

# FREE Small Business Accounts

## User Guide

### (FSBA)

#### FSBA User Guide

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## Contents

<b>Introduction</b>	<b>4</b>
<b>Transaction Entry</b>	<b>5</b>
1.1 Account Selection .....	5
1.2 Date .....	5
1.3 To/From .....	6
1.4 Category .....	6
1.5 Credit/Debit .....	7
1.6 Gross Amount .....	7
1.7 VAT Rate .....	7
1.8 VAT Amount .....	7
1.9 Comment .....	8
1.10 Completion .....	8
1.11 Errors .....	8
<b>Transaction AMENDMENT</b>	<b>9</b>
2.1 Edit .....	9
2.2 Delete .....	10
2.3 Move .....	11
2.4 Remember .....	12
2.5 Filter .....	13
<b>File Menu</b>	<b>14</b>
<b>Lists Menu</b>	<b>14</b>
<b>Reports Menu</b>	<b>14</b>

5.1 VAT Summary .....	15
5.2 VAT Detail .....	17
5.3 Cash Flow Summary .....	18
5.4 Transaction Detail .....	19
<b>Banking Menu</b>	<b>20</b>
6.1 Transfer Between Accounts .....	20
6.2 Reconciliation .....	21

## INTRODUCTION

If you haven't already read the installation (and configuration) guide, then do so now because it contains useful information that I'm not going to repeat here.

Specifically, it provides insights into the best ways to use this program, as opposed to the mechanics of using the program, which this program will attempt to explain.

The database is essentially a list of financial transactions. Either you're getting some income, or you're spending money. In either case, you keep track of them. Why, because your accountant needs the information.

The transactions are "grouped" into "accounts", such as Bank and Expenses. The account is simply one of the attributes of the transaction which is then used by the program to separate the data into lists.

Each transaction has further attributes, as follows

- Date of when the transaction took place.
- Name, be it a customer or payee. It's the other party to the transaction. This is a text field, of up to 20 characters, so don't get too long winded.
- Category. A definition of the type of transaction, used to group the data into section for the account. Such as materials, Postage, stationary, fuel, servicing etc etc.
- Credit/Debit. Whether it's income or outgoing.
- Gross Amount. How much, "including" any VAT.
- VAT Rate. IF the account is configured as tracking VAT, then this field will be present. A drop down list to select the VAT rate, or even to manually enter a specific amount.
- Comment, whatever you like, informational for your own use.

## TRANSACTION ENTRY

Accounts	Date	To/From	Category	Memo	Payment	Deposit	VAT	Rec	Balance
Bank	2019-05-17	Rhino	Purchases	van rack	178.35		20%	<input checked="" type="checkbox"/>	6995.04
Cash Jobs	2019-05-17	Screwfix	Materials		15.40		20%	<input checked="" type="checkbox"/>	6979.64
CIS	2019-05-17	Autorama	Van	fee	500.00		33.00	<input checked="" type="checkbox"/>	6479.64
Expenses - Noel	2019-05-18	Screwfix	Materials			20.97	20%	<input checked="" type="checkbox"/>	6500.61
Expenses - Tracy	2019-05-18	CityPlumbing	Materials	drill bits	101.76		20%	<input checked="" type="checkbox"/>	6398.85
Salary - Noel	2019-05-19	Wickes	Materials			32.40	20%	<input checked="" type="checkbox"/>	6431.25
Salary - Tracy	2019-05-19	Transfer Money	[Expenses - Tracy]		141.05			<input checked="" type="checkbox"/>	6290.20
	2019-05-19	Wickes	Materials		32.40		20%	<input checked="" type="checkbox"/>	6257.80
	2019-05-20	NatioanISHowerSpares	Materials	maybe 28.85	28.85		20%	<input checked="" type="checkbox"/>	6228.95
	2019-05-20	Wilson	Materials		8.40		20%	<input checked="" type="checkbox"/>	6220.55
	2019-05-20	Screwfix	Materials	lost rcpt	13.79			<input checked="" type="checkbox"/>	6206.76
	2019-05-21	Homeview	Electrical	reid		502.80	91.80	<input checked="" type="checkbox"/>	6709.56
	2019-05-21	BP	Fuel		31.19		20%	<input checked="" type="checkbox"/>	6678.37
	2019-05-22	ATT	Materials		454.62		20%	<input checked="" type="checkbox"/>	6223.75

dd/mm/yy	To/From	Category	Deb/Cred	GrossAmt	VATrate	VATamount	Comment
3/04/20			Payment		20%	20%	

The transaction entry fields are the bottom section of the display.

Some of the entry fields are “drop down lists”. When you click on the field (maybe twice) an arrow symbol will appear at the right hand end of the field. Click on that to display the list of options.

The displayed transactions, for the selected account, are initially/normally shown in date order. The column headers can be used to change that order, such as when searching for a particular transaction, by clicking in the column header.

The payment and deposit columns are displayed separately.

The displayed “Rec” column refers to the “reconciliation” feature (see Banking).

The displayed “balance” column is simply a running total of the payment/deposit columns. A cosmetic (maybe useful) display.

### 1.1 ACCOUNT SELECTION

The left hand panel lists the accounts.

You “click” on an account name (in this case Bank) which then displays transactions for that account in the right hand panel and initializes the transaction entry fields.

### 1.2 DATE

The initial field value is set to the current date.

The field is actually a free text field.

Aside. I know that there are standard “date pickers”, which are used elsewhere within the program. However, when entering a bunch of transactions, one after the other, because most of us catch up with the paperwork when the pile of receipts gets too big. In this case, repeatedly using a date picker is slow and unwieldy.

The date field order, and format, is DD/MM/YY

The field value is remembered from one transaction to the next, assuming that you’ve already sorted your receipts into date order (yeah right!!).

You only need to type in enough to change the part of the date you want. This is awkward to explain. You’d normally be entering receipts for a specific date. Then for the next “day”, so you only need to enter the new “day” number, and the field will apply the latest remembered values to the other parts of the date. When you flip over the month, you only enter the dd/mm values and it defaults the year.

Bearing mind that the field is actually free format. So you can rubbish, which will then fail validation.

### 1.3 TO/FROM

This field is a maximum of 20 characters.

The field is both a free format text field, and also a drop down list of selections. A combination of flexibility when adding transactions for new clients, and convenience for repeated entries for suppliers or regular clients.

You can go straight to the drop down list by clicking on the blank field (maybe a couple of times) to get the arrow symbol.

You can enter the first character of the name to “jump” into the drop down list. It will preset to the first matching entry and auto fill that one in. Usually only a start point in the list.

When you’re trying to enter a new client/supplier, you keep typing. However, you’ll need to type the first character again to get into the free-format field without losing the first character that you’ve already type. (a nuisance that I’ll fix in due course).

New names are automatically added to the list, but you will need to “save to database” in due course.

### 1.4 CATEGORY

The field is a drop down list of selections.

You would only rarely want to create a “new” category. The list is automatically created during an “Import”. Or, you can manually create/add categories via the list\categories menu option.

Each category has its own default setting for whether it is Income or Expense related, which then automatically presets the credit/debit field. That initial choice can be overridden via its own drop down list.

For instance, a “materials” category would be an “expense” which would normally be a Debit/Payment out of the account. If you then return unused materials to the supplier, you’ve got a “refund” receipt for the “materials” category. So you override the default “debit” to be a “credit” instead.

## 1.5 CREDIT/DEBIT

The field is a drop down list of selections :

- Payment (money going out of the account)
- Deposit (money coming in)

The actual text name of the selection is configurable under the Account settings. (lists\accounts)

## 1.6 GROSS AMOUNT

“Gross” equals “including any vat”.

This is always entered as a +ve amount.

In the case of a “refund” entry, the debit/credit field is used in conjunction.

## 1.7 VAT RATE

If the account is configured as “not” VAT, then this field is inaccessible and shown as blank.

The field is a drop down list of selections :

- <blank>
- 20%
- 5%
- Specific

Blank equates to “vat is not applicable.

20% is the current “standard” rate of vat.

5% is the current “reduced” rate of vat.

Specific allow you free entry to specify your own amount in the vat amount field.

## 1.8 VAT AMOUNT

If the account is configured as “not” VAT, then this field is inaccessible and shown as blank.

## 1.9 COMMENT

A 30 character free text field.

## 1.10 COMPLETION

To complete the transaction, hit the “return” key.

The fields are validated and then the transaction is appended to the currently displayed list of transactions.

To clarify, as transactions are entered, the ones you enter are “shown” in the order you enter them, at the end of the display. (you can select a different account, and then revert back, which will re-display in the correct order).

The program settings (file\properties) controls whether the transaction is immediately stored to disk (default setting) or deferred, requiring explicit selection of “save to database”.

## 1.11 ERRORS

If field validation fails, and error message is displayed on the bottom of the screen and the cursor moves to the field containing the faulty value.



## TRANSACTION AMENDMENT

You are always going to need to change something.

The displayed transactions are initially shown in date order. The column headers can be used to change that order, such as when searching for a particular transaction, by clicking in the column header.

You choose the transaction to work with by right-clicking on any field of the transaction. Which displays a pop-up menu of choices


- Edit
- Delete
- Move
- Remember
- Filter

### 2.1 EDIT

The fields are all already described above, so you get merely a few notes on differences.

The date field is date-picker.

The to/from field is solely a drop down list. You cannot enter a “new” name.




The screenshot shows a 'Modify Transaction' dialog box with the following fields and values:

- Date: 04/12/2019
- Account: Bank
- To/From: ikea
- Category: Sales
- Comment: office cupb refund
- Debit or Credit: Deposit (with a value of 10.00)
- VAT Rate: 0.00
- Reconciled:

Buttons: Commit, Cancel

## 2,2 DELETE

This option is not valid for a “reconciled” transaction. (If you really want to, then first “edit” it to clear the reconciliation tick box)



The screenshot shows a 'Delete Transaction' dialog box with the following fields and values:

- Date: 04/12/2019
- Account: Bank
- To/From: ikea
- Category: Sales
- Comment: office cupb refund
- Debit or Credit: Deposit, 10.00
- VAT Rate: 0.00
- Reconciled:

Buttons: Commit, Cancel

## 2.3 MOVE

This option is not valid for a “reconciled” transaction. (If you really want to, then first “edit” it to clear the reconciliation tick box)

You can only choose a different “account”.

Intended use is for corrections such as where a receipt was originally entered as a bank transaction. Then bank statement reconciliation discovered that it was paid personally and needs to be moved over to a personal expenses account.



The screenshot shows a "Move Transaction" dialog box with the following fields and values:

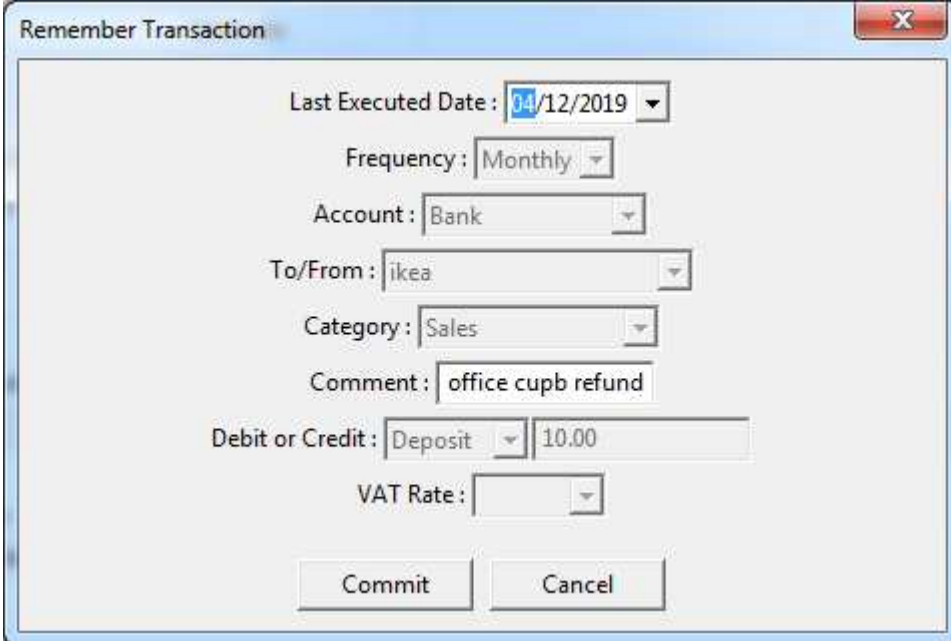
- Date: 04/12/2019
- Account: Bank
- To/From: ikea
- Category: Sales
- Comment: office cupb refund
- Debit or Credit: Deposit, 10.00
- VAT Rate: 0.00
- Reconciled:

Buttons: Commit, Cancel

## 2.4 REMEMBER

This option will create a copy of the transaction in the memorized transactions list (see configuration guide). Whenever the program is restarted, it will examine this list and automatically generate new transactions on the monthly anniversary of the last-executed date.

Typical use would be a regular payment for eg Van Hire.

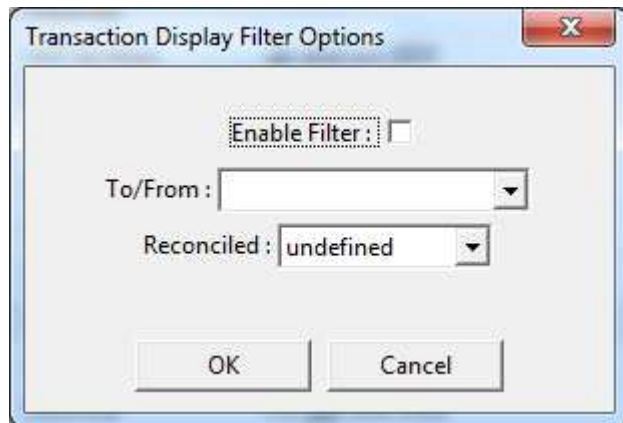


The image shows a dialog box titled "Remember Transaction" with a close button (X) in the top right corner. The dialog contains the following fields and controls:

- Last Executed Date: 04/12/2019 (dropdown)
- Frequency: Monthly (dropdown)
- Account: Bank (dropdown)
- To/From: ikea (dropdown)
- Category: Sales (dropdown)
- Comment: office cupb refund (text input)
- Debit or Credit: Deposit (dropdown) | 10.00 (text input)
- VAT Rate: (dropdown)
- Buttons: Commit and Cancel

## 2.5 FILTER

A useful option when searching for a particular is to “filter” the transaction display.



## FILE MENU

The facilities under this menu have already been documented in the Installation and Configuration guide.

## LISTS MENU

The facilities under this menu have already been documented in the Installation and Configuration guide.

## REPORTS MENU

The choices under this menu are

- VAT Summary
- VAT Detail
- Cash Flow Summary
- Transaction Detail

It is worth noting that the reports operate across all of the accounts.

In the case of the VAT reports, only relevant accounts are included, as per the account configuration.

In the case of transaction reports, only the relevant categories are included, as per the category configuration.

**Each display for the generated reports then has a FILE menu providing for a print option.**

**The Transaction Detail report, intended for End of Year reporting, and intended for use by the accountant, also has menu option to “save” to report to Excel and/or a tab-delimited text file.**

**The VAT Summary report has a FILE menu option to save the values to a tab-delimited text file. This file is then available for use in the FSB Bridge application for transmission to HMRC.**

## 5.1 VAT SUMMARY

The purpose of this report is to generate the quarterly figures for a VAT submission.

Any period can be generated, as per the date field selection. In this case, a full year.



The image shows a dialog box titled "VAT Summary Report, Setup". It contains two date selection fields: "Start Date (incl) : 01/03/2019" and "End Date (incl) : 31/03/2020". Below these fields are two buttons: "OK" and "Cancel".

Which then generates the following display, which is the list of field values for manual (via the HRMC web interface) submission of a report.

FSBA - VAT Summary Report		
File		
Created 20-DEC-20 14:47 for data from 1-MAY-20 to 31-JUL-20 inclusive.		
<b><u>VAT Summary Report</u></b>		
1	VAT due on All sales	759.19
2	VAT due on EU acquisitions	0.00
3	<b>TOTAL VAT due (1 + 2)</b>	<b>759.19</b>
4	VAT reclaimed on purchases (incl EU)	1100.54
5	<b>Net VAT Due to HMRC (4 - 3)</b>	<b>-341.34</b>
6	Net value of All sales	1995
7	Net value of All purchases	5503
8	Net value of sales to EU	0
9	Net value of purchases from EU	0
10	Balance of EU (??)	0

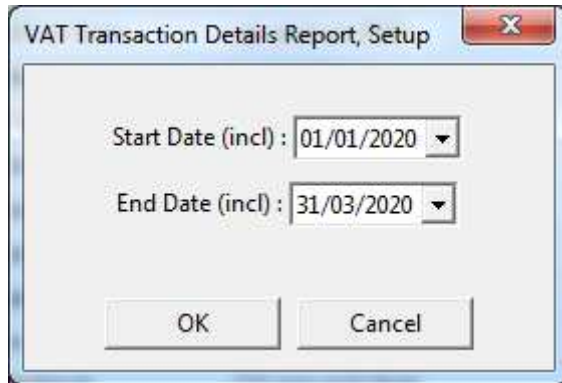
The **FILE** menu has a **Submit** option. This causes the application to launch the FSB VAT Bridge application and pass the VAT values to it. You are then prompted for confirmation and the Bridge application will then submit the VAT Return.



## 5.2 VAT DETAIL

As per the summary report, the first stage is to define the period for the report.

(note that I've shown a different period this time)



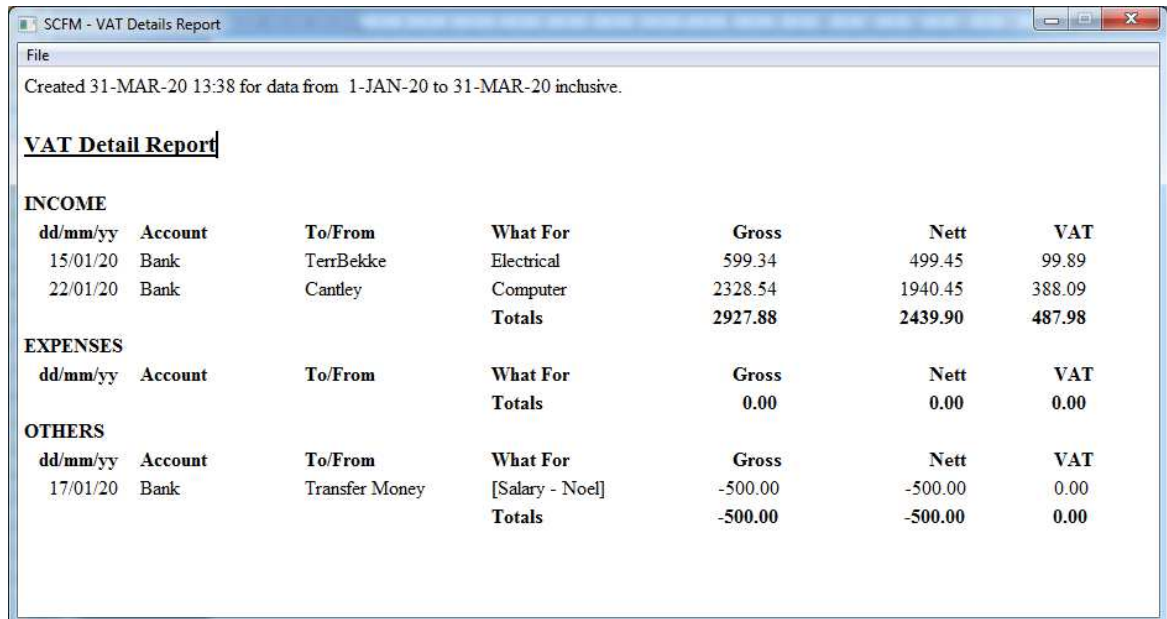
VAT Transaction Details Report, Setup

Start Date (incl): 01/01/2020

End Date (incl): 31/03/2020

OK Cancel

Which then generates.



SCFM - VAT Details Report

File

Created 31-MAR-20 13:38 for data from 1-JAN-20 to 31-MAR-20 inclusive.

**VAT Detail Report**

INCOME				Gross	Nett	VAT
dd/mm/yy	Account	To/From	What For			
15/01/20	Bank	TerrBekke	Electrical	599.34	499.45	99.89
22/01/20	Bank	Cantley	Computer	2328.54	1940.45	388.09
			<b>Totals</b>	<b>2927.88</b>	<b>2439.90</b>	<b>487.98</b>

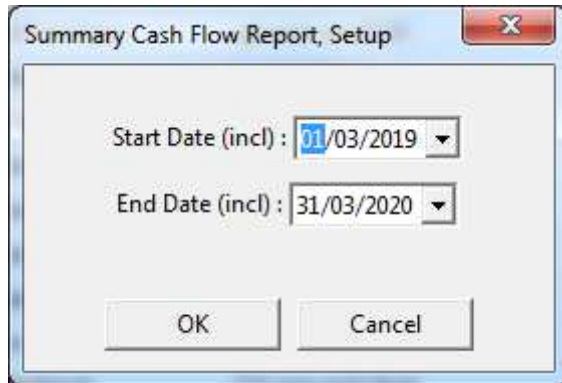
EXPENSES				Gross	Nett	VAT
dd/mm/yy	Account	To/From	What For			
			<b>Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

OTHERS				Gross	Nett	VAT
dd/mm/yy	Account	To/From	What For			
17/01/20	Bank	Transfer Money	[Salary - Noel]	-500.00	-500.00	0.00
			<b>Totals</b>	<b>-500.00</b>	<b>-500.00</b>	<b>0.00</b>

### 5.3 CASH FLOW SUMMARY

Useful at any time, but primarily and end of financial year report, for the accountant.



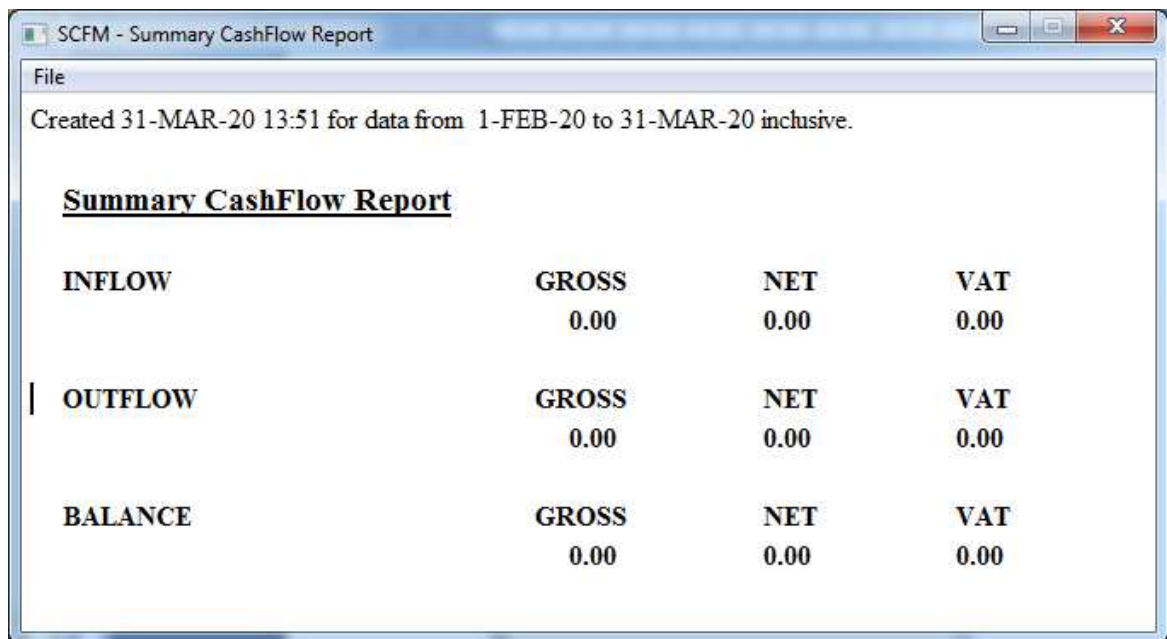
Summary Cash Flow Report, Setup

Start Date (incl): 01/03/2019

End Date (incl): 31/03/2020

OK Cancel

Giving (for a different period)



SCFM - Summary CashFlow Report

File

Created 31-MAR-20 13:51 for data from 1-FEB-20 to 31-MAR-20 inclusive.

**Summary CashFlow Report**

<b>INFLOW</b>	<b>GROSS</b>	<b>NET</b>	<b>VAT</b>
	0.00	0.00	0.00
<b>OUTFLOW</b>	<b>GROSS</b>	<b>NET</b>	<b>VAT</b>
	0.00	0.00	0.00
<b>BALANCE</b>	<b>GROSS</b>	<b>NET</b>	<b>VAT</b>
	0.00	0.00	0.00

## 5.4 TRANSACTION DETAIL

Useful at any time, but primarily and end of financial year report, for the accountant.

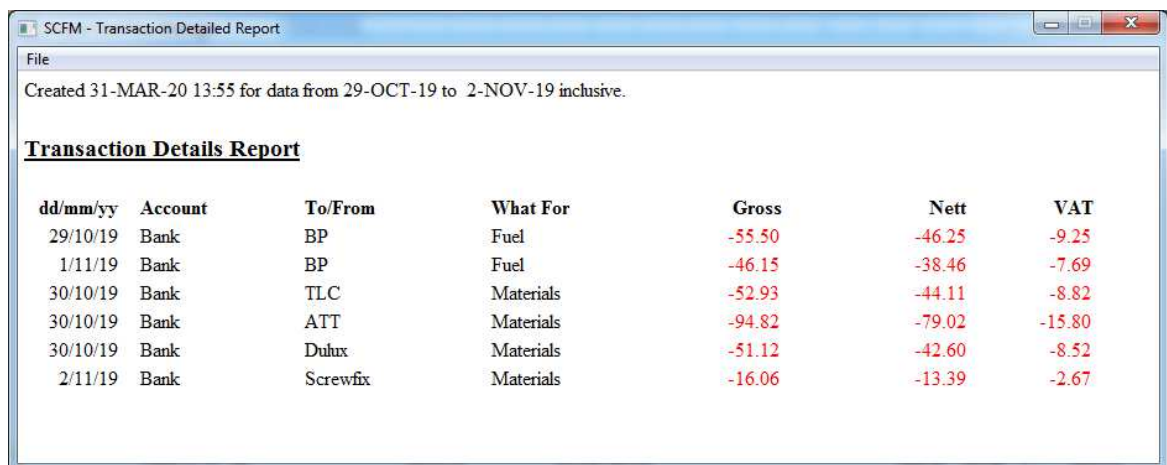


Transactions Detail Report, Setup

Start Date (incl): 01/02/2020

End Date (incl): 31/03/2020

OK Cancel



SCFM - Transaction Detailed Report

File

Created 31-MAR-20 13:55 for data from 29-OCT-19 to 2-NOV-19 inclusive.

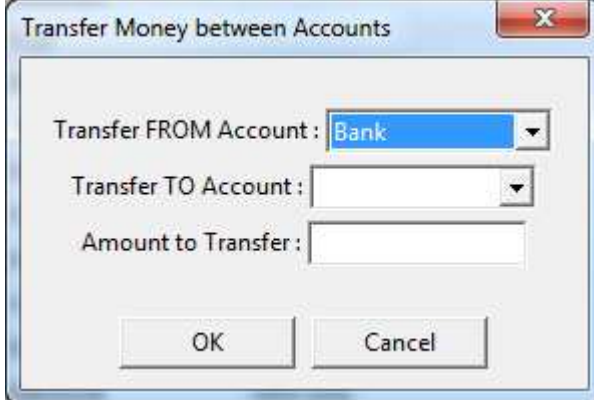
**Transaction Details Report**

dd/mm/yy	Account	To/From	What For	Gross	Nett	VAT
29/10/19	Bank	BP	Fuel	-55.50	-46.25	-9.25
1/11/19	Bank	BP	Fuel	-46.15	-38.46	-7.69
30/10/19	Bank	TLC	Materials	-52.93	-44.11	-8.82
30/10/19	Bank	ATT	Materials	-94.82	-79.02	-15.80
30/10/19	Bank	Dulux	Materials	-51.12	-42.60	-8.52
2/11/19	Bank	Screwfix	Materials	-16.06	-13.39	-2.67

## BANKING MENU

### 6.1 TRANSFER BETWEEN ACCOUNTS

Worth emphasizing that this is NOT the movement of an individual transaction from one account to another.



The screenshot shows a dialog box titled "Transfer Money between Accounts". It features a close button (X) in the top right corner. The dialog contains three input fields: "Transfer FROM Account:" with a dropdown menu currently showing "Bank", "Transfer TO Account:" with an empty dropdown menu, and "Amount to Transfer:" with an empty text box. At the bottom of the dialog are two buttons: "OK" and "Cancel".

This feature will then generate TWO transactions. A “debit transfer” for the first account, and credit for the second.

The intended use of this function is to “adjust” the accounts.

For example. A personal expenses account is used to record what you personally spend for the company. The transaction display for this account shows a “balance” column, totting up how much you are currently owed. You want it back at some point. You then enter a “transfer” from the Bank to your Expenses account. That keeps the paperwork clean. You then draw the real money from the bank and when you do the bank statement reconciliation, you tick-off the “transfer” against the statement.

Similarly, you can record a personal Salary account. Entering a transaction into that account when you declare that you want some salary. Doing a transfer to show that you took it. And drawing really from the bank.

All nice and “clean”.

## 6.2 RECONCILIATION

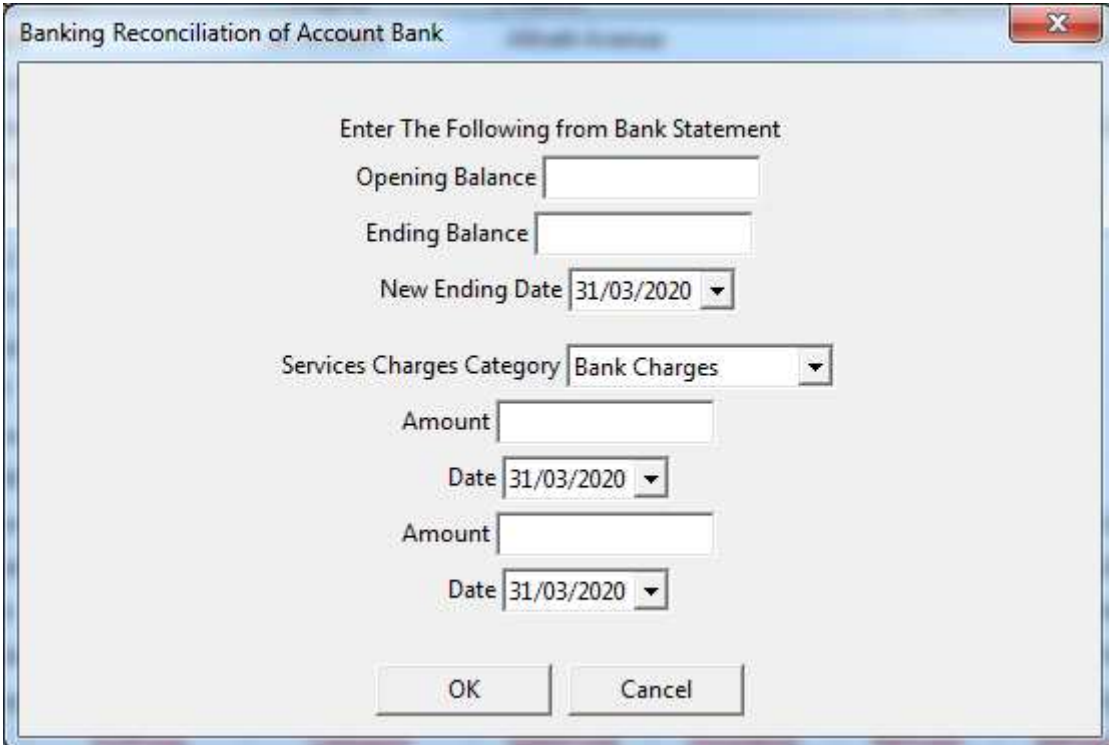
This function has two purposes.

Primarily, it is used to cross check bank statements against the “bank” account.

A second use is for a CIS accounting. See the configuration guide for more info.

This is the initial “setup” screen with most of the fields taken from the bank statement. The opening balance is “remembered” as the closing balance from the previous time.

There are TWO slots for bank services charges. Because those charges are irregular and commonly end up with two entries falling during the same month.



The image shows a dialog box titled "Banking Reconciliation of Account Bank". The dialog box contains the following fields and controls:

- Enter The Following from Bank Statement
- Opening Balance
- Ending Balance
- New Ending Date
- Services Charges Category
- Amount
- Date
- Amount
- Date
- OK
- Cancel

It is worth noting that you do not have to enter anything into any of the fields, and can go straight into the main function. This would be the case for use with the CIS account.

Normally, you tick off bank statement entries against un-reconciled transactions. There is also a running check in the bottom corner. When you’ve ticked off everything so that the “difference” is zero, the reconciliation of “this” statement is done. The FINISH will then update all of the ticked off transactions into the database.

The FINISH button is “greyed” out until the difference is zero.

The function will generate this display. A list of un-reconciled outgoings on the left, and income on the right.

Accounts	Rec	Date	To	Payment	Memo
Bank	<input type="checkbox"/>	8-OCT-19	BP	42.33	
Cash Jobs	<input type="checkbox"/>	9-OCT-19	ATT	77.02	Donnington
CIS	<input type="checkbox"/>	10-OCT-19	B&Q	7.24	
Expenses - Noel	<input type="checkbox"/>	11-OCT-19	Screwfix	66.77	
Expenses - Tracy	<input type="checkbox"/>	12-OCT-19	TLC	16.32	
Salary - Noel	<input type="checkbox"/>	12-OCT-19	Selco	86.20	
Salary - Tracy	<input type="checkbox"/>	16-OCT-19	Topps Tiles	13.71	
	<input type="checkbox"/>	17-OCT-19	ATT	28.83	Donnington
	<input type="checkbox"/>	18-OCT-19	ATT	48.41	
	<input type="checkbox"/>	18-OCT-19	ATT	86.55	
	<input type="checkbox"/>	18-OCT-19	ATT	15.54	
	<input type="checkbox"/>	19-OCT-19	Selco	37.98	
	<input type="checkbox"/>	19-OCT-19	vwfs	305.54	
	<input type="checkbox"/>	21-OCT-19	TLC	176.26	
	<input type="checkbox"/>	21-OCT-19	ATT	40.08	
	<input type="checkbox"/>	23-OCT-19	Wickes	189.00	

Rec	Date	From	Deposit	Memo
<input type="checkbox"/>	17-OCT-19	mauriel	25.50	
<input type="checkbox"/>	18-OCT-19	David Shepherd	738.00	Final payment
<input type="checkbox"/>	23-OCT-19	metal recycling	65.16	
<input type="checkbox"/>	23-OCT-19	Cheryl Burgess	120.00	
<input type="checkbox"/>	23-OCT-19	Andy and Julia Rober	2208.58	
<input type="checkbox"/>	25-OCT-19	Julie	300.00	Allnatt Avenue
<input type="checkbox"/>	26-OCT-19	Massimo	111.60	
<input type="checkbox"/>	12-NOV-19	Homeview	1402.40	martindale
<input type="checkbox"/>	18-NOV-19	TerBekke	96.00	SWA only
<input type="checkbox"/>	27-NOV-19	Rik	1464.00	ensuite rebuild
<input type="checkbox"/>	27-NOV-19	Julie	300.00	assorted

Cleared Balance : 0.00  
Ending Balance : 0.00  
Difference : 0.00

Finished Cancel

WHEN (not if) you get part way through the bank statement and realize that you've lost a receipt (for instance) so that you need to add in a new transaction you do NOT cancel the reconciliation.

You just re-select the Bank account and deal with the transactions. You have to first re-select a different account, because you're already in the correct account, and then flip to the Bank account to get its display.

When you've done your correction, go back to the banking/reconciliation option, which picks up where you left off, adding in any additional transaction as necessary. Note that any additional transactions will be appended to the end of the lists, rather than date ordered.