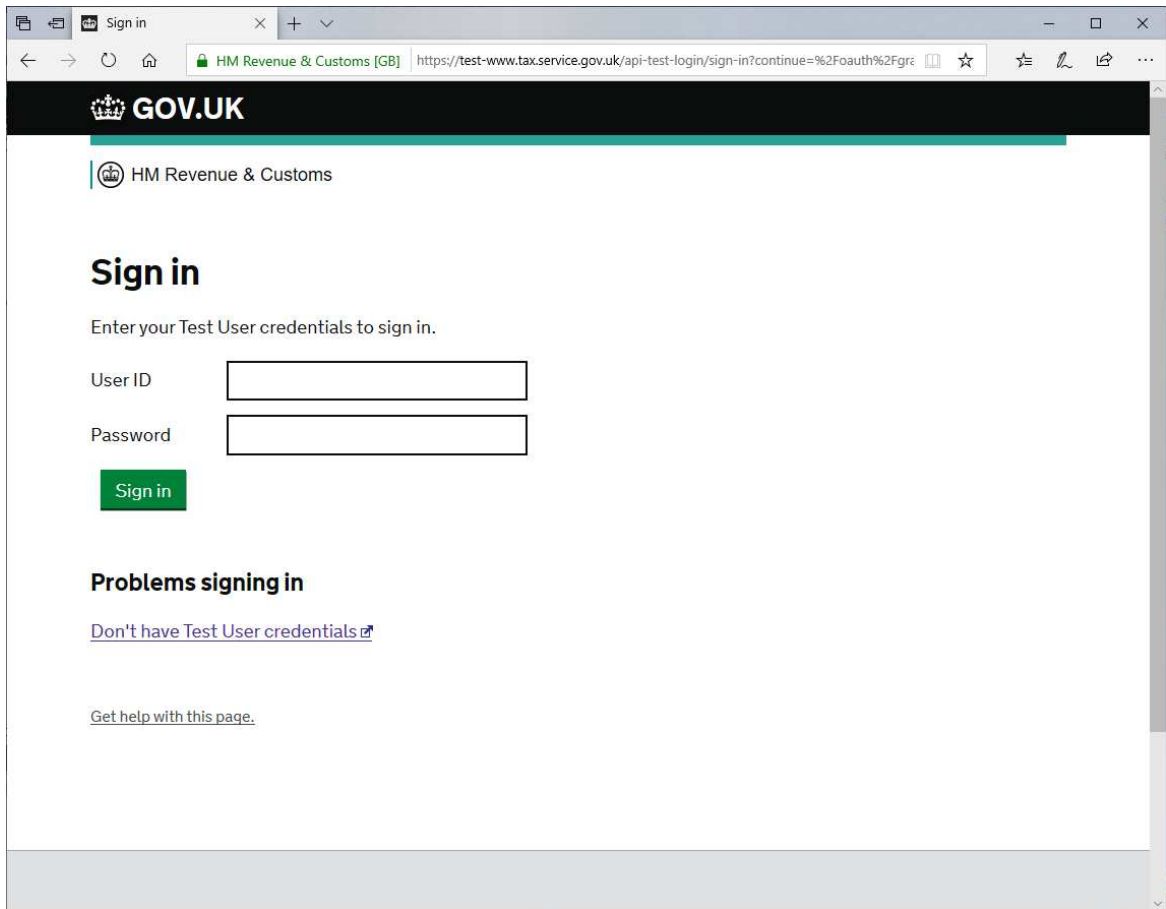
This latter process is semi automated, but requires you to “log on” to the HMRC web site (as you would normally to do manual submissions etc). The process is automatically instigated and also available via the [file/authorize](#) menu option. Normally, this process is only required rarely, although HMRC do require periodic re-authorisation (18 months), which this application will instigate as necessary.

The sequence is that the application

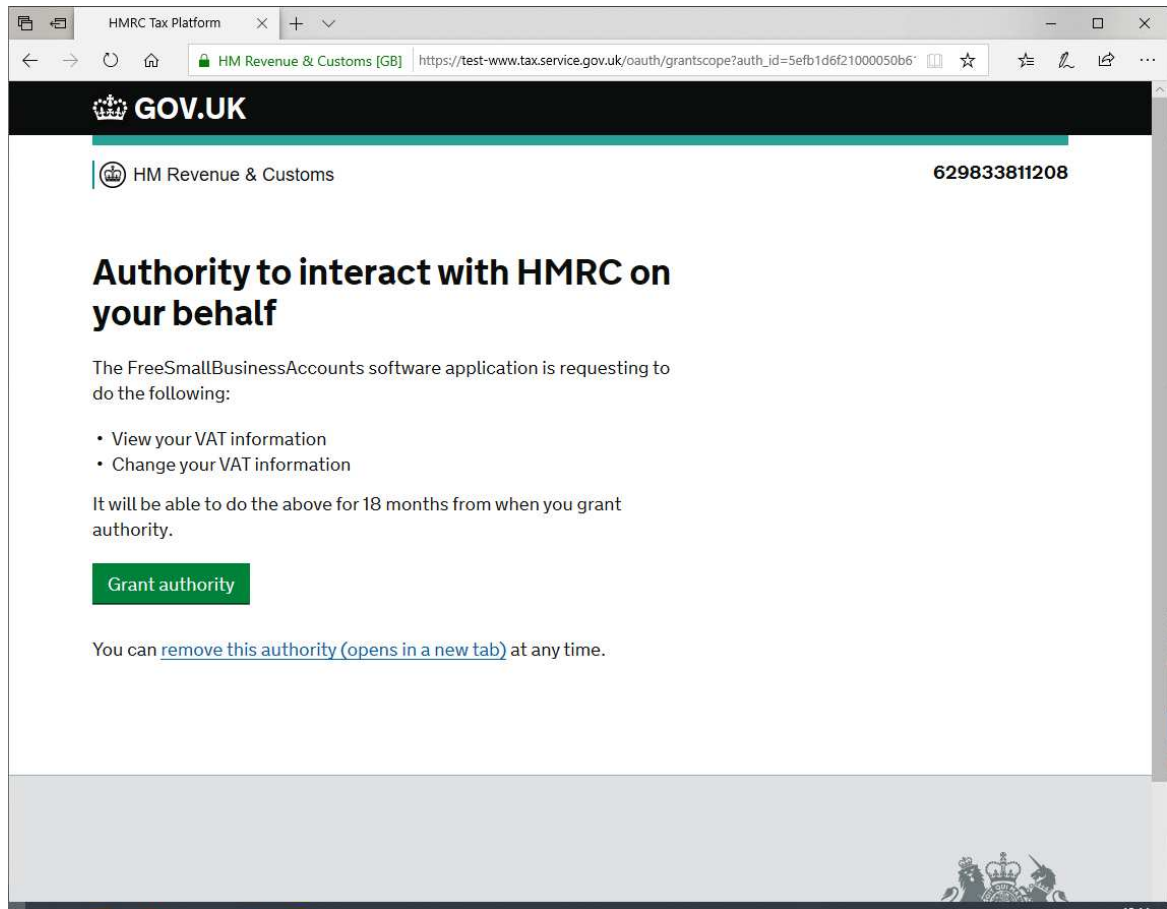
- spawns an instance of your Web Browser and points it at the HMRC web site.
- HMRC then displays this request



When you do the “continue” it will then ask you to log on to the HMRC website.



After which you “confirm” the authorization.



Behind the scenes, the HMRC take note that this application is allowed access, and sends us initial access authorizations code which we use to initialize the authorization audit trail that we hold within the INI file. (see troubleshooting notes)

4.4 TROUBLESHOOTING

4.4.1 AUTHORISATION CODE

Because the operation of the HMRC VAT API is “Web Based”, inasmuch as the queries and submissions are a multi-stage process sending and receiving communications over the Web.

Each query/submission requires its own unique transaction authorization code. Usually, this process is automatic. If a communication failure occurs mid-sequence, then the authorisation audit trail can be lost so that getting a new code cannot be done.

In this (rare) scenario, the application is “bust”, and will need a “new” authorization trail. This is achieved from the file/authorize menu option whereby the user re-authorises use of the application with HMRC, and is then given a new “start value” for the authorization audit trail.

4.4.2 UUID

The HMRC API requires a number of “anti-fraud” bits of information during the communications. One of these is a UUID value that the program generates ONCE ONLY and is then maintained over all queries/submissions to HMRC.

This value is stored (encrypted) within the INI file. It must not be changed, and if the INI file is deleted/lost/whatever then the program will need to be reset to generate a new UUID. Alas, HMRC will not recognize it and the user will have to go through the re-authorisation process again.

6 ACCOUNTS ADMINISTRATION

6.1 ARCHIVE



So, just how many years and years of historical transactions do you want to keep displaying ?

Bearing in mind that the more you have, the longer it takes to display it.

The “**File\Archive**” option creates a backup database file (same format) with an appropriate file name, in the Backup sub-folder. Obviously, call it whatever you like, and put it wherever you like.

Transactions up to and including the specified date, across all accounts, will be copied into the archive file, and removed from the main database file.

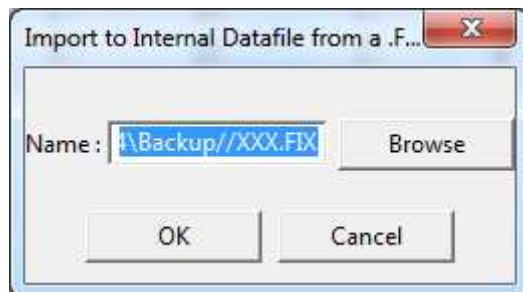
6.2 BACKUP



The “**File\Backup**” option will create a text file backup of the database in a FIX format text file.

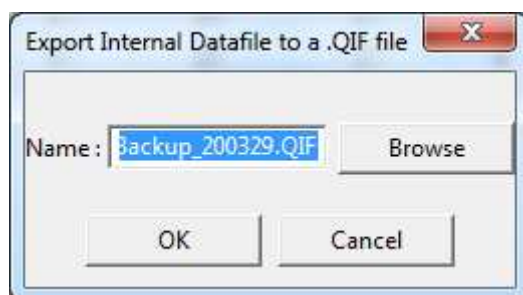
(fyi , FIX = Financial Information Exchange, a widely used format for portable textual data where each item if data is identified by being prefixed with a field-number. Some field numbers are financial industry standard, others are determined by cooperating applications, that is up-to-oneself)

6.3 RESTORE



The "File\Restore" option does what it says on the tin. Noting that the current database will be overwritten completely.

6.4 EXPORT QIF



The "File\Export QIF" option is probably fairly useless. An alternate textual backup option.

7 SUPPORT ETC

7.1 REGISTRATION

There is no requirement to “register” that you are using this product.

Conversely, I would like to know if anyone uses it, what they think of it, etc.

If you want to make donation towards costs, I’ll be happy to accept it.

7.2 WARRANTY

You might have noticed the name/title of this product.

FREE Small Business Accounts.

If you have a genuine problem, feel free to send me an email.

If it’s something you don’t like, tough. It’s the way “I” like it.

I’m not aware of any issues, and if “I” come across any, then I’ll deal with them.

7.3 SUPPORT

If you’ve registered, and made a reasonable donation, then I’ll do what I can.

Otherwise, refer to Warranty.