Really Simple Accounts v2.06

Why Really Simple Accounts ?

Compared to a spreadsheet.

- If you have more than a few transactions a spread sheet can become quite a handful, managing the shear bulk.
- RSA is less labour intensive and far less error prone than a spreadsheet.
- It produces decent reports for you at the press of a button, great for presentations or meetings.
- RSA summaries makes it easy to reclaim your GST payments and do your tax. I do the company tax straight from the Income and Expense report.

I could use MYOB. However we abandoned MYOB because :-

- MYOB is expensive. My MYOB v11 won't run on any Windows after XP so I have to buy yet another license every few years.
- MYOB won't export your data to other applications, such as spreadsheets, easily, you are locked in to MYOB.
- MYOB only handles data for a single year, so no multi year reports.
- MYOB has poor navigation to transaction.
- Relatively poor overview and search of your data.
- MYOB has poor date handling and a generally clunky user interface.
- MYOB has poor 'chart of accounts' editing possibilities.
- MYOB lacked a multi user option.
- RSA can pre-fill transactions from my downloaded bank statement, reducing the data entry time compared to MYOB.
- Etc etc.

Really Simple Accounts is a simpler tool for cash basis, small organisations, while filling some of the frustrating gaps in MYOB. It automates GST and debits and credits.

A Walk through

Lets assume you are the church treasurer. You have just received the bank statement for the quarter and you want to quickly complete the BAS statement to reclaim the GST on your maintenance costs and produce an income and expense summary report for the upcoming financial meeting.

You bank statement looks like :-

BETTER BANK of LOFTUS

   Our Church   Statement Period 01/01/2017 to 31/01/2017

|		Debit	Credit	Balance
	Opening balance			100
' 2 JAN	DEP 62289645		150	250
' 5 JAN	CHEQUE NUMBER 74947	121		129
' 9 JAN	DEP 62289646		180	309
	Closing balance			309

Start up Really Simple Accounts (RAS) by running **'Accounts.exe'**. Use it to load a database or create an empty one. To start from nothing select 'File' then 'New' from the main menu. This is abbreviated to |File|New| in this document.
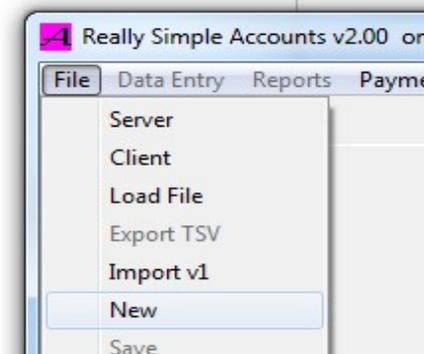
Next **create a bank account** to use. From the main menu select |Data Entry|Accounts|. Expand (press the little +) 'Asset'. Select (click on) 'Current'. (A 'current asset' is a place you can store money, in accountant jargon.). On the menu pick 'Add sub account'. Enter the Account Name as 'Bank' (or 'Westpac cheque' or whatever is appropriate). Enter the 'Initial Balance' amount, say '100' (enter the value shown as the opening balance on your bank statement). Click 'OK'
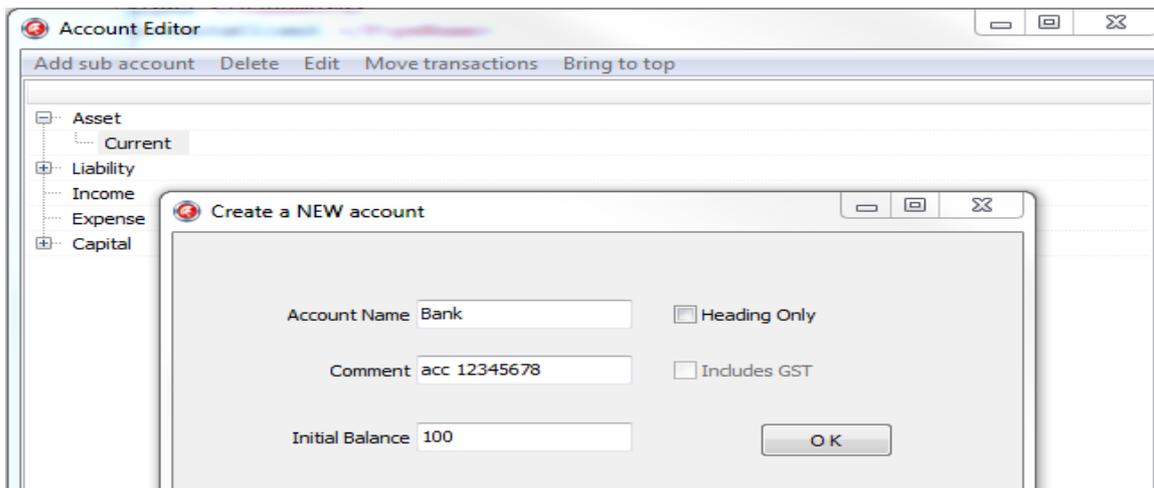
You can check your entry by looking at the main window. It contains a table showing the current balance of all current asset accounts (bank accounts). It should look like this :-
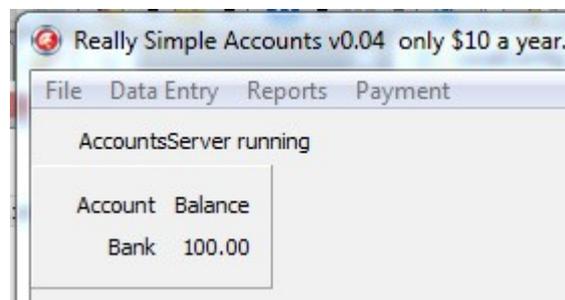
On the account editor window expand 'Capital' and select (click on) 'Retained Earnings'. Click |Edit| on the menu and enter the same initial balance as the bank account. Click 'OK'. If you have multiple bank accounts and a loan and some shares the value will be the total of all these. After this initial setup, you should never have to touch any 'Capital' account again. 'Retained Earnings' is to account for the $100 we have in the bank so everything balances at the beginning. Close the Account Editor window (click the top right red cross).

Now **check your initial balance**.
Select |Reports| on the main menu then |BuildReport|Balance Sheet| from the Report Control menu. You will get a screen view of a balance sheet of the current financial year. The 'Net Assets' (all you have) should equal your 'Total Capital' (all you started with plus your recorded savings). Both numbers are 100 at this point in this demo.
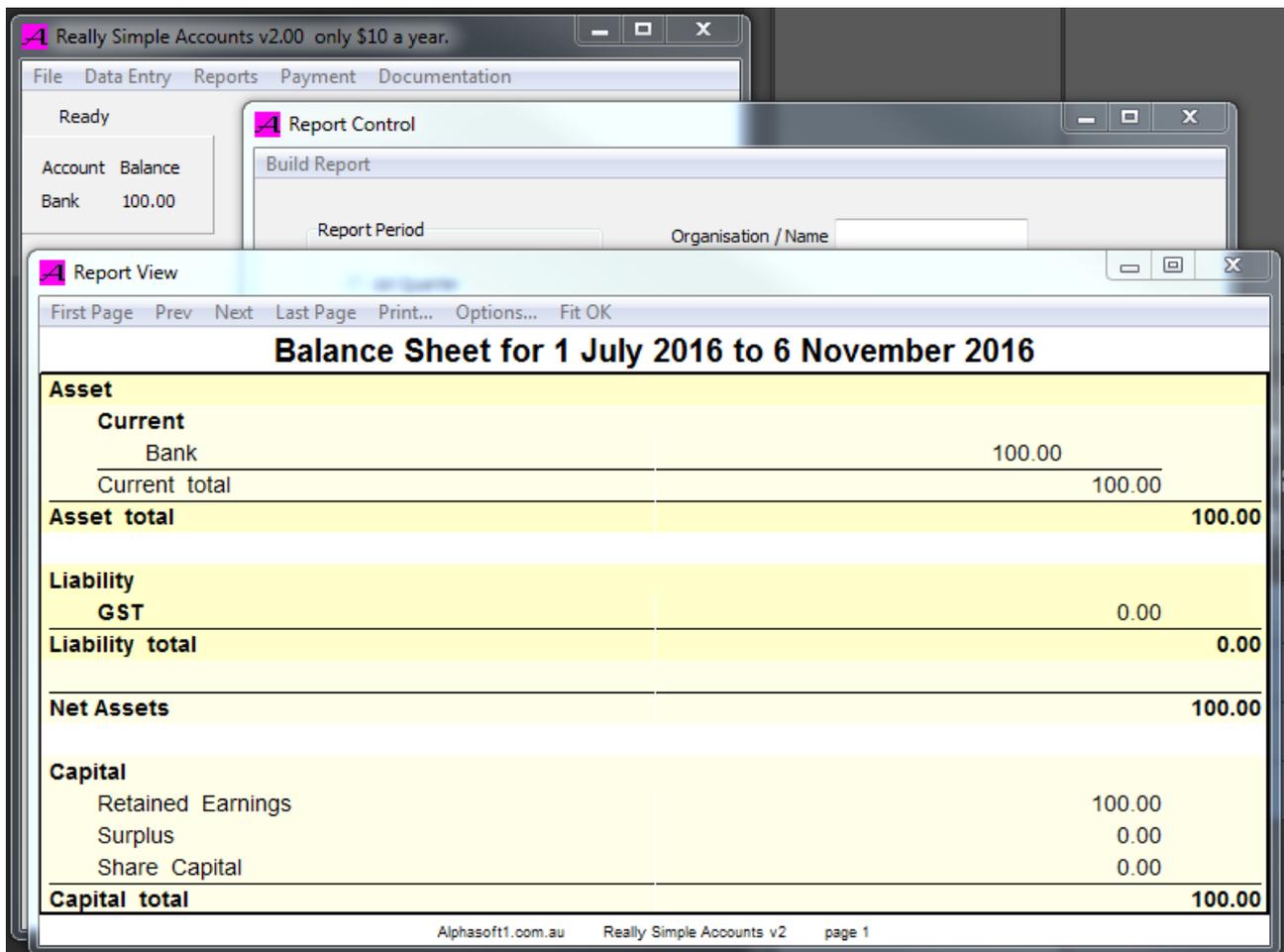
You can close all the displayed windows, except the main 'Really Simple Accounts...' window, if your screen is too cluttered.
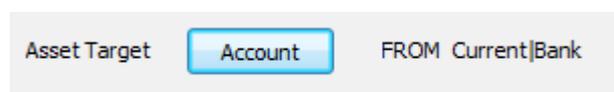
Now **enter the transactions**.
Select |Data Entry|Transactions| on the main menu.
You will be presented with an empty grid. Select |New|.

Start at the top of the bank statement ('2 JAN' in the demo).
Select the bank account by clicking then 'Asset Target' 'Account' button. Double click 'Bank' or whatever you named your bank account, to get :-

Enter the **date** by clicking the tiny calendar on the 'Data Entry' form and navigate to the correct year, month and day to get :-

Optionally enter a **reference** number to link this transaction back to the bank records. This is typically a cheque number or online transfer number or similar. Type the reference number straight into the edit box 'Reference number' eg :-

Select a **category** for this transaction. In this case it is the first collection of the year. We need to create a new account for this as follows. Press the 'Category' 'Account' button to get an account picker window. A collection is an income for the church so select income. We would like our reports to identify the type of income so we will use a sub account called 'Collections'. Just like making the bank account select 'Add sub account' from the menu and enter the name 'Collections'. Click 'OK', then double click on your newly created 'Collections' account on the Account Picker form. The result is :-

Note that your Collections category is an income item so the top line now shows 'TO...Bank' indicating that money is transferred to the bank.

Enter the **amount** directly into the 'Amount' edit box as :-

Finally we will label this transaction as a particular collection with a **comment** of 'col 01' representing the first collection of the year. The paper collection record sheet should by labelled similarly making it easy to match the paper records to the accounts. This will help prove that all collections are correctly banked. Enter the comment directly into the 'Comment' edit box. Notice that the Asset Target is shown as '**TO** Current|Bank' reminding you that the amount is assumed to be going into the bank as a consequence of choosing an 'Income|...' Category Account.

To enter the new transaction into the data base click the '**Create NEW**' button.

Check your work. The 'Transactions' grid should have a new line for this transaction :-

The 'Account Balance' on the main window has also updated to show the new balance of 250. Check this against the bank statement balance for each transaction to avoid any data entry errors. If you do need to **change something** just double click on the offending transaction in the grid, make your changes then click the '**Enter Changes**' button.

The second item on the bank statement is an expense. Proceed as you did for the collection by completing the 'Data Entry' form. This time make a new 'Expense' category account. Press 'Category' 'Account'. Select 'Expense'. Click 'Add sub account' 'Maintenance'. Tick the '**Includes GST**' box if your church has an ABN. This means that all items assigned to this account have paid GST which can be claimed back on the BAS statement. Click 'OK'. Double click on the newly created 'Maintenance (GST)' category. The '(GST)' flag is added to the account name to remind you only to assign transactions that have a valid 'Tax Invoice' or specific GST invoice/receipt.

Enter the bank, date, reference, amount (121) and comment in the usual way. Use the 'Identity' field to enter the name of the recipient from your cheque butt ('Blogs Plumbing'). The comment can explain the cost, eg. 'fix sink'. Press '**Create NEW**'.

Again, the new transaction is displayed in the transaction grid and the bank balance has been updated and matches the bank statement.

The last item is another collection. There is no need to create a category account this time because we already have Income|Collections to use. Enter the date, category, amount (180) etc. as before. You can speed things up by starting from the first collection's values, by selecting the existing collection item in the **Transactions** window, then clicking **New** . This can be commented as 'col 02' since it is the second collection for the year. Consistent naming makes it easier to find similar items.

Now there are 3 transactions with a bank balance showing 309 matching the bank statement. You probably have many more that will be entered in the same manner. If you stick to this pattern of making your transactions match the bank statements and checking your balances frequently, you will have accurate, clear, really simple accounts.

We want **reports** for our meeting so select |Reports| on the main menu then '|Build Report| Balance Sheet|'.

Notice that the balance sheet shows our $309 in the bank plus $11 (negative liability) of GST money owing. The surplus of $220 is the amount we have saved (income – expense) during the period of the report. Notice that our balance sheet does in fact balance. Net Assets = $320 = Total Capital. All accounted for. Enter you organisation's **Name** in the report control edit box to include it in **report headings**.

Balance Sheet for 1 July 2016 to 30 June 2017

Asset		
Current		
Bank	309.00	
Current total		309.00
Asset total		**309.00**
Liability		
GST	-11.00	
Liability total		**-11.00**
Net Assets		**320.00**
Capital		
Retained Earnings	100.00	
Surplus	220.00	
Share Capital	0.00	
Capital total		**320.00**

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Examining the numbers here we have $309 in the bank (agreeing with the bank statement), -$11 in GST liability (ie. the ATO owes us $11) adding to a total of $320 in assets. This balances our capital which is $100 we already had (from before this report) plus our savings during the report period.

So where did the $220 come from. Make another report. This time select '|Build Report| Income and Expenses| (otherwise known as the ubiquitous Profit and Loss).

Our Church
Income and Expense summary for 1 July 2016 to 30 June 2017

Income		
Collections	330.00	
Income total		330.00
Expense		
Maintenance (GST)	110.00	
Expense total		110.00
Net surplus		**220.00**

So the $220 surplus is $330 in collections - $110 in maintenance.
If you want details of the collections, etc. you can make various detailed transaction reports.

You can check all the collections are have been deposited by sorting the transaction grid. Click on any column heading to sort the grid by that column (shift click to reverse sort). By using consistent comments/reference/id/project prefixes and numbers, it is easy to see if anything is missing. Sort the transaction grid by Comment and note the 'col ' comments lined up nicely, showing that both collection '01' and '02' were deposited at the bank.

Date	Reference	Asset	Total	Item	Category	Amount	ID	Project	Comment
2/01/2017	DEP 62289...	Bank	150.00	1/1	Collections	150.00			col 01
9/01/2017	DEP 62289...	Bank	180.00	1/1	Collections	180.00			col 02
5/01/2017	CHQ 74947	Bank	-121.00	1/1	Maintenance (GST)	121.00	Blogs Plumbers		repair the sink

How do we get back our $11 of GST owing ? Complete your BAS form with the numbers from a GST Totals report. $0 collected and $11 paid.

Our Church
GST summary for 1 July 2016 to 30 June 2017

GST Collected	
GST Collected Total	0.00
GST Paid	
Maintenance (GST)	11.00
GST Paid Total	11.00
Net GST to Pay	-11.00

Total Income   330.00   Total Expense   121.00

When the GST cheque comes for $11 don't enter it as an income. Enter it as a transfer between assets. From the 'Transactions' window select 'Edit' as usual. Tick the '**Unlock Account Selection**' box on the 'Data Entry' form :-

☑ Unlock Account Selection

This will allow you to navigate beyond the usual 'Income" and 'Expense' accounts. Press 'Category' 'Account' button. Expand 'Liability' (+) and double click on 'GST'. The Asset Target label is saying 'FROM' the bank but we want to transfer money TO the bank so we must use a minus sign, ie -11 dollars as the amount. Watch the main window account balance value to be sure. Initially the balance is $309. We deposit the $11 cheque, press 'NEW' on the 'Data Entry' form, and the bank balance jumps up to $320. All is well. Make a Balance Sheet report now and you will see that the GST liability is now $0 (we don't owe the ATO anything) and the bank balance is $320. All good.

Similarly if you are are running a business, not a church/charity, you are probably paying GST. Enter the GST payment not as an expense but as a transfer from the bank to the GST liability.

Date	Reference	Asset	Total	Item	Category	Amount	ID	Project	Comment
30/01/2017		Bank	11.00	1/1	GST	11.00	ATO		BAS refund
9/01/2017	DEP 62289...	Bank	180.00	1/1	Collections	180.00			col 02
5/01/2017	CHQ 74947	Bank	-121.00	1/1	Maintenance (GST)	121.00	Blogs Plumbers		repair the sink
2/01/2017	DEP 62289...	Bank	150.00	1/1	Collections	150.00			col 01

Notice the the bank balance has gone up to $320, agreeing with the bank statement.
At this point you can print any reports you want, ready for the meeting. The Balance Sheet and Income and Expense Summary are usually all you need for a meeting but the detailed transaction reports tell the whole story and can be retained for later audits etc. To print a report, build the report you want and preview it in the 'Report View' window.
Click |Print...|Select Printer| on the **Report View** menu and choose your printer. Click OK. Click |Print ...|Print| to start printing. The |Options...| allow you to turn off the coloured background bands and the total rulings. Install the Adobe or BullZip PDF writer to make PDF files, by 'printing' of your reports (http://www.bullzip.com/).

 It may be easier to get familiar with accounting software, by playing with this, as a preloaded example. The above tiny demonstration set of accounts is included in the install. You can load it by starting Accounts.exe then |File|Load| and navigate to c:\program files(86)\Alphasoft\Demo.aacs and Open it. If you wish to save changes to demo accounts you will need to copy it to a writeable directory first (eg. C:\Temp or 'My Documents....').

A sample bank statement is included (DemoBankStatement.csv) to try out data entry **From statement**.

This example use 'cash basis' accounting, ie only recording transfers as the money goes into the bank. This is the simplest approach to book-keeping as it allows you to simply track the bank statements, so it is possible to check your balance, line by line, with the bank statement, never having to reconcile any differences. The disadvantage is that you must be careful to check that all cheques actually get presented and all income is deposited, and you have to wait for the bank statement to materialise.
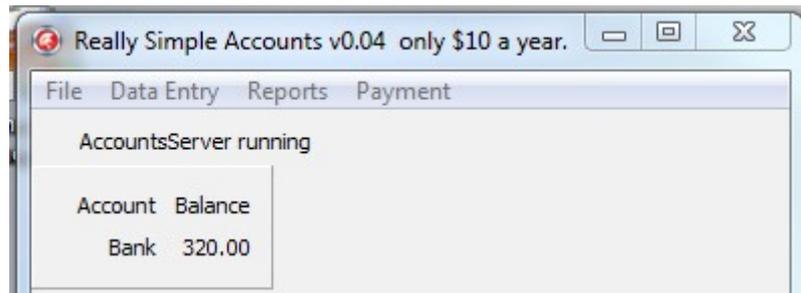
The main window is the point of entry and exit from a windows application.
It has a title, a main menu, a server status and a grid of account balances.

The server status is for the multi user option only.

The account balances always show the current state of your bank balance. Any account created under Assets|Current is shown here.

The main menu allows the selection of :-

|File|New| starts RSA ,in stand alone mode, with an initialised database without any transactions or accounts.
|File|Load| starts RSA ,in stand alone mode, and loads a set of accounts.
|File|Export TSV| exports your data as tab separated text, which can be imported into most spreadsheets, databases, word processors, or text editors.
|File|Export Journal| writes a traditional journal as a tab separated value (TSV) file.
|File|Import v1| can load your existing RSA version 1 data. (follow with....)
|File|Save Copy| saves your data to a file you specify. (a version 2 .aacs file)
|File|Save| saves your data over the file you first loaded. The old file is renamed as a backup (.~aacs file)

|File|Exit| saves and exits.
|File|exit WITHOUT SAVE| if you make a complete mess of data entry then exit without saving and start again.

|Data Entry|Transactions| shows the transaction grid.
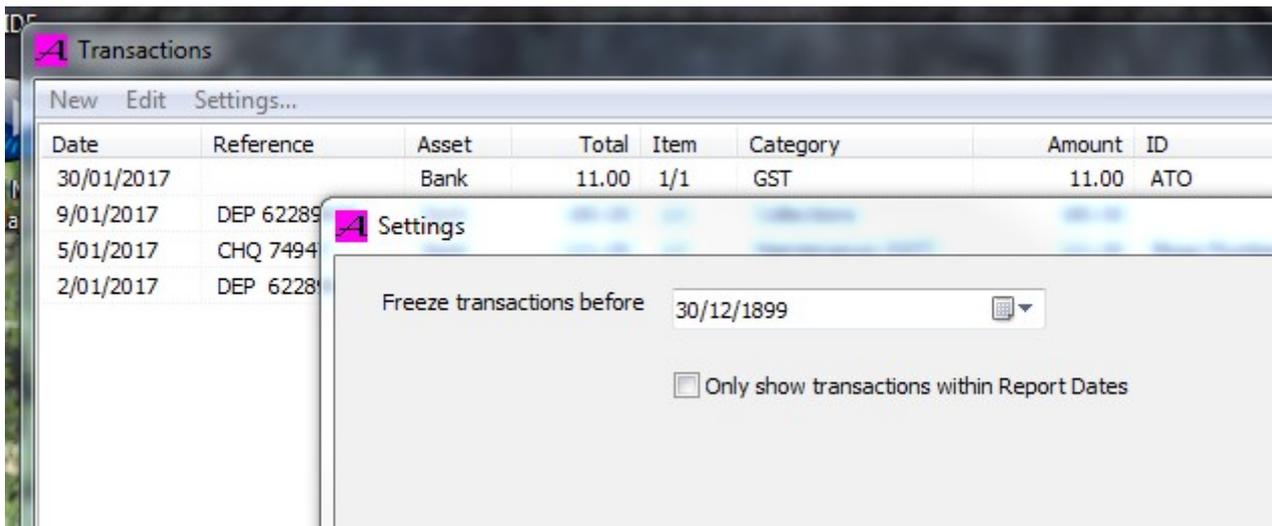**|Data Entry|Accounts|**   shows the accounts edit/select window.
|Data Entry|From Statement| prompts you to load a bank statement and use it to prefill transaction entry.

|Reports| shows the Report Control window

|Payment| shows instructions for paying for Really Simple Accounts.

Transaction Grid

The transaction grid shows a table of transaction data. It can be sorted on any column by clicking on the column heading, or shift click to reverse sort. This makes it easy to find things. To edit a transaction just double click on it or select |Edit| on the menu. To enter a new transaction press |New| on the menu. If a transaction is already selected it will be used to pre-fill the data entry form.

|Settings|Only show transactions within Report Dates| limits the grid to transactions between the start and end dates of the Report Control window. This reduces the bulk when you have accumulated years of data.

|Settings|Freeze transactions before| allows transactions before a certain date to be protected from accidental change. Use this to protect transactions that are complete, audited, and balance correctly. If you need to make an adjustment, you can always temporarily change the Freeze date.

Data Entry

All transactions are edited here. A **transaction** is a money transfer between an asset target (typically a bank account) and a category (usually a specific external entity such as a supplier or a customer). Spend, receive and journal entries are handled by this form. A transaction item is an amount of money moved between two accounts. Typically a bank account is selected as the 'Asset Target' account, a date is entered, a Category account is selected (typically an income or expense item) and an amount entered. This is all that is required to create a legal transaction item, but the other fields help to document your business practice, and make auditing much simpler

Asset Target : Account button brings up the Account Picker / Editor window. The following label indicates the account and money flow direction.
Reference Numb edit box is an optional field typically used to refer to a bank cheque number or similar external identification for the whole transaction.

(Date Field) edit box uses the standard windows date picker to enter a date. Click the tiny calendar to bring up a calendar style date selector.

Total shows a running total amount for the transaction as you type.

'Unlock Account Selection' check box allows you to go beyond the simple income and expense transactions and perform asset to asset transfers. Watch your balances carefully when entering these less intuitive transactions.

'Notes' memo box allows the storage of explanatory notes and calculations to explain non-obvious transactions. Notes do not appear on any report, so they are largely notes to self.

Category 'Account' button brings up the Account Picker / Editor window. The following label indicates the account. The category controls the money flow direction. An expense item takes money from the bank (Target) and an income item takes money to the bank.

The **'Amount'** edit box is used to enter the amount of the transaction item. A minus sign reverses the money flow direction. The example pictured above shows $11 received from the ATO, opposite to the 'FROM' asset indicated.

The **'Project'**, **'Identity'** and **'Comment'** edit boxes are optional fields used to help document and subdivide transaction items. Comment and Identity appear in reports. Project and Identity offer selection from previously entered values.

Multiple items can be entered in a single transaction, for example a bank deposit may consist of multiple collections. You can have up to 99 items in a single transaction (not recommended).

When you have finished entering your data you can create a new transaction by pressing **'Create NEW'** or change an existing transaction by pressing **'Enter Changes'**. An existing transaction can be deleted by pressing **'DELETE'**. The 'Close' button exits without saving anything.

The transaction sign convention is that the Category account is credited and the Target account is debited, except that Expense categories are the reverse of this. You will never have to think about this, the program handles it.

Account Picker
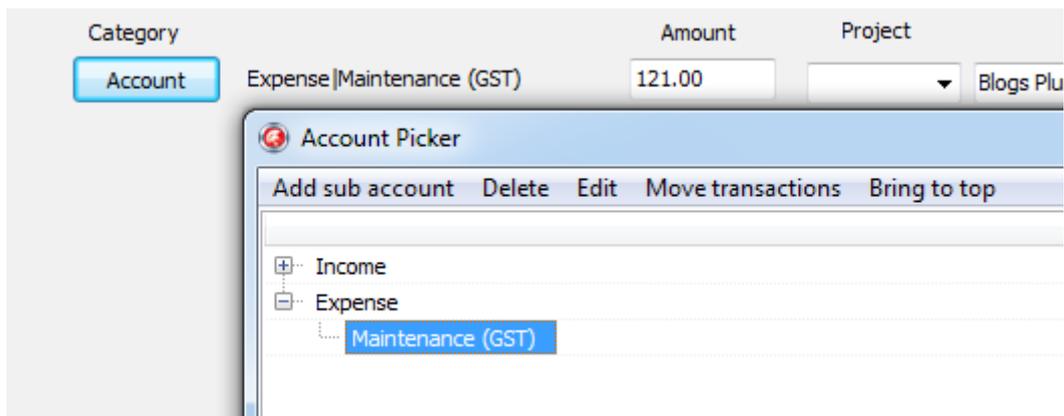
The Account Picker allows account selection, creation, editing, rearranging and deletion etc. The shape of the account tree controls the layout of the various reports and informs the program how to handle transactions.

Click on the little **plus sign** to expand the tree.

Click on an item to select it for editing.

Double Click on an item to use it in data entry, etc. The above example shows the account picker invoked to choose an item category.

|Add sub account| allows the creation of new accounts.

|Delete| deletes the selected account.

|Edit| brings up the edit account window.

|Move Transactions| allows transactions to be reassigned in bulk to another account. This will typically done before deleting an unwanted account or reclassifying it as a heading.

|Sort| puts the sub-accounts into alphabetical order.

|Bring to top| moves the selected account to the top of the list of sub accounts which effects the ordering accounts appear in report.

The Data Entry 'Unlock Account Selection' check box makes the complete accounts tree available for selection.

Account Edit
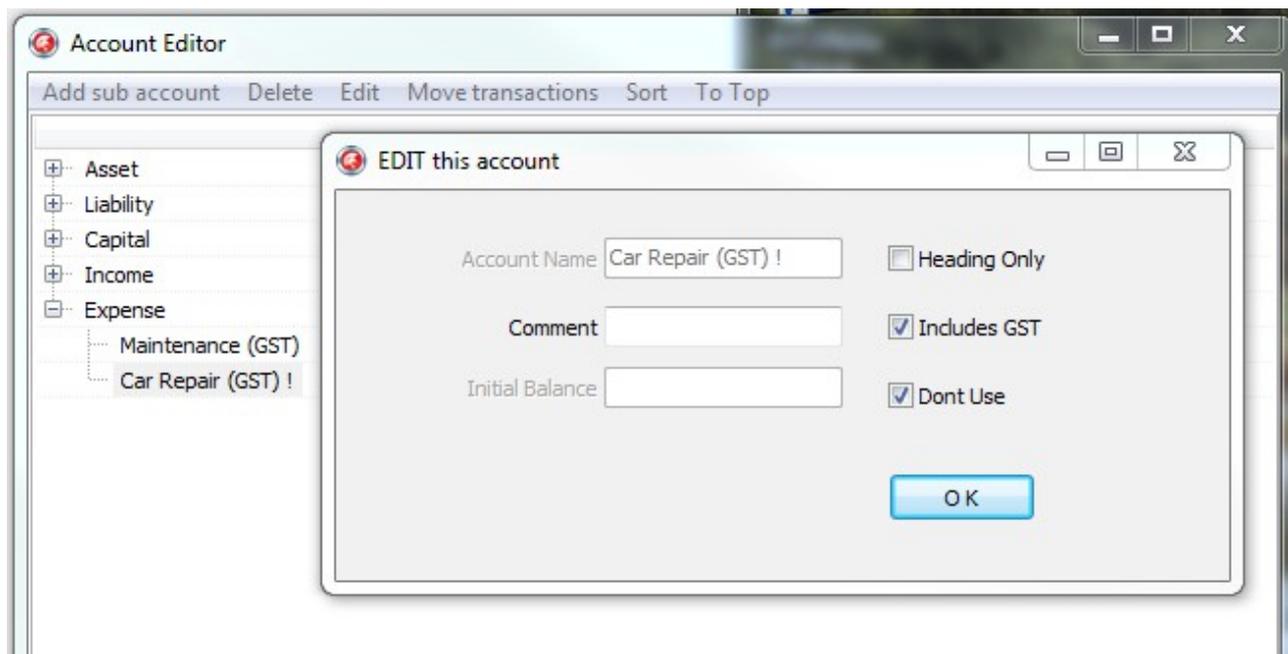
All account editing is marshalled through here. The title of the window indicates what 'OK' will do. To cancel the action just close the window (click the top right red 'X').

The **Account Name** edit box allows the entry of the new account name.
The Comment edit box allows account number etc detail to be saved.
The Initial Balance edit box must contain the amount in the account when accounting started. It is only available for accumulating accounts (Asset, Liability and Capital).

The **Heading Only** check box is used to style reports and acts as a holder (branch) for more detailed account categories. In the above example 'Expense' is only a heading, 'Car Repair' is available as a transaction category.
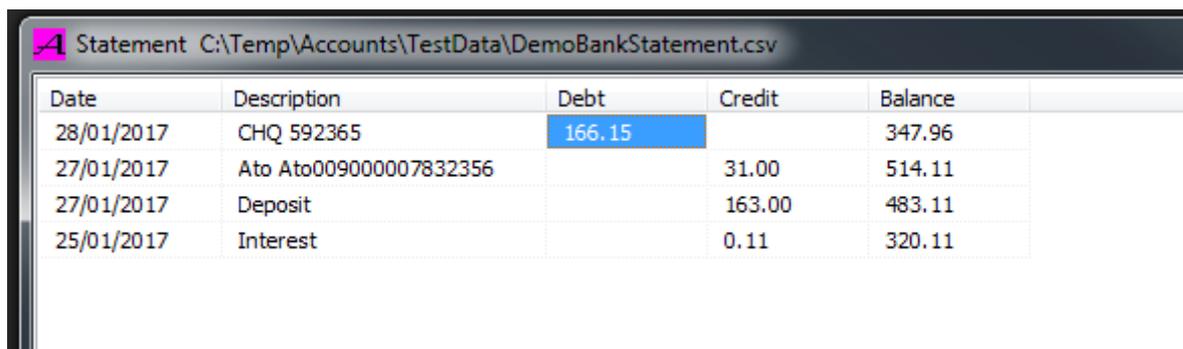
The '**Includes GST**' check box controls the automatic GST calculations. Only transient accounts ('Income and 'Expense') can have GST selected. All GST selected accounts are named with a '(GST)' suffix. Tick the 'Includes GST' box if you have an ABN number and complete BAS forms. This means that all items assigned to this account have paid GST or collected GST which can be claimed back or paid on the BAS statement. Only assign transactions that have a valid 'Tax Invoice' or specific GST invoice/receipt.
Typically only donations, salaries, interest, insurance, water and basic food stuff is free of GST.

Obsolete accounts can be marked with **'Don't Use'** to remove them from the account picker lists and flag it with a '!' at the end of its title.

To rename an account use delete and specify a replacement account with the new name.

Don't move transactions from an income to an expense type account or you will probably get results you didn't intend.
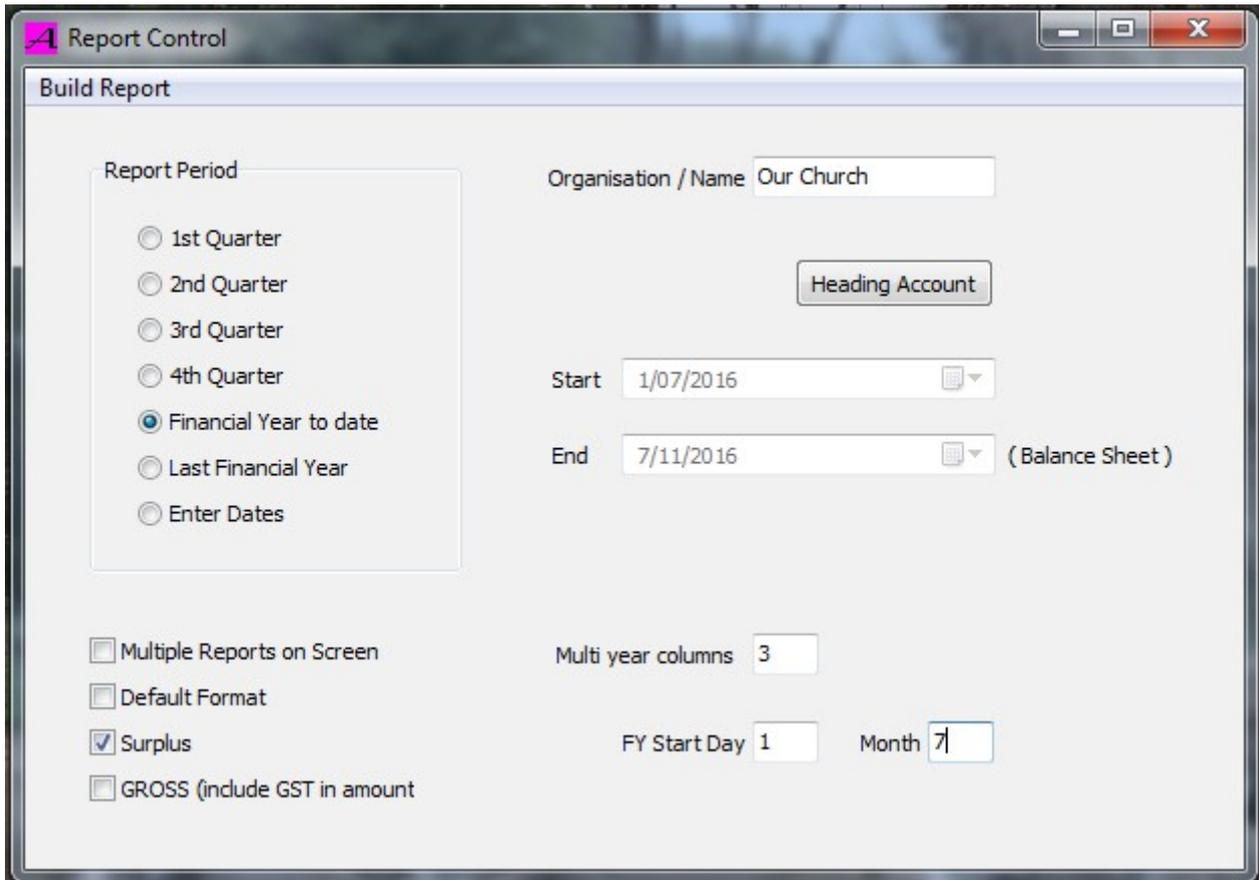
|Data Entry|From Statement| allows the Data Entry Form to be pre-filled from a bank statement downloaded from your bank's web site. This greatly speeds up, and improves the accuracy of, transaction entry. Just double click the next row of the statement (usually the lowest), and the data entry form will open with the statement values pre-filled. Select an appropriate income or expense category and possibly enter an ID and cut and paste any big reference numbers to the reference field and hit Create New and you have the transaction entered. Check the balance and move on to the next row from the statement.

Version 2.06 supports the St George and Bank West formats. If your statement doesn't look right email us the first few lines and we will make sure the next version handles your format.

The St George format looks like :-

Date,Description,Debit,Credit,Balance
28/1/2017,CHQ 592365,166.15,,347.96
27/1/2017,Ato Ato009000007832356,,31.00,514.11
27/1/2017,Deposit,,163.00,483.11
25/1/2017,Interest,,0.11,320.11

Report Control

The Report Control window is the initiator for all reports.

Select a **Report Period**. The 'Enter Dates' radio button allows the arbitrary selection of start and end dates for the report period. The start day for your financial year can be entered at the bottom with '**FY Start Day**' and '**Month**' edit boxes. The traditional 1st of July date is shown above.

The '**Organisation / Name**' edit box controls the report title.

The '**Heading Account**' button allows some detail reports to be restricted to a single account branch.

The '**Multi year columns**' edit box sets the number of columns (ie years) to make in the multi year (MY) reports.

The 'GROSS (amounts include GST)' check box controls weather GST is excluded or included in some reports. Generally GST should be excluded (un-ticked) for budgetary and profit computation. However the ATO wants gross 'sale value' figures on the BAS statement but nett figures for profit and loss. Gross figures can make it easier to find a particular transaction. The default, and most useful, is un-checked.

Balance Sheet reports are focused on the 'End' date.
Multi year (MY) reports only use the start date and the financial year values.

The |**Build Report**| menu allows access to the various reports and brings up the Report View window.

Check 'Multiple Reports on Screen' to allow multiple reports to exist on screen simultaneously. Remember that reports are only a snapshot and don't update when you make changes to your transactions.
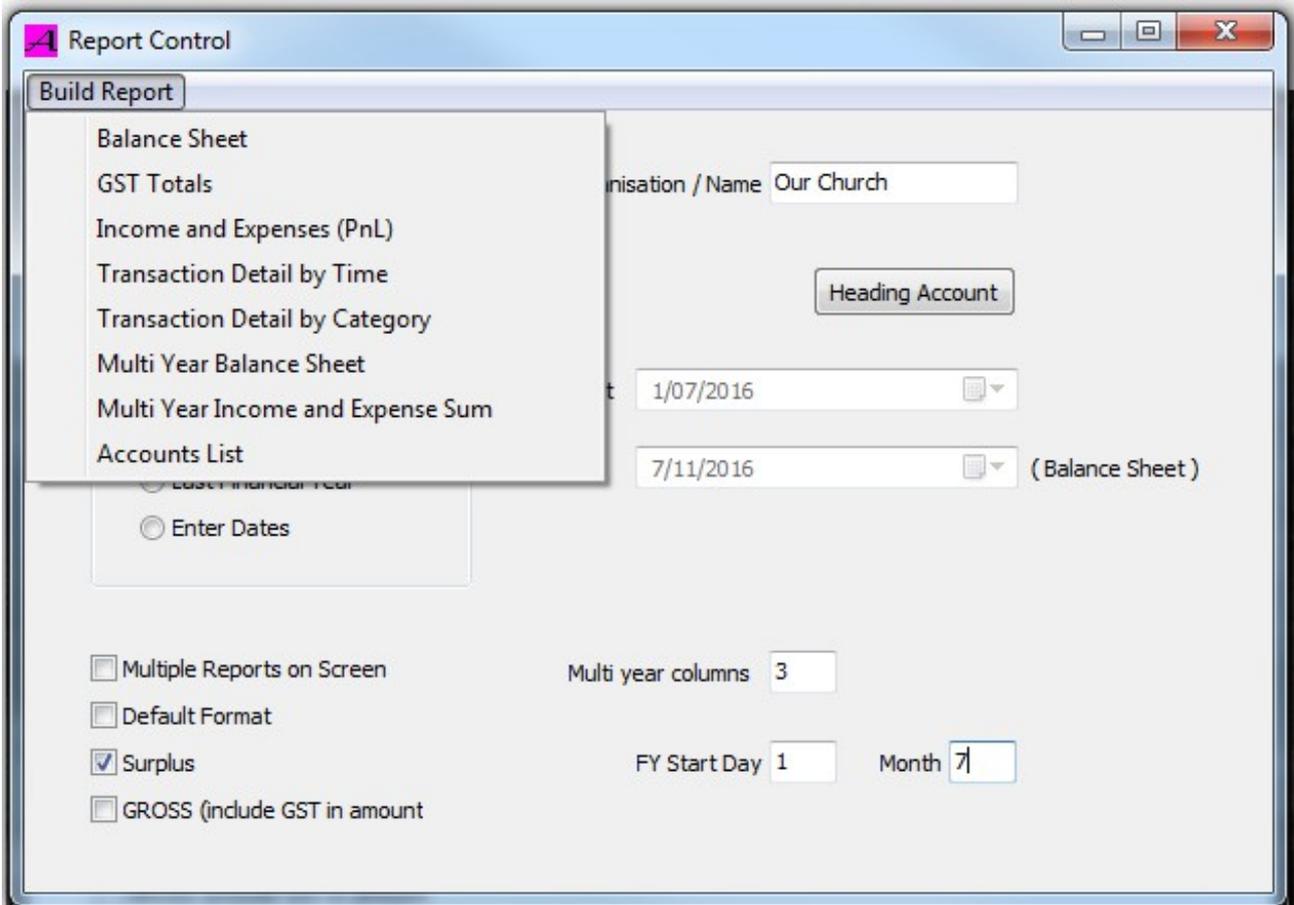
The 'Description' field in Transaction Detail by Category report is composed of Entity / Comment / Project \ Reference \ Memo fields.

Report View

Allows reports to be viewed on the screen and printed.
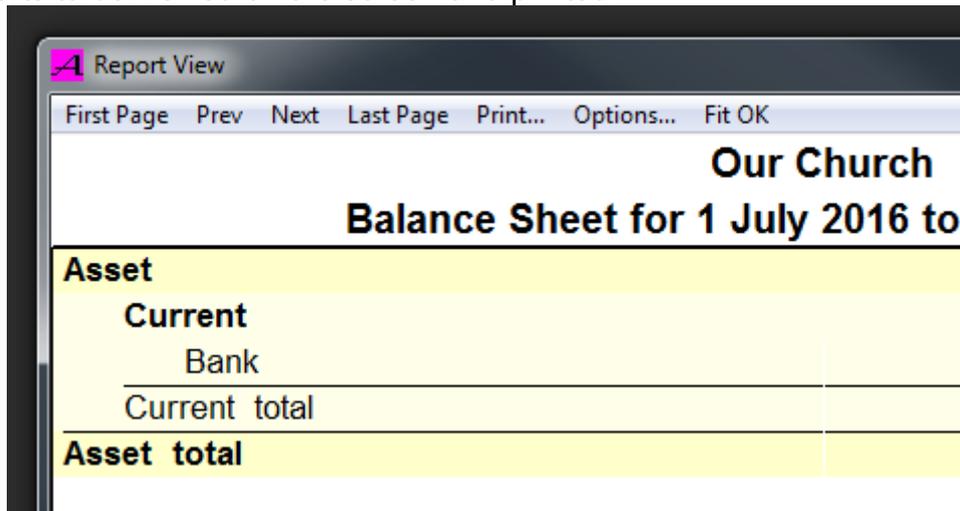
The menu items **|First Page|, |Prev|, |Next|** and **|Last Page|** allow navigation through the 'pages' of the report. Shift Next and Shift Prev step 10 pages at a time. The mouse wheel also controls the displayed page.

To print a report, build the report you want and preview it in the 'Report View' window. Click **|Print...|Select Printer|** on the menu and choose your printer. Click OK.
Click **|Print ...|Print|** to start printing. Install the Adobe BullZip PDF writer to make PDF files of your reports (http://www.bullzip.com/).

The **|Options...|** allow you to turn off the coloured background bands and the total rulings. **|Options...|Export Text...|** allows you to export the text of a report to a TSV (tab separated value) file ready to load into a spreadsheet, etc.

Report layouts can be adjusted. Select a report view. Click on a field. The font size can be adjusted by holding down control and press the up or down arrows. The indent size can be controlled by pressing the left and right arrows. Select a field then press up and down arrows to adjust the column width. All the above adjustments work five times faster if shift is held down at the same time. The changes are remembered in the data base to give you the same settings next report.

The Shrink text to Fit menu option will automatically reduce the font size to allow the whole text to fit within its column.

What does it all mean ?

The balance sheet is the starting point for looking at accounts. It is a snapshot of what you have at some point in time. It lists your assets and liabilities (typically bank accounts and loans) and allows a fundamental check (balance) to be made on the accounts. The 'Net Assets' should equal the 'Total Capital'. This translates to what we have now = what we started with + what we saved. What we started with is 'Retained Earnings' plus any start up 'Share Capital'. What we saved is all the income minus all the expenses ('Surplus') over the report period.

The 'Income and Expense' (aka Profit and Loss) report summarises the ins and outs over the report period. It is where the 'Surplus' (savings) figure comes from. If the Surplus from the Income and Expense report matches the figure in the Balance Sheet and the bank balances match the Asset figures, you have usually got the accounts right.

The 'Accounts' tree, you create as you enter your transactions, dictates the shape of the reports. The base items are headings to group the detail outer items. In the walk through demonstration you had a heading account named 'Income' and a detail account of 'Collections'. The reports used this relationship as the basis of their formats. You achieve the level of detail you want by dividing the transactions into meaningful accounts/categories.

In the Balance Sheet reports some accounts have special computed values :-
> **GST**   is the sum of all direct transactions on the GST account plus GST rate times (the sum of all GST inputs minus the sum of all GST expenses) over the report period. This computes the GST liability for you, ready for the BAS.
> **Surplus**   is the sum of all inputs minus the sum of all expenses during the report period.
> **Retained Earnings** is the surplus over all transactions prior to the report period
plus any direct transactions.

There are 5 fundamental base account types :-

Income, Expense, Asset, Liability, and Capital.

Income, and Expense are transient accounts. If you pay the electricity bill you don't expect to get the money back ever.

Asset, Liability, and Capital are accumulative accounts. If you put money into the bank (asset), you expect to be able to withdraw it later. If you borrow money as a loan (liability) you will have to pay it back at some point. Any start up Capital will be paid back to the investors if the enterprise is sold. There is a fundamental relationship between the account types embodied in the balance sheet :- Assets – Liabilities = Capital + Income – Expenses.

Really Simple Accounts uses the normal arithmetic signs from the above equation to avoid bothering you with the debits and credits of traditional accounting methods.

A typical church Accounts tree :-

Accounts
- **Asset**
  - **Current**
    - UFS Cheque Acc
    - Cash Drawer
    - Allan McMahon Mem...
  - **Refundable**
    - House Water Rates
    - House Electricity
- **Liability**
  - GST
  - Schofield Loan
  - Trade Creditors
- **Income**
  - Interest
  - **Collection**
    - Weekly
    - Mission
    - Orchid Society
    - Garage Donation
    - Gifts
  - **House**
    - Rent GST
- **Expense**
  - **Building**
    - Electricity GST
    - Kitchen GST
    - Maintenance GST
    - Insurance
    - Toilet and Storeroom GST
    - Schofield Loan Repay...
    - Water Rates
  - **House**
    - Council Rates
  - **Donation**
    - Jannali Schools BCE
    - Living is Giving
    - Assy Confessing Cong GST
    - Christmas Env
    - Easter Env
  - **Minister**
    - Parish Contribution
    - Visiting Minister
- **Capital**
  - Retained Earnings
  - Surplus

GST

"You must register for GST if you run a business or other 'enterprise' and your GST turnover is $75,000 or more (for non-profit organisations the threshold is $150,000 or more). Taxi drivers must register for GST regardless of their turnover."
"You can generally claim a credit for any GST included in the price you pay for things for your business. You may need a tax invoice from your supplier to claim the GST credit. "
  http://www.ato.gov.au/Business/GST/

"For GST purposes, a **gift deductible entity** is an entity that can receive tax-deductible gifts or contributions." http://www.ato.gov.au/General/Enquiry-hot-topics/In-detail/Non-profit-organisations/GST-concessions----Tax-basics-for-non-profit-organisations/

Register your church or club here to make your collections or fees, GST free :-
http://www.ato.gov.au/Non-profit/Getting-started-for-non-profit-organisations/Is-your-organisation-non-profit-/

BAS

see http://www.ato.gov.au/Business/Activity-statements/Goods-and-services-tax-%28GST%29/
G1 Total sales	Usually all your income items
G2 Export sales	Usually 0
G3 Other GST-free sales	Usually 0
G10 Capital purchases	Any land, machinery or other long term equipment.
G11 Non-capital purchases	Stationery, repairs, leases..(not salaries)

FILE TYPES

Really Simple Accounts requires a file to be chosen to work with. This should be placed somewhere under your backup directory, like 'My Documents\.....\Accounts' so it gets backed up regularly with your other work. http://support.microsoft.com/kb/971759#method31

The following files are produced by Really Simple Accounts, assuming you selected MyAccounts as the load/save file :-

MyAccounts.aacs is a text file containing all your accounts database.

It is important to copy/backup this core file. It contain all your data entry. All reports can be reproduced from this file. You can create a copy of this file from within Accounts.exe by using the |File|Save Copy| menu.

MyAccounts-3.~aacs, is one of eight copies of your database before your editing sessions. You can revert to any of these earlier versions by renaming it without the '~'.

MyAccounts-7.jnl is one of eight journal text files. They itemise the changes you made during your last 8 sessions. This is the update steam in database jargon.

…any...tsv is a tab separated value file exported from Really Simple Accounts for use by other programs.
MyAccounts.log is a text file of Accounts.exe activity.
All the above files can be examined with a text editor.