User Guide

FineTune*biz*® Cashbook
people•strategies•processes•performance

About FineTunebiz Cashbook

FineTunebiz Cashbook has been designed to replace the shoe box full of receipts and is for the small business owner who wants basic financial control without the expense of a mainstream accounting package or the hassle of learning how to use it. It's that simple!

FineTunebiz Cashbook was developed with the co-operation with a leading tertiary Institute in Australia.

FineTunebiz Cashbook provides you with a convenient, simple yet powerful and flexible tool to organise your Income and Expenses which are automatically consolidated into a Net Cash statement for each month of the financial year. You can set up your own Income and Expense Categories and amend and even delete Categories. You can enter a monthly budget for each Expense and Income Category and then view your actual Income and Expenses compared to budget in a Variance report.

Summary: *FineTunebiz Cashbook* Lets you…	
√ Set the starting month and year of the financial year.	√ Set up a budget for the financial year.
√ Define your own Income and Expense Categories, change or delete Category names or add more at any time.	√ Print reports.
√ Automatically consolidate Income and Expenses into a Net Cash statement for each month of the financial year.	√ Automatically view actual Income and Expenses against budget for each month of the financial year in a variance report.

What FineTunebiz Cashbook doesn't do

Many software implementations of Cashbooks assume that you are operating your business only from a business account. The reality is most small businesses operate from personal, business and credit accounts. *FineTunebiz Cashbook* does not assume you operate from one account and therefore it does not reconcile accounts. *FineTunebiz Cashbook* does not calculate depreciation for fixed assets or keep track of inventory. *FineTunebiz Cashbook* is easy to set up, easy to use and flexible enough to allow changes. It's the basic tool for organising your business Income and Expenses.

When you have set up *FineTunebiz Cashbook*, check with your accountant to make sure local reporting and legal requirements are met.

Summary: *FineTunebiz Cashbook* does not…	
√ Reconcile your trading account(s).	√ Calculate depreciation of fixed assets.
√ Calculate taxes or duties.	√ Keep track of inventory.

System Requirements

FineTunebiz Cashbook has been designed for Microsoft Windows XP(SP2 or higher), Windows Vista and Windows 7 running Microsoft Excel 97-2003, 2007 and 2010. It is compatible with 32 bit and 64 bit Windows operating systems.

Get the Latest User Guide

FineTunebiz reviews the User Guide from time to time based on feedback we receive from Users. Check for the latest User Guide at www.finetunebiz.com

Install FineTunebiz Cashbook then do this…

1. **Ensure you have downloaded the latest updates for your version of Excel.**
2. **Open Excel (not the Cashbook) and follow the steps below for your version to allow FineTunebiz Cashbook to work properly.**

Excel 2003

- On the **Tools** menu, select **Macro**, and then click **Security**.
- On the **Security Level** Tab click to enable **Low (not recommended).**
- Click the **Trusted Publishers** tab.
- Select the **Trust access to Visual Basic Project** check box.
- Click **OK**.

Excel 2007

- Click the **Microsoft Office Button** (top left), then click **Excel Options**.
- Click **Trust Center**.
- Click **Trust Center Settings…**
- Click **Macro Settings**.
- Click to select the **Trust access to the VBA project object model** check box.
- Click to select **Enable all Macros (not recommended potentially dangerous code can run).**
- Click **OK** to close the Excel Options dialog box.

Excel 2010

- Click the **File** Menu item.
- Select **Options** from the left side bar.
- Click **Trust Center Settings...** button in the main window.
- Click **Macro Settings** in the left side bar.
- Click to select the **Trust access to the VBA project object model** check box.
- Click to select **Enable all Macros (not recommended potentially dangerous code can run).**
- Click **OK** to close the Excel Options dialog box.

Unzip the downloaded file and double click the **FineTunebiz Cashbook.msi** file. *FineTunebiz Cashbook* is installed in your **Programs Folder** with a shortcut on your desktop.

On some Windows systems you must have Administrator privileges to install *FineTunebiz Cashbook*.

When you install and run the software, different versions of Microsoft Windows may give you different warning messages. You must select **enable** or **allow** for the software to function correctly.

For example, in Windows XP, Vista or Windows 7 if you get the message **Security Warning Certain content in the database has been disabled** when you first start using the Cashbook, click the **Option...** button and select **Enable this content.** The application will not function correctly if you do not enable the content.

To avoid seeing this message every time, add the location of the application to the list of trusted sites by clicking on **Open the Trust Centre** at the bottom left of the screen.

Product Activation

You can trial the fully-functional software for 14 days. All functions, including saving and printing your work, are enabled for the duration of the time-limited trial. At the end of the time-limited trial, you must purchase an Activation Code to continue using the software.

Please ensure you have tested the application on your computer before purchasing an Activation Code.
FineTunebiz **does not offer refunds.**
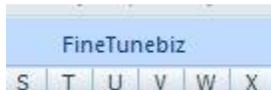
You will need to provide your Computer Code so that we can provide you with your Activation Code. To find your Computer Code, click the **FineTunebiz** Menu item at the top of the screen. Press **Register** and copy the **Computer Code** to the clipboard.

Next, on the **SHOP** page of www.finetunebiz.com, click **Purchase Activation Code**. Paste your Computer Code into the space entitled **Enter your Computer Code below:** (right click and select paste). Then click **Buy Now** to complete the purchase. Your Activation Code will be sent to you within 24hr.

Your Activation Code entitles you to use the software on one computer.

Uninstalling FineTunebiz Cashbook

FineTunebiz Cashbook is uninstalled from **the Add/Remove Programs** (Windows XP) or **Programs and Features** (Vista, Windows 7) Item in the **Control Panel**.

FineTunebiz Cashbook Main Menu

TIP: For a quick introduction, please watch the FineTunebiz Cashbook video tutorial.
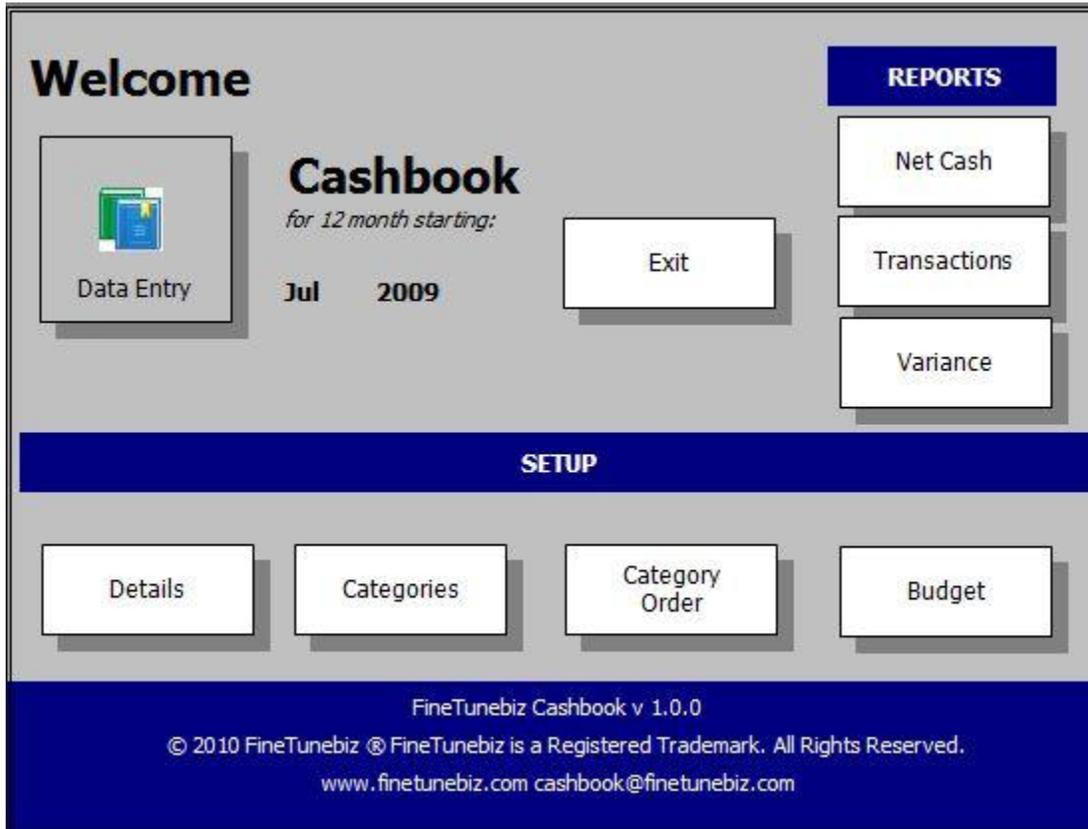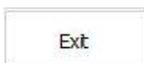

The four buttons under the **SETUP** heading are used to setup the Cashbook for your business. When you have completed the setup you will rarely use this section.

The three buttons under the **REPORTS** heading are used to generate reports for your business.

The **Data Entry** Button is used to enter new transactions, or to amend or delete existing transactions.
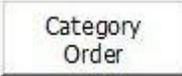
The Exit button automatically saves your work and closes the application.

Enter Details for your business

Do this...	Details
Details On the **MAIN MENU** screen click the **Details** button	
Enter your **Business Name**	
Select the **Date Format** from the drop down menu	Select either; dd-mmm-yy (dates will be shown in this format, e.g. 2-Jul-09) or mmm-dd-yy (dates will be shown in this format, e.g. Jul-2-09)
Select the **Start Month** from the drop down menu	For example, in Australia you would select **Jul**.
Enter the **Start Year**	For example, in Australia for the 2009/10 financial year you would enter 2009. The year and Start Month you enter will set the Net Cash, Budget and Variance (see later) screens up for the year financial year you have entered here.
Save your entries	Press **Enter** to save the details.

Set up Income and Expense Categories and Change Category order

Income and Expense Categories are set up so that you can record transaction using Category names that suit your business. Some categories are already entered, but you can delete or change them.

Do this...	Details
Categories On the **Main Menu** press **Categories**	Follow the instructions on the screen to add new Category names, amend or delete existing categories.
Category Order On the **Main Menu** press Category Order button	To change the Category Order, click on an entry to highlight it. Drag it to a new position. For example, you might want to do this to keep all expense related to communication costs such as mobile phone, fixed phone and internet fees grouped together.

TIP: When you have completed setting up Categories and are happy with the Category Order then save the file as a template. Select File, Save As and select a name like "template". Save it to a safe location. That way you have a blank template available for future years or to do trial budgets.

Set up your Budget

A budget is your estimate of Income and Expenses for each month of the financial year for each Category. If available, budget information can be obtained from historical information. Where historical information does not exist, make an estimate. A budget helps to keep your expenses under control in relation to your budgeted income.

You do not need to set up a budget, but if you do not, the Variance report (see later) won't make any sense because the variance report compares actual income and expenses to your budget.
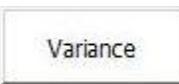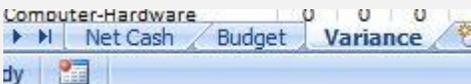
Do this...	Details
Budget On the **Main Menu** press **Budget**	Enter your budget for each Income and Expense Category and for each month of the financial year.
Close Return to **Main Menu**	Press the red **Close** button at the top left of the screen.

Data Entry

| Do this...	Details
Data Entry On the **Main Menu press Data Entry**	Complete the details for a new transaction, then press **Add**. **Reference** and **Description** information is optional. To enter a transaction date, select the **Month** of the transaction and then the **Day**. The year is automatically determined from the Details Setup. The Date you have selected is displayed in the format you selected in the **Details** Setup screen. The last date selected remains active in the Date field so that you can easily enter multiple transactions for the same date. You can Change or Delete a transaction by first selecting the transaction from the list then pressing **Change** or **Delete**. **Warning! Change or Delete actions cannot be undone.**

Reports

FineTunebiz Cashbook gives you three Report options.

Do this	Details
Net Cash On the **Main Menu** screen click the **Net Cash** button	A screen opens which summarises Income and Expenses for each Category and for each month of the financial year. You can see at a glance how you are performing. Net Cash is total Income less total expenses. You can print or save the **Net Cash** worksheet, but there is no need to save the worksheet because you can generate a new copy at any time. Close Press the red **Close** button at the top left of the Net Cash Screen to return to the **Main Menu**.
Variance Press the **Variance** button	Select the **Start Month** and **End Month** and press the **Variance** button. Three new worksheets open which show you the **Net Cash**, **Budget** and **Variance** for the selected month range. Computer-Hardware Net Cash / Budget / **Variance** dy You can print or save the workbook as you would normally save an Excel workbook. In the **Variance** worksheet financial performance for each month including the Start Month and End Month is shown as the Actual amount (**ACT**), Budget amount (**BUD**) and as a variance expressed in currency (**$**) (or whatever unit of currency you use to enter amounts) and as a percentage (**%**). **Notes** 1. *The Variance report is meaningless if you have not entered a budget for the time period.* 2. The Variance expressed as a percentage (%) is the Actual **(ACT)** amount less the Budget **(BUD)** amount divided by **BUD** multiplied by 100. $$\% \, Variance = \frac{ACT-BUD}{BUD} \times 100$$ If the *% is positive* the Actual amount is *greater* than the budgeted amount. If the *% is negative* the Actual amount is *less* than the budgeted amount. Close Press the red **Close** button at the top left of the screen to return to the **Main Menu**.
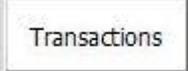
Do this	Details
Transactions To list all transaction Press the **Transaction**s button	Select either **Sorted** or **Unsorted** to generate a list of all transactions. Sorted means sorted by Category.

How does FineTunebiz Cashbook manage your data?

Select **Save As..** to save your Cashbook with any name you like. If you simply press **Exit**, your data is saved to the installed file **FineTunebiz Cashbook**. You can save as many Cashbook files as you like. Use one workbook for one financial year and begin a new workbook with a new name for the next financial year. Or use a new file for a specific project in your business.

You can also use FineTunebiz Cashbook keep track of petty cash for your business.

Your business records are important. Please include your *FineTunebiz Cashbook* files in your backup plan. *FineTunebiz* cannot recover lost data.

Feedback

We welcome your feedback and comments. **E:** cashbook@finetunebiz.com

User Guide Revision History

DATE	USER GUIDE REVISION	Comments
15th May 2010	For software Version 1.0.0	First release
Blank date	Blank	Blank

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