



speed-e-books

BOOKKEEPING MADE SIMPLE



USER GUIDE START-UP 2009

“ I love the way the program is based on a spreadsheet format. I can copy and paste information in and out really easily. ”

Andy Kribbs,
Musician

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“ Speed-e-books is the easiest and quickest bookkeeping and accounts preparation program I have ever used. ”

B. Rawlinson
Director

01 INTRODUCTION

A. Welcome

Congratulations, if you're reading this then you've taken the decision to use Speed-e-books Start Up to write up the records of your business.

You have also taken the first step towards using a new concept in bookkeeping and data recording your business... but that's getting a bit ahead of ourselves.

B. Firstly

Print this User Guide into hard copy and then use it to write on, make notes, etc. You will find the result invaluable as a future reference aid.

C. Microsoft® Excel

The program file is written in **Excel** and you will need Excel installed on your PC for the Speed-e-books program to run.

You will need an Excel version of **Office 2002** or later to get the full functionality of the program.

Earlier versions of Excel will run the program but some functionality may be lost.

See our website www.speed-e-books.com for all system and version requirements.

You can run the program as you would any other type of Excel file and you can use Excel functions to arrange, manipulate and manage your data.

Although a basic understanding of Excel is useful, it is **not** essential.

SPEED-E-TIP

Always, Always, Always ensure that you back-up your files regularly and especially before you undertake a particular function that may crash your computer, e.g. saving large files, opening too many programs at the same time, allowing an automated virus scan to begin.

D. Our Approach

You didn't purchase this product to wade through pages of User Guide instructions. You've got a business to run and more important things to do with your time.

All Speed-e-books products focus on minimising user time and doing just enough to get the job done efficiently and effectively.

All Sections are presented in no more than one side of A4 (where possible)... we stand by our product name.

Speed-e-books products will save you time, not take time.

02 SOFTWARE INSTALLATION

A. Download

The program file you will have downloaded to your PC is called 'SPEED-E-START-UP - 2009'.

The file is 'read only' which means you cannot Save and corrupt the original program file.

B. Prepare Excel

The program Speed-e-books Start-up 2009 contains macros. Your version of Excel needs to have its Macro security level set to **Medium** in order to operate.

To do this, Open your version of Excel, go to Tools, Options, Security, Macro Security and then select 'Medium'. Now click OK and OK to exit all pop-up windows.

Now **Close** Excel by clicking the red-cross in the top right hand corner.

C. Open

To open Speed-e-books Start-up **Double Click** the file and your resident version of Excel will automatically open the program.

You should get a Macro Security Warning via a pop-up window. Select **Enable Macros** to continue.

If you have not prepared Excel as explained above, you may get a Macro Security Warning alert when you open the file. Ignore this and click 'OK' to accept.

SPEED-E-TIP

If you want to remove all macro warnings from appearing on this and other Excel programs go to Tools, Options, Security, Macro Security, and select Low... but only do this if you are sure that all macros you run are from safe and trusted sources.

You have now opened the Speed-e-books Start-Up 2009 program.

D. Save

When the file is first opened, and this is very important, 'Save' the file using the **Save As** function of Excel and use a file name that makes sense.

We recommend the following file naming structure:

Business / company name - Year or period - Date of the file

E.g. My Business - 2008-09 - 27-Aug-08

The file name then has everything in it that you'll need to know.

Save your files into a specific folder that is clearly marked. E.g. a folder called 'Speed-e-books Files 2008-09'. You will then know where to go to find your files and be able to keep them safe.

SPEED-E-TIP

As you go through the year, save new files and change the last date reference to reflect the point to which you have entered your data. These files will be your back-ups to which you can refer back to or restore from if necessary.

SPEED-E-TIP

Back-up your files as you work on them, say every 30 minutes, and to an external storage device every month just in case your PC crashes.

03 BASIC PRINCIPLES

A. Nature

The nature of the program is an Excel workbook. You may use standard Excel functions although some functions are restricted to protect the user and the program.

B. Navigation

Each section of the software program is referred to as a **Program Page**. You can select these using the coloured tabs at the foot of the program layout.

SPEED-E-TIP

Acquire and install a 'wheel-mouse' if you haven't already; navigation will be much easier.

C. Entering

You can only enter information into boxes with a **pale-yellow** background. All non-pale yellow areas are access protected. You **do not** have to enter data in date order.

Always enter the correct number value, **e.g. 21.53, not 21..53 or £21.53 or '21.53**. Incorrectly entered numbers will result in # error values in the cell references.

Do not leave **spaces** between lines of entry. Although this will not hinder the operation of the program it is unnecessary and bad practice.

SPEED-E-TIP

Always enter a value in the **VAT** column. If not accounting for VAT or where there is no VAT enter a zero (0.00).

D. Date format

Use the standard Excel date format where required, e.g. for 27th August 2008 enter 27/08/08.

E. Cell format

All boxes are formatted to accept the expected type of information. Text boxes require text and not numbers. Number boxes require numbers and not text.

F. Filter buttons

Buttons at the top of columns in the Program Pages **MI, TD, MO, TC, JA** and **SN** are known as **filter buttons**. These will only appear and work in Excel versions of Office 2002 and later. They are used to filter, sort and search through the entered records.

SPEED-E-TIP

Filter buttons are the heart and soul of the program. They enable you to search and summarise your data, create VAT return reports and perform key functions such as Bank Reconciliations, etc.

G. Positive/Negative

As a general rule, enter all numbers as **positives** unless directed otherwise.

Income and costs are both always shown in positive numbers. Assets and liabilities are always shown as positive numbers.

Note: You can show a reversal of an entry should you wish to by using a negative entry but only use negative entries where it is appropriate..

SS 04 SOFTWARE SET-UP

Speed-e-books Start-up (and Speed-e-books Pro) uses a unique **Quick-start** set-up function.

On average you can be up and running in about 2 minutes. That's got to be the fastest set-up provided by any book-keeping program on the market.

The first Program Page is the **Software Set-up page**, tab coloured **Orange**, found at the foot of the program layout. The software will be supplied already open at this first Page... but if you cannot see it then click the first Page tab marked **SS** at the foot of the program layout.

STEP 1: Licencing

Box 01 Enter your name or the name of the PC on which the software is being installed

Box 02 Enter the 16 digit licence code, e.g. 1234-1234-1234-1234, that came with the software order e-mail confirmation in the pale-yellow data entry cell. Next, read the software licence and if you agree with the terms of the licence Click the **Accept** button.

Licensing and software unblocking is now complete.

STEP 2: Business details

Box 03 Enter the **name** of your business. If you are a sole trader you can put your own name or your trading name. Companies should enter the name of the company.

Box 04 Enter the **current** reporting financial year that you wish to enter records for, e.g. if you are entering business records from April 2008 to March 2009, enter 2009 in Box 3 being the year in which the financial reporting period will end.

Box 05 Enter the **previous** financial year. This will normally be one year less than Box 4.

Box 06 Leave **blank** at this stage. (See Top Tip - 2 on page 10 for when to use)

Box 07 Enter the **length** of the financial reporting period. This will normally be a Year... but there are times when you may be entering data for a greater or lesser time than a year. In these circumstances you can enter Period. If you wish to say how long that period is you can enter the number of months, e.g. 18 Month Period.

Box 08 Enter the relevant currency indicator, e.g. £, \$, €

Box 09 Leave as **'Summary'** unless directed otherwise at a later stage.

Box 10 Leave as **'Detailed'** unless directed otherwise at a later stage.

Box 11 Enter your business financial reporting **period end date**, e.g. 31 March, 30 April, 31 May, etc.

Box 12 Enter the **type** of financial reporting you wish to do. This is usually a Profit & Loss statement but could be an Income & Expenditure statement. If unsure which type of reporting is right for your business use Profit & Loss.

You have now entered **all** the Business Details information necessary to operate the program.

STEP 3: Additional text

Ignore boxes 13 to 16 for now. (See Step 4 on page 13 for how and when to use)

STEP 4: Support

Click the **Contact** support web-link if you need help. (See Note on page 11 for when to use)

A C 05 ACCOUNTS & CODES

The Accounts & Codes (**A C**) program page is the brains of the program.

A C is where you define and set-up the **Account Names** applicable to your business. It is where you can set-up new types of assets or show a loan account arranged with your bank.

It is also where you show and set-up your **Prior Year £** figures for comparative reporting purposes and the opening balance entries for the Balance Sheet.

A. Account names

The first thing to note is that there are Account Names already **pre-loaded** into some of the available cells. This is the default **Accounts Template** set-up. We have provided you with the most likely and widely used Accounts layout to get you started.

1. Your own Account Names requirement would **normally** be taken from the accounts prepared by your accountant or from a previously used bookkeeping program.
2. You can amend an Account Name provided by deleting it or changing its name.
3. Keep your Accounts **sequential**, i.e. don't leave spaces between account names.
4. As a general rule, always **re-type Account Names** and **Do Not** attempt to Copy and Paste. This will avoid damage to the cell structure.
5. If you do copy and paste Account Names then you may see white cells appearing or cell border lines in the wrong place. To avoid this use **Copy** and **Paste Values** (See page 17 for more information on how to Copy & Paste Values).

B. Prior year £

Enter **Prior Year £** figures from your last years accounts against the relevant Accounts Names you have just set-up. If in doubt ask your accountant for help.

1. If this is your first year then leave the column **blank** and do not enter any numbers.
2. All figures should be entered as **positive** values.
3. When you enter your Prior Year figures, you will note the **Number 0.0** at the top of the column changes in value. When you have entered all Prior Year figures correctly the number 0.0 at the top of the column should again be 0.0. This shows that you have **correctly** entered all figures and that they 'balance' back to zero.

SPEED-E-TIP

If you are unsure about what Account Names to use / set-up, what Prior Year £ figures to enter or you are unable to obtain a 0.0 balance then send the file by e-mail to your accountant. They will be able to set-up the Accounts & Codes software page for you.

Note: If you do send the file to your accountant they must have purchased and own a copy of the Speed-e-books Start-up software licence to be able to open the file legally.

C. A Code

The Account Codes (A.Code) relate to the Account Names and are used to identify Account Names by a **code reference** rather than by description.

MI 06 MONEY IN

The Money In (**MI**) program page is the page used to enter money coming into the business on a **Cash Accounting** basis.

A. Cash Accounting

Use **cash accounting** and the **MI** program page when the business is recording money coming into the business as and when it is physically received, **not** when invoiced for.

DO NOT confuse the term 'cash accounting' with actual cash. Cash accounting can include receipts by cheque and bank transfer as well as cash.

B. What to record

Some examples that you would record on the MI program page...

Sales income • Interest income • Rental income • Capital introduced • Sale of shares / investments
 Sales of fixed assets • Loan sums

C. Column headers

See **Appendix 1** (page 19) for a full and complete list of all (MI) column header explanations.

D. How to enter

Use the **column headers** to see what information is required for each entry. Although there is no definitive set process, the following is an example of what a business might do to record Money coming In to the business.

- Step 1** Enter the sales income of the business (If from invoices then ONLY when monies received)
- Step 2** Enter any bank interest income from bank statements
- Step 3** Enter any other income shown on the bank statements
- Step 4** Enter any other income received in cash either by the business or personally

The following example shows one entry in MI for each of the above.

My Business							Money In		
Record income and money coming into the business							For The Year Ended 31 March 2009		
No.	Date	From	Inv.	Description	A.Code	B.Code	Rcpt.ref.	Gross £	Gross £
21	01-Jun-08	Mr Jones	1025	Consulting fee	20101	10121	Cheque	300.00	300.00
22	02-Jun-08	Barclays		Interest	20108	10121	D.Credit	7.87	7.87
23	03-Jun-08	A. Fish		Sale of table	10103	10121	Cash	155.00	155.00
24	04-Jun-08	Ms Jones		Cash sale	20101	10125	Cash	125.00	125.00

- Note:** Use of Asset category for sale of fixed asset
- Note:** How Cash being received is paid into business bank account, and then
- Note:** Use of Cash A/c for when business receives un-banked cash

SPEED-E-TIP

If you are unsure about what Account Codes to enter for each transaction then simply leave them and have your accountant or book-keeper enter them for you at the end of the Year.

M O 07 MONEY OUT

The Money Out (**M O**) program page is the page used to enter money being spent by the business on a Cash Accounting basis.

A. Cash accounting

Use cash accounting and the M O program page when the business is recording money being spent by the business as and when it is physically paid, not when invoiced for.

DO NOT confuse the term 'cash accounting' with actual cash. Cash accounting can include receipts by cheque and bank transfer as well as cash.

B. What to record

Some examples that you would record on the M O program page...

Material purchases • Bank interest • Drawings, wages, salaries, dividends, taxation • Overheads

Purchase of fixed assets • Loan payments

C. Column headers

See Appendix 1 (page 19) for a full and complete list of all (M O) column header explanations.

D. How to enter

Use the column headers to indicate what information is required for each entry. Although there is no definitive set process, the following is an example of what a business might do to record Money going Out of the business.

Step 1 Enter material purchases of the business (If from invoices then ONLY when monies paid)

Step 2 Enter any bank interest expense from bank statements

Step 3 Enter any Direct Debits / Standing Order payments not recorded elsewhere

Step 4 Enter any cash purchases either by the business or personally

The following example shows one entry in M O for each above.

My Business							Money Out		
Record costs and money being spent by the business							For The Year Ended 31 March 2009		
No.	Date	Paid to	Inv.	Description	A.Code	B.Code	Rcpt.ref.	Gross £	Gross £
21	01-Jul-08	Nut & Bolt	A12...	Washers	20201	10121	D.Card	48.56	48.56
22	02-Jul-08	Barclays		Interest	20437	10121	D.Debit	17.42	17.42
23	03-Jul-08	Council		Business rates	20405	10121	S.Order	155.00	155.00
24	04-Jul-08	Texaco		Petrol	20417	10124	Cash	45.65	45.65

Note: Use of 'Expenses paid for personally' account code

SPEED-E-TIP

If you are unsure about what Account Codes to enter for each transaction then simply leave them and have your accountant or book-keeper enter them for you at the end of the Year.

J A 08 JOURNAL ADJUSTMENTS

The Journal Adjustments (**J A**) program page is used mainly by **accountants** and **bookkeepers** to make the necessary adjustments for the purpose of preparing the interim management or year end financial accounts of the business.

A. When to use

Use the J A Page when you wish to **'move'** sums of monies or values between Accounts. E.g. the posting of year end depreciation to reduce the value of the asset in the Balance Sheet and to make the appropriate charge in the Profit & Loss account of the business.

SPEED-E-TIP

Most business owner / users of the software would not be required to post journals to the system during the process of recording the transaction of the business. This section can largely be ignored other than by specialist users, book-keepers and accountants.

B. How to Post a Journal

Posting journals is a very simple task, as follows...

- Step 01** Enter the **date** of the journal
- Step 02** Enter the financial **year** month number that the journal takes place in
- Step 03** Enter the 1st Account **name** (see A C) that the journal is going to adjust
- Step 04** Enter the journal **number**, start with the number 1 and increase sequentially
- Step 05** Enter a Detailed **description** explaining the reason & calculation basis of the journal
- Step 06** Enter the 1st Account **code** number that related to the account name
- Step 07** Enter the **amount** of the journal adjustment, as a **positive** value
- Repeat** the process for the second line of the journal, as follows
- Step 08** Repeat the **date** of the journal
- Step 09** Repeat the financial year month number that the journal takes place in
- Step 10** Enter the 2nd Account **name** (see A C) that the journal is going to adjust
- Step 11** Repeat the journal **number**, start with the number 1 and increase sequentially
- Step 12** Repeat the **Detailed description** explaining the reason & calculation basis of the journal
- Step 13** Enter the 2nd Account code number that related to the account name
- Step 14** Repeat the amount of the journal adjustment, as a **negative** value

Below is an example of a Journal entered for the adjustment of depreciation at the end of the year.

My Business				Journal Adjustments				
Enter journals to prepare final business accounts				For The Year Ended 31 March 2009				
No.	Date	MI	Account	No.	Details	A.Code	Dr/(Cr) £	Balance £
1	31-Mar-09	12	Deprn - Motor Vehicles	1	Charge for the year	20445	2500.00	2500.00
2	31-Mar-09	12	Motor Vehicles	1	Charge for the year	10101	-2500.00	0.00

Note: It is important that the Balance £ of the journal is zero '0.00' to show equal effect

S N 09 STICKY NOTES

The Sticky Notes (**S N**) program page allows you to make ‘**on the software**’ **Notes** to remind yourself or others of things, to draw attention to certain issues or to communicate with other users or your accountant during or at the end of the year.

A. When to use

- ✓ If you have something you need to **communicate**
- ✓ To identify **Job Numbers** and what they are being used for
- ✓ To identify **Activity Numbers** and what they are being used for
- ✓ To highlight certain entries by **line reference**
- ✓ When you need to **draw attention** to something you are unsure of
- ✓ For **any** other reason

B. Examples

Some **examples** of things that you might write on the S N page would appear as follows...

My Business						Sticky Notes	
Make notes about recorded entries & other issues						For The Year Ended 31 March 2009	
No.	Date	By	Page.ref.	Line ref.	Search	Write your Sticky Note here	Priority
1	18-Aug-08	JM	AC	N/a	Prior year	My Prior Year figures may need checking	High
2	19-Sep-08	JM	MI	355	N/a	Bank interest income is personal	Low
3	14-Jan-09	JM	TC	N/a	Job.no	001 - Identifies costs on Newhaven property	Medium
4	14-Jan-09	JM	TC	N/a	Job.no	002 - Identifies costs on Cheshire Court	Medium
5	14-Jan-09	JM	TC	N/a	Job.no	003 - Identifies costs on Ripley Mansions	Low
6	17-Feb-09	TP	JA	18 to 24	N/a	Book-keeper has entered some journals	High
7	13-Mar-09	TP	TD	N/a	Act.no.	101 - Client in financial difficulty	High
8	13-Mar-09	TP	TD	N/a	Act.no.	102 - Client has since gone bankrupt	High
9	02-Feb-09	JM	MO	1161	N/a	Payment to British Gas paid by wife's account	Medium

SPEED-E-TIP

It is highly recommended to use Sticky Notes where relevant and practical to do so to aid your own understanding of the data you have entered and to provide others with equal clarity. Do not over use but do make sure that any issues requiring an explanation are given one.

P R 10 PERFORMANCE REPORTING

The Performance Reporting (**R 1 & R 2**) program pages provide the user with an ongoing, online and immediate presentation of the performance of the business.

A. R 1 & R 2

Both reports R 1 and R 2 include statements of Profit & Loss and a Balance Sheet.

The Profit & Loss shows all income and costs at any point in time to show whether the business is making a profit (or loss).

The Balance Sheet shows what assets the business owns and what liabilities it may have.

B. Reporting levels

R 1 Reports the performance of the business in - **Summary**

R 2 Reports the performance of the business in - **Detail**

C. When to Use

R 1	R 2
<ul style="list-style-type: none"> • For an overview of performance • As the report for the year end accounts • When reporting for taxation 	<ul style="list-style-type: none"> • For a detailed view of performance • To monitor actual v. budget performance • To better understand the business

the format is the same as HMRC's tax return format making it very easy to copy across the relevant information

The format of the report is such that the accountant can simply **add** the relevant front sheets to **produce** the year end accounts

SPEED-E-TIP

Use report R 2 to manage the business through the year. There is no understating the importance of understanding what is happening within your business as you go through the year. Any positive issues can be expanded upon and any negative ones resolved and dealt with. If you wait until after the year has passed... it could be a year wasted.

SPEED-E-TIP

Use Box 06 on Page (S S) to enter the relevant text that will appear on the comparative columns of the performance reports R 1 and R 2 when reporting a previous comparison year that is not equal in length to the current year. An example of the text to insert is..... 'For the 15 Months to 31 March 2009'. You can insert spaces between any parts of the text to 'best' format the placing of the text on the actual reports. E.g. 'For the 15 Months to 31 March 2009'.

The Help Page (**H P**) program page is a **quick reference** which focuses on more general support issues that most users will want help with when using the program.

The page also acts as a portal to link to various 'help' facilities available on our web-site.

A. Quick-step

The Speed-e-books '**Quick-step**' explains what the main bookkeeping functions are. Business owners are often unsure of what they should be doing and when they should be doing it.

The **Quick-step** highlights the key processes of what a business owner needs to do to record the transactions of the business during the year.

B. Definitions

These online definitions relate to some of the **column header** references found in the program.

Further definitions can be found in **Appendix 1** (page 19) of this User Guide.

C. Key notes

All information that a user needs to know in order to operate the Speed-e-books Start-up software program successfully is shown within this User Guide. However, **Key User Notes** draws attention to specific key functions to ensure the user is doing them correctly.

D. Recommendations

All PC systems differ in some way and each user often sets their system up differently. The system recommendations shown on the Help Page are those that will maximise the user experience and operate the Speed-e-books program to best effect.

SPEED-E-TIP

All users of Speed-e-books Start-up are advised to set their PC system to the specifications shown on the **online Help Page** and to install the required Microsoft operating system and Office software that is recommended. Failure to do either of these may result in lower performance or reduced functionality of the Speed-e-books software.

E. Demos

We have provided **online demonstrations** which can be accessed through our website for the main processes of the software. You can use these demonstrations as a learning tool to aid the instructions provided in the User Guide.

F. Support

Support is available by following the web site Contact Us links.

Note: The support help facility is a software support function only. It does NOT provide bookkeeping, operational or accounting support.

12 FILTER BUTTONS

We have previously referred to the Filter Buttons as the ‘heart & soul’ of the program so let’s now look at them in more detail to find out why.

A. Where are they ?

The Filter Buttons are located at the **top of each column** on the program pages **M I, M O, T D, T C, J A** and **S N**.

B. What are they ?

The filter buttons ‘filter’ the information you have entered into the data entry areas. So if you only want to see certain information you can.

C. How do i use them ?

If, for example... you have entered payments to a certain supplier using the M O program page, click on the Filter Button at the top of the Paid To column, select the supplier name from the drop down list of names... and the Report Page produced will then only show those transactional records relating to the supplier you have selected.

SPEED-E-TIP

If you want to further analyse your results you could select a particular month and further refine your search results. You can repeat this process each time across differing categories / columns to continue to refine your search results.

SPEED-E-TIP

Use the Custom button in the filter button drop down option list to select a range ‘from and to’ to return a set of results that meets a wider spectrum. The Custom feature is particularly useful when you want to report a date range or Net £, VAT £ or Gross £ values falling within a certain range.

D. What are they used for ?

The filter buttons have **two primary** purposes...

- A) to find information, and
- B) to produce reports (See section 13 for more information on Creating Reports)

E. What do I do with them?

The simple answer to this question is almost everything, but here is a short list...

1. Produce VAT Returns
2. Prepare Bank Reconciliation reports
3. Find information
4. Resolve Debtor disputes with customers
5. Produce Debtor listings to see who owes you money
6. Analyse by Activity
7. Analyse by Job

SPEED-E-TIP

If you learn how to use Filter Buttons and understand them well, they will empower you as a user and enable you to save huge amounts of time recording transactions and retrieving information. Time you can use to do other things, or just to save money.

13 CREATING REPORTS

The ability to Create Reports is essential within any bookkeeping/accounting software program.

A. Introduction

Speed-e-books uses a unique process for creating reports based on its true **'enter all/enter once'** and **'see all/see once'** approach to record keeping. With other bookkeeping software packages your information is in many places which can often be hard to see.

With Speed-e-books Start-up everything is on **one 'view'**. The best way therefore to create reports is to simply 'filter' out what you want... or alternatively, what you don't want.

B. How to do it

We have already introduced you to the Filter Buttons in the previous section. Now let's look at HOW TO use these buttons to Create Reports.

Step 1 The following example shows a list of recorded transactions in M O.

My Business							Money Out	
Record costs and money being spent by the business							For The Year Ended 31 March 2009	
No.	Date	Paid to	Inv.	Description	A.Code	B.Code	Gross £	Gross £
1	02-May-08	W H Smiths		Stationery	20414	10124	14.50	14.50
4	17-May-08	A. Pilson		Tiles for roof	20201	10124	175.00	175.00
98	29-Aug-08	W H Smiths		Stationery	20414	10124	12.85	12.85
128	19-Sep-08	Tesco		Petrol for van	20417	10124	48.50	48.50
178	03-Dec-08	W H Smiths		Stationery	20414	10124	22.20	22.20
312	01-Feb-09	B.Telecom		Telephone	20413	10124	86.45	86.45
414	13-Mar-09	T. Magebs		Office rent	20405	10124	275.00	275.00
							634.50	634.50

Step 2 Click the filter button on the **'Paid to'** column, to show a list of suppliers

Step 3 Click on 'WH Smiths'... the following table will be then appear

My Business							Money Out	
Record costs and money being spent by the business							For The Year Ended 31 March 2009	
No.	Date	Paid to	Inv.	Description	A.Code	B.Code	Gross £	Gross £
1	22-May-08	W H Smiths		Stationery	20414	10124	14.50	14.50
98	17-May-08	W H Smiths		Stationery	20414	10124	12.85	12.85
178	03-Dec-08	W H Smiths		Stationery	20414	10124	22.20	22.20
							49.55	49.55

Step 4 Use the **additional text** options on Page S S to add the following report header

My Business				Money Out / W H Smiths			
Record costs and money being spent by the business				For The Year Ended 31 March 2009			

SPEED-E-TIP

Repeating this simple process will enable you to produce every possible report from the data you have entered... **master report creation and you master Speed-e-books.**

14 BANK TRANSFERS

Most of the transactions a business undertakes relate to entries in and out of the **Bank** and **Cash** accounts. However, a similar transaction that often occurs is the transfer of sums of monies between bank accounts, otherwise known as **Bank Transfers**.

A. Transfer - Out

The process of recording a bank transfer is the only transaction that occurs across two separate program pages of the Speed-e-books program, namely M I and M O.

Step 1 Enter the transfer **OUT** of the bank account using the M O Page.

The following example shows £500 and £200 leaving the business Current bank account.

My Business								Money Out	
Record costs and money being spent by the business								For The Year Ended 31 March 2009	
No.	Date	Paid to	Description	A.Code	B.Code	Pay.ref.	CB	Gross £	Gross £
21	19-Dec-08	Barclays	Transfer out	00000	10121	Bank tfr.	Y	500.00	500.00
74	17-Jan-09	Barclays	Transfer out	00000	10121	Bank tfr.	Y	200.00	200.00

Note: The use of the '00000' Nil effect **A.Code** being used

Note: The marking of the transaction in the **CB** column as having cleared the bank

B. Transfer - In

Step 2 Enter the transfer **IN** to the bank account using the M I Page.

My Business								Money In	
Record income and money coming into the business								For The Year Ended 31 March 2009	
No.	Date	From	Description	A.Code	B.Code	Rpt.ref.	CB	Gross £	Gross £
21	19-Dec-08	Barclays	Transfer out	00000	10122	Bank tfr.	Y	500.00	500.00
74	17-Jan-09	Barclays	Transfer out	00000	10122	Bank tfr.	Y	200.00	200.00

Note: The change in the B.Code to show the transfer going into the Deposit bank account

C. Other uses

SPEED-E-TIP

The process outlined above to transfer monies between bank accounts can also be used to transfer payments to the business's Credit Card account either when a payment is made or when the bank has processed an automated payment transfer.

SPEED-E-TIP

You can also use the process to record the withdrawal of cash monies from a business bank account (Usually Current) to the (Petty) Cash account.

15 BANK RECONCILIATIONS

The **Bank Reconciliation** is one of the key bookkeeping functions.

The bank reconciliation is the process of making sure that all transactions recorded as bank transactions have **cleared** the business bank account and that any bank transactions **not recorded** are identified and added to the recorded business transactions.

A. How to do it

The time it takes to undertake the Bank Reconciliation depends upon the quantity of entries that a business passes through its bank accounts.

The reconciliation process can be undertaken in 6 steps.

Step 1 Enter all the transactions of the business into M I, T D, MO and TC

Step 2 Enter a 'Y' in the CB column for entries 'clearing' on the bank statement/s

Step 3 Mark these transactions with a tick on the bank statement/s

Step 4 Enter any entries on the bank statement/s without ticks into M I, T D, MO and TC

Step 5 Mark those transactions with a 'Y' in the CB column/s and a tick on the bank statement/s

Step 6 Enter 'O/s' in the CB column/s for any entries having not yet 'cleared' the bank

The process will need to be repeated for each bank account.

SPEED-E-TIP

Use the Filter Button function in the B.Code column to select the relevant bank account. This will present only those transactions that relate to the bank account being reconciled.

B. The CB column

The following example shows how the **CB** column is used to identify entries having cleared the bank account **10121** and those **outstanding**.

My Business							Money Out		
Record costs and money being spent by the business							For The Year Ended 31 March 2009		
No.	Date	Paid to	Description	A.Code	B.Code	Pay.ref.	CB	Gross £	Gross £
21	14-Mar-09	T. Perkins	Materials	20201	10121	100356	Y	1425.00	1425.00
22	17-Mar-09	Budget Cars	Hire of van	20202	10121	D.Card	Y	78.55	78.55
24	18-Mar-09	A.Jacobs	Wages	20401	10121	100357	Y	456.08	456.08
31	21-Mar-09	HMRC	PAYE tax	20402	10121	100358	O/s	345.22	345.22
33	25-Mar-09	Wickes	Materials	20201	10121	D.Card	Y	45.61	45.61
39	30-Mar-09	SCR	Scaffolding	20410	10121	100359	O/s	185.00	185.00
								3281.02	3281.02

Note: The two **outstanding** cheques at the end of the year

SPEED-E-TIP

Bank reconciliations can be a complicated process to get right. If in doubt it is a process best left to your bookkeeper or accountant. However, to assist in the process it is always good practice to mark the CB column and your business bank statements with the appropriate entries/markings if you can.

16 PRINTING

In this section we explain how you can **Print** the various elements of the program page views and the reports you will be creating.

There are **2 methods** of printing.

A. Print - to Printer

The process of '**Printing to Printer**' is exactly what it says it is. Each program Page is pre-formatted to print straight out to a working and properly connected printer.

The steps to print a report are as follows...

- Step 1** Make sure your printer is connected and working properly
- Step 2** Select, File, Print, (change properties to suit), Click 'OK'
- Step 3** Alternatively, Click the Quick Print printer button in the Excel Toolbar.

Troubleshooting Table

Problem	Fix
Printer not working	Contact your local PC engineer
Print-outs include a mass of blank pages	Use Filter Buttons, Select NonBlanks in any column with continuous information displayed
Printed reports not 'fitting' to page	Adjust scaling in File, Page Set-up, to 'fit'

SPEED-E-TIP

Always check before printing, using Print Preview, that your report is exactly what you want to print. If you have forgotten to select NonBlanks you may end up with a 300 page printout with only, say, 2 pages of data at the beginning.

B. Print - to PDF

The process of 'Printing to .pdf' is a very important part of the Speed-e-books program.

This function enables you to make a .pdf (Adobe) read-only report file from ANY report view or program page within the Speed-e-books Pro program.

These reports can be archived for future reference and / or sent to other people as an extract of 'read-only' information from the record keeping.

- Step 1** You will need to have a .pdf report writing program installed on your computer
- Step 2** We recommend 'doPDF' as a good free program available from www.dopdf.com
- Step 3** Install 'doPDF' by following their instructions, when installed...
- Step 4** To make a .pdf file Select, File, Print, (change Printer to doPDF V6), Click 'OK'
- Step 5** Select folder and Save the file for later use, use Adobe .pdf to open

SPEED-E-TIP

Create .pdf reports when performing Bank Reconciliations and VAT Accounting functions so that you have fixed Reports to back-up your working and calculations.

17 USEFUL EXCEL FUNCTIONS

The decision to base Speed-e-books within Excel was partly due to the excellent functionality of Microsoft Excel itself.

Below is a list of Useful Excel Functions that you may or may not be aware of which will help you to operate the Speed-e-books program.

A. Functions

No.	Function	How to & what it does
1	Customise your 'Toolbar' view	Right 'Click' blank space on the Excel Toolbar to reveal drop down list of Toolbars, ensure Standard and Formatting only are ticked.
2	Paste Values button	To get the Paste Values button in the Toolbar, follow 1 above, Select Customise, Edit, drag Paste Values button (the Clipboard with a 12 on it) into the Formatting Toolbar of Excel.
3	Control C and Control V	Use Control C and Control V as a quick method of copying and pasting information OUT OF the program pages into other Excel worksheets.
4	Control Z	Use Control Z to 'Undo' any mistakes or entries you make
5	Copy, Paste Values	Use Control C and Paste Values (click the Clipboard 12 in the Formatting Toolbar) to Copy cell data ONLY and not the cell format . This avoids corrupting program cell formats and is very useful for copying information ONLY out into other Excel worksheets.
6	File, Page Set-up	Use to Scale-fit reports, change margins, add your own Headers and Footers to Report pages, etc.
7	View, Zoom	Use to increase / decrease size of worksheet to 'fit' screen resolution. Set to 100% for 1024 x 768 screen resolution and 142% for 1440 x 900 screen resolution.
8	View, Formula Bar	Tick to have the Formula Bar appear at the top of the Program Page view, useful for seeing what you are entering.
9	View, Status Bar	Tick to have the Status Bar showing at the bottom of the Program Page view, helps to separate program view from Taskbar.
10	File, Save As	Create sequential back-up files, change names and dates as you go, saving into a separate file folder archive on your pc.

18 HOW TO ADMINSTRATE RECORDS

The importance of good record keeping and record processing cannot be over emphasised.

However, some business owners are often unsure of what they should / should not be doing to better administrate their records.

A. How to

The following processes are considered to be very good methods for organising your records effectively and perhaps more importantly for saving valuable time.

No.	Administration	How to & what it does
1	Keep your records in months	This works well for smaller businesses. Buy 12 button fronted plastic or paper wallets and simply throw everything into them for the month. Process each wallet and everything in them at the end of each month. You may want to wait for the arrival of your bank statements so that you have everything you need to complete the task.
2	Sales invoices	Keep a copy of EVERY sales invoice in a sequentially ordered lever arch file. Mark on each invoice whether PAID, if so when and how.
3	Purchase invoices	For larger businesses, keep all supplier invoices in files sectioned by supplier. You will find it easier when looking into a supplier dispute, control of costs, etc.
4	Bank statements	Keep ALL bank statements together in a lever arch file, date order rising, by separate bank account.
5	Write onto every purchase invoice and receipt...	a) How paid, e.g. cheque.no., cash b) Bank a/c paid from c) Date paid
6	Write onto every sales invoice...	a) How received, e.g. cheque, cash b) Bank a/c paid into c) Date received
7	Mark your records...	With a coloured highlighter when entered into the program to easily identify that the document has been processed..

19 APPENDICES

The following Table explains ALL the columns and what to record for each transaction in the program pages M I, T D, MO and TC.

Column headers in Blue below indicate that information SHOULD always be entered where possible, non-bold headed columns are optional to be used as and when it is appropriate. Column headers shown in Purple below are non-accessible.

Header	Pages	Description
No.	All	Line number used to refer to specific entries
Date	All	Enter the date of the transaction, e.g. 27/08/08
Received from	M I, T D	Name of the source of income, e.g. HSBC for bank interest income
Paid to	M O, T C	Name of the person being paid, e.g. W H Smiths
Inv.no.	All	Invoice Number - the invoice number, if the transaction has one
Job.no.	All	Job Number - group transactions that relate to the same job types
Description	All	Enter a brief description of the transaction
A.Code	All	Account Code - the code that relates to the transaction category
B.Code	All	Bank & Cash Code - the code that relates to the method of receipt
Rcpt.ref.	M I, T D	Receipt Reference - show how monies were received
Pay.ref.	M O, T C	Payment Reference - show how monies were paid for
CB	All	Cleared Bank - enter 'Y' when transaction clears the bank account
MI	All	Month Indicator - show which month the transaction falls in
Gross £	All	Enter the gross amount of the transaction to include VAT where applicable (see note 2 below)
Gross £	All	Column will show the arrow of the Gross £ column

Note 1: Additional examples of entries can be found on the Help Page in the software

Note 2: Speed-e-books Start-up is for businesses not registered for VAT, hence sales invoices/ income will exclude VAT and for purchases or expenses the VAT is ignored and the Gross £ amount entered.