



Documentation for

Arixcel Accounts

Version 1.30

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1. Introduction

Arixcel Accounts is a simple tool for monitoring personal or family money in Excel. It helps you to see where money is coming from, where it is spent and how much is available at the current moment.

Arixcel Accounts provides a single place where you can bring together balances and transactions from several bank accounts and credit cards. It allows you to input or download transactions from those accounts and allocate them to descriptive categories that you define. The program aggregates your balances, income and expenses according to the categories and gives you the ability to analyse and budget for them. Overall, it helps you to get a clear picture of your finances, and make better money-related decisions.

Summary documentation

Arixcel Accounts is an extension (add-in) to Microsoft Excel. All the accounting is done in one spreadsheet (called an Accounts Book), which you create using a special command group on the Add-Ins tab of the Ribbon (called Arixcel Accounts Ribbon group). You then save and store it as any Excel spreadsheet in the usual way.

When you create the Accounts Book, it contains five tabs: [Accounts](#), [Budgets](#), [BS](#) (Balance Sheet), [IS](#) (Income Statement) and [Adj](#) (Adjustments). Each tab has a pre-formatted table. You operate the tables using the the Ribbon, or you right-click on them and select commands from the pop-up menu.

The Accounts tab is used for adding bank accounts and credit cards and storing details about them. When you add an account, a separate tab is created, which will store its opening balance and transactions. It is called the [Account Data Sheet](#). You can add transactions to the Account Data Sheet manually or [load them from electronic bank statements](#) saved in the OFX (Microsoft Money) or QIF (Quicken Interchange) formats, the two most common formats downloadable from any online banking website.

The Income Statement tab contains a customisable table that would show your income and expenses in descriptive categories (rows), such as '*Salary*', '*Food*', '*Different cash expenses*' etc., and across time periods (columns), such as months, quarters, etc. You can add custom text headers and automatic subtotals to the categories (for example '*Income after living costs*') to make the statement clearer and more informative. You use the categories of the Income Statement to allocate transactions on the Account Data Sheets. The Income Statement is automatically calculated and reconciled with the total money balance across all your accounts, which is shown on the Balance Sheet tab.

With Arixcel Accounts you also can:

- Create budgets and monitor actual spends against budgets (using the Budgets tab);
- View constituent transactions behind any aggregated amount (using the [Break Down](#) command);
- Make advance provisions for known future transactions (e.g. to take account of a mortgage payment

that you know will be made in the current month);

- Split transactions into multiple categories (using the Adjustments tab).

What Arixel Accounts does *not* do

- Double-entry company accounting, i.e. debits and credits;
- Multi-currency accounting (though you can use different Accounts Books for money held in different currencies);
- Accounting for stocks or other investments;
- Automatically connecting to online banking websites.

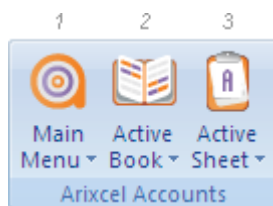
2. Key concepts

Launching Arixcel Accounts

Arixcel Accounts is an add-in to Microsoft Excel. To launch the program, you simply need to start Excel. On the *Add-Ins* tab of the Ribbon you will find a new group called 'Arixcel Accounts' (shown below).

Arixcel Accounts Ribbon group (Add-Ins tab)

The Ribbon group contains necessary commands to create and operate the Accounts Books. It includes the following three menus:



- 1 **Main menu** – It contains general commands for the program.
- 2 **Active Book menu** – It contains commands related to the currently open Accounts Book.
- 3 **Active Sheet menu** – It changes its image to reflect the currently active tab and contains commands relevant to it.

The first menu is always accessible. The Active Book and the Active Sheet menus are enabled only when an Accounts Book is active.

To create a new Accounts Book, click **New Accounts Book** on the Main menu.

Key concepts

Data storage

All data is stored inside the Accounts Book spreadsheet. You should save it as an Excel 2007 macro-enabled workbook (.xlsm) or a regular Excel 2003 workbook (.xls). It can be opened and viewed on any computer with Excel but it can be properly operated only if Arixcel Accounts is installed. To keep the sensitive data safe, you can password-protect the spreadsheet using the standard Excel functionality.

Automated tables

Each tab in the Accounts Book contains one customisable table. Working with the book essentially means modifying and analysing its tables. You do so using commands from the Active Book and the Active Sheet menu of the Ribbon group. You can also right-click or double click on tables and cells to invoke commands, or use the standard *Alt + letter* shortcuts to access the commands in the Ribbon (e.g. *Alt + X + S + A* to

invoke the *Add Account* command) .

Most commands relate to the currently selected cells. For example, if you want to edit a category on the Income Statement you need to select a cell in its row and then click *Edit/Move Row(s)* on the Active Sheet menu. If a command is disabled, most probably it is not applicable to the currently selected cell.

Debits and credits

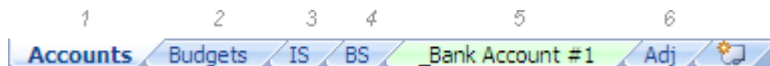
There are no debits or credits in Arixcel Accounts. There are simply positive and negative transactions and balances. A negative monetary amount always means an expense or a debt balance, and a positive amount always means an income or a cash balance. Accordingly, the closing balance of any account is equal to its opening balance, plus the sum of all its transactions. Your overall money balance is simply the sum of balances of all your accounts.

Currency

Arixcel Accounts does not distinguish between currencies, nor does it show a currency symbol in front of monetary values. It leaves it for you to ensure that all monetary values in the Accounts Book are in one consistent currency. If you have bank accounts in different currencies, you may want to create different accounts books and account for them separately.

Tabs

The Accounts Book has five standard sheets (tabs), and an Account Data Sheet for each account you add:



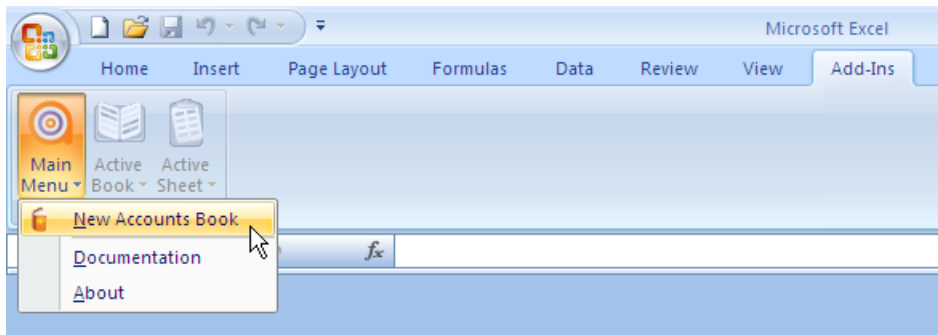
- 1 [Accounts](#) – It is used for adding, editing and removing accounts from the Accounts Book, as well as for storing their details;
- 2 [Budgets](#) – It is used for creating budgets and monitoring actual results against budgeted amounts;
- 3 [Income Statement](#) (IS) – It is used for creating descriptive categories for transactions, arranging the categories in a structured way and analysing the financial results in these categories across time periods;
- 4 [Balance Sheet](#) (BS) – It is used for aggregating balances of all the accounts and reconciling them with an external data source (e.g. online banking screen);
- 5 [Account Data Sheet](#) – It is created for each account in the book to store its transactions. You add and delete transactions there;
- 6 [Adjustments](#) (Adj) – It is used for recording adjustments to incomes and expenses, e.g. moving some amount from one category to another.

3. Quick start

1. Create an Accounts Book

Accounting in Arixcel Accounts starts with creating a new Accounts Book. This is done by clicking **New Accounts Book** on the Main menu of the [Arixcel Accounts Ribbon group](#) in Excel. You save it in the usual way on your computer and periodically update it with new data.

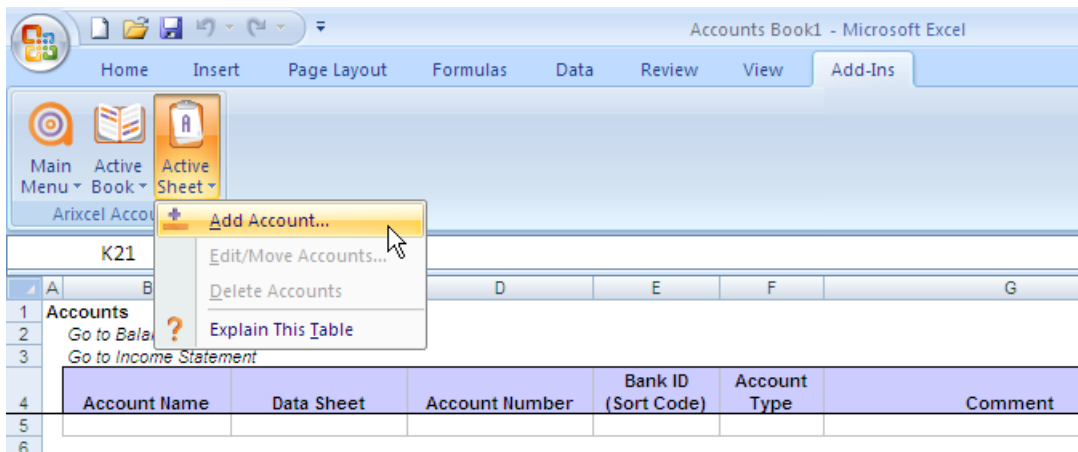
▼ Screenshot



2. Add your accounts

After creating an Accounts Book, you need to record information there about your accounts. These are your bank accounts, credit cards and any notional accounts you may want to create (e.g. to record money held in cash). You can add accounts using either the [Accounts](#) or the [Balance Sheet](#) tab of the Accounts Book.

▼ Screenshot



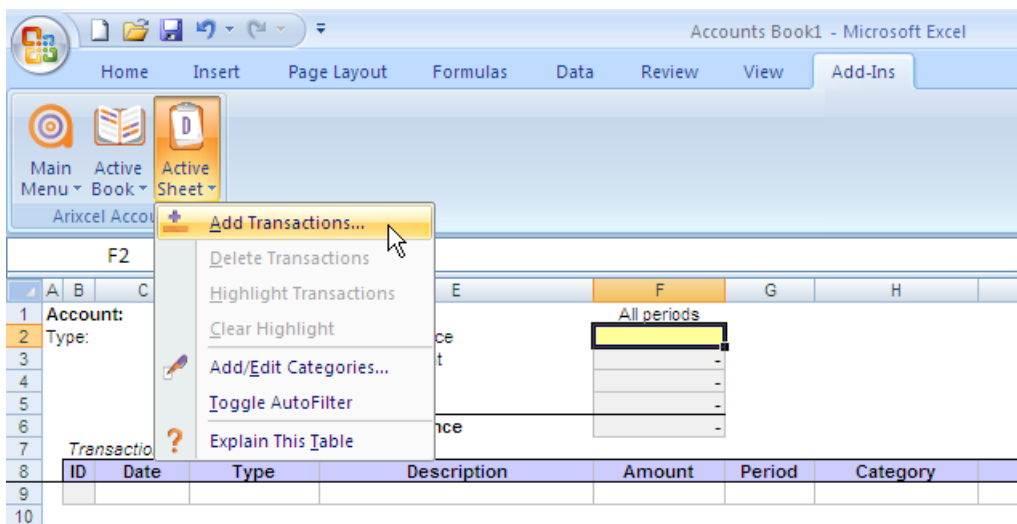
3. Record transactions

For every account you add, a separate [Account Data Sheet](#) is created to store its opening balance and transactions. You should first of all record a correct opening balance on that sheet.

You can update an Account Data Sheet with new transactions either manually – by activating it and clicking the **Add Transactions** command from the [Active Sheet menu](#), or automatically – by [loading transactions from electronic bank statements](#) saved in the OFX (Microsoft Money) or QIF (Quicken Interchange) format. These are two most common format downloadable from any online banking website. When you add new transactions, you should check that the account's closing balance agrees with the information per your bank or credit card provider. The [Balance Sheet](#) tab is designed to help you with this reconciliation. It consolidates all the account balances and also has a place to input the balances per bank (e.g. taken from the online banking screen). If there is a mismatch, you may need to add [Uncleared Transactions](#). You can also add [Accruals](#) for some future expenses or income that you want to be included in your "True Balance".

Tip: You do not need to create accounts before loading transactions from a bank statement – you can do it as part of the loading process. If the statement is in the OFX format, some account details and the correct opening balances will be recorded automatically.

▼ Screenshot

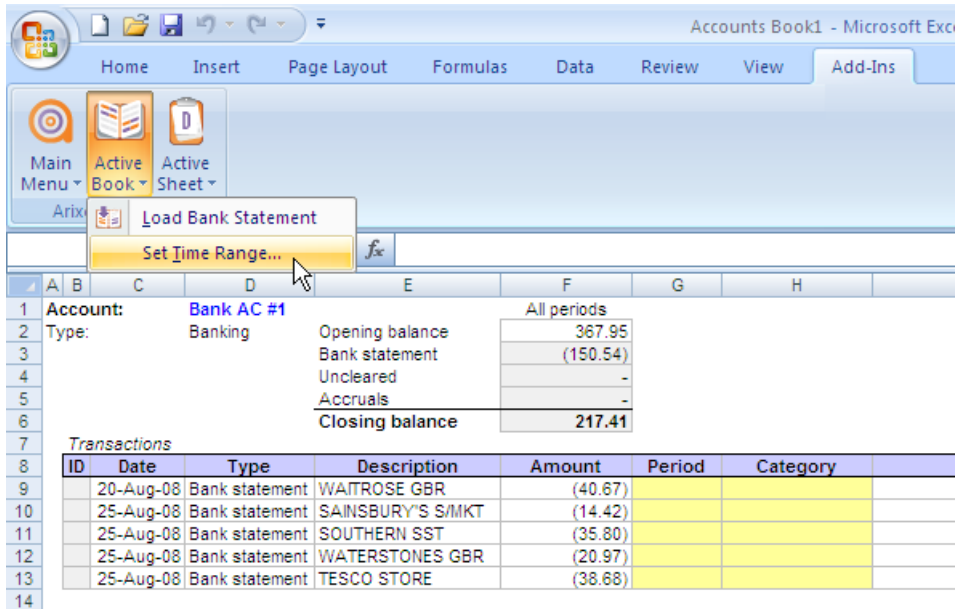


4. Allocate transactions to categories

Before allocating transactions in a new Accounts Book, you should do the following two things:

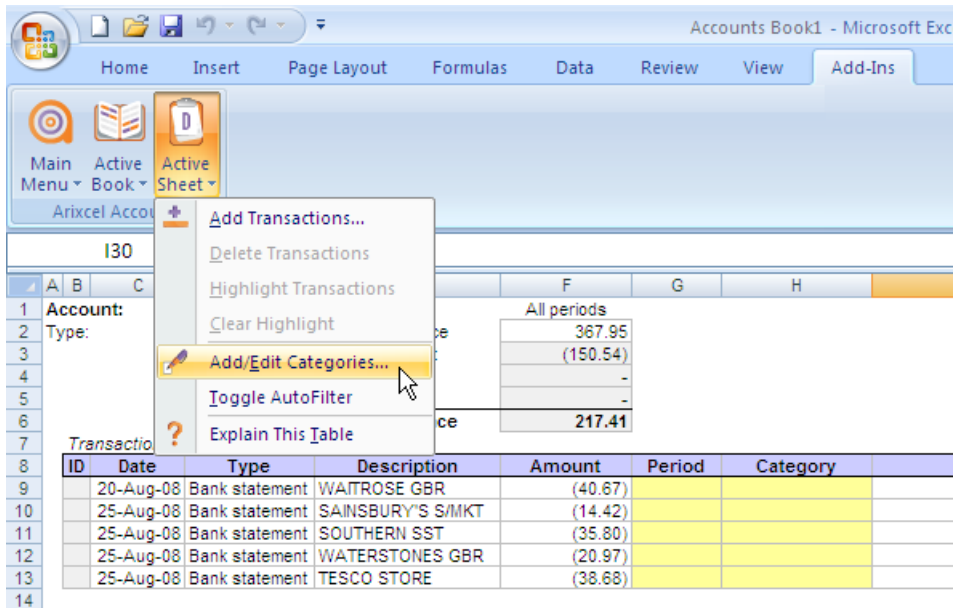
1. [Set the time range](#), i.e. specify a calendar period that the Accounts Book will be covering (it can be changed at any time as required);

▼ Screenshot



2. Edit the sample transaction categories and add new ones by adding/editing rows on the [Income Statement](#) tab or by clicking **Add/Edit Categories** on the Account Data Sheet.

▼ Screenshot



Once the above is done, you should go to each Account Data Sheet and allocate all new transactions there to time periods and categories. You do so simply by inputting periods (the year-month pairs) and categories in the respective columns beside the transaction amount using drop downs menus in the cells.

You need to allocate transactions to time periods regardless of their dates. This is because a date stamped to a transaction on a bank statement may not necessarily represent the date it relates to, or the date you would want it to relate to. For example, you may want to allocate a receipt of salary at the end of every month, to the

following month. Generally, it is a good practice to allocate every transaction to the period of commitment to it rather than to the period of cash payment. This is a common accounting rule called the "accrual principle" and it gives a more truthful financial picture compared to the "cash principle".

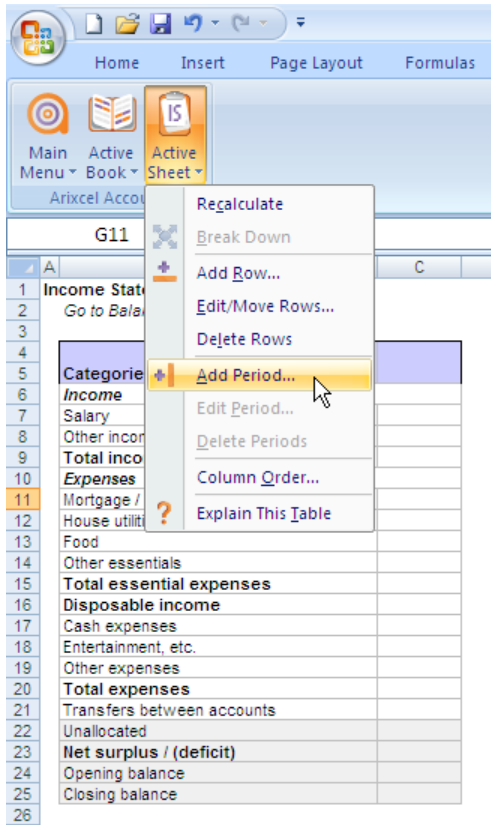
▼ Screenshot

A	B	C	D	E	F	G	H	I
1	Account:		Bank Account #1		All periods			Go to Balance Sheet
2	Type:	Banking	Opening balance		367.95			Go to Income Statement
3			Bank statement		(150.54)			
4			Uncleared		-			
5			Accruals		-			
6			Closing balance		217.41			
7	Transactions							
8	ID	Date	Type	Description	Amount	Period	Category	Comments
9		20-Aug-08	Bank statement	WAITROSE GBR	(40.67)	2008 Aug		
10		25-Aug-08	Bank statement	SAINSBURY'S S/MKT	(14.42)		Salary	
11		25-Aug-08	Bank statement	SOUTHERN SST	(35.80)		Other income	
12		25-Aug-08	Bank statement	WATERSTONES GBR	(20.97)		Mortgage / rent	
13		25-Aug-08	Bank statement	TESCO STORE	(38.68)		House utilities	
14							Food	
15							Other essentials	
16							Cash expenses	
							Entertainment, etc.	

5. Analyse results using the Income Statement

When all transactions are allocated, you can use the [Income Statement](#) to analyse your income and expenses. You should add to it custom time periods as columns. They can be of any duration from the set time range. The Income Statement is then calculated automatically using data from the [Account Data Sheets](#). For every time period you will see a balance brought forward from the previous month, a net effect of all the transactions and a balance carried forward to the next month. The balance carried forward from the last month in the set time range represents your current balance. It should be the same as the *True Balance* on the [Balance Sheet](#) (if it is not, then some transactions have not been allocated to any time period).

▼ Screenshot

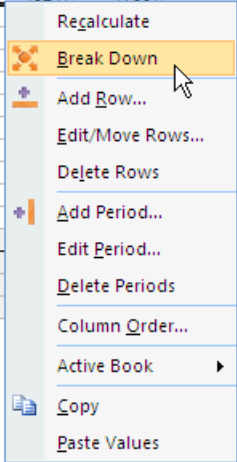


Analyse aggregated amounts

Arixcel Accounts allows you to quickly see constituent transactions of any aggregated amount of the [Income Statement](#) or the [Budgets](#) sheet. To do so, simply right-click or double-click on the amount and select **Break Down** from the pop-up menu. A [Breakdown](#) sheet showing the underlying transactions will appear in a temporary workbook. You can modify the transactions there, if necessary, and save the changed back the Accounts Book.

▼ Screenshot

	A	B	C	D	E	F	G
1		Income Statement					
2		Go to Balance Sheet					
3							
4							
5		Categories	2008 Jun	2008 Jul	2008 Aug	3m to	2008 Aug
6		Income					
7		Salary	2,500	2,500	2,500	7,500	
8		Other income	16	(33)	(0)	(17)	
9		Total income	2,516	2,467	2,500	7,483	
10		Expenses					
11		Mortgage / rent	(700)	(700)	(700)	(2,100)	
12		House utilities	(246)	(250)	(278)	(774)	
13		Food	(184)	(245)	(324)	(753)	
14		Other essentials	(77)	(84)			
15		Total essential expenses	(1,207)	(1,279)			
16		Disposable income	1,309	1,188			
17		Cash expenses	(240)	(120)			
18		Entertainment, etc.	(15)	(33)			
19		Other expenses	(990)	(258)			
20		Total expenses	(2,452)	(1,690)			
21		Ordinary surplus / deficit	64	777			
22		Adjustment for savings	(200)	(10)			
23		Transfers between accounts	-	-			
24		Unallocated	-	-			
25		Net surplus / (deficit)	(136)	767			
26		Balance brought forward	(18)	(154)			
27		Balance carried forward	(154)	613			



Make adjustments if needed

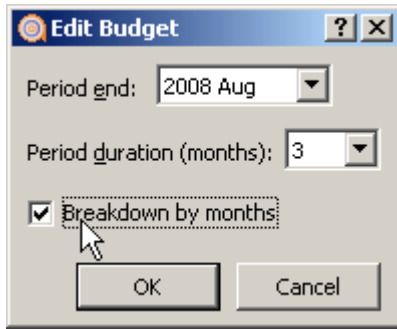
Adjustments are special transactions that modify income and expenses recorded on the Account Data Sheets. They are explained in details [here](#).

6. Create budgets

Arixcel Accounts allows you to create budgets for any time period or a series of periods. On the [Budgets](#) sheet you can add time periods that you want to budget for in the same way as you do it on the Income Statement. The Budgets table always has the same rows as the Income Statement but it has three columns for each time period rather than one: *Budget* – editable directly in the table, *Actual* - taken from the Income Statement and *Difference* – the difference between the two. You budget simply by populating the Budget column with amounts that you expect to happen in the time period. You then compare them with the actual amounts, which are calculated automatically as you update the Accounts Book with new transactions.

You can create a budget for several months ahead. This may be useful if, for example, you wish to forecast the money balance in the future, given some expected income and expenses. To create a budget for several consecutive months, check the tickbox *Breakdown by months* when adding it to the table.

▼ Screenshot



	A	B	F	G	H	I	J	K
1	Budgets							
2	Go to Balance Sheet							
3	Go to Income Statement							
4								
5	Categories	2008 Jun	Budget	2008 Jul	2008 Aug	3m to 2008 Aug		
6	<i>Income</i>					Total	Actual	Diff
7	Salary	2,500	2,500	2,500	2,500	7,500	-	(7,500)
8	Other income					-	-	-
9	Total income	2,500	2,500	2,500	2,500	7,500	-	(7,500)
10	<i>Expenses</i>							
11	Mortgage / rent	(700)	(700)	(700)	(700)	(2,100)	-	2,100
12	House utilities					-	-	-
13	Food					-	-	-
14	Other essentials					-	-	-
15	Total essential expenses	(700)	(700)	(700)	(700)	(2,100)	-	2,100
16	Disposable income	1,800	1,800	1,800	1,800	5,400	-	(5,400)
17	Cash expenses					-	-	-
18	Entertainment, etc.					-	-	-
19	Other expenses					-	-	-
20	Total expenses	(700)	(700)	(700)	(700)	(2,100)	-	2,100
21	Ordinary surplus / deficit	1,800	1,800	1,800	1,800	5,400	-	(5,400)
22	Adjustment for savings					-	-	-
23	Transfers between accounts					-	-	-
24	Unallocated					-	-	-
25	Net surplus / (deficit)	1,800	1,800	1,800	1,800	5,400	-	(5,400)
26	Balance brought forward	240	2,040	3,840	240	240	240	-
27	Balance carried forward	2,040	3,840	5,640	5,640	5,640	240	(5,400)
28								

4. Understanding tables

4.1 Accounts

The Accounts table (tab Accounts) is used for managing accounts in the book and storing details on them.

1	2	3	4	5	6
Account Name	Data Sheet	Account Number	Bank ID (Sort Code)	Account Type	Comment

- You add new accounts by clicking **Add Account** on the [Active Sheet menu](#) or the right-click menu. To edit or remove an account you should first select a cell in its row and then click **Edit/Move Accounts** or **Delete Accounts** on the same menu. You can change the order of the accounts in the table using the **Move Up** and **Move Down** buttons in the dialogue window which appears when you add or edit them.

Note: You do not need to create accounts in advance of [loading a bank statement](#). If the bank statement contains data on some accounts absent in the table, you will have the opportunity to add them as part of the loading process and also will not need to input some of their details.

- Every account has an [Account Data Sheet](#) (a separate tab) designed to store its opening balance and transactions. It is created when you add the account and it will be removed, should you delete the account.

Columns of the Accounts table:

- Account Name *** – a unique descriptive name that you choose for the account.
- Data Sheet *** – any name for the related Account Data Sheet (the tab name). Arixcel Accounts will automatically suggest the account name but prefixed with an underscore. You can change it to any name you like, subject to some restrictions on tab names in Excel.
- Account Number** – the actual number of the bank account or the full 16-digit credit card number. The actual number is needed to identify correctly the account when loading electronic bank statements. It is not needed for the Manual type accounts (account types are explained below). You can include separating symbols, such as dashes or spaces, in the number as you like.
- Bank ID** – the unique number of the bank branch where the account is opened ("sort code" in the UK). It is used together with Account Number to identify the account in electronic bank statements. Leave this detail blank for credit card and manual accounts.
- Account Type *** – either *Banking*, *Credit Card* or *Manual* as explained below.
- Comment** – any comment you may want to add to describe the account.

* required data

Types of accounts

There are three types of accounts in Arixcel Accounts:

- **Banking** – any bank account, e.g. a current or a savings account.
- **Credit Card** – any credit card account, e.g. a Mastercard or Visa.
- **Manual** – a "virtual" account that you may want to create for yourself. For example, it can be a notional savings account where you would record "expenditures" that in fact represent money put aside as savings. Thus, the money will not be shown as available on the Balance Sheet. You may also want to create a manual account to keep track of money stored in cash. A manual account can hold only transactions of the [Accrual type](#).

▼ Example of a live Accounts table

Account Name	Data Sheet	Account Number	Bank ID (Sort Code)	Account Type	Comment
Current Account	Current Account	87654321	505050	Banking	My main current account.
Mastercard	Mastercard	1234567890123456		Credit card	My main credit card.
Savings Account	Savings Account	12345678	123456	Banking	The reserve savings account.
Savings Adj	Savings Adj			Manual	

4.2 Account Data Sheet

The Account Data Sheet is used for storing transactions on an account and allocating them to descriptive categories and time periods. It is created for each account you add to the [Accounts](#) table.

Account: **Bank AC #1**

Type: Banking

Opening balance	All periods	-
Bank statement		-
Uncleared		-
Accruals		-
Closing balance		-

ID	Date	Type	Description	Amount	Period	Category	Comments

- You can add transactions to the table by clicking **Add Transactions** on the [Active Sheet menu](#) or the right-click menu, or by [loading them from electronic bank statements](#). After adding transactions, you can input or edit all their data directly in the table cells (except for the IDs).
- To delete transactions, select them first and then click **Delete** on the Active Sheet menu. You can also highlight transactions with colour using the **Highlight** command from the same menu.

Every account has an opening balance, which is its balance immediately prior to the first transaction added to

the Account Data Sheet. You should input the opening balance in the corresponding cell at the top of the sheet, unless you load your first transactions from an OFX bank statement, in which case the opening balance will be taken from there automatically.

Any positive transaction always represents a receipt of money (income) and any negative transaction is always an expense. The account's closing balance is therefore equal to its opening balance, plus the sum of all the transactions.

Each transaction has the following details (columns of the table):

- 1 **ID *** – a unique identifier of the transaction automatically assigned by Arixcel Accounts. It is needed to ensure that transactions are not duplicated when loaded from bank statements.
- 2 **Date** – a date of the transaction. You can allocate transactions to periods regardless of their dates. For example, you may want to treat a salary received at the end of the month as relating to the following month.
- 3 **Type *** – either *Bank Statement*, *Uncleared* or *Accrual* as explained below.
- 4 **Description** – any text description for the transaction.
- 5 **Amount *** – a monetary value of the transaction (income is positive, expense is negative).
- 6 **Period *** – a month, which the transaction is attributed to. You need to allocate all transactions to months in order to analyse your income and expenses by time periods using the [Income Statement](#) and the [Budgets](#).

Note: Before you can allocate transactions in a newly created Accounts Book, you need to [set a time range](#) for it using the **Set Time Range** command from the [Active Book menu](#). The time range can always be changed as required.

- 7 **Category *** – a descriptive category to which you allocate the transaction. You create categories by adding them to the Income Statement and/or Budgets.
- 8 **Comments** – any comment you may have for the transaction in addition to its description.

* *required data*

Types of transactions

There are the following types of transactions in Arixcel Accounts:

- **Bank Statement** – This is a confirmed (cleared) transaction as per a bank statement or a credit card statement.
- **Uncleared** – This is a recent transaction actually made but not yet appearing on the bank statement. For example, if you have just withdrawn money from the cash machine, you usually see the deduction

on the online banking screen straight away, but it may not appear yet on a downloaded bank statement. The reason is that banks usually wait until the following day to clear (i.e. confirm) transactions. You may therefore need to add Uncleared transactions manually in order to reconcile the account balance taken from a bank statement with the most up-to-date information (e.g. the online banking screen). You should delete them later, when the underlying actual transactions come through.

Tip: The Uncleared type is useful when you download transactions from electronic bank statements. You may prefer to use the Bank Statement type for all transactions if you record them manually.

- **Accrual** – a future transaction that you include in your Accounts Book in advance. For example, you may want to accrue for a mortgage payment that is yet to be made in the current month so that your balance sheet does not show the money as available. As with uncleared transactions, you should delete accruals manually when the underlying actual transactions come through.

For banking and credit card accounts, the net result of all transactions of the Bank Statement and Uncleared types is reconciled with what is called *Balance per Bank* on the [Balance Sheet](#). Accruals create a difference between the *Balance per Bank* and the *True Balance*. Given that accounts of the Manual type do not have any *Balance per Bank*, they can hold only transactions of the Accrual type, which are regarded as normal transactions for manual accounts.

Allocating transactions

After you add transactions (either manually or by loading a bank statement), you need to allocate them to time periods and categories. To do so, simply select the desired values in the *Period* and *Category* columns for each transaction. These columns have drop-down lists that restrict the choice to those periods that fall within the [set time range](#) for the book, and to those categories that you have added to the [Income Statement](#).

Note: If you leave a transaction not allocated to any time period, it will be picked up by the Balance Sheet but not by the Income Statement. In such case, there will be a difference between the two statements and it will be shown in red font at the top of the Income Statement table. If you allocate a transaction to a time period but not to a category, it will be picked up in the *Unallocated* row of the Income Statement, with no difference appearing.

Other useful functionality

The **Add/Edit Categories** command on the Active Sheet menu allows you to quickly add or edit categories of income and expenses from the Account Data Sheet.

The **Toggle AutoFilter** command switches on and off the standard Excel filtering tool as applied to the transaction table. Filtering allows you to display only those transactions that you need and hide the rest. For example, you may want to filter transactions allocated to a particular category or a time period. When you

switch the filter off, all the hidden transactions reappear.

4.3 Balance Sheet

The Balance Sheet table (tab BS) shows balances of all the accounts and your overall money balance. It can also be used to add, edit, remove or reorder accounts in the same way as the [Accounts](#) table.

	1	2	3	4	5	6	7	8	9	10	11
Account	Opening Balance	Bank Statement Transactions	Uncleared Transactions	Balance per Bank	Balance per Bank - manually input	Difference with the manual input	Accruals / Adjustments	True Balance	Number of unallocated transactions	Date of last transaction	
Adjustments	-							-	-		NA
Total	-	-	-	-	-	-	-	-	-	-	NA

Columns of the Balance Sheet:

- 1 **Account** – the name of the account as per the Accounts table.
- 2 **Opening Balance** – the account's opening balance as per the corresponding cell at the top of its Account Data Sheet.
- 3 **Bank Statement Transactions** – the sum (i.e. net effect) of all transactions of the Bank Statement type on the account.
 - This column is blank for accounts of the [Manual type](#).
- 4 **Uncleared Transactions** – the sum (net effect) of all transactions of the [Uncleared type](#) on the account. Those are recent transactions known to the bank but not yet appearing on the bank statement.
 - This column is blank for accounts of the Manual type.
- 5 **Balance per Bank** is equal to the Opening balance, plus the effects of the Bank Statement and Uncleared transactions. It should represent the current up-to-date balance of the account as known to the bank or the credit card provider. It does not include any accruals or adjustments that you manually add. You can reconcile this balance to the bank data (e.g. in online banking) with the help columns 6 and 7.
 - This column is blank for accounts of the Manual type.
- 6 **Balance per Bank - manually input** – You can input the correct balance of the account as per the bank into this column in order to compare it with the Account Book's data.
- 7 A zero difference in this column should quickly tell you if the Account Book's data is correct and complete.
- 8 **Accruals / Adjustments** – the sum (net effect) of all transactions of the [Accrual type](#) as well as [Adjustments](#) that you add to the Accounts Book. Those are transactions existing only in the Accounts Book and not known to your bank.

9 **True Balance** – the closing balance after all the transactions, accruals and adjustments are taken account of. The total of this column should represent the "true" amount of money that you have to spare.

10 **Number of unallocated transactions** – a number of transactions on the Account Data Sheet that you need to allocate to periods and categories so that they are properly picked up by the [Income Statement](#).

11 **Date of last transaction** – the maximum transaction date found on the Account Data Sheet.

Tip: If you use online banking and can see the up-to-date balances of your accounts and credit cards, it is usually helpful to input them in column 6 before updating the Accounts Book with new transactions. You can then instantly see whether the new data is correct and complete by checking the difference in column 7. You can quickly clear data left over from the previous update session using the **Clear Manual Inputs** command from the [Active Sheet menu](#) or the right-click menu.

The *Adjustments* row of the Balance Sheet is akin to a separate account. It is showing the net impact on the balance of all the entries on the Adjustments sheet.

The Balance Sheet table also allows you to navigate quickly to the Account Data Sheets by clicking on the account names.

▼ Example of a live Balance Sheet

Account	Opening Balance	Bank Statement Transactions	Uncleared Transactions	Balance per Bank	Balance per Bank - manually input	Difference with the manual input	Accruals / Adjustments	True Balance	Number of unallocated transactions	Date of Last Transaction
Current Account	500	551	-	1,051	1,051	-	-	1,051		01-Sep-08
Mastercard	(160)	(1,395)	-	(1,555)	(1,474)	(81)	-	(1,555)		29-Aug-08
Savings Account	1,500	2,107	-	3,607	3,607	-	-	3,607		29-Aug-08
Savings Adj	(1,600)	-	-				(620)	(2,220)		03-Sep-08
Adjustments	-						38	38		28-Aug-08
Total	240	1,263	-	3,103	3,184	(81)	(582)	921	-	03-Sep-08

4.4 Income Statement

The Income Statement table (tab IS) shows your income and expenses aggregated in descriptive categories (rows) and analysed across time periods (columns). In a newly created Accounts Book the Income Statement already includes sample rows as shown below. You should add, edit and remove them as you see fit.

Categories	
Income	
Salary	
Other income	
Total income	
Expenses	
Mortgage / rent	
House utilities	
Food	
Other essentials	
Total essential expenses	
Disposable income	
Cash expenses	
Entertainment, etc.	
Other expenses	
Total expenses	
Transfers between accounts	
Unallocated	
Net surplus / (deficit)	
Opening balance	
Closing balance	

The only fixed rows are the four grey ones at the bottom. The *Unallocated* row picks up transactions not allocated to any category but allocated to a time period. The rows *Balance brought forward* and *Balance carried forward* show how the money balance changes from period to period.

Rows of the Income Statement

To add rows, click **Add Row** on the [Active Sheet menu](#) or the right-click menu, and choose from the following types:

- **Category** – a descriptive category of income or expenses, to which transactions on [Account Data Sheets](#) can be allocated. It must be non-empty and unique (e.g. 'Salary').
- **Subtotal** – an automatic subtotal that includes all preceding categories following from a previous subtotal or a group header. An example from the above table is '*Total income*' immediately following the two categories of income.
- **Group header** – any text or an empty line to describe or separate categories, e.g. the first row '*Income*' in the above table.
- **Group subtotal** – a subtotal that will include all categories above it starting from a group header and ignoring any intermediate subtotals. An example in the table above is '*Total expenses*', which is following several groups of expense categories, with intermediate subtotals, whilst all of them are below one common group header '*Expenses*'.
- **Running subtotal** – a subtotal for all categories starting from the top of the table, such as '*Disposable income*' above.

You can rearrange the rows in the table using the **Move Up** and **Move Down** buttons in the dialogue box that

appears when you click **Edit/Move Row(s)** on the Active Sheet menu or the right-click menu. You can delete rows by selecting their cells and clicking **Delete Rows** on the same menu.

Columns of the Income Statement

After [setting the time range](#) for the Accounts Book, you can add columns to the Income Statement by clicking **Add Period** on the Active Sheet menu or the right-click menu. You need to choose the following options when adding a time period:

- **Period end** – a year and a month from the set time range that will be the last month of the period.
- **Period duration** – a number of months that the period will include. For example, if the period end is '2008 Dec' and the duration is 3, then the resulting period will be the fourth quarter of 2008. If you choose 'All', the period will include all months starting from the first one in the set time range.
- **Whether to break down by accounts** – if you select this box, separate auxiliary columns will be added together with the period column, showing the composition of its values by accounts. The [Adjustments](#) sheet will be shown as a separate account with the name '<Adj>!'.
- **Whether to add all available monthly periods** – This option allows you to add quickly all monthly periods from the set time range.

The order of the columns is controlled through the **Column Order** command on the Active Sheet menu. In the related dialogue window you can opt for sorting the columns from left to right or from right to left. You can also choose whether you want periods of the same duration (e.g. quarters, years) to be kept adjacent to each other or not.

How the Income Statement works

If Excel is in the automatic calculation mode, the Income Statement is updated automatically for any changes in the Account Data Sheets as soon as you select the Income Statement tab. If Excel is in the manual mode, you should press F9 or click **Recalculate** on the Active Sheet menu to make the Income Statement recalculate.

The important data of the Income Statement is its categories, as they are used on the Account Data Sheets to allocate transactions. When you rename a category on the Income Statement, Arixcel Accounts will automatically update the relevant transactions on the data sheets. If you attempt to delete a category that has allocated transactions, you will be prompted to reallocate them to another category or make them unallocated.

If some transactions on the Account Data Sheets have not been allocated to any time periods, they will not be picked up in the Income Statement, thus creating a mismatch between the Income Statement and the

Balance Sheet. In such case, a red message will appear at the top of the Income Statement table that reads '*Difference with BS...*' followed by the total value of such transactions.

You can view the composition of any aggregated amount on the Income Statement by its constituent transactions by selecting the amount and clicking **Break Down** from the Active Sheet menu (or the double-click or the right-click menus). A [Breakdown](#) sheet will appear in a temporary workbook. You can modify the transactions there, if necessary, and save the changed back the Accounts Book. You can simply close the temporary workbook when you no longer need the Breakdown sheet.

Note, that you can also view all transactions allocated a particular category by clicking Break Down on the category name.

How to split one category into two

A common task when working with the Accounts Book is to split one category of the Income Statement with some allocated transactions into two categories. To do so, you will need to go through all the relevant transactions and reallocate some of them to the other category. It is best done with the help of the Breakdown functionality described above, following the following steps:

- 1 Add the new category as a row.
- 2 Right-click on the old category and choose **Break Down**. This should bring all the transactions allocated to it onto one Breakdown sheet.
- 3 Go through the transactions and reallocate some of them to the new category as required.
- 4 Save changes back to the Accounts Book by clicking **Save Changes Back** on the Active Sheet menu.

▼ Example of a live Income Statement

Categories	2008 Apr	2008 May	2008 Jun	3m to 2008 Jun
Income				
Salary	2,500	2,500	2,500	7,500
Bonus	-	-	-	-
Total income	2,500	2,500	2,500	7,500
Essential living costs				
Rent	(700)	(700)	(700)	(2,100)
Local tax	(126)	(126)	(126)	(378)
Home utilities	(130)	(129)	(120)	(379)
Insurance	(77)	(77)	(77)	(230)
Food	(390)	(310)	(184)	(884)
Total essential living costs	(1,423)	(1,342)	(1,207)	(3,972)
Disposable income	1,077	1,158	1,293	3,528
Miscellaneous cash expenses	(234)	(263)	(240)	(737)
Clothes, etc.	(352)	(34)	(35)	(421)
Household goods	(78)	(172)	(509)	(759)
Eating out	(17)	(45)	-	(62)
Transport, petrol, etc.	(85)	(56)	(102)	(243)
Holidays	-	(500)	(335)	(835)
Entertainment, etc.	(147)	(29)	(15)	(191)
Other expenses	(44)	(91)	(9)	(144)
Total non-essential	(956)	(1,189)	(1,245)	(3,391)
Total expenses	(2,379)	(2,531)	(2,452)	(7,363)
Ordinary surplus / deficit	121	(31)	48	137
Transfers between accounts	-	-	-	-
Interest	8	4	16	28
Adjustment for savings	(60)	(300)	(200)	(560)
Extraordinary income / expenses	-	-	-	-
Unallocated	-	-	-	-
Net surplus / (deficit)	69	(327)	(136)	(394)
Balance brought forward	1,850	1,919	1,592	1,850
Balance carried forward	1,919	1,592	1,456	1,456

4.5 Budgets

The Budgets table (tab Budgets) is designed to help you budget for incomes and expenses. It is very similar to the [Income Statement](#) table but each time period is split into three columns: *Budget*, *Actual* and *Difference*. You create budgets by inputting expected values for time periods into the *Budget* column and monitoring the differences against the *Actual* column.

Categories	Budget	Actual	Diff
Income			
Salary			
Other income			
Total income			
Expenses			
Mortgage / rent			
House utilities			
Food			
Other essentials			
Total essential expenses			
Disposable income			
Cash expenses			
Entertainment, etc.			
Other expenses			
Total expenses			
Transfers between accounts			
Unallocated			
Net surplus / (deficit)			
Opening balance			
Closing balance			

Rows of the Budgets table

The Budgets table always has the same rows as the Income Statement. As on the Income Statement, you can add, edit, delete and rearrange the rows using the corresponding commands from the [Active Sheet menu](#) or the right-click menu. Changes made on the Budgets sheet are mirrored on the Income Statement and vice versa.

Columns of the Budgets table

To monitor a new time period in the Budgets table, click **Add Budget** on the Active Sheet menu or the right-click menu and select its parameters. As with the Income Statement, you can edit and delete budgets by first selecting them and clicking the required command on the Active Sheet menu.

You should input the budgeted values directly in the *Budget* column of the budget, or the individual monthly columns in case of a multi-month budget (explained below). The *Actual* and *Difference* columns are calculated automatically. Negative (red) differences mean a greater expense or a lower income than expected.

Note: You can also edit the *Balance brought forward* cell in the *Budget* column. It is initially set to be equal to the value in the *Actual* column.

The columns of the Budgets table are automatically sorted using the same sorting options as on the Income Statement. You can change the sorting options by clicking **Column Order** on the Active Sheet menu.

Tip: You can hide and unhide columns on the Budgets sheet using the standard Excel commands (*Format >*

Column > Hide or *Ctrl + 0* to hide columns, and *Format > Column > Unhide* or *Ctrl + Shift + 0* to unhide them). You may find it convenient to hide the *Budget* and *Difference* columns of an old budget but leave its *Actual* column, which would help you to budget for a new period.

Budgeting for several months

To budget for several months, check the *Breakdown by months* option in the dialogue window when adding or editing a budget. This will create a budget with separate columns for each month and a total for all months calculated automatically (as in the example below).

To split a multi-month budget into individual monthly budgets, click on **Edit Budget** and uncheck the *Breakdown by months* option.

To combine several budgets into one multi-month budget, select cells from each of them (e.g. using *Ctrl + click* in Excel) and click on **Combine Budgets**.

Using formulas in budgets

When inputting values into the budget columns, you can use excel formulas referring to other sheets or having just numbers. However, any formulas referring to cells within the *Budgets* sheet will be replaced with their resulting values when any change to the budget table is made, i.e. new row or new column added, edited, etc.

▼ Example of a live budget

Categories	2008 May			Budget			3m to 2008 Aug		
	Budget	Actual	Diff	2008 Jun	2008 Jul	2008 Aug	Total	Actual	Diff
Income									
Salary	2,500	2,500	-	2,500	2,500	2,500	7,500	7,500	-
Bonus		-	-				-	-	-
Total income	2,500	2,500	-	2,500	2,500	2,500	7,500	7,500	-
Essential living costs									
Rent	(700)	(700)	-	(700)	(700)	(700)	(2,100)	(2,100)	-
Local tax	(126)	(126)	-	(126)	(126)	(126)	(378)	(378)	-
Home utilities	(111)	(129)	(18)	(116)	(116)	(116)	(349)	(396)	(46)
Insurance	(77)	(77)	-	(77)	(77)	(77)	(230)	(238)	(7)
Food	(220)	(310)	(90)	(300)	(300)	(300)	(900)	(753)	147
Total essential living costs	(1,234)	(1,342)	(108)	(1,319)	(1,319)	(1,319)	(3,958)	(3,865)	93
Disposable income	1,266	1,158	(108)	1,181	1,181	1,181	3,542	3,635	93
Miscellaneous cash expenses	(200)	(263)	(63)	(200)	(200)	(200)	(600)	(619)	(19)
Clothes, etc.	(40)	(34)	6	(50)	(50)	(50)	(150)	(166)	(16)
Household goods		(172)	(172)	(300)	(100)		(400)	(509)	(109)
Eating out	(20)	(45)	(25)	(50)	(50)	(50)	(150)	(92)	59
Transport, petrol, etc.	(100)	(56)	44	(100)	(100)	(100)	(300)	(358)	(58)
Holidays	(500)	(500)	-	(300)			(300)	(335)	(35)
Entertainment, etc.	(50)	(29)	21	(50)	(50)	(50)	(150)	(105)	45
Other expenses	(20)	(91)	(71)	(30)	(30)	(30)	(90)	(235)	(145)
Total non-essential	(930)	(1,189)	(259)	(1,080)	(580)	(480)	(2,140)	(2,419)	(279)
Total expenses	(2,164)	(2,531)	(367)	(2,399)	(1,899)	(1,799)	(6,098)	(6,283)	(186)
Ordinary surplus / deficit	336	(31)	(367)	101	601	701	1,402	1,217	(186)
Transfers between accounts		-	-				-	-	-
Interest	-	4	4				-	(17)	(17)
Adjustment for savings	-	(300)	(300)	(50)	(50)	(50)	(150)	(260)	(110)
Extraordinary income / expenses		-	-				-	-	-
Unallocated	-	-	-				-	-	-
Net surplus / (deficit)	336	(327)	(663)	51	551	651	1,252	939	(313)
Balance brought forward	(154)	309	463	(18)	33	584	(18)	(18)	-
Balance carried forward	182	(18)	(200)	33	584	1,235	1,235	921	(313)

4.6 Adjustments

Adjustments are special transactions recorded on the Adjustments sheet (tab Adj). They modify the results of transactions recorded on the [Account Data Sheets](#).

Adjustments

Effect on BS	
-	Opening balance adjustment
-	Closing balance adjustments
-	Total effect on Balance Sheet

1	2	3	4	5	6	7
ID	Date	Amount	Period	Category to Subtract From	Category to Add To	Description

Adjustments are mainly designed for moving some income or expenses from one category to another. For example, you may prefer to allocate all withdrawals of cash from the cash machine to one category, e.g. 'Miscellaneous cash expenses', but when you remember buying something significant with cash, you may want to reclassify the expense to another more appropriate category. You can do so by recording an adjustment that subtracts the relevant amount from 'Miscellaneous cash expenses' and adds it to that other category.

Details of each adjustment:

- 1 ID – a unique identifier of the adjustment automatically assigned by Arixcel Accounts when the

adjustment is created. It is not editable.

- 2 **Date** – the date of the adjustment. It is for information purposes only, as you can specify any time period for the adjustment in the *Period* column regardless of its date. The default value is the date the adjustment is created.
- 3 **Amount** – the monetary value of the adjustment. If you want to reclassify an expense you should input a negative amount, if you want to reclassify an income you should input a positive one.
- 4 **Period** – a time period from the [set time range](#) that the adjustment relates to.
- 5 **Category to Subtract From** – an income statement category that the amount will be subtracted from.
- 6 **Category to Add To** – an income statement category that the amount will be added to
- 7 **Description** – any description for the adjustment.

If you specify only *Category to Subtract From* or *Category to Add To* but not both, the adjustment will be similar to a transaction in a sense that it will affect your overall money balance. Such an adjustment may be useful if, for example, you expect a reimbursement of an expense from somebody: you could record an adjustment that would add back the money to your balance as though it was already received. To do so, you would record a negative value in the *Amount* column (because it was an expense) and specify only a *Category to Subtract From* (subtracting a negative amount adds it back to the balance).

Recording adjustments that affect your money balance generally makes sense for one-off situations and situations when there is no separate account to record the transaction on. If you know an account which the money will go through in the future (e.g. when you expect a work-related expense to be reimbursed by your employer directly to your bank account), it is usually more appropriate to create an [Accrual](#) on that account rather than to record an adjustment.

For recurring adjustments affecting the money balance it is usually better to create a separate account. For example, you may want to make regular adjustments to provide for "virtual" savings that in reality do not leave your bank account. You can do so by creating a special account of the [Manual type](#) and recording virtual "expenditures" there.

Adjustments with a balance impact are highlighted by colour to be easily identifiable.

Note: You can create an adjustment to your opening balance by inputting it in the corresponding cell at the top of the Adjustments sheet. Input a zero there if you do not need such adjustment.

▼ Example of a live Adjustments Sheet

ID	Date	Amount	Period	Category to Subtract From	Category to Add To	Description
	12-Apr-08	(16.50)	2008 Apr	Miscellaneous cash	Eating out	Afternoon tea
	13-May-08	(18.00)	2008 May	Entertainment, etc.	Miscellaneous cash	Admission fee paid by a card and reimbursed in cash
	17-May-08	(45.00)	2008 May	Miscellaneous cash	Eating out	Cash - restaurant
	05-Jul-08	(99.78)	2008 Jun	Holidays	Household goods	Different stuff bought for cash
	13-Jul-08	(10.00)	2008 Jul	Miscellaneous cash	Eating out	Lunch
	14-Aug-08	(45.00)	2008 Aug	Miscellaneous cash	Eating out	Cash spent during a weekend trip
	20-Aug-08	(30.00)	2008 Aug	Eating out	Miscellaneous cash	Cash reimbursed by X - eating out together
	20-Aug-08	(9.00)	2008 Aug	Miscellaneous cash	Eating out	Lunch
	26-Aug-08	(8.80)	2008 Aug	Miscellaneous cash	Transport, petrol, etc	Cash paid for railway tickets
	28-Aug-08	(38.00)	2008 Aug	Miscellaneous cash	expenses	Cash to be reimbursed

4.7 Breakdown

The Breakdown sheet appears in a separate temporary workbook when you select an amount on the Income Statement or the Budgets table and click **Break Down** on the [Active Sheet menu](#), the right-click menu or the double-click menu. It shows the composition of the amount by its constituent transactions and allows you to modify them if necessary. An example of the Breakdown sheet is shown below.

Breakdown of an Income Statement Record

Category:	Food	Bank statement	(184.24)
Period end:	2008 Jun	Uncleared	-
Duration:	1 month	Accruals	-
Account:	All	Total	(184.24)

ID	Account Name	Data Sheet	Sheet Row	Date	Type	Description	Amount	Period	Category	Comments
	Mastercard	Master	87	02-Jun-08	Bank statement	WAITROSE	(27.04)	2008 Jun	Food	
	Mastercard	Master	92	04-Jun-08	Bank statement	TESCO	(33.37)	2008 Jun	Food	
	Mastercard	Master	94	09-Jun-08	Bank statement	WAITROSE	(24.33)	2008 Jun	Food	
	Mastercard	Master	98	13-Jun-08	Bank statement	MARKS AND SPENCER	(5.04)	2008 Jun	Food	
	Mastercard	Master	101	16-Jun-08	Bank statement	MARKS AND SPENCER	(21.64)	2008 Jun	Food	
	Mastercard	Master	105	18-Jun-08	Bank statement	SUPERDRUG STORES	(14.49)	2008 Jun	Food	
	Mastercard	Master	148	24-Jun-08	Bank statement	WAITROSE	(58.33)	2008 Jun	Food	

The total number at the top (184.24 in the above example) is the same as the amount you would have clicked on. Its underlying transactions are listed underneath.

The Breakdown sheet is very similar to the [Account Data Sheet](#). It has all the same columns and three additional ones: *Account Name*, *Data Sheet* and *Sheet Row*, which provide information about the name of the account, the name of its data sheet and the row number where the transaction is recorded, respectively.

The Breakdown sheet allows you to make changes to the transactions and save them back to the Accounts Book. For example, you can change the allocation of some transactions or add comments to them. You can do so simply by editing the required cells in the table and then clicking **Save Changes Back** on the Active Sheet menu. You cannot edit the cells with the grey background, though (e.g. account names).

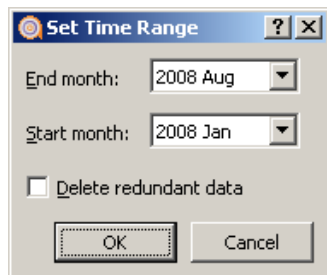
When you have finished working with the Breakdown, simply close the temporary workbook. Note, that once a Breakdown is created, it is not updated for any changes in the Accounts Book (except for renamed categories).

Note, that you can also apply the Breakdown functionality to a whole category. In that case, all transactions allocated to that category will be included on the Breakdown sheet. This may be useful for managing categories, i.e. splitting one category with allocated transactions into two.

5. General tasks

5.1 Setting the time range

Every Accounts Book must have a set calendar range, i.e. it needs to know what the first month and the last month are, which transactions can be allocated to. You set this calendar range by clicking **Set Time Range** on the [Active Book menu](#):



▼ Why is it needed?

- It limits the choice of time periods when you add them to the [Income Statement](#) and [Budgets](#) and when you allocate transactions on the Account Data Sheets, thus, making the process quicker and less error prone.
- It allows you to quickly delete redundant (e.g. too old) data from the Accounts Book by shortening the time range.
- It helps the computer to calculate the Income Statement and the Budgets sheet faster.

You can change the time range at any time. In fact, you may find it convenient to periodically extend the time range so that it always ends with the current calendar month. Doing so would prevent allocating transactions to future periods (which would probably make your Balance Sheet misleading) and would also make it easier to allocate recent transactions to the current month (because it will appear at the top of the drop-down list).

Deleting redundant data

You can quickly delete old or redundant data from the Accounts Book by shortening the time range. To do so, first select **Delete redundant data** in the dialogue box and then reduce the time range. If some existing allocated transactions fall outside of the new range, they will be deleted from the Accounts Book. If they relate to periods before the new *Start month*, their effect will be moved into the opening balances. If they fall beyond of new *End month*, they will be simply deleted.

This functionality may be useful for splitting a big Accounts Book that covers a long time period into several smaller (e.g. yearly) books.

5.2 Loading bank statements

You can update your Accounts Book with new transactions by loading electronic bank statements. Arixel Accounts can load statements saved in the OFX (Microsoft Money) or QIF (Quicken Interchange) format. These are the most common formats that supported by virtually all online banking websites.

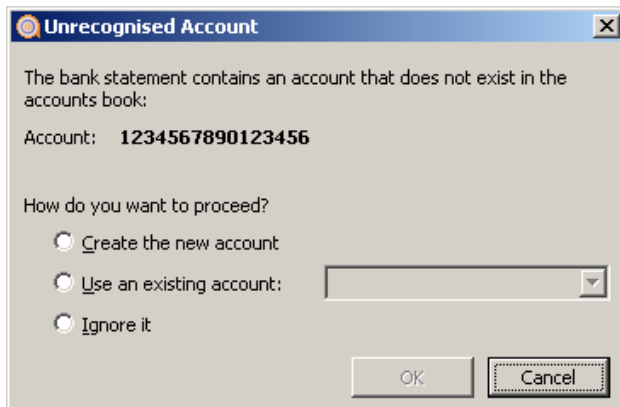
To load a bank statement, you need to go to your online baking website in the usual way, download a recent statement and save it somewhere on your computer. Just make sure that the statement is going back at least to the date when you last updated your Accounts Book.

Note: OFX should always be the preferred format to use. It can contain multiple accounts in one statement, it includes account information so that you do not need to select which account the statement relates to, and it is not prone to potentially ambiguous date and number values as is the case with the QIF format.

Then click **Load Bank Statement** on the [Active Book menu](#) and point to the saved statement file.

Identifying accounts

One bank statement of the OFX format can contain data on several accounts. When you load it Arixel Accounts will try to match them to those in your Accounts Book. It will look at their numbers and bank IDs to do this. If it comes across an account in the bank statement that can not be identified in the accounts book, the following dialogue window will be displayed:



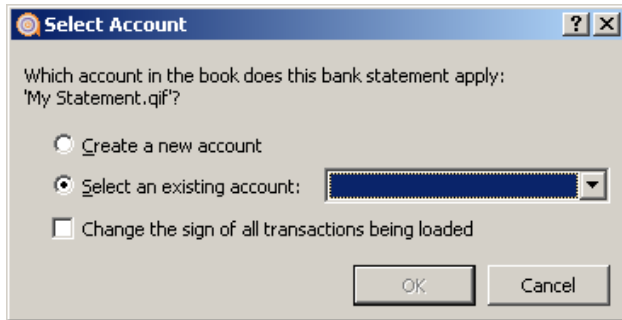
The options to choose are as follows:

- **Create the new account** – In this case the new new account will be added to the Accounts Book and its details and opening balance will automatically be taken from the bank statement.
- **Select an existing account** – It tells Arixel Accounts to use an existing account. You will be asked whether you want its number, bank ID and type of it to be updated so it can be correctly identified next time.

- **Ignore it** – If you choose this option, the account in the bank statement will be skipped.

▼ QIF statements

A QIF statement can only contain data on one account without any information about it. When you load such statement, you will need to select which account in the Accounts Book it relates to.

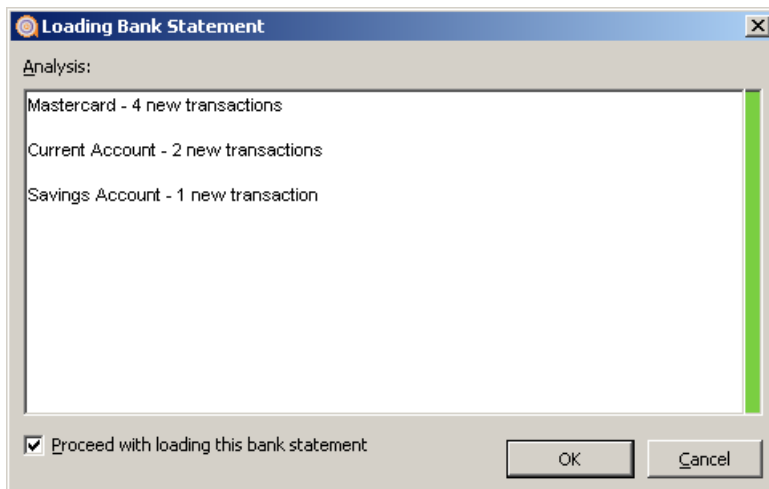


The QIF statement also does not contain opening or closing balances. If the first transactions that you load are from a QIF statement, you should manually input the correct opening balance on the Account Data sheet.

Some banks produce QIF statements for credit cards where purchases are shown as positive numbers rather than negative. To load them correctly, you should click on the option box **Change the sign of all transactions being loaded**.

Analysing balances

After all accounts are identified, Arixcel Accounts scans through their transactions to see if there are any new transactions that do not exist in the Accounts Book. It compares the closing balance of each account in the bank statement with a balance that would be in the book if the new transactions were added. It also checks the transaction dates to make sure that the bank statement is not out of date. Having done this, Arixcel Accounts shows the following analysis window and asks you to confirm loading:



The coloured vertical bar at the right of the text box is a quick indicator of whether there are any problems with loading the statement or not. If there are any, they will be detailed in the text box. The colour means the following:

- **Green** – No problems identified, the bank statement appears to be a valid update to the Accounts Book.
- **Yellow** – Some inconsistencies have been found. For example, there may be a redundant transaction recorded in the book that does not appear on the bank statement covering its date. Such transactions will be highlighted on the [Account Data Sheet](#) if you proceed to load.
- **Red** – The bank statement contains new transactions but its data is inconsistent with what is already recorded in the Accounts Book, i.e. there is a mismatch between an account's closing balance per the bank statement and per the book. This may be the case if the bank statement does not cover the full time period required to bring the Accounts Book up to date. Such statement should not be loaded.
- **Grey** – The bank statement does not contain any new transactions.

Completing the loading process

When you proceed with loading the bank statement, the new transactions will be added to individual Account Data Sheets. Their dates, descriptions and amounts will be taken from the bank statement and the periods, categories and comments will be left blank. You should go to the data sheets and allocate the new transactions to periods and categories.

When loading a bank statement, Arixcel Accounts ignores any transactions of the [Uncleared](#) type and the [Accrual](#) type that may be recorded on the data sheets. You need to delete them manually if they become redundant after loading the statement. Most probably, any uncleared transactions left over from a previous update session will need to be deleted. If you make use of the *Balance per Bank – Manually Input* column on the [Balance Sheet](#) to reconcile the balances, you will quickly see if you should remove or add uncleared transactions by checking the difference column.

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August 2010
