
NAV Cash Flow

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1 Introduction

NAV Cash Flow is a tool I've developed for registering and categorizing private income and expenses. It supports importing transactions from multiple bank accounts, registering cash expenses and defining rules for automatic recognition of categories. Furthermore, it gives a clear overview of income and expenses per main- and sub-category, per month and per year, and with drilldowns to underlying transactions.

Below is an example how income and expenses are presented in a tree-view matrix.

plu...	Description	Budget	September 2013	October 2013	November 2013	December 2013	(January 2014)
▼	Inkomsten en uitgaven	573,00	1.601,28	1.559,07	1.473,71	2.502,96	
▼	Inkomsten	4.475,00	4.898,88	4.917,75	4.898,88	5.672,30	
•	Belastingteruggave		2.343,21	2.343,21	2.343,21	3.213,63	
•	Inkomen Floor	1.953,00	2.345,67	2.345,67	2.345,67	2.345,67	
•	Inkomen Jan	2.345,00					
•	Kinderbijslag (SVB)	55,00					
•	Kinderopvangtoeslag	105,00	210,00	210,00	210,00	113,00	
•	Ontvangen rente	17,00		18,87			
▼	Uitgaven	-3.902,00	-3.297,60	-3.358,68	-3.425,17	-3.169,34	
▶	Abonnementen (...)	-1,00		-52,60			
▶	Auto	-363,00	-847,23	-233,35	-143,85	-304,95	
•	ANWB	-12,00				-123,00	
•	Brandstof	-105,00	-124,62	-127,35	-36,61	-75,95	
•	Garage/onderhoud/APK	-133,00	-616,61				
•	Parkeerkosten	-6,00			-1,24		
•	Autoverzekering	-19,00					
•	Wegenbelasting	-88,00	-106,00	-106,00	-106,00	-106,00	
▼	Telefonie/internet	-47,00	-68,14	-73,86	-100,79	-80,89	
•	Telefonie en internet	-33,00	-41,39	-41,39	-41,39	-41,39	
•	Kabeltelevisie	-14,00	-13,34	-13,34	-13,34	-13,34	
▶	Huishoudelijke uitgave (...)	-635,00	-350,51	-480,48	-685,81	-369,70	
▶	Inventaris en onderhoud...	-30,00		-16,12			

Note: all amounts and numbers that you see in this document have been manipulated for privacy reasons.

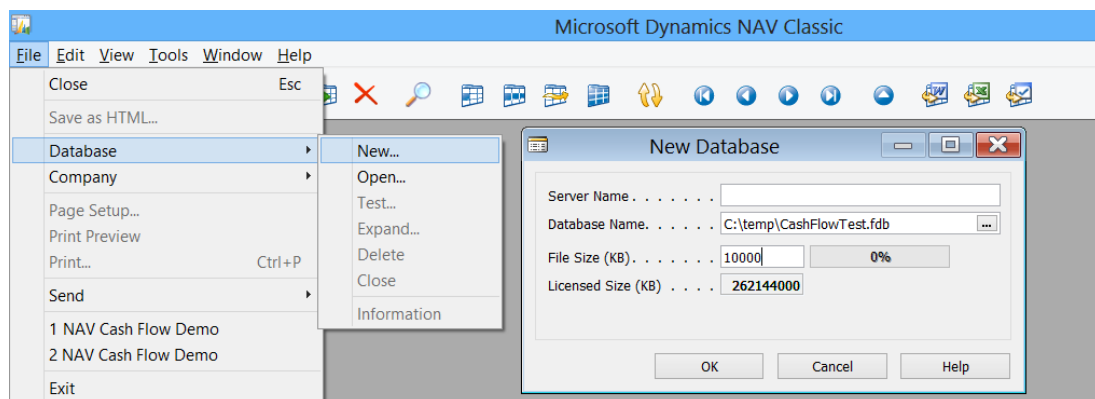
If you have any question, remark, suggestion for improvement or new imports, I would like to hear from you! You can send me an email to petermk@planet.nl

2 Getting Started

2.1 Creating a database

You can work in an existing (Cronus) database, but it is also possible to import these objects in an entire empty new database.

You can create a new database of 10000 Kb as follows. This is more than enough for many years of Cash Flow administration.



Now you create a new company, and import objects.

In a new and entirely empty database you need to import (apart from the Cash Flow module, see below) also the following objects:

Type	ID	Name	Modified	Version List	Date
Form	534	Application Languages	No	NAVW14.00	15-9-2004
Codeunit	1	ApplicationManagement	Yes	NAVW16.00,NAVNL5.00,LSW16.0	22-11-2010

In this version of codeunit 1 many functions are commented out. The minimal functions that are needed to run NAV Cash Flow in an empty classic native NAV 2009 database are in this object.

2.2 Importing Objects

The Cash Flow module consist of the following objects (the ones with CASHFLOW in the version list). You must import these into your database.

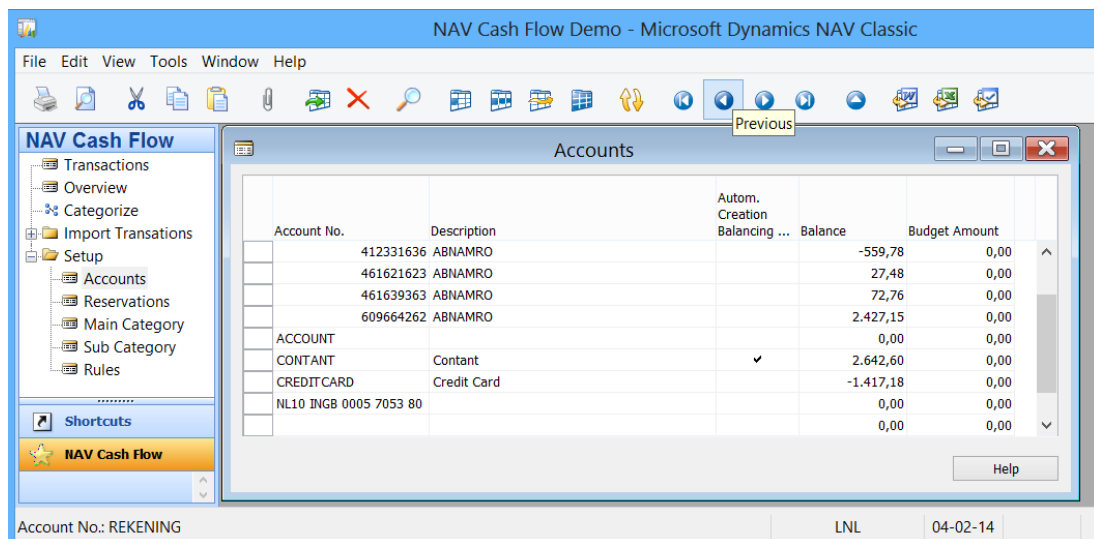
Type	ID	Name	Version List	Date	Time
1	50000	CF Transactions	CASHFLOW	23-2-2014	21:19:04
1	50001	CF Account	CASHFLOW	10-2-2014	18:29:37
1	50002	CF Main Category	CASHFLOW	12-2-2014	16:02:56
1	50003	CF Sub Category	CASHFLOW	10-2-2014	18:31:45
1	50004	CF Rule	CASHFLOW	10-2-2014	18:33:19
1	50005	CF Reservation	CASHFLOW	10-2-2014	18:33:59
1	50006	CF Reservation Entry	CASHFLOW	10-2-2014	18:41:35
1	50007	CF Tree View	CASHFLOW,TreeView	14-1-2011	09:58:51
1	50008	CF Budget Entry	CASHFLOW	10-2-2014	18:36:26
2	50000	CF Transactions	CASHFLOW	23-2-2014	21:19:41
2	50001	CF Accounts	CASHFLOW	23-2-2014	21:20:04
2	50002	CF Main Category	CASHFLOW	23-2-2014	21:20:29
2	50003	CF Sub Category	CASHFLOW	23-2-2014	21:20:51

2	50004	CF Rules	CASHFLOW	23-2-2014	21:21:06
2	50005	CF Overview	CASHFLOW,TreeView	1-11-2010	09:52:32
2	50006	CF Overview Matrix	CASHFLOW	12-2-2014	16:18:18
2	50007	CF Reservations	CASHFLOW	23-2-2014	21:21:30
2	50008	CF Reservation Entries	CASHFLOW	23-2-2014	21:22:14
2	50009	CF Budget Entries	CASHFLOW	23-2-2014	21:22:42
3	50000	CF Delete Double Entries	CASHFLOW	20-1-2014	18:17:34
4	50000	CF Import Trans. ABNAMRO	CASHFLOW	12-5-2012	22:56:20
4	50001	CF Import Trans. ING	CASHFLOW	2-2-2014	15:53:30
4	50002	CF Import Trans. Credit C. Old	CASHFLOW	12-5-2012	22:57:15
4	50003	CF Import Trans. Credit Card	CASHFLOW	15-1-2014	22:32:27
4	50004	CF Import Trans. MT940	CASHFLOW	21-2-2014	17:20:59
5	50000	CF Categorize	CASHFLOW	2-2-2014	16:02:09
7	90	Company	CASHFLOW	21-2-2014	17:12:00

2.3 Defining accounts

First thing you need to do is defining your accounts. You need to define the following ones:

- One account for each bank account you have, including saving accounts and credit card.
- One account for cash ('CONTANT'), with 'Autom. Creation Balancing Transaction' = Yes



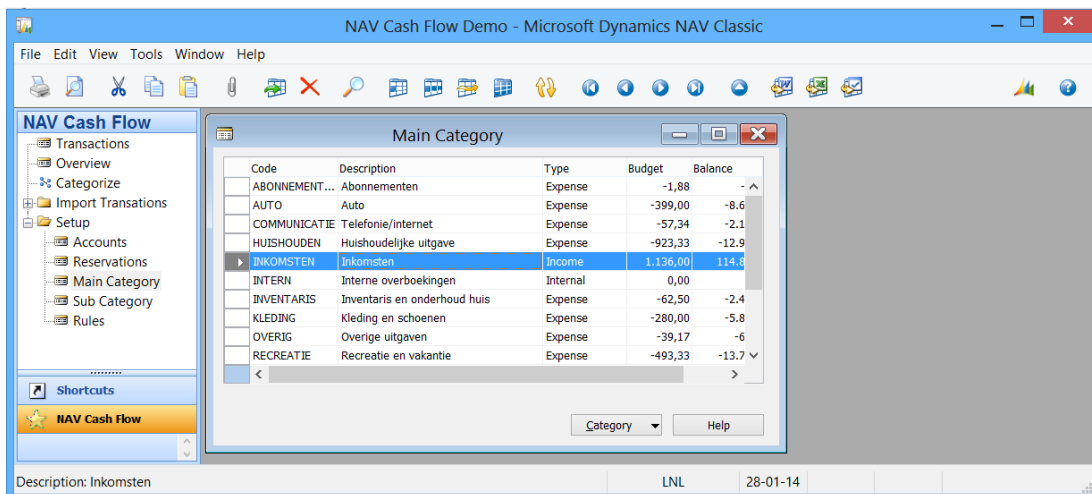
The property 'Autom. Creation Balancing Transaction' controls the way how internal transfers are managed. For example, a cash withdrawal is a transfer from your current account to the cash account. Because the cash account is of type "Autom. Creation Balancing Transaction", a balancing transaction is automatically created by the system. See also the paragraph about rules.

Another example: a transfer of my ING current account to my ING savings account ('TOPREKENING') or vice versa will automatically create a balancing transaction on this savings account, based on the positive or negative transaction at my ING current account.

2.4 Defining Main Categories

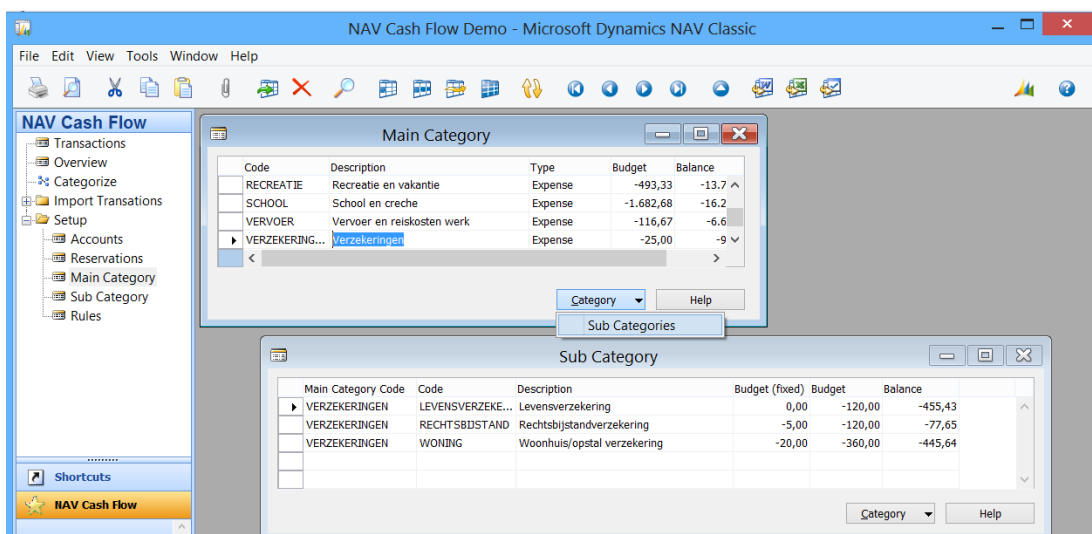
Next thing you need to do defining categories. This is the global grouping of your income and expenses. In the menu under Setup you open Main Category, and define the following categories:

- One category for income. Type=Income
- One category for internal transactions. Type=Internal.
Internal transactions are transaction from one of your bank accounts to another one of your bank accounts, your credit card account or your cash account. The last one is a Cash Withdrawal.
- As many categories for expenses as you like. Type=Expense.



2.5 Defining sub categories

For each main category you need to define one or more sub categories. Each transaction will need to be categorised in a main- and sub category.



For **internal** transfers, I would advise to define one sub-category for each combination of accounts that have mutual transfers.

I.e.:

- One sub category for cash withdrawals (current account → Cash)

- One sub category for paying your credit card (current account → Credit Card Account)

- One sub category for transfers to your savings account

...

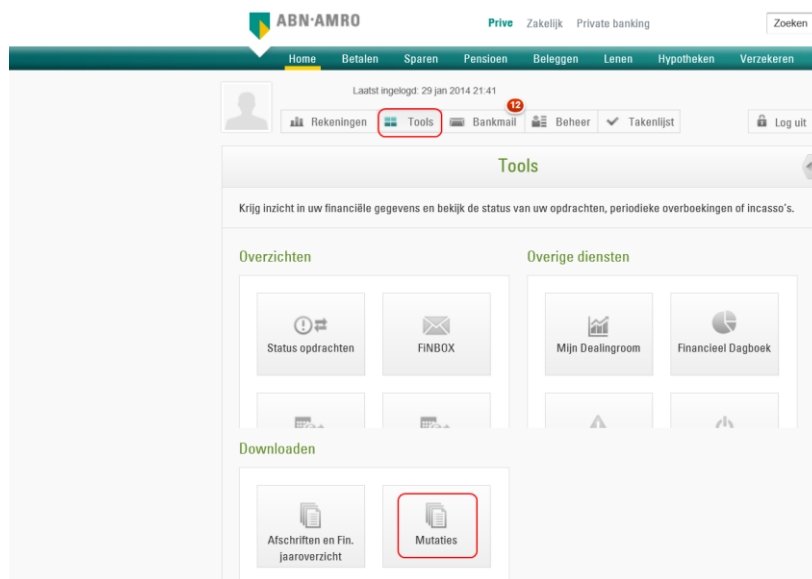
If you delete a sub-category, all transactions that were categorized in that sub-category automatically become uncategorized. They don't get lost. You just need to categorize these again.

3 Import Transactions

Once you have set up accounts and categories, you can start importing transactions. I've developed a dataport for ABN-AMRO txt files, ING txt files and a simple dataport I use for my credit card transactions. For the last one I need to copy and paste from the website, and search and replace a few things in Notepad++ before I can import the transactions.

3.1 ABN-AMRO

At the ABN-AMRO website must login and click on Tools, and 'Mutaties':



Here you can select all your accounts, fill in the period, and choose for format TXT. The file that you will download has extension TAB. That's ok.

Laatst ingelogd: 29 jan 2014 21:41

Rekeningen Tools Bankmål Beheer Takenlijst Log uit

tools

Downloaden mutaties

Help

Rekeningen	Rekeningnummer	Rekeningsoort	Tenaamstelling
<input checked="" type="checkbox"/>	BETAALREKENINGEN		
<input checked="" type="checkbox"/>		PRIVEREKENING	
<input checked="" type="checkbox"/>	SPAARREKENINGEN/DEPOSITO'S		
<input checked="" type="checkbox"/>		INTERNET SPAARREKENING	
<input checked="" type="checkbox"/>		DIRECT KWARTAAL SPAREN	

Periode over welke periode wilt u mutaties downloaden?

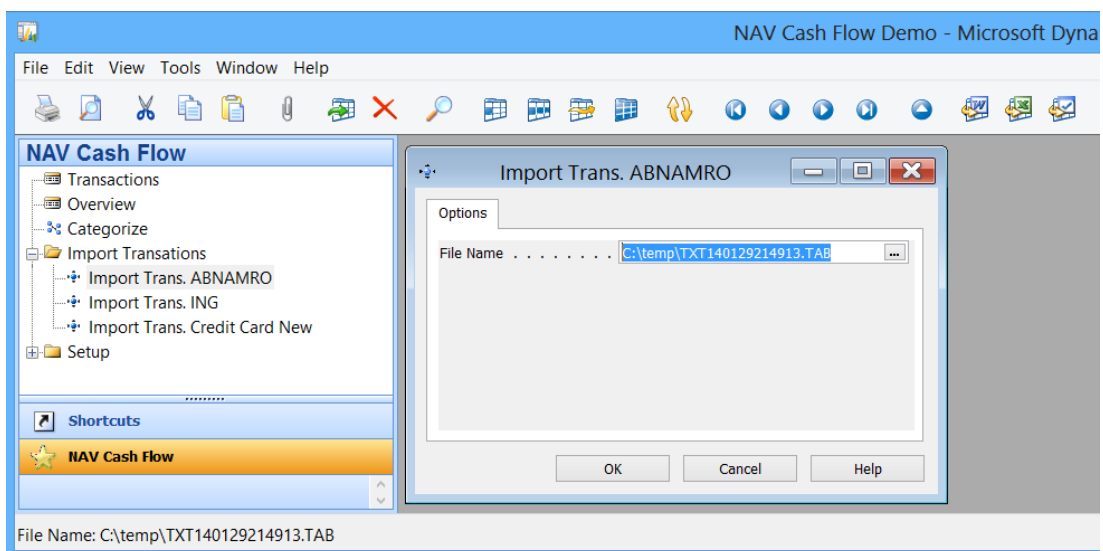
☐ vanaf datum laatste download

☒ van 01 01 2014 t/m 31 01 2014

Formaat In welk bestandsformaat wilt u mutaties downloaden?

ok

Now you can import the file using dataport 50000 ("Import Trans. ABNAMRO"):



3.2 ABN-AMRO Credit Card (ICS Cards)

Go to Creditcard Online of ABNAMRO. Unfortunately there is no download function here. What I do is to copy and paste the transactions (from the first date until the last amount) into Notepad++. Make sure you only select the transactions, and no other texts around.

ABN-AMRO

Home | Aanbiedingen | Klantenservice | Creditcard Online | Uw vraag in minimaal 2 woorden | Zoek

Mijn ABN AMRO creditcard

Hoofd Card-houder Extra Card-houder(s) ICS-klantnummer

Rekeningen **Actueel** Geld opnemen Betalingen Card Alerts Mijn Card

Actuele Status

Bestedingslimiet € 3.750,00

Openstaand saldo **€ 604,11** Nog te besteden **€ 3.145,89**

Bestedingslimiet verhogen?

Rekening betalen

U heeft uw rekening betaald.

Heeft u al nieuwe uitgaven gedaan met uw Card? Dan kunt u deze alvast aan ICS betalen.

Tussentijdse betaling doen

Laatste bezoek: 05-01-2014

Mijn gegevens

Mijn product(en)

ABN AMRO creditcard

Uitloggen

Let op! Geld lenen kost geld

Nog meer betaalgemak?

Ontdek alle voordelen

Wijziger

- Bestedingslimiet
- Persoonlijke gegevens
- Wachtwoord Creditcard Online
- Betaalwijze

Aanvrager

Al uw transacties Zoeken

Transacties waar een * voor staat, zijn nog niet gefactureerd.

Datum	Omschrijving	Card-nummer	Debet / Credit	Valuta	Bedrag
23-01-2014			Debet		2,00
22-01-2014			Debet		2,00
20-01-2014			Debet		2,00
20-01-2014			Debet		2,00

In Notepad++ you get something like the following lines:

```
23-12-2013 AUTOPISTA DEL SURESTE CABO ROIG ESP
4922 Debet € 2,00
23-12-2013 AUTOPISTA DEL SURESTE CABO ROIG ESP
4922 Debet € 2,00
10-12-2013 GEINCASSEERD VORIG SALDO Credit € 210,00
```

Now I do the following global replacements, using function "Replace...":

1. "2013 " by "2013;" (Search Mode Normal)
2. "\r\n " by " " (Search Mode Extended)
3. "Debet € " by ";- " (Search Mode Normal)
4. "Credit € " by ";; " (Search Mode Normal)

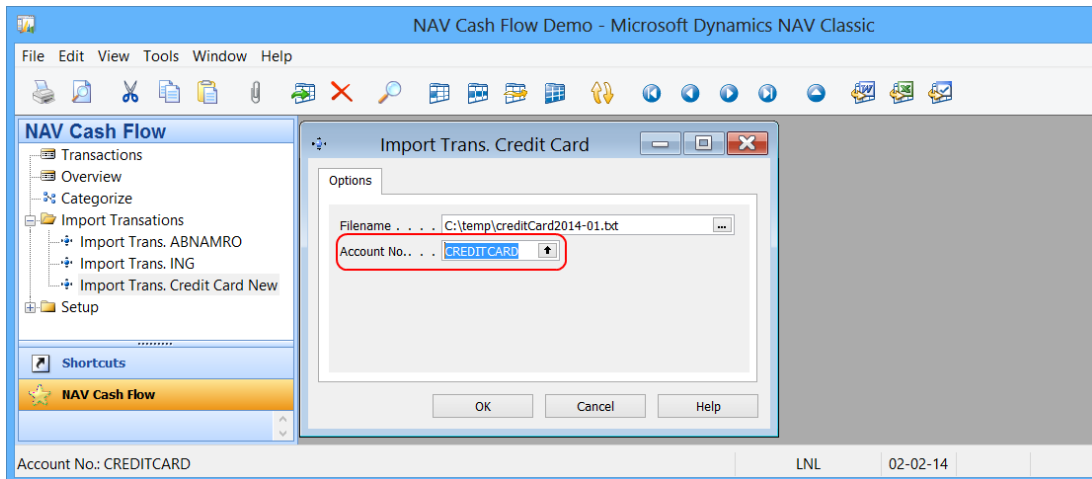
The result is like the following lines:

```
23-12-2013;AUTOPISTA DEL SURESTE CABO ROIG ESP 4922 ; -2,00
23-12-2013;AUTOPISTA DEL SURESTE CABO ROIG ESP 4922 ; -2,00
10-12-2013;GEINCASSEERD VORIG SALDO ;210,00
```

Now the file is ready for being imported by dataport 50003 (Import Trans. Credit Card). As you can see here, this dataport needs 3 columns, semicolon separated:

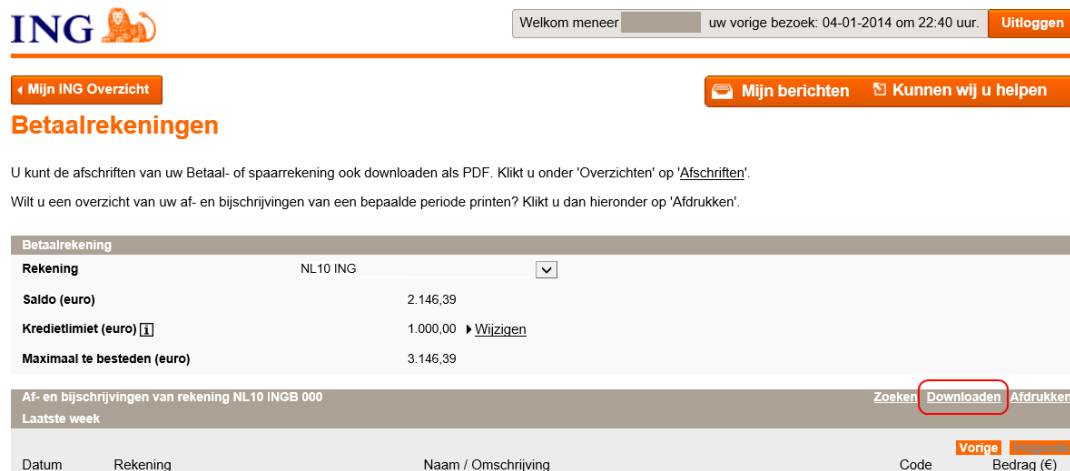
1. Date
2. Description
3. Amount

Because the credit card account no. is not in the file, you need to select the account no. ('CREDITCARD') under Options when running the dataport:



3.3 ING

At the ING website you must login, go to your transactions ('af- en bijschrijvingen') and click at 'Downloaden':



Now you enter the period, choose for 'Kommagescheiden (dd-mm-jjjj)' and click at Downloaden.

[← Mijn ING Overzicht](#)

Downloaden rekeningoverzicht

Uw vorige verzoek tot downloaden vond plaats op 04-01-2014 en bevatte de gegevens van 01-05-2012 tot en met 30-12-2013.

Selecteren periode af- en bijschrijvingen voor het downloaden

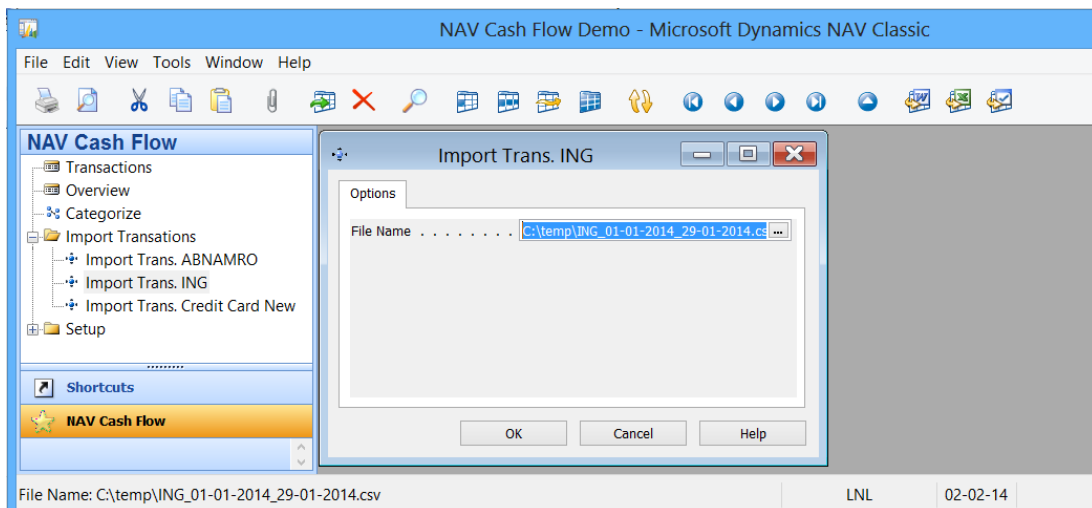
Rekening	NL10 INGB	▼
Van datum *	01-01-2014	
T/m datum *	31-01-2014	
Formaat	Kommagescheiden (dd-mm-jjjj)	▼

* Verplicht veld

[Downloaden](#)

[Terug](#)

Now you can import this file using dataport 50001 ('Import Trans. ING').



3.4 Other banks

If your bank is not in this list, you can define your own dataport. With these 3 examples and some programming knowledge this should be possible.

If you do so, please send me your dataport, and I will add it to the package.

3.5 Cash

Incoming transactions on your cash account (your wallet) are automatically created by defining the correct rule for this (see Defining Rules).

Outgoing cash expenses must be registered manually, which requires quite some discipline, or you create one transaction (manually) per month in the category: HOUSEKEEPING / CASH with the sum of all cash withdrawals in that month. Or something in between...

4 Categorizing

Now the transactions are in the database, it's time to categorize them. Open the Transactions form, and filter on empty Sub-Category:

Account No.	Posting Date	Amount	Main Category	Sub Category	Balance Account...	Description
ACCOUNT		0,00				SEPA Incasso, doorlopend\NL77RABO01158...
REKENING		0,00				Naam / Omschrijving\Tegenrekening\Mutati...
412331636	26-02-12	300,00				60.96.6 60.96.64.262 \A M jans \domplein ...
609664262	26-02-12	-300,00				41.23.31.636 P M jans CJ \extra sparen \
609664262	22-03-12	110,00				41.23.31.636 P M jans CJ \domplein 13 \34...

Account No. 609664262
Balance Account No.
Posting Date 22-03-12
Amount 110,00
Imported. ☒
Balance Entry. ☐

Sub Category: LNL 02-02-14 FILTER INS

You can choose the Main- and Sub-Category manually, but it's more interesting to define rules.

4.1 Defining rules

For example, browsing through the uncategorized transactions, you find the road tax payment ('WEGENBELASTING'):

Main Category Code	Code	Description	Budget (fixed)	Budget	Bal
ABONNEMENTEN	BIBLIOTHEEK	Bibliotheek	-1,88	-24,00	
AUTO	ANWB	ANWB	-10,00	-288,00	
AUTO	BRANDSTOF	Brandstof	-150,00	-2.520,00	
AUTO	GARAGE	Garage/onderhoud/APK	-80,00	-3.192,00	
AUTO	PARKEREN	Parkeerkosten	-5,00	-144,00	
AUTO	VERZEKERING	Autoverzekering	-50,00	-456,00	
AUTO	WEGENBELASTING	Wegenbelasting	-104,00	-2.112,00	
COMMUNICATIE	KPN	Telefonie en internet	-40,89	-792,00	
COMMUNICATIE	ZIGGO	Kabeltelevisie	-16,45	-336,00	
HUISHOUDEN	CADEAUS	Cadeaus	-30,00	-2.040,00	

Account No. 211006932
Balance Account No.
Posting Date 27-02-12
Amount -106,00
Imported. ☒
Balance Entry. ☐

GIRO 1224466 BELASTINGDIENST
BETALINGSKENM. 1101311643610001
31-AB-CD LET OP, NIEUW TARIEF
1E MND TIDVAK 14/01/11-14/02/11
MEER INFO WWW.BELASTINGDIENST.NL

Instead of selecting AUTO / WEGENBELASTING from the sub-category list, you open the Rules (Ctrl+R) under button Category.

Here you define a rule as follows:

Main Category	Sub Category	Priority	Account No.	Type	Amount	Search Text 1	Search Text 2	Search Text 3	Balance Account
AUTO	WEGENBELASTING	50		Both	0,00	31-AB-CD			

In this case a search text with my car sign is most likely enough.

Other options that you can use are:

- Priority: rules are applied in order of priority (lowest number first). 50 is the default value. In case of potential conflicting rules, you change the priority here.
- Account No.: the rule will only be effective on transactions of this account. Empty value means all accounts
- Type: Income (positive amounts), Expense (negative amounts) or Both
- Search Text 1, 2 and 3: the different search texts must all be present, in this order, in the description field of the transaction. The search text is case in-sensitive.
- Balance Account: this is used for rules that must find internal transfers, and in case the balancing account has the field 'Autom. Creation Balancing Transaction' enabled. Below are some examples.

Now you can check the rule by clicking on "Check...". This opens the following form:

Account No.	Posting Date	Amount	Main Category	Sub Category	Balance Account...	Description
211006932	27-02-12	-106,00				GIRO 1224466 BELASTINGDIENST \BETALIN...
211006932	27-03-12	-106,00				GIRO 1224466 BELASTINGDIENST \BETALIN...
211006932	27-04-12	-106,00				GIRO 1224466 BELASTINGDIENST \BETALIN...
211006932	27-07-12	-106,00				GIRO 1224466 BELASTINGDIENST \BETALIN...
211006932	27-08-12	-106,00				GIRO 1224466 BELASTINGDIENST \BETALIN...
211006932	27-09-12	-106,00				GIRO 1224466 BELASTINGDIENST \BETALIN...

Account No. : 211006932
 Balance Account No. :
 Posting Date : 27-08-12
 Amount : -106,00
 Imported : ☒
 Balance Entry : ☐

GIRO 1224466 BELASTINGDIENST
 BETALINGSKENM. 0101311643610003
 31-AB-CD
 1E MND TIJDVAK 14/03/11-14/10/11
 MEER INFO WWW.BELASTINGDIENST.NL

Here you can see all transactions that are found by this rule. If these are all OK, you can click on Apply Now.

If the rule finds too many (or not enough, or not any) transactions, then you should close the form and refine the rule. If you don't change the rule, it will be used next time you run function Categorize.

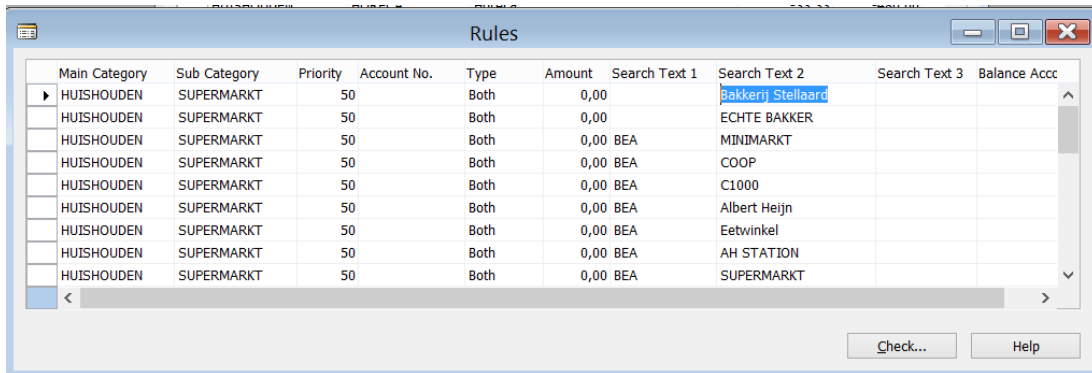
If you have applied the rule, you can close the list of rules and the list of sub-categories. If you had a filter on empty sub-category, you will see that your transactions is outside your filter now when you leave the record.

4.2 Run all rules

Once the rules have been created and you import new transactions, you can apply all rules again by running function 'Categorize' from the menu (codeunit 50000).

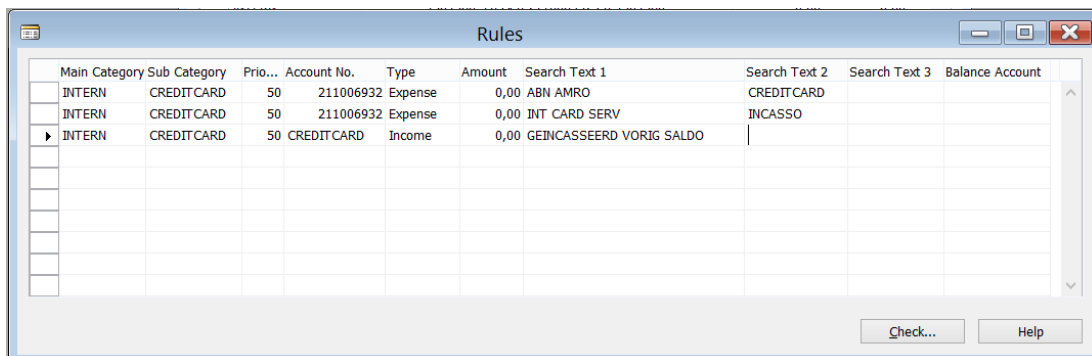
4.3 Examples of rules

One sub-category can have many rules:



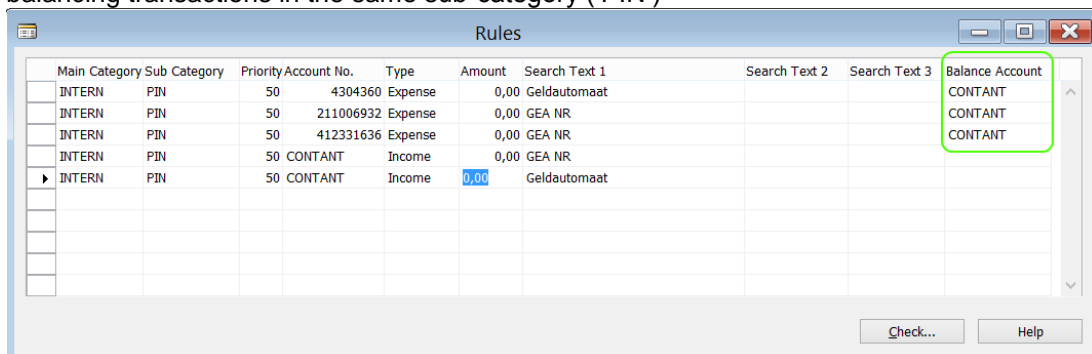
Main Category	Sub Category	Priority	Account No.	Type	Amount	Search Text 1	Search Text 2	Search Text 3	Balance Accc
HUISHOUDEN	SUPERMARKT	50		Both	0,00		Bakkerij Stellaard		
HUISHOUDEN	SUPERMARKT	50		Both	0,00		ECHTE BAKKER		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	MINIMARKT		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	COOP		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	C1000		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	Albert Heijn		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	Eetwinkel		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	AH STATION		
HUISHOUDEN	SUPERMARKT	50		Both	0,00	BEA	SUPERMARKT		

Example of internal transfers from current account to credit card account. The balance of this category should always be 0.



Main Category	Sub Category	Prio...	Account No.	Type	Amount	Search Text 1	Search Text 2	Search Text 3	Balance Account
INTERN	CREDITCARD	50	211006932	Expense	0,00	ABN AMRO	CREDITCARD		
INTERN	CREDITCARD	50	211006932	Expense	0,00	INT CARD SERV	INCASSO		
INTERN	CREDITCARD	50	CREDITCARD	Income	0,00	GEINCASSEERD VORIG SALDO			

Below are the rules you to recognize cash withdrawals (the first 3 rules), create a balancing transaction in the cash account (in green), and the last 2 rules categorize the created balancing transactions in the same sub-category ('PIN')



Main Category	Sub Category	Priority	Account No.	Type	Amount	Search Text 1	Search Text 2	Search Text 3	Balance Account
INTERN	PIN	50	4304360	Expense	0,00	Geldautomaat			CONTANT
INTERN	PIN	50	211006932	Expense	0,00	GEA NR			CONTANT
INTERN	PIN	50	412331636	Expense	0,00	GEA NR			CONTANT
INTERN	PIN	50	CONTANT	Income	0,00	GEA NR			CONTANT
INTERN	PIN	50	CONTANT	Income	0,00	Geldautomaat			

Example of a cash withdrawal before it is categorized:

Transactions						
Account No.	Posting Date	Amount	Main Category	Sub Category	Balance Account...	Description
211006932	24-02-12	-40,00				GEA NR:001143 12.01.11/06.06\ING EDE G...

After the rules have been applied, an extra balancing transaction is created:

Transactions						
Account No.	Posting Date	Amount	Main Category	Sub Category	Balance Account...	Description
211006932	24-02-12	-40,00	INTERN	PIN	CONTANT	GEA NR:001143 12.01.11/06.06\ING EDE G...
CONTANT	24-02-12	40,00	INTERN	PIN	211006932	GEA NR:001143 12.01.11/06.06\ING EDE G...

5 Overview – Tree-view matrix

In the Overview Tree-view Matrix form, you can open or close a grouping level by clicking on the triangle (in red):

Description	Budget	June 2013	July 2013	August 2013	September 2013	October 2013
Income & Expenses	573,00	1.364,03	2.590,26	1.324,93	1.601,28	1.559,07
Income (...)	4.475,00	6.057,88	6.243,60	4.897,88	4.898,88	4.917,75
Expenses	-3.902,00	-4.693,85	-3.653,34	-3.572,95	-3.297,60	-3.358,68
Abonnementen (...)	-1,00					-52,60
Auto (...)	-363,00	-173,22	-663,40	-212,26	-847,23	-233,35
Telefonie/internet (...)	-47,00	-86,92	-66,66	-84,74	-68,14	-73,86
Huishoudelijke uitgave (...)	-635,00	-928,58	-854,36	-428,15	-350,51	-480,48
Inventaris en onderhoud...	-30,00	-1.566,39	-310,42	-26,96		-16,12
Kleding en schoenen (...)	-290,00	-228,53	-125,56	-127,86	-39,91	-536,95
Overige uitgaven (...)	-37,00	-66,67	-16,34	-14,00	-34,00	-22,34
Recreatie en vakantie (...)	-600,00	-110,00	-77,70	-1.102,52	-12,40	-1.125,21
School en creche (...)	-725,00	-664,46	-694,86	-664,60	-758,20	
Vervoer en reiskosten w...	-200,00	-123,10	-125,00	-179,94	-495,27	-142,70
Verzekeringen (...)	-40,00	-23,97	-23,97	-23,97	-23,97	-23,97
Sport en vrije tijd (...)	-40,00	-60,00	-34,00		-3,24	-59,64
Woonlasten	-697,00	-570,57	-569,63	-573,26	-573,29	-500,02
Gemeentelijke heffingen	-41,00	-61,93	-61,93	-61,93	-61,93	
Hypotheekrente	-500,00	-312,03	-312,03	-312,03	-312,03	-312,03
Electra	-105,00	-119,00	-119,00	-119,00	-119,00	-119,00

For accounts you can choose to see the balance up-to that period, or to see the difference in that period.

From each cell in the matrix you can drill down to the underlying transactions (F6). Black value are within the budget, and red values exceed the budget (for expenses).

The special category 'Not categorized' reflects all transactions that aren't categorized yet. You should drill down here and give these transactions a category.

Woonlasten (...)	-697,00	-841,71	-874,07	-554,10	-554,10	-659,93
Ziektekosten (...)	-197,00	-75,55	-141,89			-12,41
Not categorized		110,00				
Internal transfers (...)						

All Internal categories should have a 0-value. Each transaction here should have a balancing transaction. If you see any value in here, you should check it out.

Account No.	Posting Date	Amount	Main Category	Sub Category	Balance Account...	Description
4304360	10-09-13	-600,00	INTERN	TOPREKENING	TOPREKENING	NAAR Toprekening\4304360\Overschrijving\
TOPREKENING	10-09-13	600,00	INTERN	TOPREKENING	4304360	NAAR Toprekening\4304360\Overschrijving\

One exception is internal sub-category 'Start Saldo'. This internal sub-category does not have a 0-balance. I use this one for the manual transaction I've created for each account to get the correct start balance, with a date before all other dates (31/12/2011 in this example):

The screenshot displays two windows from the NAV Cash Flow application. The top window, titled 'December 2011', shows a summary of account balances for December 2011 and the first four months of 2012. The bottom window, titled 'Transactions', shows a list of transactions for the same period.

December 2011 Summary

	December 2011	January 2012	February 2012	March 2012	April 2012
Income & Expenses	2.736,00	-1.215,02	809,07	729,52	3.489,95
Income (...)		4.078,73	4.927,88	4.927,88	8.488,46
Expenses (...)		-5.293,75	-4.118,81	-4.308,36	-4.998,51
Not categorized				110,00	
Internal transfers	2.736,00				
Chipknip naar rekening 'cont...					
Naar rekening CREDITCARD					
Saldo-overzicht					
PIN naar rekening 'contant'					
Start saldo	2.736,00				

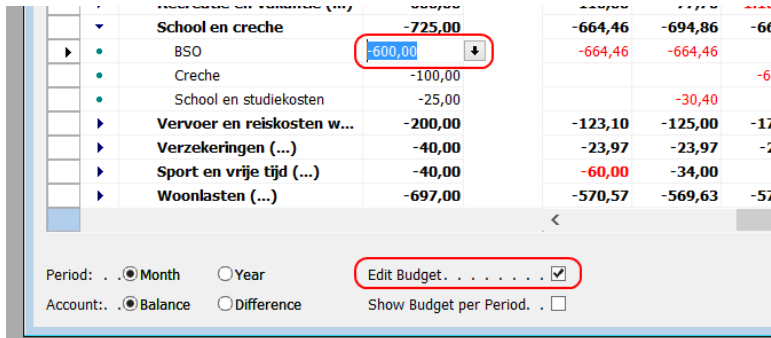
Transactions

Account No.	Posting Date	Amount	Main Category	Sub Category	Balance Account...	Description
4304360	31-12-11	123,00	INTERN	START		
211006932	31-12-11	234,00	INTERN	START		
412331636	31-12-11	345,00	INTERN	START		
461621623	31-12-11	456,00	INTERN	START		

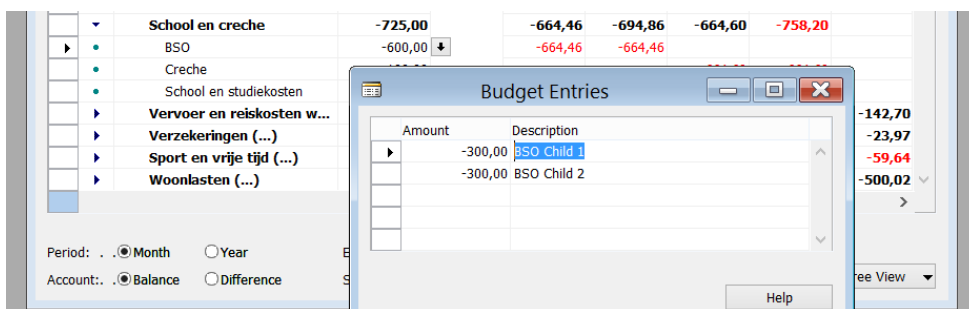
6 Budget

In the tree-view matrix there is a column 'Budget'. This shows the budget for the current period (one month or one year).

The checkmark 'Edit budget' allows you to edit the budget values, only in Month-mode:



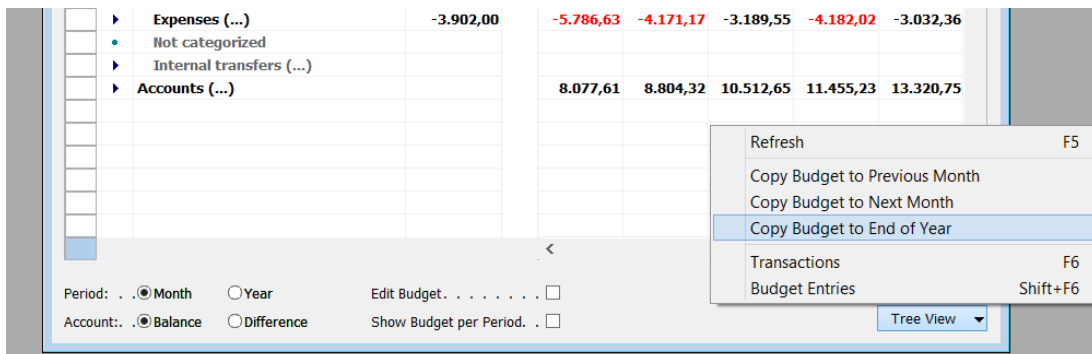
You can also drilldown to the underlying budget entries, and edit or create multiple budget entries:



Budget values or entries on grouping levels (main categories or higher) cannot be edited. You need to specify budget values on sub-category level.

Black value are within the budget, and red values exceed the budget (for expenses). For income entries it is the opposite: black values exceed the budget, and red values are below budget.

Once the budget for one month is complete, you can copy the budget entries for that month to the next month, or to the previous month or to all remaining months of the year.



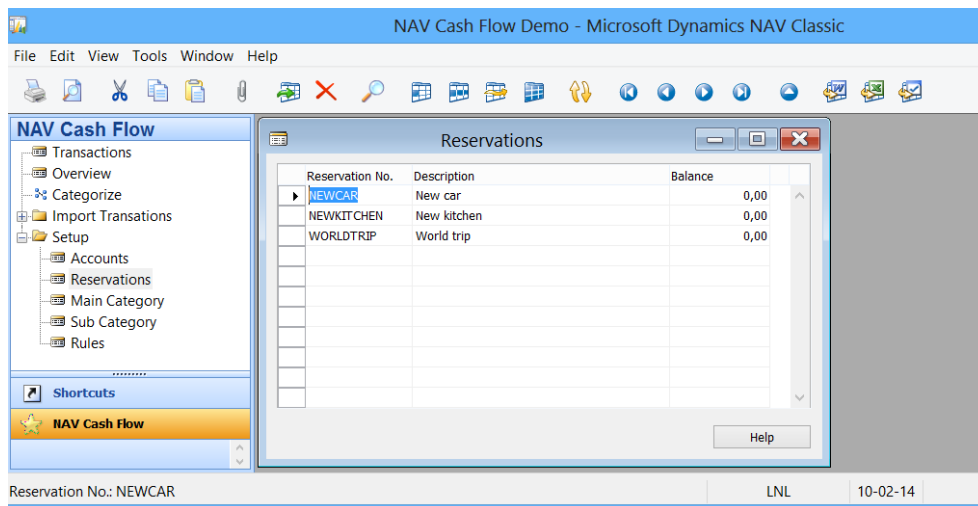
7 Reservations

Reservations are only useful when you meet the following criteria. Otherwise it's not worth the time you spend on it.

- You have a significant amount of money on your savings account
- This amount does not go down to nothing every now and then
- You have clear and multiple goals for this money
- You have typically one or two transactions per month on your savings account
- You want to have an overview on the different amounts you've reserved for your goals

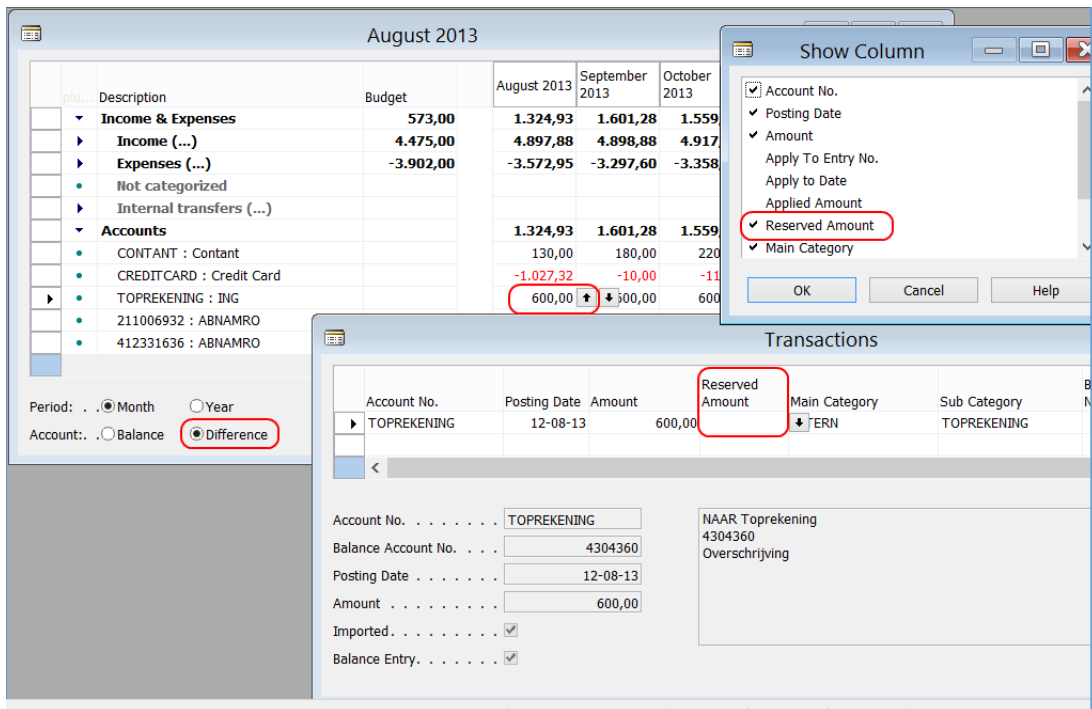
What you need to do is the following:

- Define your reservation goals, under Setup → Reservations



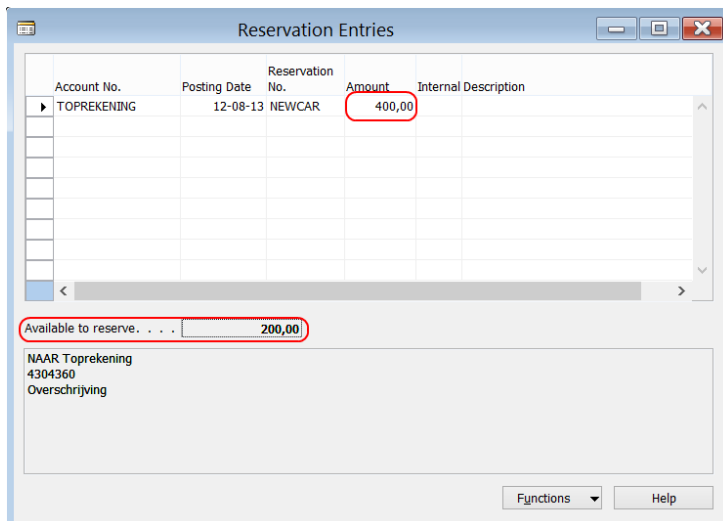
And in the overview:

- Select the option 'Difference' for account (this makes it easier)
- Drill down to the underlying transactions of your savings account
- Show the column "Reserved Amount"

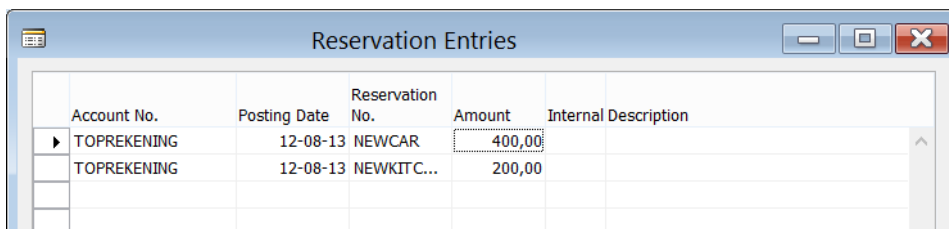


Now you can drill-down to the reservation entries, and define one or multiple entries for the total available amount. In this example the available amount is 600,00.

After creating an entry, you see below what is still available. In this example there is still 200,00 available after creating a reservation of 400,00 for a new car:



You can create a second entry for the remaining 200,00:



Obviously you should do the same for all negative transactions of your savings account...

If you create these entries for a few months more, then the overview looks like this:

August 2013					July 2013	August 2013	September 2013	October 2013	November 2013
plu...	Description	Budget							
•	CONTANT : Contant				1.712,60	1.842,60	2.022,60	2.242,60	2.482,60
•	CREDITCARD : Credit Card				-110,11	-1.137,43	-1.147,43	-1.158,64	-1.158,64
•	TOPREKENING : ING				4.262,00	4.862,00	5.462,00	6.062,00	8.262,00
•	211006932 : ABNAMRO				-9.323,89	-9.132,24	-6.516,12	-6.045,31	-4.197,01
•	412331636 : ABNAMRO				5.219,11	5.659,11	2.849,11	2.065,22	-44,78
•	4304360 : ING				11.901,23	12.756,86	13.602,49	14.422,18	13.676,21
•	461621623 : ABNAMRO				482,34	482,34	482,34	483,48	483,48
•	461639363 : ABNAMRO				651,37	651,37	651,37	639,76	639,76
•	609664262 : ABNAMRO				2.480,39	2.615,36	2.794,89	3.049,03	3.090,41
▼	Reservations					600,00	1.200,00	1.800,00	2.400,00
▶	• New car					400,00	↑ ↓ 300,00	1.200,00	1.600,00
	• New kitchen					200,00	400,00	600,00	800,00
	• World trip								

Period: . ☒ Month ☐ Year Edit Budget. ☐
 Account: . ☒ Balance ☐ Difference Show Budget per Period. . ☐ Tree View ▼