INESOFT CASH ORGANIZER
User Manual

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1   Installation

Inesoft Cash Organizer is available as online version at www.cashorganizer.com that requires no installation and can be opened in your browser, or can be installed on your PC.

To install Inesoft Cash Organizer on your PC, perform the following steps:

1. Download the latest version from www.cashorganizer.com;
2. Run the installation program. While the installation is running, several dialog boxes will appear on the screen. Click **Next** each time to continue the installation process;

Note. If you are upgrading your copy, please make sure that you have a backup copy of your financial data and then remove your previous version from PC and Pocket PC using the Remove Programs tool before you install the upgrade.

2   Premium mode of operation

The advantage of the premium service is the ability to synchronize data between different computers: PCs, tablets and communicators, as well as multiuser mode. Your financial database is always up-to-date on all computers, anywhere. Premium service includes free software for all your computers and disabled advertisements. Please visit the purchase page to select your plan.

3   Financial data security

You can protect your information from unauthorized access by setting a password. For this purpose, click your database name and select the **Change password** menu item.
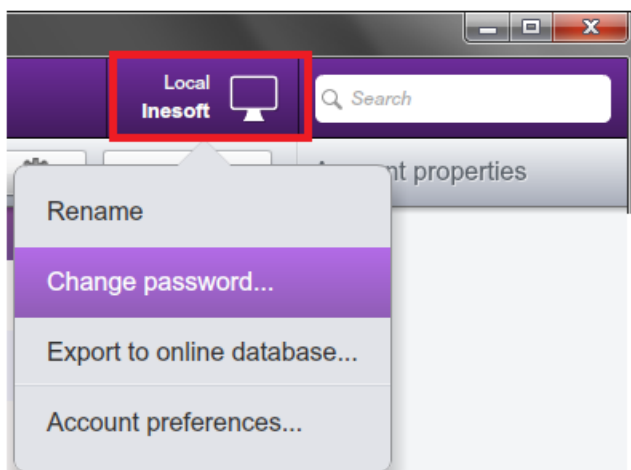
Then enter your password – a sequence of any symbols you like in the field **New Password**. To confirm your password, enter it in the field **Repeat New Password**. All the symbols you enter

will be shown as "*". You will be asked to enter your password each time you run the program. Click **OK** button to save changes.

> **Note.** While typing a password, pay your attention to the symbols' register. If you make a mistake three times while entering the password, the program will be blocked for a few minutes.

If you want to cancel a password that you have set, move to the settings mode and set a blank password.

> **Note.** Please remember that Inesoft Cash Organizer uses a strong 128-bit data encryption. If you forgot your password, recovering it will not be possible. You will lose access to your database.

4   Synchronization (Premium mode only)

Inesoft Cash Organizer has a synchronization provider (software plug-in) for Microsoft ActiveSync. It is intended for continuous exchange of financial data between your computers.

The synchronization tool enables to:

- Transfer all financial information (accounts, transactions including split details, categories and projects, currencies and budgets) from all your computers to mobile device and from mobile device to desktop computer;
- Update your data files on all computers with changes made on the go and vice versa;
- Instantly synchronize all changes while your devices are connected to the Internet.

5   Synchronization – how does it work?

5.1   Security

Inesoft Cash Organizer encrypts your data with a strong 128-bit protocol BEFORE the program starts to send it to the cloud database, and your data stays encrypted on the server as well.

5.2   Synchronization process

The sync engine works fully automatically, no your attention is required. All changes are being synced in real time, that allows to run the same database on more than one computer. That means all users may have access and make changes at the same time. The only requirement for synchronization is Internet connection.

5.3   Do I need to backup Cash Organizer data?

Yes, it is recommended to backup Cash Organizer database too. Inesoft Cash Organizer has a powerful and easy to use tool for keeping your data safe.

6   Home screen

Here you will find the most important information:

Menu		New transaction				

Home 🏠
Accounts
Transactions
Planner
Budget
Report
Category
Project
Payee
Currency

Budget "Contract"
July 2012 ▾   ✕

	jul 3	Budget	Overflow Left over
Total:	3'450$	4'400$	950$
Office Expenses	1'550$	1'500$	50$
Advertising	1'100$	1'200$	100$
Travel	700$	1'000$	300$
Rent	100$	700$	600$

Scheduled for next month
Fri 03.08.2012 ▾   ✕

Date	Payee	Amount	Overdue The remaining
Total:		350$	
27.09.2005	● Office Expenses	-150$	2470 days
15.07.2012	● Salary for {month}/{year}	1'000$	12 days
15.07.2012	● Business trip	-700$	12 days
01.08.2012	● Salary for {month}/{year}	1'000$	29 days
01.08.2012	● Auto	-100$	29 days
01.08.201	● Business trip	-700$	29 days

Account Balance "All accounts"
Last 30 days ▾   ✕

Account name	Changes	Balance
Total:	-2'160$	62'722$
VISA credit card (USD)	-1'400$	-122'300$
WestPack (USD)	-760$	188'475$

Expense by category with scheduled
Last 30 days ▾   ✕

Category name	Expense
Total:	-4'160$
■ Office Expenses	-1'550$
■ Travel	-1'400$
■ Advertising	-1'100$
■ Rent	-100$
■ Bank Charges	-10$

Inesoft Cash Organizer offers four different widgets, that you may customize of your choice or remove from the screen. Click the **Tools** button [⚙▾] to select or deselect widgets.

7   Accounts

This window contains a list of all accounts, allows switching between them and notifies you of scheduled transactions that are due.

Accounts are intended for keeping track of the money you possess or expect to spend. Each account can contain some initial funds and list of the related transactions. An example of such a list is a bank account statement for a certain period.

Various types of account can be created. You can open accounts showing:

- Various forms of monetary assets (cash, bank account, credit card, etc.);
- Names of your employees to whom you are supposed to transfer salaries;
- Names of the companies you deal with, etc.

Note. To remove closed account from the list, highlight it, click **Tools** button, select the **Edit account** menu item and change its state to closed. This action will not delete any data.

8   Transactions

The account balance is determined by the total of all receipts and expenditures plus any initial funds.

A transaction is a basic financial operation of money receipt or expenditure as well as money transfers from one account to another.

There are three types of transactions:

- Simple transaction;
- Compound transaction (split);
- Transfer.

8.1 Entering a new transaction

To initiate a new transaction, select **New transaction** in **Transactions** mode. An appropriate window will be opened.

As soon as you start typing in the **Payee** field, Cash Organizer starts filtering the payee list. If you select a payee from the list, transaction properties will be filed out with data from memorized transaction.

Cash Organizer also allows making compound transactions (splits). A split is a transaction where you break up a transaction into parts. For example, if you are recording your paycheck, but this month you also got a bonus, you can make that a single transaction with two parts.

> **Note.** To create a money transfer, select an account you want to transfer funds to in the Category list, you will find all accounts at the end of the list.

8.2 Transaction attributes

Each transaction contains certain attributes that allow you to classifying your receipts and expenditures by various characteristics.

8.2.1 Account

Accounts contain all the records related to bank accounts, credit cards, cash and others, as well as transfers of funds between accounts.

8.2.1 Date

Transaction date shows the actual date the transaction was recorded. This information is very useful, as it allows tracing the balance changes over the course of time. To set the date of the transaction, select ▾ next to the date field (by default, the field will be filled with the current date). The calendar for the current month will appear on the screen. If you want to change the month, press the arrow next to the month's name. Select the required month and date in the calendar.

8.2.2 Payee

A transaction's description is the attribute displayed in the transaction list. You should be use a description the can be easily recognized in the transaction list. For example, you can use "Hotel" to describe a transaction for a hotel room payment.

8.2.3 Amount

Amount is one of the key attributes of the transaction. It shows the amount of the receipt or expenditure. Amount is shown in the transaction attributes window next to the date.

If the transaction amount is known, move to the transaction amount field and enter the amount. A positive value indicates a receipt and a negative value indicates an expenditure.

If the amount needs to be calculated first, you can use the built-in calculator.

To select the transaction currency, press ▽ in the currency field next to the transaction amount. Then select the required currency's symbol from the list. The program will confirm an exchange rate and save it in the currency history table.

8.2.4 Category

Categories allow you to classify your transactions. Each category is marked as receipt or expenditure. At the end of the list, you will find the names of all your accounts, select the required one if you wish to create a transfer. At any time, you can change the list by creating new categories, editing the existing ones and deleting useless ones. For this purpose, select the Categories tab.

8.2.5 Project

Project allows you to classify groups of transactions spent on some purpose. Press ▽ next to the **Project** field and select the required project from the list. A window similar to the category window will be opened.

8.2.1 Note

You can use the **Note** field to enter additional information about the transaction. You can enter your bank account number or more detailed information on the transaction's purpose, etc.

8.2.2 Mark

Marks are used when reconciling the balance of your electronic account with that of your real bank account using the account statement. To select a mark, press ▽ next to the mark field. There are three types of marks:

- ✓ **Unreconciled** – transactions that are not included in the bank account balance or haven't been reconciled to the bank account;

- [C] **Cleared** – transactions that have cleared through the account but have not yet been reconciled on an account statement;

- [R] **Reconciled** – group of transactions with a total balance equal to that of the account statement.

By default, all new transactions are marked as **Unreconciled**.

> **Note.** The transaction's mark can be changed by tapping on its symbol ☑ in the transaction list view.

8.2.3 Number

You can assign a number attribute to the transaction. This can help you when viewing the transaction list as transactions can be arranged according to their number (for example, the check number, the time the transaction was entered or its importance). To assign a number to the transaction, move to the **Number** field and enter the required number.

8.3   Account balance reconciliation

It is recommended that you periodically compare (once a month) the balance of your electronic account with your real bank account. To do this, you need your bank account statement. To start the reconciling process of your account balance, select the required account, click Tools and select **Reconcile** menu item.

First, you should set the key parameters of the reconciliation: date, starting and ending balances and, if required, service charge and interest earned in the appropriate fields. Use the data from your bank account statement. After you have finished, press **OK**.

Once you have set the parameters for account reconciliation, the balance reconciliation window will appear.

In the left part of the window, you can see: the difference between the initial balances of the electronic and the real bank account, the cleared balance (starting balance and all the transactions marked as **Cleared**), the end balance, and the total difference.

Then you will see information on the number of all receipt and expenditure transactions marked as **Cleared** and their total amount as well as lists of all the receipt and expenditure transactions for this account marked as **Unreconciled** or **Cleared**.

When reconciling the balance, click the "**C**" field for all transactions coinciding with the bank statement and they will be marked as **Cleared**. Make any appropriate changes in the amounts of the reconciled balances, balance disparities, number and amounts of receipt and expenditure operations.

On having reconciled the entire statement, you should get zero disparity between the balances. In this case, the balance reconciliation may be successfully finished by pressing **Save**.

All transactions marked during the balance reconciliation will be turned into **Reconciled** ones, un-marked ones will remain as **Unreconciled** ✓.

Sometimes, for various reasons, the balance of your electronic account does not coincide with the bank statement (for example, you forgot to enter one of the transactions). In this case, if you press **Save**, the program will notify you that your balance does not coincide with the bank statement and the program will offer two solutions: you can either continue reconciliation or finish the procedure by entering a new transaction for the amount equal to the difference between balances. If you agree to enter such a transaction, all of the ones marked during the process of reconciliation as well as the new transaction will be marked as **Reconciled**. During the next reconciliation, transactions marked as **Reconciled** will not be included in the transaction lists.

> **Note.** In the event you cannot reconcile the account in one session, you can interrupt reconciliation by pressing **Cancel**. Any transactions which have been marked up to that moment, will be marked as "Cleared" . To continue the reconciliation, select the appropriate command from the menu; reconciled transactions will be marked in the list.

8.4   Account group configuration

This function allows bundling account groups (for example your bank account and related credit cards) and fast switching between them.

To configure an account group, clic the **Tools** icon and select **Manage Account Group** menu item.
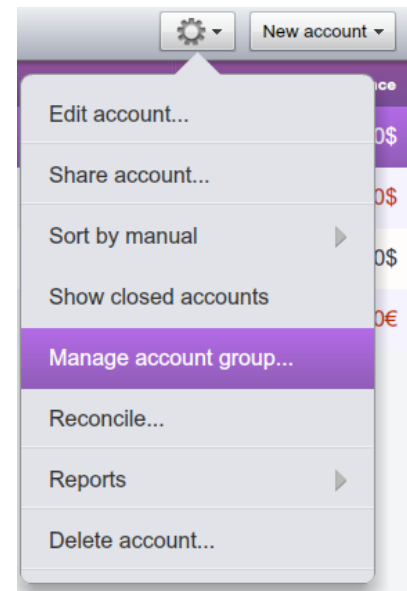
Click **New** to create a new account group, mark or clear checkboxes next to account names, click the **Close** button to save changes.
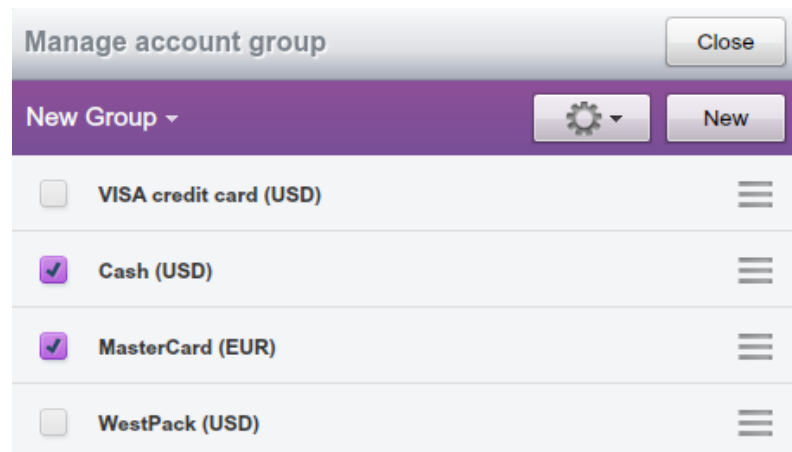
Note. Use button to establish the order of accounts in the Account Center list. Drag and drop an account to desired position.

9   Project

Projects allow you to classify your financial operations by types of activity, which helps you obtain more detailed information on the distribution of your receipts and expenses. Using projects enables you to evaluate deals, profitability of your affiliates or your activity domains, business trip results and so on.

Examples of projects:

- Contract #15
- Trip to New York
- Deal with X company

To get even more detailed information, you can enter several subprojects inside each of the projects. For instance, "Business Trips" project can contain subprojects corresponding to different trips: "London, February 2012", "New York 2012" etc.

Inesoft Cash Organizer Desktop Beta	Local Inesoft
Menu	All dates ▾ ⚙▾ New project
Project name	**All dates**
Auto	-1'600,00$
My Home	
└ House Repairs	-300,00$
My Work	
─ Contract #1	600,00$
└ Contract #2	55'620,00$
Travels	
─ Business	-25'900,00$
└ Family	-1'200,00$

9.1   Create and edit projects

To create a new project, click **New project**, the following window will be opened.

New project	Save Cancel
Property	Q Search
Description* **New project**	<Empty>
Subproject of* **My Work**	Auto
	My Home
	└House Repairs
	My Work
	─Contract #1
	└Contract #2

Enter the project's name into the **Description** field. If required, specify for which of the existing projects the new one will be a subproject. If there is no text in the **Subproject of** filed, the project will be independent of the others.

To edit an existing project, highlight it and click the **Tools** ⚙▾ button. A similar window will be opened. Make your changes and save them by pressing the **Save** button.

10 Planner

There are some differences between scheduled transactions and registered ones:

1. A scheduled transaction can't be completely guaranteed. You can only expect its performance with a certain probability on selected date. It can actually be performed at another time, performed partially or not performed at all;
2. Scheduled transaction can be either single or repeating.

In the transaction lists of accounts and projects, scheduled transactions are marked with red font.

10.1 Create scheduled transaction

A scheduled single transaction is a transaction which will be performed only once (for example, you are planning to buy a new computer for your office in a month). To set a scheduled single transaction, switch to the **Planner** mode and click **New template**. Then adjust the attributes of the scheduled transaction, which are similar to the attributes of the current transaction.

After you have adjusted all the attributes, press **Save**.

New template		Save	Cancel
Property	**Split**	**Status**	
Status	Active	Not active	
Account*	MasterCard (EUR)	Active	
Date begin	Mon 2 Jul 2012		
Payee*	House repair		
Amount*	-200,00$		
Category*	Home Repair		
Project*	My Home:House Repairs		
Note			
Repeat	Only once		

Repeating transactions take place at certain regular intervals (for example, you pay for your Internet Service every month). To set a scheduled repeating transaction, specify the periodicity of the scheduled transaction.

10.2 Inactive scheduled transactions

By default all scheduled transactions are created as active ones, i.e. when they come due they are entered into the transaction list and have effect on the planned balance. Single scheduled transactions in the planning mode are marked with 📅, and repeating scheduled transactions with 🔄. If due to some reasons, you want to place a scheduled transaction into an inactive state, click 📅 or 🔄 next to the transaction. The transaction will become inactive and will be marked with ■. If you want to make the scheduled transaction active again, click ■; it will be changed with 📅 or 🔄.

10.3 Partial performance of scheduled transaction

Sometimes a scheduled transaction can be performed in several parts. For example, you set a scheduled transaction for your salary receipt but then decided to get some money in advance. In this case, you may need to perform the transaction in parts, with another amount. Switch to the account or project mode and click the transaction being partially performed. Change the transaction's amount and other attributes of the transaction (if required) and press **Save**. The transaction for the specified amount will appear in the list of the registered transactions. In the list of the scheduled transaction, there will remain a transaction for the amount equal to difference between the scheduled amount and the actual amount of the performed transaction.

11 Category

Categories allow sorting your income and expenses into meaningful groups. The program contains a default list of categories you can use for classification of your transactions. You can create your own categories and delete unneeded ones.

Like projects, categories can contain subcategories. Usage of subcategories allows dividing major categories into less significant ones. For example, "Car" category can contain such subcategories as "Service", "Petrol", "Repair", etc.

To create a new category, click **New category** button. The following window will be opened.

Enter the category's name into the **Name** field. If required, specify for which of the existing category the new one will be a subcategory (use the ▽ button). If there is no text in the **Subcategory of** filed, the category is independent of the others.

To edit an existing category, highlight it, click **Tools** button and select the **Edit category** menu item. A similar window will be opened, make your changes and save them by pressing **Save** button.

To delete a category, highlight it, click **Tools** button and select the **Delete category** menu item. The confirmation window will be opened. You may reassign transactions of a category that is being deleted to another category (select it from the list) or leave them unassigned.

- Choose **OK** to delete a category;
- Choose **Cancel** if you want to cancel deletion.
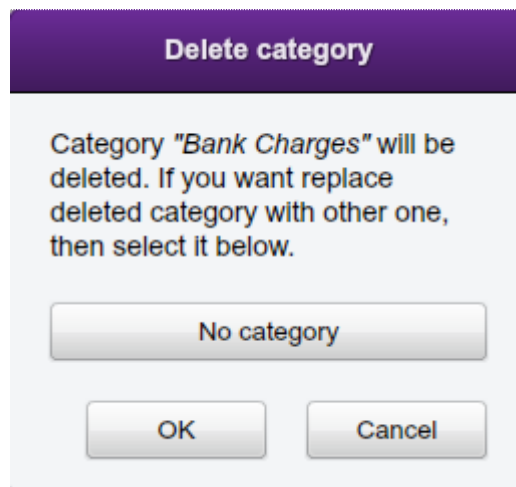
12 Budget

This chapter will help you to get practical skills for corporate finance as well as your private finance management.

12.1 General principles

Budget planning is the main task of financial activity. A budget, planned correctly, will let you know exactly how much money is at your disposal and how much you can spend for certain purposes – for purchasing of new equipment for your company, to repair your house and so on. Select the categories, receipts, expenditures that you are going to include in your budget and evaluate the approximate amount of receipts and expenditures for each of the categories. You can plan you budget by presenting it in the form of a table.

When analyzing the budget, it is very important to compare the planned receipts and expenditures with actual ones. That is why there are four figures in the category's line, which allow evaluation of your budget efficiency: actual balance, planned balance, difference between them and percent of consumption. You are supposed to enter values of the planned budget only; the actual balance and the difference will be calculated based on the actual receipts and expenditures.

12.2   Create new budget group

To create a new budget group, click **New budget** button and select the **New budget group** menu item. Enter the budget's name into the **Name** field, select budget group type and accounts. Click **Save** to save changes.

To edit an existing budget, highlight it first click **Tools** button and select the **Edit budget group** menu item. A similar window will be opened, make your changes and save them by pressing the **Save** button.

12.3   Add new category to the budget

After creating a new budget, you should insert some categories into it. To add new categories, highlight the required budget group, click **New budget** button and select the **New budget item** menu item.

You will see the list of categories on the screen. Mark a category you are going to include in the budget. On having specified a category, select the budget type and limit and click **Save** to save changes.

12.4   Set a date range for budget planning

When you have set your receipt and expenditure limits in the budget, it is time to set the interval for budget planning. Tap on **Period** and select required date range from the list. If you wish to set a custom period, select **Date** and specify the starting and ending dates in the **From** and **To** forms.

You can include scheduled transactions into your budget by clicking **Tools** button and selecting the **Include scheduled** menu item.

12.5   Budget transactions report

To see all transactions assigned to a group or single category, highlight its name, click the **Tools** button and select the **Show Transactions** menu item. A transaction report will be created. For

more information on the report presentation form and its further processing, please see the Report Center section.

13 Report

In the domain of finance, it is often necessary to make a report. Such a report, when made correctly, allows the retrieving the required information in an easy to understand form.

13.1 Reporting

To make a report, select the **Report** tab. You will see a list of predefined forms. Select a form and double click to open it. Usage of a filter allows determining what transactions are to be considered while making a report. By selecting Accounts, Categories, Projects, Payees and other properties, you can indicate to what accounts, categories, projects and payees the transactions to be used in the report are related.

13.2 Selecting the report's form

Depending on what information is supposed to be presented in your report, you can select one of the report's forms.

- **Net Worth** is a net value report (financial term that means a total sum of all receipts, expenditures and the initial balance). Such a report allows you to follow changes of liquid value of your company etc. Usually it is presented in the form of a bar graph.
- **Account Balances** – this kind or report allows showing balance dynamics for each of the accounts selected by the filter and for all the accounts together.
- **Payee** report is a comparison between receipt and expenditure values by payee.

- **Profit and Loss Statement** report is a comparison between receipt and expenditure values.
- **Category** is a report showing the distribution of receipts and expenditures among the categories.
- **Montly Categories** is a report showing monthly ratio of receipts and expenditures in all the categories selected by the filter.
- **Project Report** is a report showing distribution of receipts and expenditures between the projects.
- **Monthly Project** shows the ratio of receipts and expenditures in all the projects selected by the filter.
- **Transaction Report** is a list including all the transactions selected by the filter.
- **Budget Monthly** is a report showing the ratio of the scheduled and actual receipts and expenditures of the chosen budget.

13.3   Process the report made

Processing of the report includes:

13.3.1   Presentation form for the report selection

Inesoft Cash Organizer allows choosing between four forms of presentation for the reports: text report, pie graph, bar graph and line graph. Whichever form you prefer, each report type has one which is the most typical default form. However, you can select other presentation forms for most of the reports. See below examples of variety of presentation forms for the Category report.
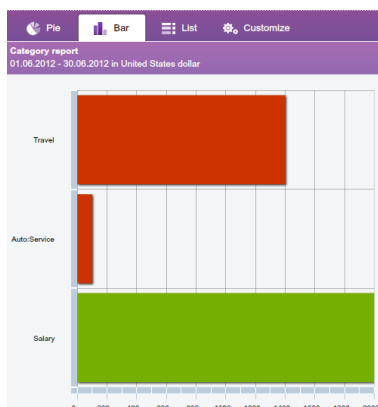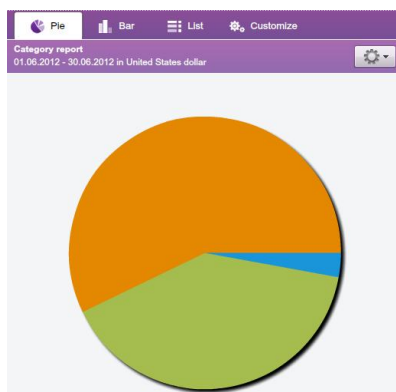
You can select the required presentation form by clicking the corresponding icon in the menu bar:

13.3.2   Getting detailed information on the report's elements

While viewing the graphic report, you may need detailed information on some elements of the report (for example, amount of receipts or expenditures of the category in the report like "Income & Expense Category", account balance for the selected date in the report "Account Balances" etc.). You may get the required information by moving mouse over desired elements.
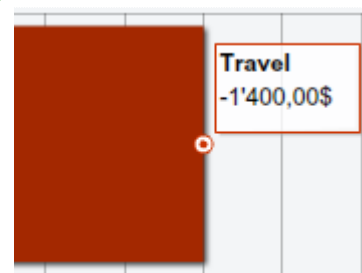
13.3.3   Create an auxiliary report

If necessary, you may get additional information on an element of the report not only in the form of a table, but also in the form of an auxiliary report. For such purpose, select the corresponding element of the graphic report and double click. You may also create an auxiliary report by double clicking the element of the graphic report, which you are interested in. The type of the original report defines the type of the auxiliary report.

After you have viewed the auxiliary report, press **Close** to get back to the original report.

13.4 Custom reports

Custom reports allow saving often-used reports and its customized settings. For example, you can save different settings for the same report type and run it immediately, without the need to customize it first. This function saves all the settings except a date period and currency.
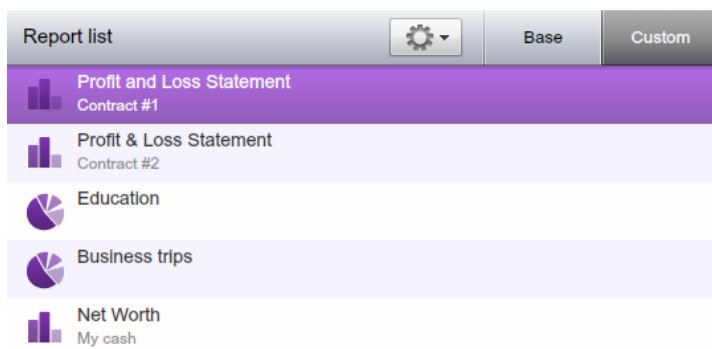
To save a report, click **Customize** tab, edit the report's filter, click **Save** button and select the **Save report settings** menu.

To change a custom report's filter, open it, edit the filter and click **Save**.
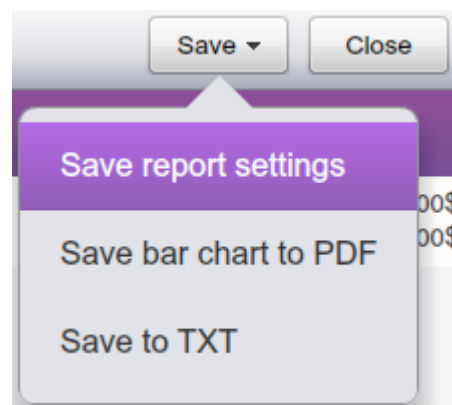
14 Payee

Payee center allows to manage your payees and memorized transactions.

14.1 Create and edit payee

To create, edit and delete categories select **Payee** tab.

To create a new payee, click **New payee** button. The following window will be opened.

Enter the payee's name into the **Payee** field. If required, enter amount, category, project, note and update settings.

To edit an existing payee, highlight it, click **Tools** button and select the **Edit payee** menu item. A similar window will be opened, make your changes and save them by pressing **Save** button.

Edit payee	
Property	Split
Description	**Business trip**
Amount	**-700,00$**
Category	**Travel**
Project	**My Work:Contract #2**
Note	**Type notes here**
Update	**Yes - from transaction**

Note. You do not have to create payees specially in this mode because they are being created automatically when you register new transactions.

14.2 Delete category

To delete a payee, highlight it, click **Tools** button and select the **Delete payee** menu item. The confirmation window will be opened. You may reassign transactions of a category that is being deleted to another category (select it from the list) or leave them unassigned.

- Choose **OK** to delete a category;
- Choose **Cancel** if you want to cancel deletion.

Delete payee

Payee *"Business trip"* will be deleted. If you wish to replace deleted payee with another one, please select it below.

No payee

OK   Cancel

15 Currency

The program contains a predefined currency list. To add a new currency to the list, press the **New currency** button. A list of currencies that can be used by the program will appear on the screen. Select the required one and press **Save**.

The **Edit currency** menu item under the **Tools** button allows changing a symbol that will represent the currency in the transaction list, set a default currency and add new and edit rates in the currency history table.

Delete all unused currencies hides all currencies that are not used in any mode from the list.

To select currency update mode, click **Menu** button and select **Options** menu items. The program offers to ways of updating currencies:
- **Auto** – currencies will be updated each time the program is launched from the Internet;
- **Manual** – you may decide when to update currency rates.

Every time you enter a new transfer between accounts using different currencies, Cash Organizer automatically opens an exchange rate confirmation window and saves those values in the exchange rate history table.

16 Working with data

When using the program, it is very important to ensure security of the database and the data's ability to be used by other programs.

16.1 Create and restore backup data file

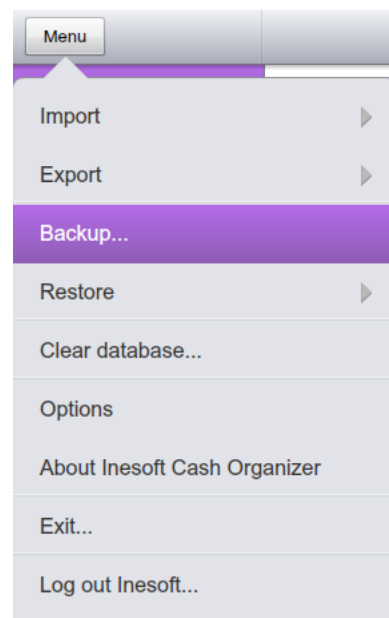Storage of information in archive data files allows you to:

- Ensure information safety;
- Work with different databases (each of them is kept in a separate file);
- View history of your financial state changes in the past (using the previously saved databases).

16.2 Working with backup files

To create a new archive data file, click **Menu** button and select **Backup** menu item.

You can switch to processing the data from the archive file at any time. Click **Menu** button and select **Restore** menu item. You will see the list of backup files stored in your PC. Click the file to start a restore process.

> **Note.** When restoring an archive data file, you lose current database. Do not forget to backup your data before restoring.

Menu
Import ▷
Export ▷
Backup...
Restore ▷
Clear database...
Options
About Inesoft Cash Organizer
Exit...
Log out Inesoft...

16.3 Clearing the database

If you want to erase all data, it is necessary to clear the existing database. Click **Menu** button and select **Clear database** menu item. The existing database will be eraced and all unsaved data will be lost.

17 Technical support

All users of the program are provided with technical support. We will answer all your questions and listen to your wishes. Please visit Cash Organizer forum or contact the Support Team at support@inesoft.com.

When contacting the Support Team, please provide us with the following information:
- The product version;
- Mobile device model;
- Description of the problem and the circumstances under which it occurred;
- Warning messages displayed (if applicable).