4TFM

Software for The Financial Manager!

Thank you for choosing 4TFM as YOUR Accounting Solution!

4TFM 4 Clever Dummies

4TFM 4 Clever Dummies

Table of Contents

Foreword

Dedicated to Ovido.

You inspire me!

1   Introduction

Welcome to the 4TFM Manual 4 Clever Dummies!

The 4TFM software system has been designed to assist all users to create & manage their financial Statements with simplicity in mind!

Over the years we have found many business owners are not able to manage their financial transactions easily & therefore need to pay lots of $$$ for bookkeepers & auditors to prepare their financial statements.

It should be simple...

4TFM can be used as a Stand-alone Cashbook/General Ledger system or integrated into 4POS, 4PAY, 4LODGE.

When using it as a Standalone System:

Allows for capturing all your Income & Expense transactions that effects your Bank Balance. Also allows you to import your Bank Statement & do a reconciliation (Matching your Bank activity to your Cashbook activity) & reporting on all outstanding deposits or payments not yet reflected in the bank statement.

These transactions will be allocated to income accounts (Normal accounting process is Debit Bank & Credit Allocation Account).
Multiple allocations per transaction is allowed.

Fully integrates to 4POS

The 4TFM system will allow you to:

1. Incorporate all sales & VAT (If applicable) to your Financial Statements
2. Incorporate all Payments (Cash/ Credit Card etc)
3. Incorporate all Suppliers Purchases & VAT (If applicable) as well as Supplier Payments
4. Incorporate all PAYOUTS
5. Incorporate all Debtors & Creditor Journals

2   BackUps

The 4TFM Backups are one of the most important aspect of the system.

Once you have licensed your 4TFM, IMMEDIATELY do a backup!

Your 4TFM license is stored INSIDE YOUR DATABASE.

It is YOUR responsibility to make a backup of your system regularly to ensure your data & especially your license does not get lost! We cannot re-issue licenses.

If you do not have a backup or your 4TFM voucher number, you will have to purchase a new 4TFM License.

Please ensure that you follow these steps to do a backup at least weekly!

4TFM comes standard with a backup program that allows you to do a full backup as often as you choose! We suggest at least once a week or even better - daily!

One of our Portuguese customers taught us a handy way - get a flash drive with an extended cable to hide the flash in the roof/cupboard AWAY from the PC. If the PC gets stolen, at least you will have your backup & your 4TFM licenses safe!

Option 1:

1. Please copy the c:\4TFM\4TFMbackup.exe program to a flash drive.
2. Go to the flash drive & select the 4TFMBackup program. By running this program (Double-Click) a backup will be done on the flash drive.
3. For the first time - Right-click on the program & "Send to Desktop - create shortcut". A shortcut will now be placed on your desktop to make it easier for you to do backups in future!

The 4TFM backup will create a compressed zip file for all your 4TFM Databases. You can open these databases with Winzip, WinRar (registered trademarks)

|For this to work, must the flash drive be inserted into the computer at the time of the backup?|

Option 2:

Use programs like AllWaySync, Dropbox, JustCloud (registered trademarks) to do your backup to the Cloud. These backups must be set to your backup folder & NOT directly from the c:\4TFMServer folder as they will create problems when 4TFM is updating the database & the backup is running at the same time!
|Not clear on how to use the cloud as a back up|

If you do not have a dedicated flash drive for backups yet - go now & buy one! A 4GB flash will be more than sufficient for 4TFM.

3 Basic Accounting Principles

Some background first...

In the older days, businesses simply had a Ledger to record all transactions.

These ledgers were made up of all sales (Income), expenses occurred & stock purchased from their suppliers.

The ledgers consisted of a 2-way transaction with a reference that showed where the "other" leg of the transaction could be found.

In other words, if the store owner purchased stock he would make a double entry as follows :

Date	General Ledger Account	Reference	Debit	Credit
2019/08/01	**Stock**	Inv 1001	350.00	
2019/08/01	**Supplier X-Store**	Inv 1001		350.00

Each of these accounts or pages would have its own page & therefore this ledger would typically be a VERY LARGE LEDGER...

Over time, it became necessary to separate the suppliers into a separate book & a Creditors Ledger was created.

Same applied to customers & a Debtors Ledger...

With that in mind, 4POS already does Sales, Stock, Debtors, Creditors transactions.

What is left out is the financial statements - a General Ledger & a Cashbook - a record of all cash transactions that has an effect on our Cashbook Balance & subsequently an effect to our General Ledger.

Lets start with the Cashbook...

A cashbook would then be able to record all Income & Expense transactions .

Our dual entry would then mean : For income : Debit the bank account (Make the balance bigger) & Credit the Expense or Sales account.

A typical Income transaction would then be :

Date	General Ledger Account	Reference	Debit	Credit
2019/08/01	Bank account	Sale of Goods	500.00	
2019/08/01	Sales Account	Sale of Goods		500.00

A typical Expense transaction would then be :

Date	General Ledger Account	Reference	Debit	Credit
2019/08/01	Bank account	Purchase of Goods		200.00
2019/08/01	Stock Account	Purchase of Goods	200.00	

4TFM Makes this easier by allowing the "other" leg to be posted automatically.

In other words, when you post a Cashbook Income transaction, you simply have to specify into which bank account you received the monies & then enter the info of where the income came from E.g. Sales, Rental Income, Refunds or whatever...

The same applies to Cashbook Expense transactions. You would specify the bank account from which you are paying & what account in your General Ledger, this payment was for E.g. Salaries, Stationery, VAT

4　Getting Started

Upon installing and opening 4TFM, you will be prompted with this screen:

Spelling error THE NOT Trading name - Company Registered NAME

Here, you would enter your Voucher Number and Company detail as you wish for it to display on your reports or you can register later...

You will then be presented with the following login screen:
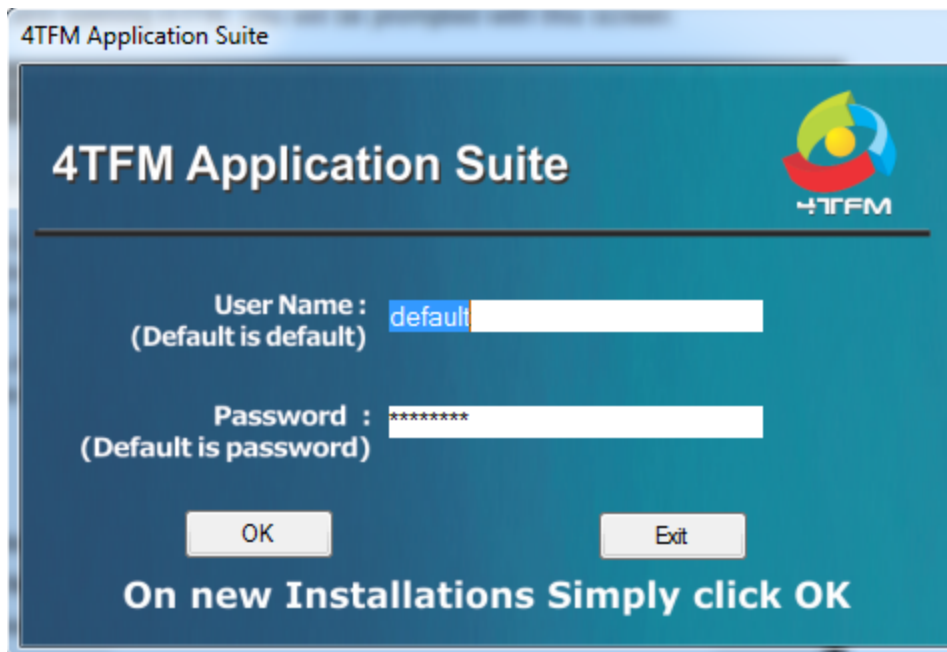
The default username and password will be used for 1st time installations or when you have selected the Register Later option in the previous step. Simply click OK.

When the program has successfully opened after login, you will be prompted whether you wish to import our Preloaded Database for Chart of Accounts:

You may use this facility to save you time by not having to manually capture your Chart of Accounts. This is a basic list that all companies would need and any additional Chart of Accounts may be loaded at any stage. Please see 4TFM General Ledger Inputs for more information on how to add Charts of Accounts.

For the rest of this manual, we will be looking at the Alphanumeric Account numbers...

You will then be able to view all the Charts of Accounts in the database:

Import Chart of Accounts

Select Chart of Account File :   C:\4TFM\4TFM COA.csv

Account Number	Account Name	Account Type
AR	Debtors Control	A
AAR	Accrued Accounts Receivable	A
AA	Accum Amortization	A
AD	Accumulated Depreciation	A
ADA	Adjustments - Assets	A
AAD	Advances and Deposits	A
ABD	Allowance for Bad Debt	A
AC	Associated Companies	A
VA	Vehicle	A
BA	Bank Account	A
BT	Bank Transfers	A
BR	Bills Receivable	A
BOB	Book of Business	A
OAC	Operating Account - Cash	A

Exit   Undo

Exit to accept the Charts of Accounts.

You will be informed that the GL Accounts have been imported successfully:

4TFM

GLAccounts imported successfully.

OK
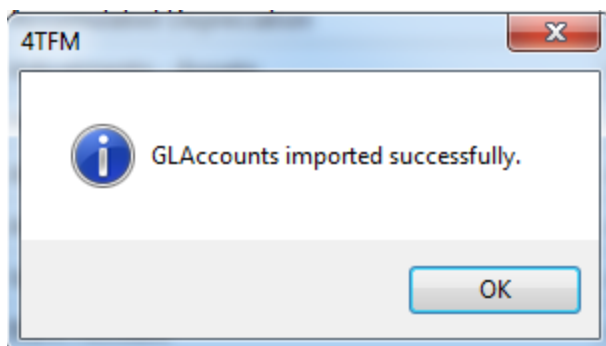
Now you will be prompted to input your Opening Balances:
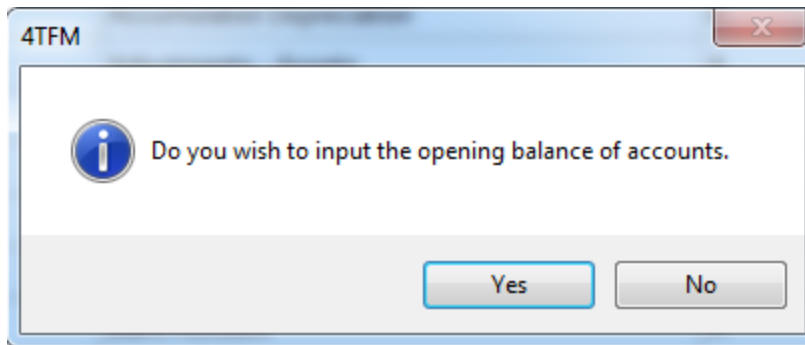
Click YES.

In the following screen, make sure that you input this information ACCURATELY:

1. **The Date**
2. **A Discerning Reference**
3. **A Narrative (a description of the account). The reference and the Narrative may be the same by ticking the check box "Narrative same as Reference".**
4. **Bank Account Debit.**
5. **Capital Account Credit.**

You may use the search function by typing the first few letter of the desired account in the Account Search bar. Double click the account that you wish to use. Input the Opening Balance value using no spacers for the cent value e.g. 90500000 = R90 500.00.

To edit an amount, double click the amount. To remove an account, click on the trash icon on the right.

Exit to accept.

4TFM will now run an automatic back up and month end process.

You are now ready to start posting!

5   4TFM Cashbook

Cashbook		
Inputs		
	Income Transactions	Posting all Income - Sales, Refunds etc.
	Expense Transactions	Posting all Expenses - Salaries, packaging, Petrol etc
	Debit orders	Posting of recurring debit orders - Rent, Insurance, medical Aid etc
Cashbook Report		Reports your previous Month Cashbook Balance + Income - Expenses
Bank Statement		Capture / Import your Bank Statement (Used to do the Bankrecon)
Bank Reconciliation		Reconcile / check off all transactions you posted against actual transactions that appears in your Bank statement.

Cashbook Report:

View all uploaded transactions.

Bank Statements:

This will be used for bank reconciliation. You can upload an existing bank statement in a .csv file format or manually capture.

Bank Reconciliation:

A bank reconciliation per bank with a list of outstanding transactions or transactions on bank statement but not on Cashbook or on Cashbook but not on bank statement. In other words - all discrepancies...

5.1   Cashbook Inputs

When working in the Inputs menu you will be able to add/edit your Income, Expense and Debit Order transactions.
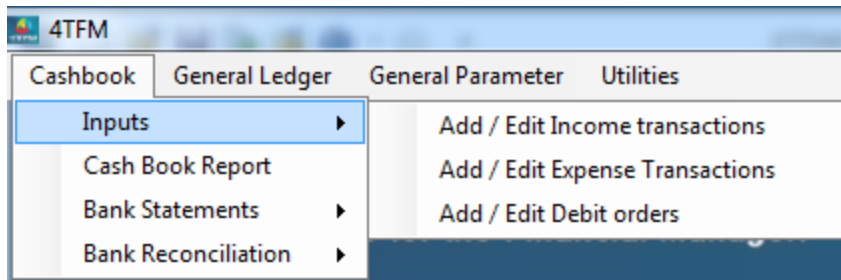
5.1.1   Income Transactions

Income transactions are those that bring money into your business.

4TFM

Cashbook   General Ledger   General Parameter   Utilities

Inputs   ▶   Add / Edit Income transactions
Cash Book Report   Add / Edit Expense Transactions
Bank Statements   ▶   Add / Edit Debit orders
Bank Reconciliation   ▶

Posting your Cashbook Income

Posting your Cashbook Expenses

Capturing all your Monthly Debit Orders

Default Administrator

Income Search

Income Entry

Select & delete any transaction

Search :   **Sort by Column**   Delete Income

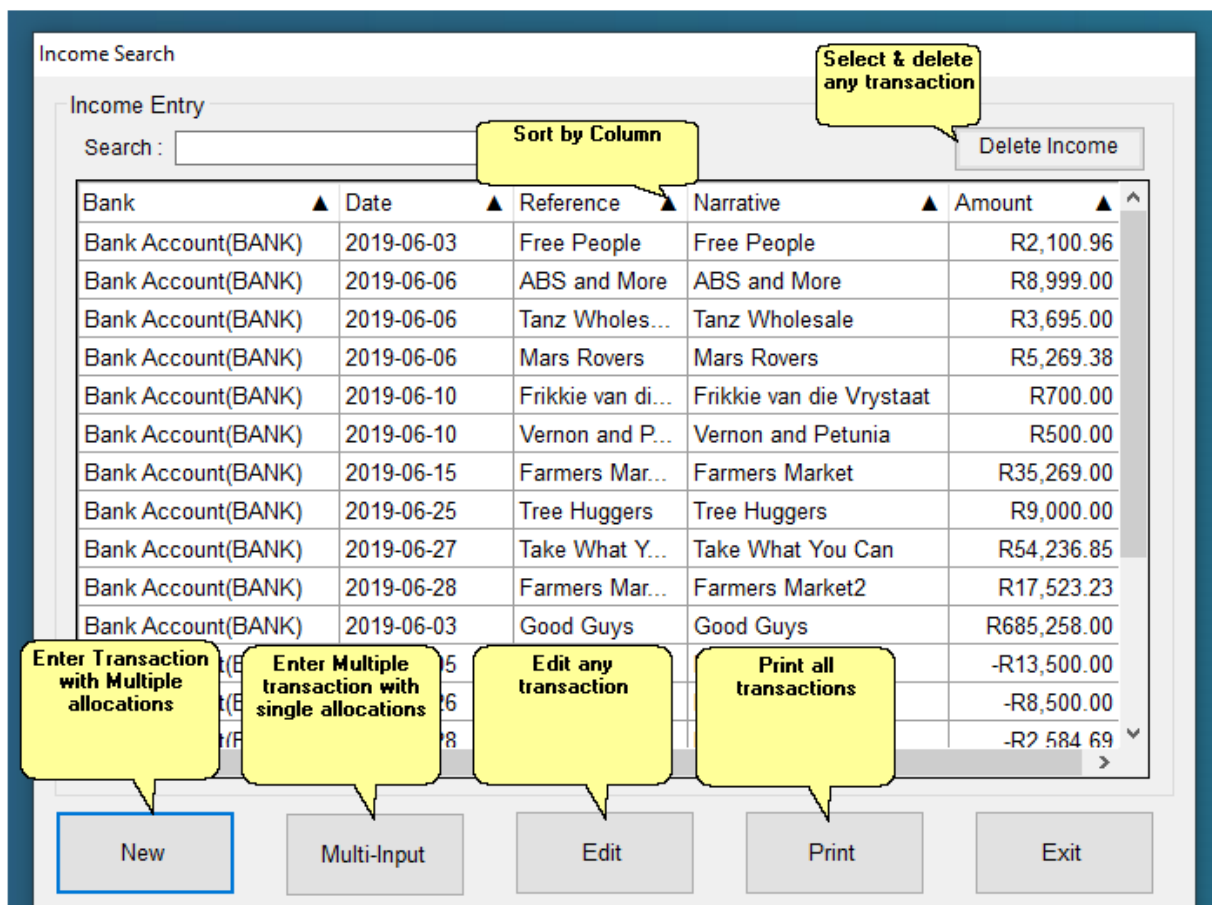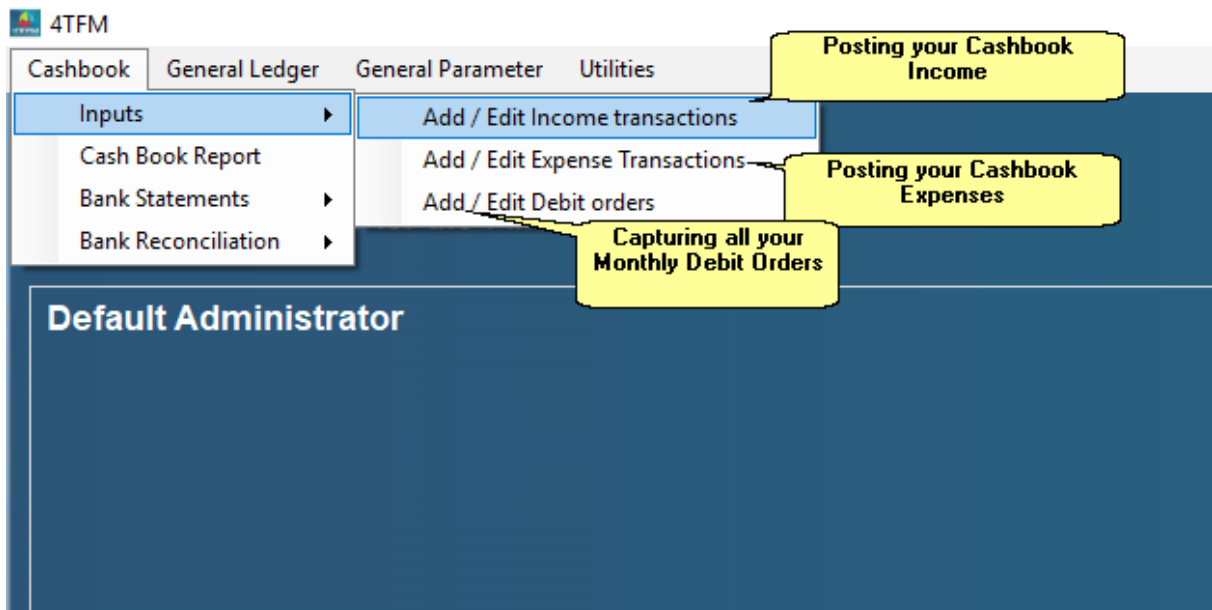| Bank ▲	Date ▲	Reference ▲	Narrative ▲	Amount ▲
Bank Account(BANK)	2019-06-03	Free People	Free People	R2,100.96
Bank Account(BANK)	2019-06-06	ABS and More	ABS and More	R8,999.00
Bank Account(BANK)	2019-06-06	Tanz Wholes…	Tanz Wholesale	R3,695.00
Bank Account(BANK)	2019-06-06	Mars Rovers	Mars Rovers	R5,269.38
Bank Account(BANK)	2019-06-10	Frikkie van di…	Frikkie van die Vrystaat	R700.00
Bank Account(BANK)	2019-06-10	Vernon and P…	Vernon and Petunia	R500.00
Bank Account(BANK)	2019-06-15	Farmers Mar…	Farmers Market	R35,269.00
Bank Account(BANK)	2019-06-25	Tree Huggers	Tree Huggers	R9,000.00
Bank Account(BANK)	2019-06-27	Take What Y…	Take What You Can	R54,236.85
Bank Account(BANK)	2019-06-28	Farmers Mar…	Farmers Market2	R17,523.23
Bank Account(BANK)	2019-06-03	Good Guys	Good Guys	R685,258.00
(B	5			-R13,500.00
(B	6			-R8,500.00
(F	8			-R2,584.69

Enter Transaction with Multiple allocations

Enter Multiple transaction with single allocations

Edit any transaction

Print all transactions

| New | Multi-Input | Edit | Print | Exit |

One entry per transaction :

5.1.2   Expense Transactions

In this menu you will post all Expense transactions.   Expense transactions are those that take money out of your business.

Please note that Loans are described below.

<u>**New Expense:**</u>

To add new expense transactions follow the menu path Cashbook → Inputs → Add/Edit Expense Transactions.

You will now see a blank expense entry screen:

2 Options are available to input transactions

Option 1: Individual transactions

1. **Begin by clicking on New:**
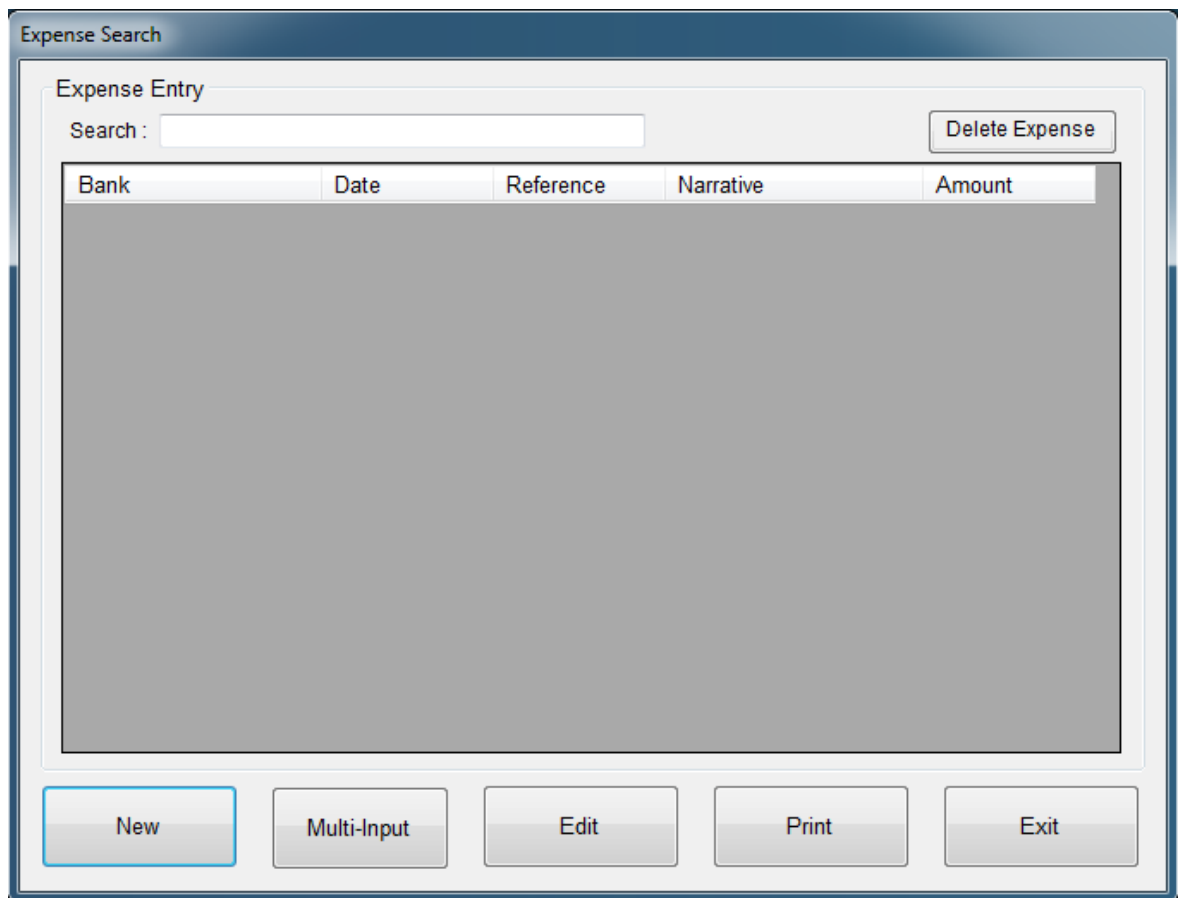
2. **Enter the date the transaction refers to e.g. if the transaction is for June: 01/06/2019.**
3. **Enter an identifying Reference (this will be especially important when doing the bank reconciliation). If the Narrative is the same as the Reference, click the toggle button "Narrative same as Reference" and it will automatically populate. If not, add a Narrative for the transaction.**
4. **Select the appropriate Bank account. If you have more than one bank accounts, it is advised to complete the books per bank account.**
5. **Now, select the pre-loaded income account in the left pane by double clicking it (for instructions on how to load accounts that are not in the pre-loaded database, please see Add/Edit Charts of Accounts).**
6. **Add the transaction amount with no spacers (full stops or commas) between the Rand and cent values e.g. 1000 = R10.00.**
7. **To accept and save the transaction click on the Next button. The date will remain as you have set it, yet the Reference, Narrative and the Transaction details will reset.**
8. **Follow the above steps to add further income transactions.**

Option 2:

1. **Begin by clicking "Multi-Input"**

Expense Search

Expense Entry

Search :

Delete Expense

Bank	Date	Reference	Narrative	Amount

New	Multi-Input	Edit	Print	Exit

2. **You will now see this screen:**

3. **Enter the date the transaction refers to e.g. if the transaction is for June: 01/06/2019.**
4. **Enter the account number - this will automatically populate the Account Name.**
5. **Enter an identifying Reference/Narrative (this will be especially important when doing the bank reconciliation).**
6. **Press enter to go to the next line.**

It is important to remember to change the date as this does not reset.

Once all the transactions have been loaded you may click on the Exit button to continue.

Should you wish to cancel a transaction input, click on the Undo button.

You will now be directed to the initial page which now contain all the expense transactions you have just loaded. Here you may double check all of the Expense transactions that you have just input. Check that they are all there, have the correct date, amount allocated and an identifying Reference and Narrative.

To search an expense, type the first few letters into the search bar to shorten the list.
To deleted an expense, select the appropriate transaction and click the Delete Expense button.
To create a new transaction click the New button and see below details.
To edit a transaction select the appropriate transaction and either double click to open or click the Edit button to open the transaction.
To print a list of all the expense transactions as have been read into the system, click the Print button. You will then see a print preview and can set the printer to your specifications.
To accept all transactions click the Exit button.

Loans:

Important to note that Loans are liabilities, but are allocated as expenses. Even if your account was debited with the loan amount you should still load the transaction as an expense with a negative Rand value. When a loan is repaid it is also loaded as an expense but with a positive Rand value.
Loans you receive from the bank is added as per the above steps into the Expense Transactions, however, they will be noted as a negative amount:

Loan Repayments:

Miscellaneous loan repayments are recorded as positive value expenses:

You will now be able to view these loan payments along with you other expense transactions:

It is highly recommended to do a backup at this stage as information can get lost should something happen to you computer.

5.1.3 Debit Orders

4TFM Cashbook allows you to capture your monthly Debit Orders so it saves you the time to recreate these Income or Expense transactions monthly...
The system allows for debit and credit transactions.

New Debit Order:

To add new a new debit order transactions follow the menu path Cashbook → Inputs → Add/Edit Debit Orders.
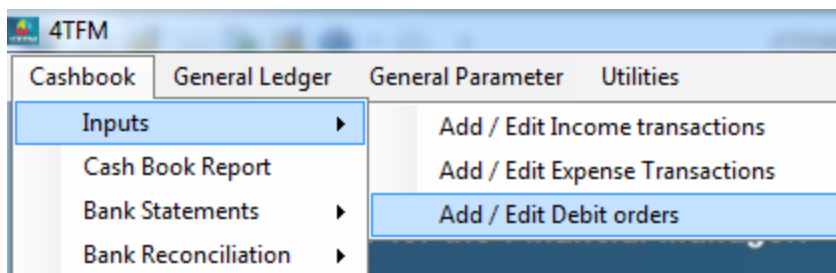
All rules with regards to Refunds and loans apply here too (for Refunds, see 4TFM Cashbook Income and for Loans, see 4TFM Cashbook Expenses)

You will now see a blank expense entry screen:

1. **Enter the date the transaction refers to e.g. if the transaction is for June: 01/06/2019. Note: the date is automatically set to the current date.**
2. **Enter an identifying Reference (this will be especially important when doing the bank reconciliation). If the Narrative is the same as the Reference, click the toggle button "Narrative same as Reference" and it will automatically populate. If not, add a Narrative for the transaction.**
3. **Select the appropriate Bank account. If you have more than one bank account, it is advised to complete the books per bank account.**
4. **Now, select the pre-loaded income account in the drop down menu and select (for instructions on how to load accounts that are not in the pre-loaded database, please see Add/Edit Charts of Accounts).**

5. **Select the Transaction as either a Debit or a Credit.**
6. **Add the transaction amount with no spacers (full stops or commas) between the Rand and cent values e.g. 1000 = R10.00.**
7. **To accept and save the transaction click on the Exit.**
8. **Follow the above steps to add further income transactions.**

You will now be directed to the initial page which now contain all the debit order transactions you have just loaded. Here you may double check all of the Debit Order transactions that you have just input. Check that they are all there, have the correct date, amount allocated and an identifying Reference and Narrative.

Debit Orders

Debit Orders

Search : [   ]   [Delete Order]

Date	Bank	Reference	Narrative	TransType	Allocation	Amount
2019-06-01 0...	Bank Account	Monthly Acco...	Monthly Acco...	Credit	Bank Charges and Inter...	R 100.00

[New]   [Edit]   [Print]   [Exit]

To search a debit order, type the first few letters into the search bar to shorten the list.
To deleted a debit order, select the appropriate transaction and click the Delete Order button.
To create a new transaction click the New button and see below details.
To edit a transaction select the appropriate transaction and either double click to open or click the Edit button to open the transaction.
To print a list of all the debit order transactions as have been read into the system, click the Print button. You will then see a print preview and can set the printer to your specifications.
To accept all transactions click the Exit button.

It is highly recommended to do a backup at this stage as information can get lost should something happen to you computer.

5.2   Cashbook Reports
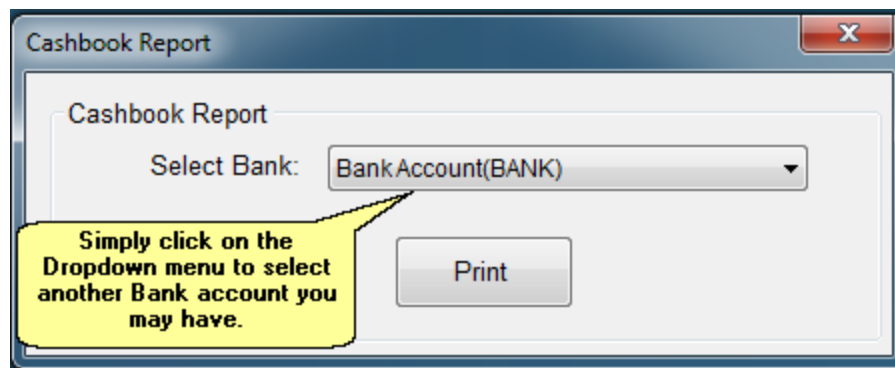
4TFM Demo Store

Cashbook Update Report

Bank Name: Bank Account

Opening Balance: R 90,500.00

Cashbook balance carried forward from the previous month

Plus Income	
Sales Returns and Allowances	-R24,584.69
Sales	R822,551.42
Miscellaneous income	R5,186.09
Funds Contributed	R80,000.00
Income Total:	**R883,152.82**

Income Accounts & total for the month

Total

Less Expense	
Maintenance & Repairs	R3,000.69
Purchases	R199,553.42
Office Stationery	R10,000.00
Salaries & Wages	R1,800.00
Insurance - Life	R4,935.37
Health Insurance	R3,532.22
Storage	R5,874.35
Telephone & net connection	R3,125.35
Water & Lights	R5,500.36
Consultancy & Professional Fees	R183,587.40
Cell Phones	R300.00
Transportation Costs	R9,536.81
Bank Charges and Interest	R2,452.55
Credit Card Payment	R155,050.00
Insurance - Vehicles	R7,668.14
Loans Payment	R26,000.00
Mortgages Payment	R6,584.00
Expense Total:	**R628,500.66**

Expense Accounts & total for the month

Total

Bank Statement Balance : R345,152.16

Your current month Cashbook Balance. 4TFM will now use this balance with the recon to determine your Bank Statement balance.

Page 1 of 1   **Time And Date:**   2019/08/29   9:42:39AM   Copyright 4POS 2005

5.3   Bank Statements

The bank statement displays all monies that have affected your bank balance.

4TFM allows you to upload your bank statement pertaining to the month that you are capturing. Please ensure that you have a .csv file format of your bank statement.

To import:

Follow the menu path Cashbook → Bank Statements → Capture/Import Bank Statement
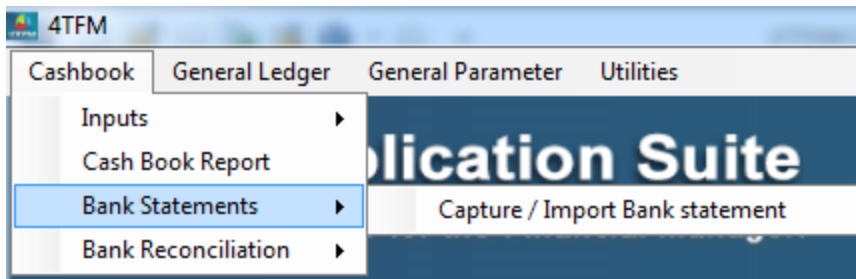
You will be directed to this screen:

Firstly, ensure that the correct bank account is selected from the drop down.
Next, click on Browse to open the dialog box in your computer. Navigate to the containing folder with your bank statements and select and Open the bank statement.

The bank statement information will now display:

Important here to notice that the Bank Statement File field has now been populated with the selected file. Always double check that you have uploaded the correct bank statement. If you made a mistake, simply click on Browse again, navigate to the containing folder with you containing Bank Statement and select the correct statement and Open it.

To edit a transaction, click on the desired transaction and click Edit. Please note that you cannot change the amounts but only the reference. Click Exit to accept and Undo to cancel.
To accept the bank statement, click Exit.
To cancel the bank statement, click Undo.

Important Note:

If you are met with a message box asking to define your bank statement layout see **Define Bank Statement Layout** for instructions.

Please back up the system at this point to avoid any loss of information that may occur.

5.4   Cashbook Bank Reconciliation

As the word explains: Bank reconciliation is the process of reconciling your entered Debit Orders, your Income Transactions & your Expense Transactions with the actual transactions that appeared & was recorded in your Bank Statement.

This reconciliation will be PER bank account.

It would also be imperative to do this for all your Business Credit Card accounts as well as Credit card transactions happening in your business.

Bear in mind that not all credit card deposits from your POS would necessarily be showing on the same date as the transaction occurred. For instance, if we have done transactions on our POS & the credit cards are processed, this deposit into our bank account will most likely only be affected the following day. In other words - in the next MONTH'S statement...

To be discussed further...

To Recon:

To start the Reconciliation process, follow the menu path Cashbook → Bank Reconciliation → Do Bank Reconciliation:

You will now see this screen:

To see the transactions that you have captured using the Income, Expense and Debit order menus as well as the uploaded bank statement, click "Show" (top middle).

INSERT IMAGE

The Income Transactions will display in the top left window. The Expenses will display in the top right window. The uploaded bank statement will display in the lower left corner.
Next to the Income and Expense transactions there is an available Reconcile button.
Next to each transaction in the uploaded bank statement is a toggle button.

Find and match transactions from the bank statement to the Income and Expense Transactions by clicking the toggle button in the bank statement then clicking the Recon button. If the amounts do not match, you will receive an error and this means that one of your inputs is inaccurate and must be re-uploaded/fixed.

If the two amounts match, the system will then inform you that the reconciliation for that transaction was successful.

Repeat these steps until you have reconciled all transactions.

If there are transactions left over in the bank statement, please double check your Income, Expense and Debit Order transactions, it may be that you missed one.

To see Reconciled Transactions:

Make sure to click on "Show" so that your bank statement is uploaded to the Reconciliation Process. Now, at such time as when you are done with your Reconciliation, you may click on the "Show Reconciled Transactions" button. You will now see the Income Transactions will display in the top left window. The Expenses will display in the top right window. The uploaded bank statement will display in the lower left corner.

The toggle button and the Reconcile buttons are now unavailable. This is due to the fact that the Reconciliation process has already taken place and cannot happen again. This is so you may see that all the transactions have in fact been reconciled.

Note: At the bottom of each window, you will see the Number of records. Make sure that the amount of Income and Expense records equal to the number in the bank statement. This may be an easy way to spot missing items in the list. At this point also make sure that your Bank Balance reflects as on your Bank Statement as this may also indicate errors.

Bank Reconciliation					
Select Bank: Bank Account(BANK)	Show	Show Reconciled Transactions	Bank Balance from Update:		R 345,152.16

Less Outstanding Deposits

Date	Reference	Amount
2019/06/03	Free People	R 2,100.96
2019/06/03	Life Ins Reversal	R 4,935.37
2019/06/03	Good Guys	R 685,258.00
2019/06/05	Bad Guys	R-13,500.00
2019/06/06	Tanz Wholesale	R 3,695.00
2019/06/06	Mars Rovers	R 5,269.38
2019/06/06	ABS and More	R 8,999.00
2019/06/10	Vernon and Petunia	R 500.00
2019/06/10	Frikkie van die Vrystaat	R 700.00

No of Records : 20   Total : R 883,152.82

Less Outstanding Expenses

Date	Reference	Amount
2019/06/01	Bank Charges	R 100.00
2019/06/01	Transaction Fee	R 243.30
2019/06/01	Life Ins	R 4,935.37
2019/06/01	Storage	R 5,874.35
2019/06/01	LawyersInc	R 90,000.00
2019/06/01	Vehicle Tracker1	R 525.50
2019/06/01	Vehicle Tracker2	R 189.90
2019/06/02	Credit Card1 Used	R 50.00
2019/06/03	Uncapped Internet	R 2,999.99

No of Records : 31   Total : R 628,500.66

Transactions not in Cashbook

Date	Reference	Amount
2019/01/01	Bank Charges	R-100.00
2019/01/01	Transaction Fee	R-243.30
2019/01/01	Vehicle Tracker1	R-525.50
2019/01/01	Life Ins	R-4,935.37
2019/01/01	Vehicle Tracker2	R-189.90
2019/01/01	Storage	R-5,874.35
2019/01/01	Directors Loan	R 80,000.00
2019/01/01	LawyersInc	R-90,000.00
2019/01/02	Credit Card1 Used	R-50.00
2019/01/03	Life Ins Reversal	R 4,935.37

No of Records : 51

Bank Statement Balance as at 2019/08/26 : R 90,500.00

Exit   Undo

It is also recommended that you perform a back up after the Reconciliation process.

6   4TFM General Ledger

The General Ledger is the composition of all individual accounts, this is used to record assets, liabilities, equity, revenue, expense, gain, and loss transactions.
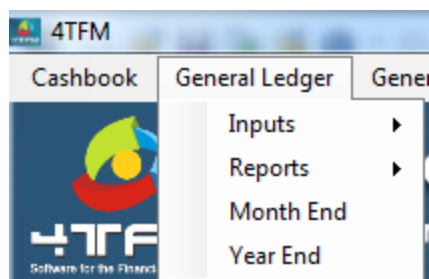
These accounts are used when posting Income, Expense and Debit Order transactions to the Cashbook.

We will now look at the General Ledger menu in detail.

Inputs:

1. Add/Edit Chart of Accounts - create additional Charts of Accounts
2. Post General Ledger Journals - enter the journals into the General Ledger
3. Add/Edit Financial Reports

Reports:

1. Trial Balance - the statement containing all your input debits and credits that can point out discrepancies
2. Income/Expense Statement - shows the resulting profit or loss calculated using your income and expense data
3. Assets/Liabilities Statement - shows your asset value using you assets and liabilities data
4. Financial Statements from Template as created
5. Activity Report - shows which accounts have been debited or credited using your input transactions

Month end:

An update of the Outstanding transactions to be available for the new month.

Year end:

An update of the Outstanding transactions to be available for the new year.

6.1   GL Inputs

When working in the Inputs menu you will be able to add/edit your Charts of Accounts, Post GL Journals and add/edit Financial Reports.
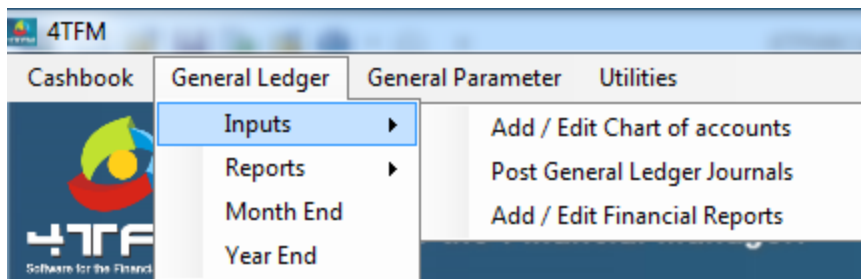
6.1.1   Add/Edit COA

In this menu you will be able to add/edit your Charts of Accounts (COA). The COA is a list of all the account names that you will use to post to the General Ledger.

To add/edit charts of accounts:

To add new income transactions follow the menu path General Ledger → Inputs → Add/Edit Chart of Accounts:
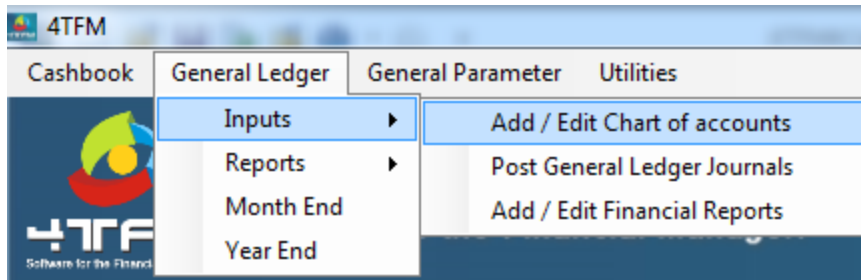
when you have clicked this option, you will see the screen below:
(If you have opted to NOT import our Existing Database for COA, this screen will have no Accounts)

To add a New Account, click on the "New" button and you will see this screen:

In this window you can add identifying account information e.g.:

- **Account number: TEL,**
- **Account Description: Telephone**
- **Account Type: Expense (from the drop down menu)**

To accept and save the account, click the Exit button.

To remove/void the account click Undo.

To Edit/View an account, double click to open the account details and amend if needed.

To delete a previously created account click the Disable toggle and click Exit to accept.

Repeat this process until you have added all the necessary accounts.

It is important to note that these accounts have to be created first in order to be able to post transactions in the Cashbook.

6.1.2 Post GL Journals

Once all the transactions have been recorded in the the Cashbook, they must be posted to the General Journal.

To Post:

Follow the menu path General Ledger → Inputs → Post General Ledger Journals.
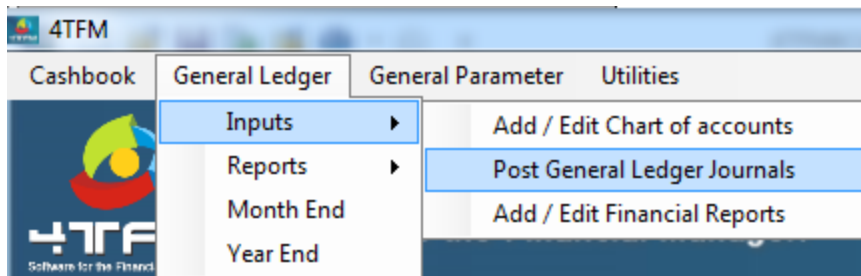
When you click on this option you will see this window:

To create new Journal entries click "New" to view this window:

1. **Enter the date the transaction refers to e.g. if the transaction is for June: 01/06/2019.**
2. **Enter an identifying Reference. If the Narrative is the same as the Reference, click the toggle button "Narrative same as Reference" and it will automatically populate. If not, add a Narrative for the transaction.**
3. **Now, select the pre-loaded account in the left pane by double clicking it (for instructions on how to load these accounts, please see Add/Edit Charts of Accounts).**
4. **Add the transaction amount with no spacers (full stops or commas) between the Rand and cent values e.g. 1000 = R10.00 as either a Debit or a Credit.**
5. **Click Exit to Accept the posting. Click Undo to cancel posting.**
6. **Follow the above steps to add further income transactions.**

6.1.3 Add/Edit Financial Reports

Select GL Account

Search :

New   Exit

Define Financial Statement Layout

Layout Name [   ]

Sr#	Account Nr Range	Account Name	Level	Show Sign	Action

| Add Account | Add Total | Add Blank Line | Add Grand Total | Exit | Undo |

6.2   GL Reports

Here you will find the reports that you may need.

4TFM

| Cashbook | General Ledger | General Parameter | Utilities |

Inputs ▶
Reports ▶   Trial Balance
Month End   Income / Expense Report
Year End   Asset / Liabilities Report
Financial Statements
Activity Report

Default Administrator
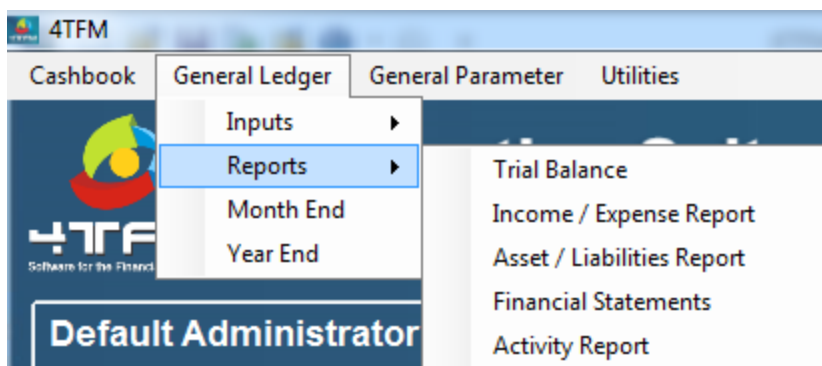
6.2.1   Trial Balance

The Trial Balance is a report of all your Debit and Credit transactions that you have input. It can also be used to identify errors as if it doesn't balance, somewhere there is a discrepancy.

<u>**To view your Trial Balance report:**</u>

Follow the menu path: General Ledger → Reports → Trial Balance

When you click on this option you will receive this message box:

Simply click on Yes to ensure all the latest figures show on the report.

Simply click on "print" and you will receive a print preview of the report.

Should you wish to print the document, click on print and you will be prompted for your printer settings.

Should you just wish to only view the report you may click on Exit when you are ready.

<u>**The Report:**</u>

4TFM Demo Store
Trial Balance

| Account No	Account Name	Account Type	Income	Expenses	Assets	Liabilities	Owners Equity
BANK	Bank Account	A			R 345,152.16		
BCI	Bank Charges and Interest	E		R 2,452.55			
CAP	Capital	C					
CP	Cell Phones	E		R 300.00			
CPE	Consultancy & Professional Fees	E		R 183,587.40			
CRCP	Credit Card Payment	E		R 155,050.00			
FC	Funds Contributed	I	R -80,000.00				
HI	Health Insurance	E		R 3,532.22			
IL	Insurance - Life	E		R 4,935.37			
INV	Insurance - Vehicles	E		R 7,668.14			
LOP	Loans Payment	E		R 26,000.00			
MI	Miscellaneous income	I	R -5,186.09				
MORP	Mortgages Payment	E		R 6,584.00			
MR	Maintainance & Repair	E		R 3,000.69			
OS	Office Stationery	E		R 10,000.00			
PUR	Purchases	E		R 199,553.42			
SAL	Sales	I	R -822,551.42				
SR	Sales Returns and Allowances	I	R 24,584.69				
STO	Storage	E		R 5,874.35			
SW	Salaries & Wages	E		R 1,800.00			
TNC	Telephone & net connection	E		R 3,125.35			
TRC	Transportation Costs	E		R 9,536.81			
WL	Water & Lights	E		R 5,500.36			

Time And Date: 26 Aug,2019 11:02AM Copyright 4POS 2005

Account No	Account Name	Account Type	Income	Expenses	Assets	Liabilities	Owners Equity
			R -883,152.82	R 628,500.66	R 345,152.16	R 0.00	R 0.00

Total Debit	R 998,237.51
Total Credit	R -998,237.51
Expenses + Assets - Equity	R 973,652.82
Income + Liabilities	R -883,152.82
Expenses	R 628,500.66
Income	R -883,152.82
Nett Profit(Loss)	R -254,652.16
Nett Profit(Loss) as %	0.2883%
Equity	R 345,152.16

Time And Date: 27 Aug,2019 11:32AM   Copyright 4POS 2005

Please be aware that if there is more than one page in your Trial Balance, you may view it by clicking the arrow next to the page number (top left):
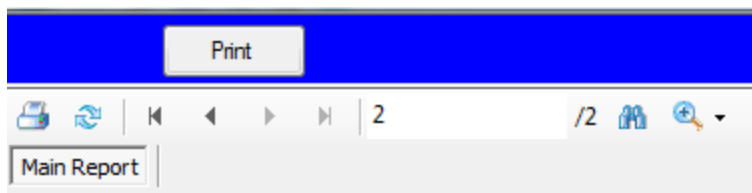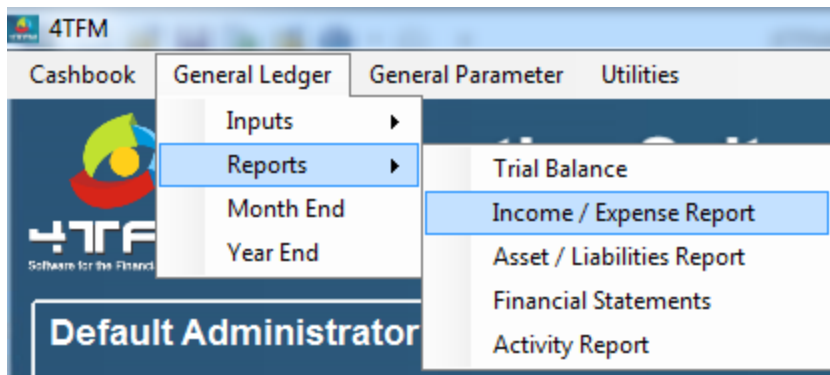

6.2.2   Income/Expense Report

The Income/Expense Report is a statement that depicts your profits or losses. This is calculated by taking the total income and subtracting the total expenses which will give you your nett income.

To view your Income/Expense report:

Follow the menu path: General Ledger → Reports → Income/Expense Report

When you click on this option you will receive this message box:
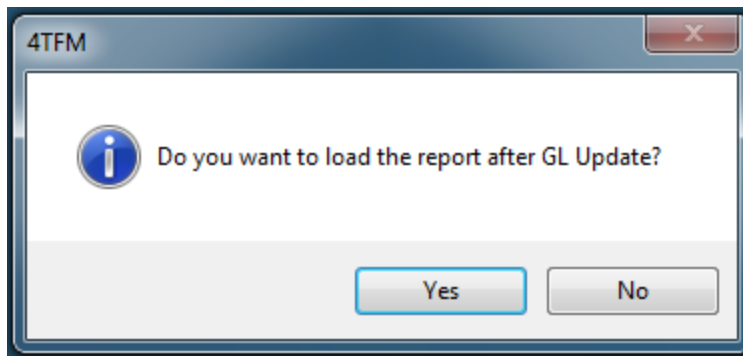
Simply click on Yes to ensure all the latest figures show on the report.

Simply click on "print" and you will receive a print preview of the report.

Should you wish to print the document, click on print and you will be prompted for your printer settings.

Should you just wish to only view the report you may click on Exit when you are ready.

The Report:

4TFM Demo Store
Income/Expense Report

Income

Account Number	Account Name	Amount
FC	Funds Contributed	R -80,000.00
MI	Miscellaneous income	R -5,186.09
SAL	Sales	R -822,551.42
SR	Sales Returns and Allowances	R 24,584.69
	Income Total	**R -883,152.82**

Expense

Account Number	Account Name	Amount
BCI	Bank Charges and Interest	R 2,452.55
CP	Cell Phones	R 300.00
CPE	Consultancy & Professional Fees	R 183,587.40
CRCP	Credit Card Payment	R 155,050.00
HI	Health Insurance	R 3,532.22
IL	Insurance - Life	R 4,935.37
INV	Insurance - Vehicles	R 7,668.14
LOP	Loans Payment	R 26,000.00
MORP	Mortgages Payment	R 6,584.00
MR	Maintainance & Repair	R 3,000.69
OS	Office Stationery	R 10,000.00
PUR	Purchases	R 199,553.42
STO	Storage	R 5,874.35
SW	Salaries & Wages	R 1,800.00
TNC	Telephone & net connection	R 3,125.35
TRC	Transportation Costs	R 9,536.81
WL	Water & Lights	R 5,500.36
	Expense Total	**R 628,500.66**
	Net Income	**R -1,511,653.48**

Please be aware that if there is more than one page in your Income/Expense Report, you may view it by clicking the arrow next to the page number (top left):
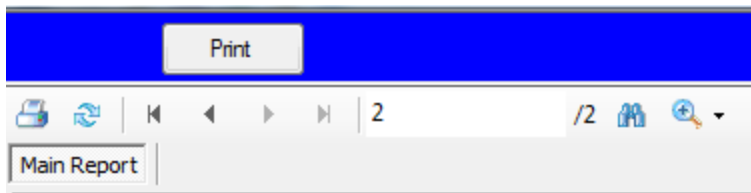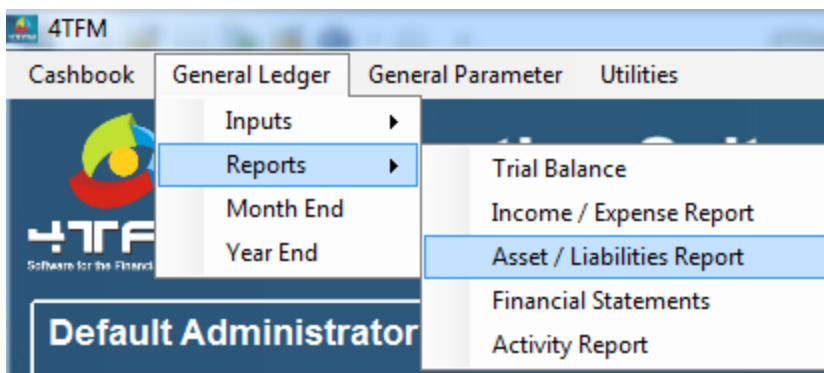
6.2.3 Assets/Liabilities Report

The Assets/Liabilities Report is a statement that depicts your nett asset value. This is calculated by taking the total assets and subtracting the total liabilities which will give you your nett asset value.

<u>To view your Assets/Liabilities report:</u>

Follow the menu path: General Ledger → Reports → Asset/Liabilities Report

When you click on this option you will receive this message box:
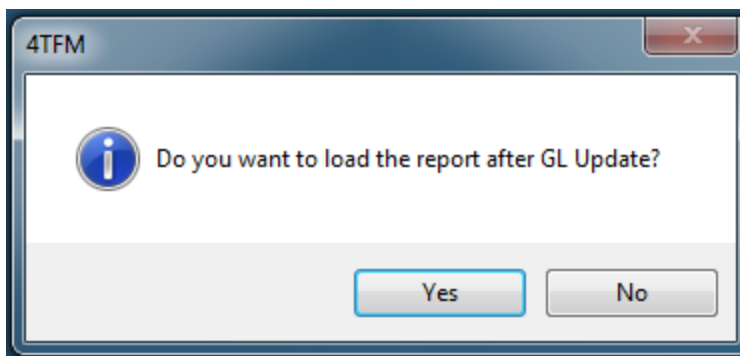
Simply click on Yes to ensure all the latest figures show on the report.

Simply click on "print" and you will receive a print preview of the report.

Should you wish to print the document, click on print and you will be prompted for your printer settings.

Should you just wish to only view the report you may click on Exit when you are ready.

<u>The Report:</u>

4TFM Demo Store
Asset Liability Report

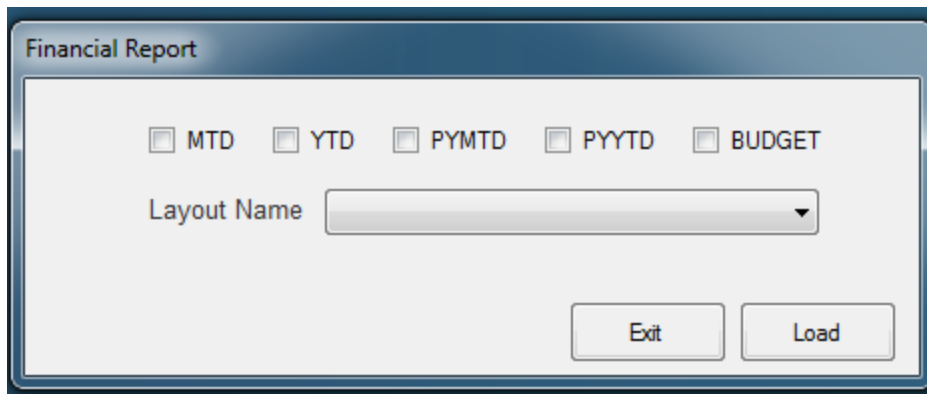| Asset		
Account Number	**Account Name**	**Amount**
BANK	Bank Account	R 345,152.16
	Asset Total	**R 345,152.16**
	Net Income	**R345,152.16**

6.2.4 Financial Statements

To view your Financial Statements, simply follow the menu path: General Ledger → Reports → Financial Statements
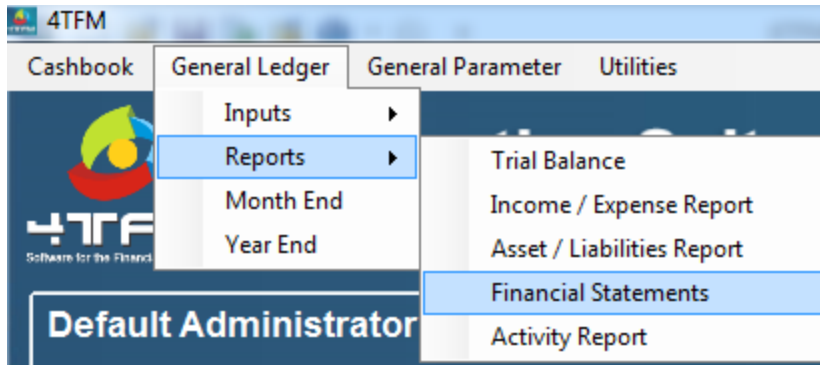
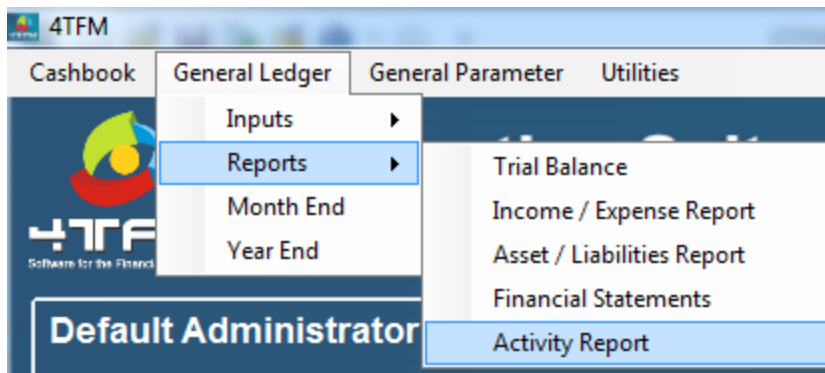**When you click on this option you will receive this message box:**

6.2.5 Activity Report

The Activity Report is a statement that depicts which account was debited and its corresponding credit counterpart. The total Debit and Credit value is calculated by adding up all the Debits and adding up all the Credits.

To view your Activity Report:

Follow the menu path: General Ledger → Reports → Activity Report

When you click on this option you will receive this message box:
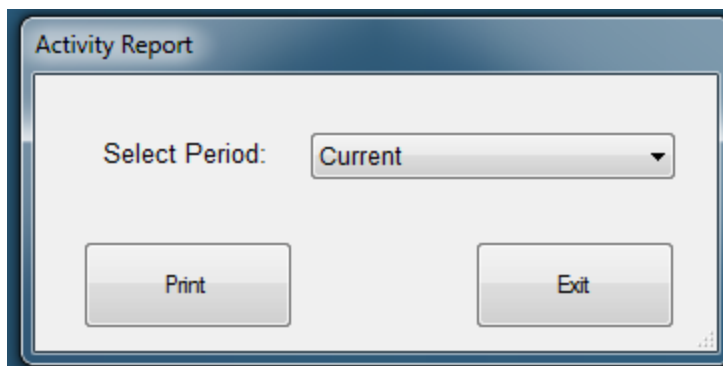
Simply click on "print" and you will receive a print preview of the report.

Should you wish to print the document, click on print and you will be prompted for your printer settings.

Should you just wish to only view the report you may click on Exit when you are ready.

The Report:

4TFM Demo Store

Activity Report For : Current

Account Nr	Account Name	Reference	Narative	Debit	Credit
BANK	Bank Account	Free People	Free People	R 2,100.96	
SAL	Sales	Free People	Free People		R 2,100.96
BANK	Bank Account	ABS and More	ABS and More	R 8,999.00	
SAL	Sales	ABS and More	ABS and More		R 8,999.00
BANK	Bank Account	Tanz Wholesale	Tanz Wholesale	R 3,695.00	
SAL	Sales	Tanz Wholesale	Tanz Wholesale		R 3,695.00
BANK	Bank Account	Mars Rovers	Mars Rovers	R 5,269.38	
SAL	Sales	Mars Rovers	Mars Rovers		R 5,269.38
BANK	Bank Account	Frikkie van die Vrystaat	Frikkie van die Vrystaat	R 700.00	
SAL	Sales	Frikkie van die Vrystaat	Frikkie van die Vrystaat		R 700.00
BANK	Bank Account	Vernon and Petunia	Vernon and Petunia	R 500.00	
SAL	Sales	Vernon and Petunia	Vernon and Petunia		R 500.00
BANK	Bank Account	Farmers Market	Farmers Market	R 35,269.00	
SAL	Sales	Farmers Market	Farmers Market		R 35,269.00
BANK	Bank Account	Tree Huggers	Tree Huggers	R 9,000.00	
SAL	Sales	Tree Huggers	Tree Huggers		R 9,000.00
BANK	Bank Account	Take What You Can	Take What You Can	R 54,236.85	
SAL	Sales	Take What You Can	Take What You Can		R 54,236.85
BANK	Bank Account	Farmers Market2	Farmers Market2	R 17,523.23	
SAL	Sales	Farmers Market2	Farmers Market2		R 17,523.23
BANK	Bank Account	Good Guys	Good Guys	R 685,258.00	
SAL	Sales	Good Guys	Good Guys		R 685,258.00
BANK	Bank Account	Bad Guys	Bad Guys	R -13,500.00	
SR	Sales Returns and Allowances	Bad Guys	Bad Guys		R -13,500.00
BANK	Bank Account	Revlon	Revlon	R -8,500.00	
SR	Sales Returns and Allowances	Revlon	Revlon		R -8,500.00
BANK	Bank Account	Revlon2	Revlon2	R -2,584.69	
SR	Sales Returns and Allowances	Revlon2	Revlon2		R -2,584.69
BCI	Bank Charges and Interest	Bank Charges	Bank Charges	R 100.00	
BANK	Bank Account	Bank Charges	Bank Charges		R 100.00
BCI	Bank Charges and Interest	Transaction Fee	Transaction Fee	R 243.30	
BANK	Bank Account	Transaction Fee	Transaction Fee		R 243.30
IL	Insurance - Life	Life Ins	Life Ins	R 4,935.37	
BANK	Bank Account	Life Ins	Life Ins		R 4,935.37
STO	Storage	Storage	Storage	R 5,874.35	
BANK	Bank Account	Storage	Storage		R 5,874.35
CPE	Consultancy & Professional Fees	LawyersInc	LawyersInc	R 90,000.00	
BANK	Bank Account	LawyersInc	LawyersInc		R 90,000.00
TNC	Telephone & net connection	Uncapped Internet	Uncapped Internet	R 2,999.99	
BANK	Bank Account	Uncapped Internet	Uncapped Internet		R 2,999.99
WL	Water & Lights	Electricity	Electricity	R 5,500.36	
BANK	Bank Account	Electricity	Electricity		R 5,500.36

Page 1 of 3   Time And Date: 27 Aug,2019 11:46AM   Copyright 4POS 2005

Account Nr	Account Name	Reference	Narative	Debit	Credit
MR	Maintainance & Repair	Vehicle Maintenace	Vehicle Maintenace	R 3,000.69	
BANK	Bank Account	Vehicle Maintenace	Vehicle Maintenace		R 3,000.69
CPE	Consultancy & Professional Fees	Lawyers and Partners	Lawyers and Partners	R 3,587.40	
BANK	Bank Account	Lawyers and Partners	Lawyers and Partners		R 3,587.40
HI	Health Insurance	Smart Exec Medical	Smart Exec Medical	R 2,005.36	
BANK	Bank Account	Smart Exec Medical	Smart Exec Medical		R 2,005.36
HI	Health Insurance	Saving Exec Medical	Saving Exec Medical	R 1,526.86	
BANK	Bank Account	Saving Exec Medical	Saving Exec Medical		R 1,526.86
TNC	Telephone & net connection	Landline	Landline	R 125.36	
BANK	Bank Account	Landline	Landline		R 125.36
TRC	Transportation Costs	Courier Services	Courier Services	R 6,952.45	
BANK	Bank Account	Courier Services	Courier Services		R 6,952.45
PUR	Purchases	Equipment	Equipment	R 185,295.00	
BANK	Bank Account	Equipment	Equipment		R 185,295.00
BCI	Bank Charges and Interest	Bank Charges2	Bank Charges2	R 1,423.69	
BANK	Bank Account	Bank Charges2	Bank Charges2		R 1,423.69
SW	Salaries & Wages	Staff1 Wage	Staff1 Wage	R 1,800.00	
BANK	Bank Account	Staff1 Wage	Staff1 Wage		R 1,800.00
OS	Office Stationery	Stationary	Stationary	R 10,000.00	
BANK	Bank Account	Stationary	Stationary		R 10,000.00
PUR	Purchases	Furniture	Furniture	R 3,000.00	
BANK	Bank Account	Furniture	Furniture		R 3,000.00
CPE	Consultancy & Professional Fees	LawyersINC2	LawyersINC2	R 90,000.00	
BANK	Bank Account	LawyersINC2	LawyersINC2		R 90,000.00
TRC	Transportation Costs	Courier	Courier	R 2,584.36	
BANK	Bank Account	Courier	Courier		R 2,584.36
CP	Cell Phones	0723104621	0723104621	R 300.00	
BANK	Bank Account	0723104621	0723104621		R 300.00
PUR	Purchases	Consumables	Consumables	R 11,258.42	
BANK	Bank Account	Consumables	Consumables		R 11,258.42
BCI	Bank Charges and Interest	Bank Charges3	Bank Charges3	R 685.56	
BANK	Bank Account	Bank Charges3	Bank Charges3		R 685.56
BANK	Bank Account	Life Ins Reversal	Life Ins Reversal	R 4,935.37	
MI	Miscellaneous income	Life Ins Reversal	Life Ins Reversal		R 4,935.37
BANK	Bank Account	Landline Reversal1	Landline Reversal1	R 125.36	
MI	Miscellaneous income	Landline Reversal1	Landline Reversal1		R 125.36
BANK	Bank Account	Landline Reversal2	Landline Reversal2	R 125.36	
MI	Miscellaneous income	Landline Reversal2	Landline Reversal2		R 125.36
INV	Insurance - Vehicles	Vehicle Tracker1	Vehicle Tracker1	R 525.50	
BANK	Bank Account	Vehicle Tracker1	Vehicle Tracker1		R 525.50
INV	Insurance - Vehicles	Vehicle Tracker2	Vehicle Tracker2	R 189.90	
BANK	Bank Account	Vehicle Tracker2	Vehicle Tracker2		R 189.90
CRCP	Credit Card Payment	Credit Card1 Used	Credit Card1 Used	R 50.00	
BANK	Bank Account	Credit Card1 Used	Credit Card1 Used		R 50.00

Account Nr	Account Name	Reference	Narative	Debit	Credit
INV	Insurance - Vehicles	Comprehensive Insurance	Comprehensive Insurance	R 6,952.74	
BANK	Bank Account	Comprehensive Insurance	Comprehensive Insurance		R 6,952.74
LOP	Loans Payment	Loan Payment	Loan Payment	R 26,000.00	
BANK	Bank Account	Loan Payment	Loan Payment		R 26,000.00
CRCP	Credit Card Payment	Credit Card2 Used	Credit Card2 Used	R 90,000.00	
BANK	Bank Account	Credit Card2 Used	Credit Card2 Used		R 90,000.00
CRCP	Credit Card Payment	Credit Card3 Used	Credit Card3 Used	R 65,000.00	
BANK	Bank Account	Credit Card3 Used	Credit Card3 Used		R 65,000.00
MORP	Mortgages Payment	Mortgage Paid	Mortgage Paid	R 6,584.00	
BANK	Bank Account	Mortgage Paid	Mortgage Paid		R 6,584.00
BANK	Bank Account	Directors Loan	Directors Loan	R 80,000.00	
FC	Funds Contributed	Directors Loan	Directors Loan		R 80,000.00
BANK	Bank Account	Directors Loan2	Directors Loan2	R -80,000.00	
FC	Funds Contributed	Directors Loan2	Directors Loan2		R -80,000.00
BANK	Bank Account	Directors Loan2-1	Directors Loan2-1	R 80,000.00	
FC	Funds Contributed	Directors Loan2-1	Directors Loan2-1		R 80,000.00
			Debit Total :	R 1,511,653.48	
			Credit Total :	R 1,511,653.48	

Please be aware that if there is more than one page in your Activity Report, you may view it by clicking the arrow next to the page number:
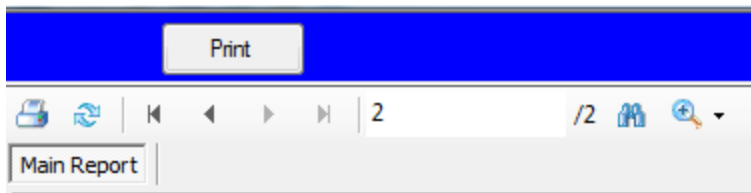
6.3   Month End

The Month end option is used when all your month's relevant posts have been made. Selecting this option will close posting for the relevant month.

Month End Run:

Follow the menu path General Ledger → Month End
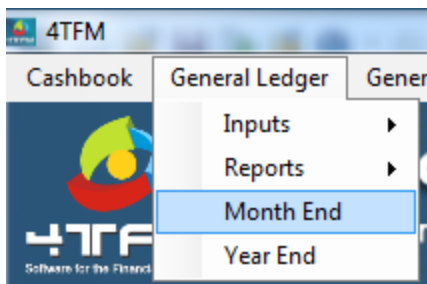
You will receive this dialog box:
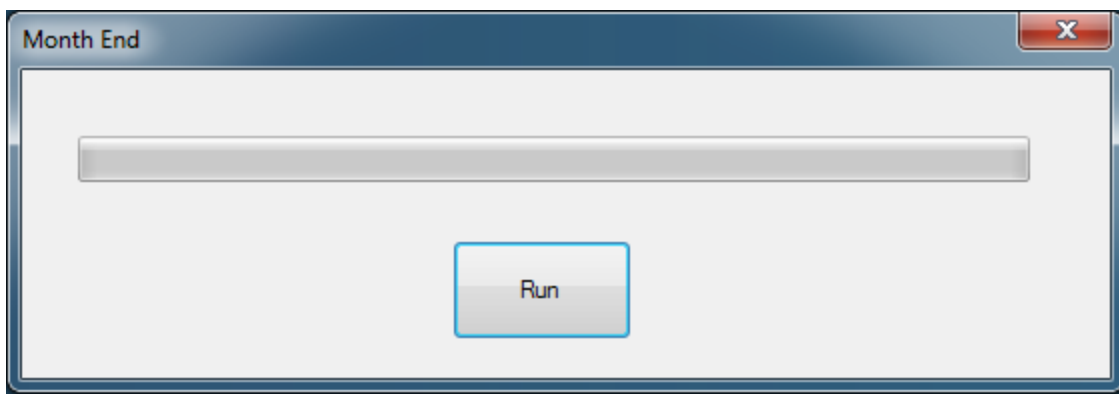
Simply click "Run". A backup will automatically be done and you will be informed once the Month end is completed:
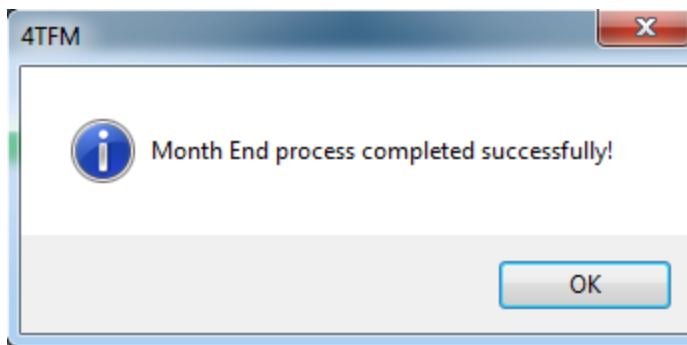
It is highly recommended to do a backup at this stage as information can get lost should something happen to your computer.

6.4 Year End

The Year end option is used when all your financial year's relevant posts have been made. Selecting this option will close posting for the relevant financial year.

Year End Run:

Follow the menu path General Ledger → Year End
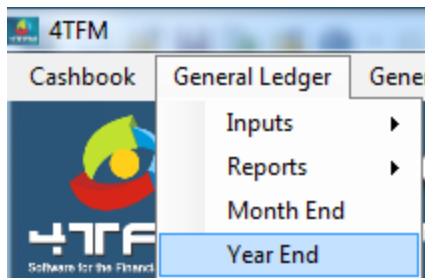
You will receive this dialog box:
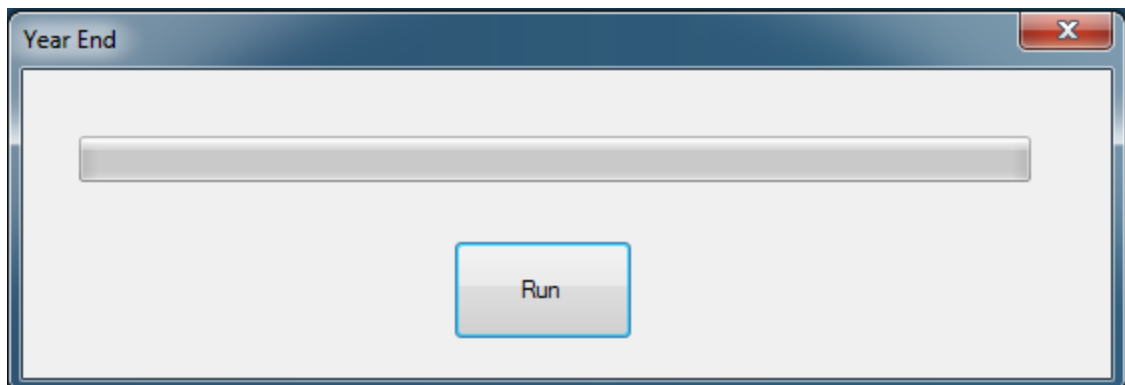
Simply click "Run". A backup will automatically be done and you will be informed once the Year end is completed.

It is highly recommended to do a backup at this stage as information can get lost should something happen to your computer.

7   4TFM General Parameters
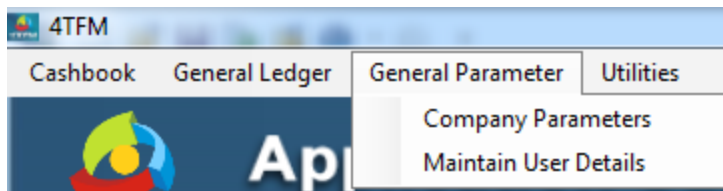
Menu:

1. **Company Parameters**
2. **Maintain user details**
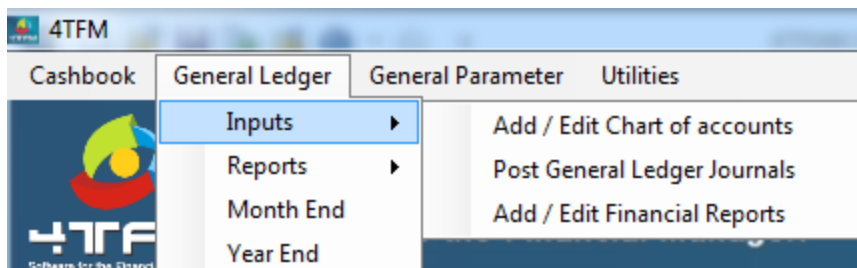
Inputs:

1. **Add/Edit Chart of accounts**
2. **Post General Ledger Journals**
3. **Add/Edit Financial Reports**
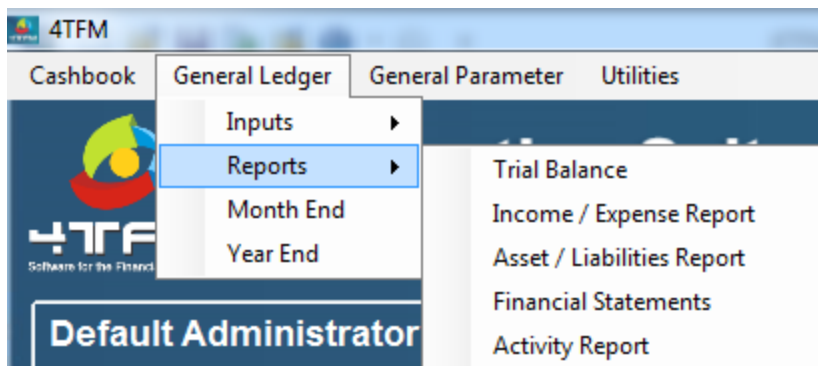
Reports:

1. **Trial Balance**
2. **Income/Expense Statement.**
3. **Assets/Liabilities Statement**
4. **Financial Statements from Template as created**
5. **Activity Report**
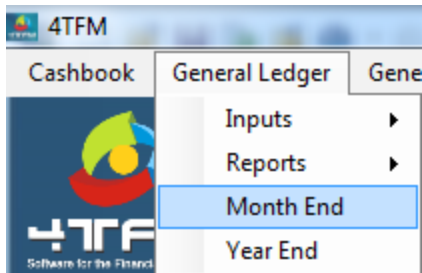
Month end:

Month End - An update of the Outstanding transactions to be available for the new month.
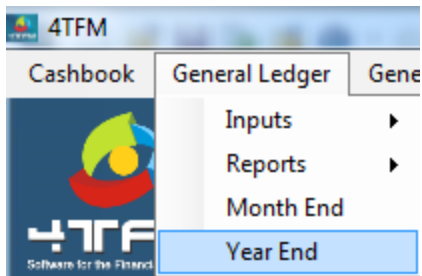
Year end:

Year End - An update of the Outstanding transactions to be available for the new year.

7.1   Company Parameters
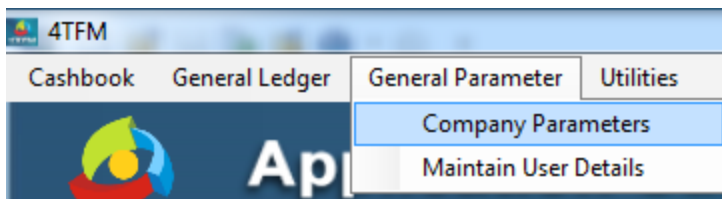
When you follow the menu path **General Parameters → Company Parameters**, you will see this box:

In this section you can enter your company details, as well as the Company's Period and Financial Year Start.

You may also setup you backup path by clicking on Locate... This is where 4TFM will Backup to when you perform Backups. It will open a dialog box to your computer and you may navigate to the desired folder.

If you have selected the toggle button to "Enable Narrative Same as Reference on Cashbook Inputs", the option will always be selected and whatever you input as a Reference will be input as the Narrative too. If you do not select this option you may do it manually within the input screens of Cashbook and General Ledger or have a different Narrative to the Reference.

Exit to accept your changes
Undo to cancel the information entered.

7.2   Maintain user detail
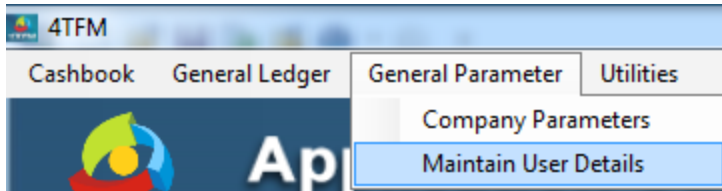
Here, you will be able to enter user details. This will be all the users that will be using the
4TFM system. When you follow the menu path General Parameters → Maintain User Details,
you see this screen:

To load a new user, click on New.
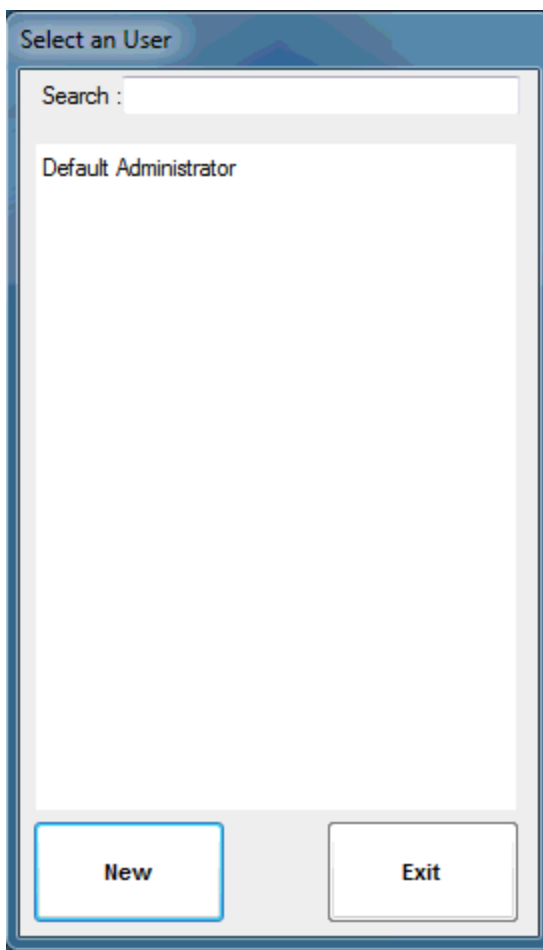
You will now see this screen where you will enter the personal details of the user you are
adding:

Next, click on Permissions. This is where you will give access to the user you have created, if the person will have full access, tick all of the boxes.

Exit to accept.
Undo to cancel.

8   4TFM Utilities
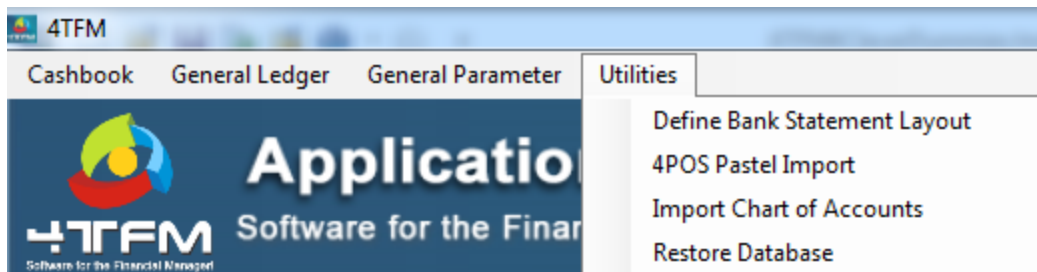
Menu:

1. **Define Bank Statement Layout**
2. **4POS Pastel Import**
3. **Import Chart of Accounts**
4. **Restore Database**
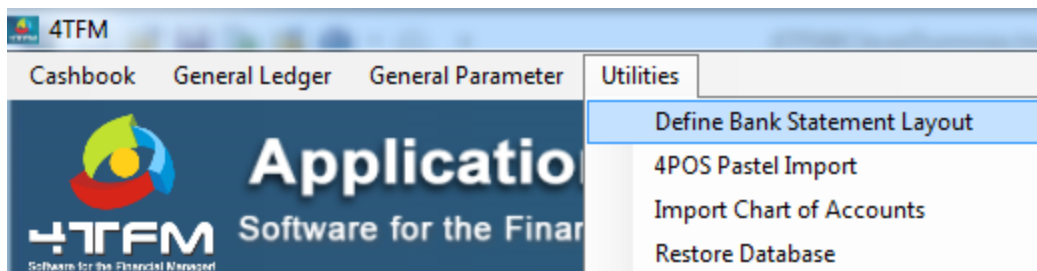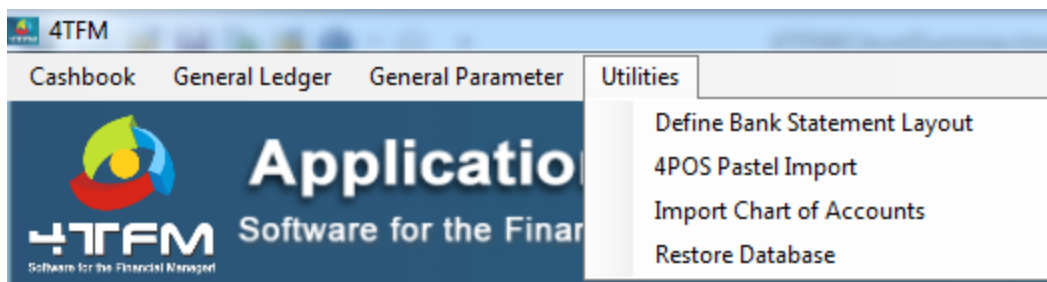
Define Bank Statement Layout - **Upon setup you may be prompted to setup your bank statement layout. This is where you will go to achieve this.**
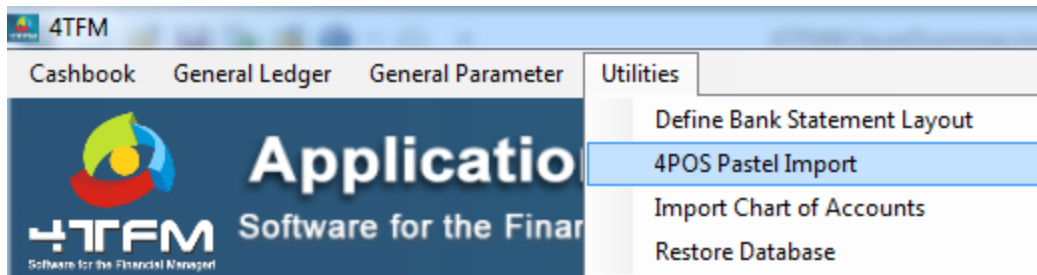
4POS Pastel Import - **Here is where you will be able to import your 4POS Pastel information.**
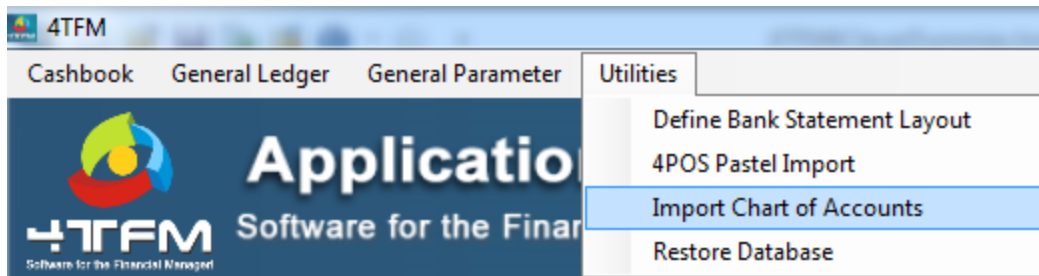
Import Chart of Accounts - If you opted to not import the pre-loaded database of the Charts of Account upon setup, you may import it from here.
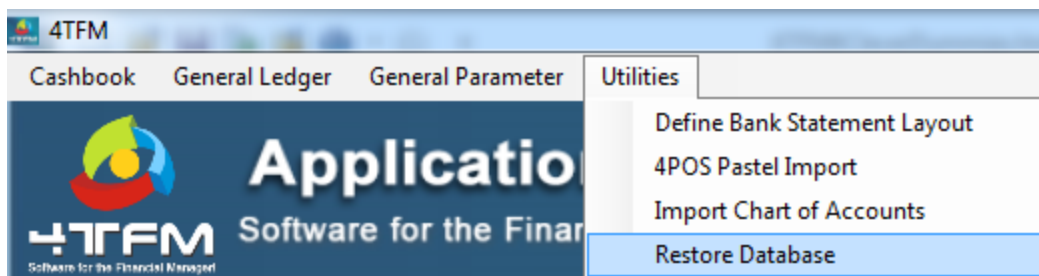
Restore Database - This option will be used when you want to restore a previous backup. To be used with caution as there is no undoing this.

8.1   Define Bank Statement Layout
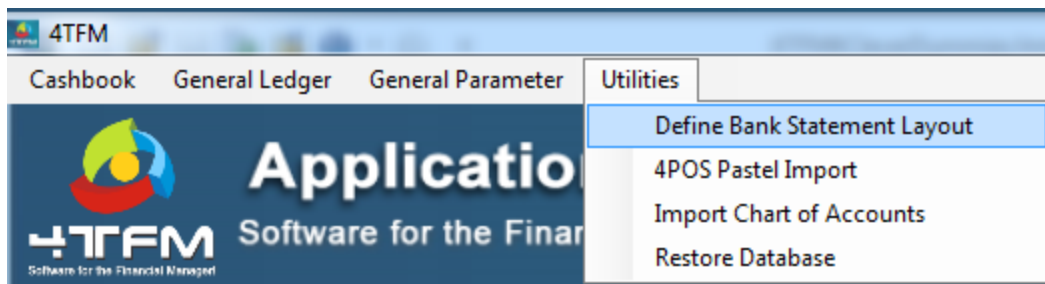
When you click this option, you will see this screen:

This is to be used in conjunction with your .CSV bank statement. Add the column numbers as depicted above.
Press Exit to accept and exit.

8.2 4POS Import
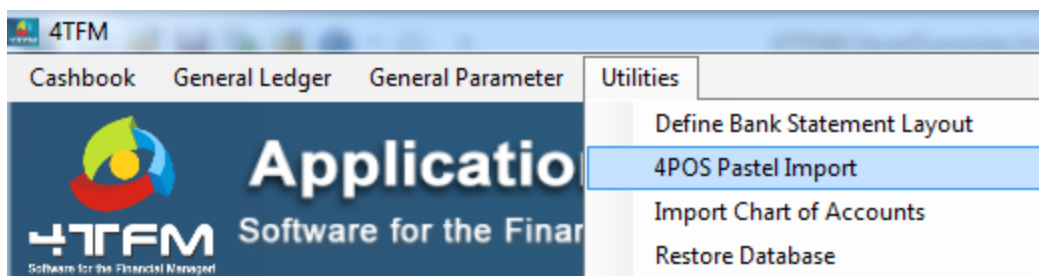
To upload your 4POS Pastel information, click on Browse and navigate to the containing folder, select and open the relevant document.
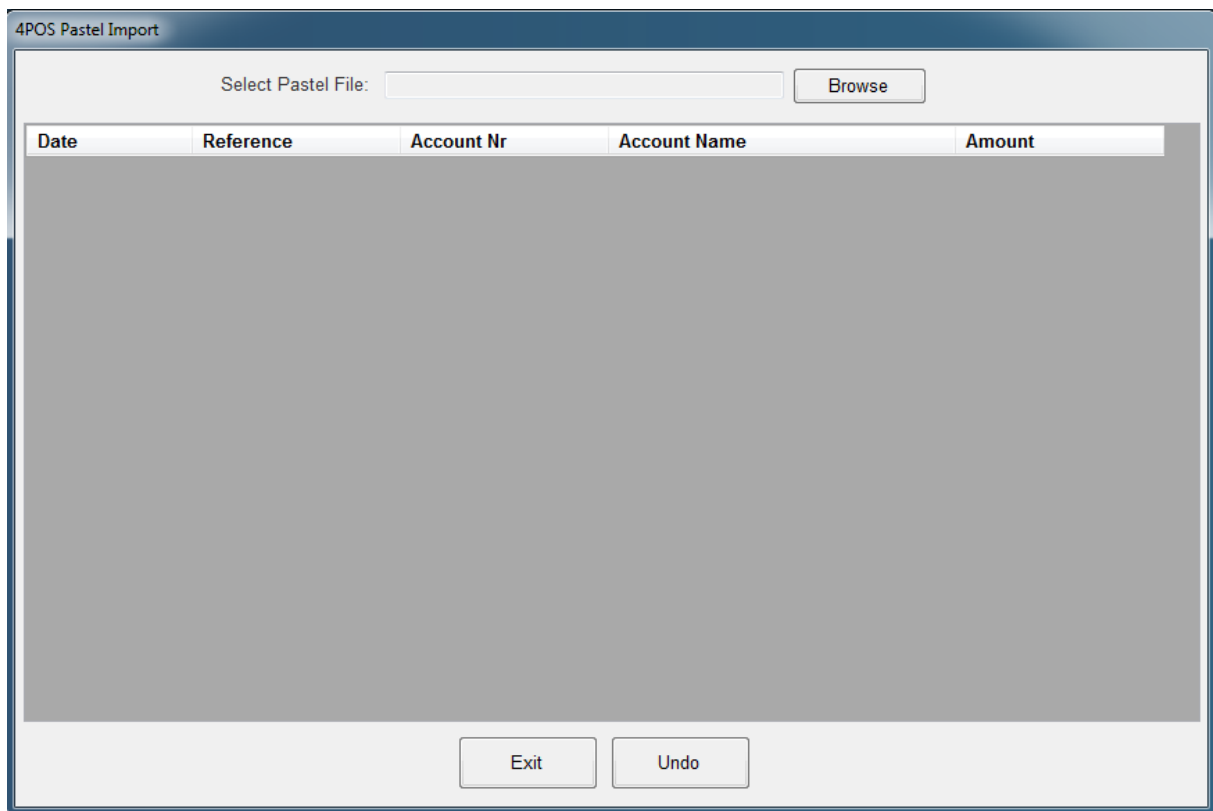
The selected document will now display.

Exit to Accept.
Undo to Cancel.

8.3   Import Chart of Accounts

1. If you click YES, your Chart of Accounts will have Alphanumeric Account numbers e.g. Purchases = PUR
2. If you click NO, your Chart of Accounts will have Numeric Account numbers e.g. Purchases = 601660

For the rest of this manual, we will be looking at the Alphanumeric Account numbers...

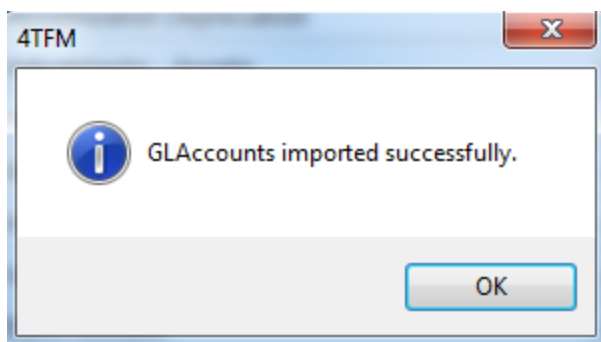**You will then be able to view all the Charts of Accounts in the database:**

Import Chart of Accounts
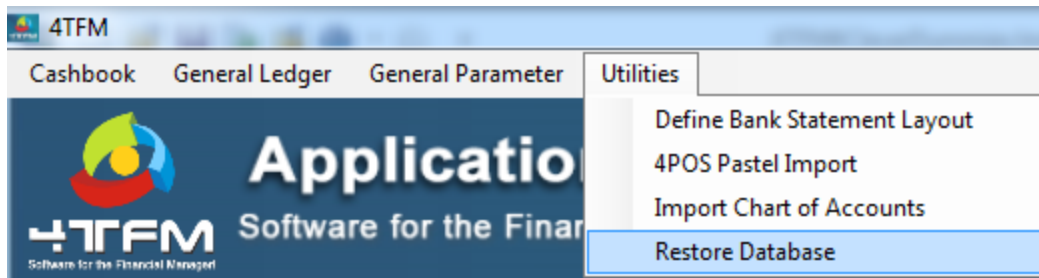
Select Chart of Account File : C:\4TFM\4TFM COA.csv

Account Number	Account Name	Account Type
AR	Debtors Control	A
AAR	Accrued Accounts Receivable	A
AA	Accum Amortization	A
AD	Accumulated Depreciation	A
ADA	Adjustments - Assets	A
AAD	Advances and Deposits	A
ABD	Allowance for Bad Debt	A
AC	Associated Companies	A
VA	Vehicle	A
BA	Bank Account	A
BT	Bank Transfers	A
BR	Bills Receivable	A
BOB	Book of Business	A
OAC	Operating Account - Cash	A

Exit   Undo

Exit to accept the Charts of Accounts.

4TFM

ⓘ GLAccounts imported successfully.

OK

8.4   Restore Database

9   4TFM Miscellaneous

Views:

You may in any of the windows (as previously discussed) choose to sort according to a certain specification by clicking on the tab header. Automatically it will be sorted alphabetically from A-Z, however that can be changed to be from Z-A by clicking the arrow on the right hand side of the tab:
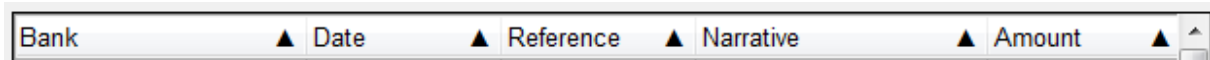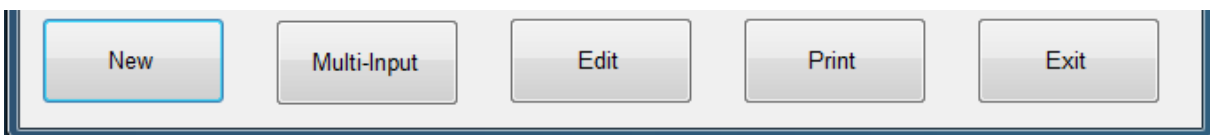

For all windows the buttons work as follows:

Next - Accept and Input the next transaction
Exit - Accept all current transactions entered
Undo - Cancel all current transactions
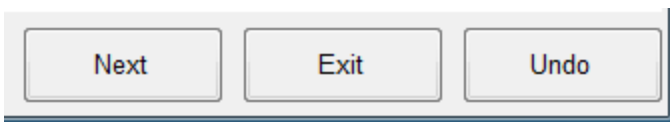
New - Input a new transaction
Multi-Input -
Edit - Edit a transaction
Print - Print current transactions
Exit - Accept all current transactions entered

Exit - Accept all current transactions entered
Undo - Cancel all current transactions

Exit   Undo
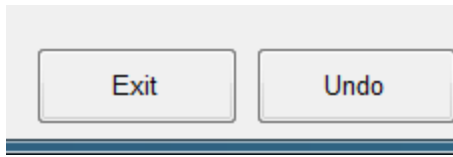
Endnotes 2... (after index)

Back Cover