

# Pandle User Guide

## Introduction

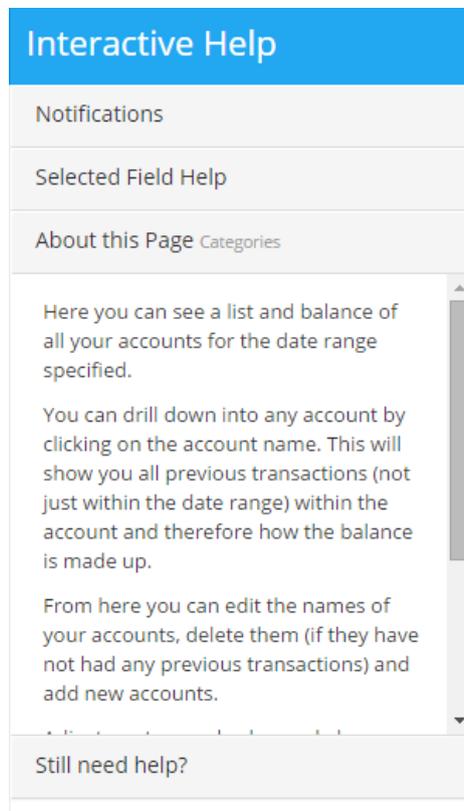
Pandle is simple bookkeeping software which UK business owners use to record their business transactions. VAT returns, accounts and tax returns can then be prepared from the information entered into Pandle.

By reading this user guide, even the most novice bookkeeper should be able to use the functions within Pandle.

Once you have learned the basics, it is well worth looking through our [Working Effectively Guide](#) which will outline how to make the best use of Pandle with things like shortcuts and efficient practices.

## Getting started

When using Pandle you will have real time, interactive help at the side of the screen which can be toggled on or off. There are 3 parts to the interactive help; Notifications: these pop up when you are entering transactions which may potentially be erroneous. Selected field help: explains the field you have selected and about this page: will describe the purpose of the page.



**Set up your business wizard:** When you first create an account with Pandle you will be asked for some basic information about your business. The information you provide will set the program settings (which can be changed later on if needed). If you select in the wizard that you have little or no bookkeeping experience, then the interactive help screen will guide you through the wizard, giving definitions and explanations as you go.

**Opening balances wizard:** After the 'set up your business wizard' has been completed, you will be given the option to use the opening balances wizard. This should be used if you were using a different bookkeeping system prior to Pandle. If your business is VAT registered you should start Pandle from the start of a new VAT quarter. If you start to enter transactions part way through a quarter then the VAT return for that quarter may not be accurate. If you have told Pandle that you have little or no bookkeeping experience then the interactive help will guide you through the process.

## Entering your business transactions

There are only four places in the software where you will enter your business transactions. Each one is outlined below and explained in more detail later on.

**Customers:** This is where you create or enter the invoices to your customers. This should only be used for customers you offer credit to i.e. they do not pay you straight away. The customers tab may not be visible to you if you specified that you do not offer your customers credit in the initial set up wizard.

**Suppliers:** This is identical to customers except it is to handle your supplier invoices rather than your customer invoices. Supplier invoices are invoices from your suppliers that have offered you credit, i.e. you don't pay them straight away. You may not be able to see the suppliers tab in your Pandle account if you specified that your suppliers do not offer you credit in the initial set up wizard, however you can toggle it back on in the settings.

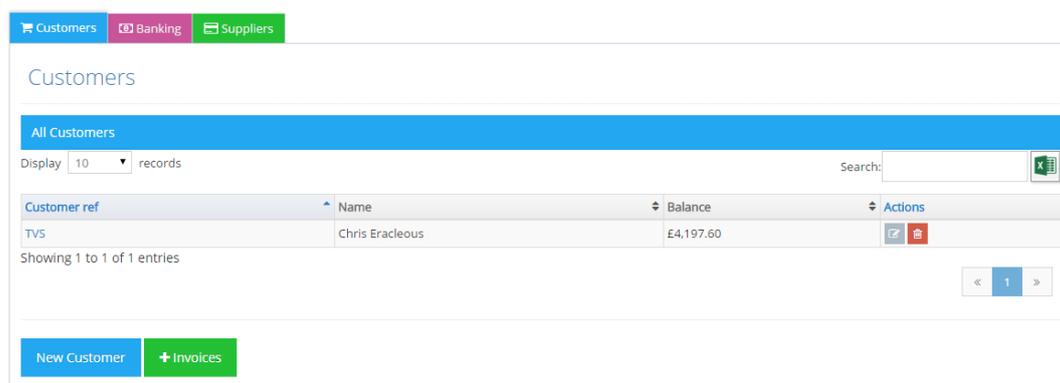
**Banking:** This is where all of your cash/banking transactions are entered. Here you will have a number of accounts including your bank accounts, credit cards, cash on hand, Paypal etc. This is where you will enter the majority of your business transactions.

**Adjustments:** This is used to transfer amounts between your accounts. You may never use this feature as it is more for adjustments at your year-end such as depreciation of assets etc. Your accountant will either enter the adjustments for you or give you the information to enter them yourself.

## Customers

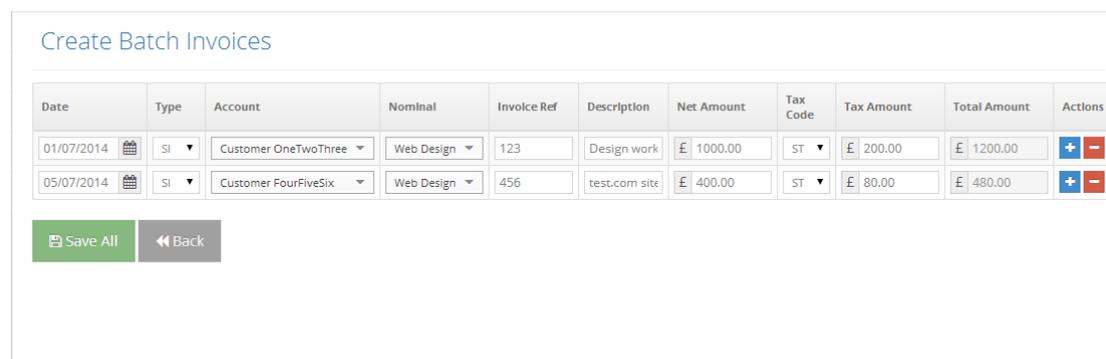
From here you can create new customers and enter or create (depending on whether you want Pandle to create invoices) invoices and credit notes you have issued to customers.

Remember this is only to be used when you have customers that do not pay you straight away. Instant sales can go straight through banking.



### Entering customer invoices:

If you create your customer invoices yourself in Microsoft Word or other means then you will enter your customer invoices in Pandle in a batch as below:



Simply click '+ Invoices' and start entering your information from the sales invoices you have produced for your customers.

For each invoice you should enter the date on the invoice, select the customer you issued it to (you should add the customer if they are not in the list), the appropriate sales account (if you have more than one), the reference on the invoice (usually the invoice number) and the net amount (amount before VAT is added). Please note, if you specified in the initial wizard that you are not VAT registered then you will only have the total amount field.

If you are VAT registered, there are 3 different VAT codes you can use on your invoices:

**ST:** This is standard VAT which you will mostly use, this is set at the current rate; 20% but can be overtyped if some of the services/products you provide are the reduced rate of 5%

**EX:** This covers services/products you provide that are exempt or zero rated. Examples of exempt sales are insurance and education. Examples of zero rated sales are food and books.

**NV:** This covers transactions that do not relate to VAT. So if you sell to countries outside of Europe or transactions where VAT does not apply such as payments to employees, loans etc.

If you have chosen for Pandle to create your customer invoices then it's pretty much self-explanatory:

[New Invoice](#)

Description	Quantity	Price (£)	Net (£)	Tax (£)	Total (£)

Sub-total £ 0.00  
ST | Standard VAT £ 0.00  
Total £ 0.00

Save and Next Save and View Save and Finish Cancel

You enter the same information as above but in an invoice format. This can then be saved as a PDF, printed or emailed to your customer. You can add your company logo in the invoice settings.

When customers pay you for invoices you have issued to them, you can apply the payments to the appropriate invoices from the banking tab.

## Suppliers

This is identical to the customers tab but handles invoices from your suppliers rather than invoices you give to your customers. Remember this is only used for invoices you receive from suppliers that you do not pay straight away. For example, you might have an account with a stationery company where you order stationery and pay them each month. The invoices from that supplier would be entered here and the payments you make to them through the banking tab. If you buy stationery in Staples then you would simply enter those transactions in the banking tab because you are paying straight away.

## Banking

The screenshot shows the 'Banking' tab selected in a navigation bar. Below the navigation bar, there is a 'Banking' header and a sub-header 'All Bank Accounts'. A search bar is present with a search icon. Below the search bar is a table with columns: Category code, Name, Balance, and Actions. The table contains three rows: 130 | Natwest | -, 135 | Cash | -, and 140 | Merchant Account | -. Below the table, it says 'Showing 1 to 3 of 3 entries' and a pagination control showing '1'. At the bottom, there are two buttons: 'New Bank Account' and '+ Money in/out'.

When you click on the banking tab, a list of your bank accounts and their balances will be shown. In the example above you can see this business has one bank account, a cash account (this may be a till or a cash tin) and a merchant account (for taking card payments) From here you can add accounts, drill down into accounts (to view how the balance is made up), edit/delete them and enter new banking transactions.

To enter new transactions click '+ Money in/out'

### New Bank Transaction

The screenshot shows the 'New Bank Transaction' form. It has a table with columns: Date, Bank Account, Type, Account, Invoices, Description, Net (£), Tax Code, Tax (£), Total (£), and Actions. The first row contains: 01/07/2015, 130 | Natwest, 2 - MC, 645 | Rent, Select, Rent for July, 500.00, ST, 100.00, 600.00, and a plus-minus icon. Below the table are two buttons: 'Save All' and 'Back'. To the right, there is a 'Show Running Balances' button and a list of running balances: Natwest -600.00, Cash 0.00, and Merchant Account 0.00.

When entering your banking transactions, you are essentially copying out your bank statements into the software. There will be a live balance on the screen (click 'show running balances') so if at any point the balance on screen does not match the running balance on the bank statement then you know there is an error somewhere. As long as the balances agree, a bank reconciliation is not needed.

Each transaction will need the following details:

**Date:** This is the date of the transaction on the bank/credit card statement

**Bank account:** This is the account the transaction relates to; Barclays account, Paypal etc.

**Type:** There are four types of transactions in the Cash Book:

**Money In:** This type of transaction is for any amounts into your bank account. This could be loans in, refunds, sales you have made (that are not from customers you offer credit terms to)

**Money Out:** Any amounts going out of your bank account apart from payments made to suppliers that have offered you credit

**Customer Receipt:** This is for amounts received from customers that you have issued an invoice to

**Supplier Payment:** This is for amounts paid to suppliers that have issued an invoice to you.

**Account:** If the transaction is a customer receipt or supplier payment, this option allows you to select the customer/supplier it relates to. You will then be able to select the invoice the amount relates to. Once the invoice is selected you can move on to the next transaction. You do not need to separate the VAT amount for customer receipts and supplier payments as this has already been done at the invoice level.

**Description:** Entering a description helps you to understand what the transaction relates to if you refer back to it later. This can be copied from the bank statement or you can make up your own

**Tax code:** If the transaction is money in or out and your business is VAT registered then the relevant tax code should be selected (see explanation above under 'entering customer invoices').

**Net amount:** If the transaction is money in or money out then you should enter the net amount here (the amount before VAT). Alternatively, if you do not know the net amount then you can enter the gross (total amount) and the VAT will be calculated automatically.

There are other important features within the software, each of which are listed below:

## View transactions

Transactions

All Transactions						
Display 10 records		Search: <input type="text"/>				
No	Transaction Date	Transaction Type	Description	Tax code	Total Amount	Actions
1	31/03/2013	Customer Invoice	6546 Test outstanding invoice	ST	£1,200.00	 
	from <input type="text"/> to <input type="text"/>	Select value		Select value	£1,200.00	

Showing 1 to 1 of 1 entries

< 1 >

From here you can see a list of all of the transactions you have entered into the software. It is possible to sort the transactions by number, date, type, description and amount by clicking on the heading. It is also possible to edit or delete your business transactions from here.

## Categories

Categories is an overview all of your business accounts and their balance. This is can be useful to see if balances look incorrect and should be addressed.

Categories Period start date: 06/01/2015 Period end date: 31/03/2015

[+ Adjustment](#) [+ Category](#) [More](#)

All Categories Search:

CC	Category	Debit (£)	Credit (£)	Actions
000	Equipment			
005	Equipment accumulated depreciation			
010	Motor vehicles			
015	Motor vehicles accumulated depreciation			
110	Amount owed from customers	1200.00		
130	Natwest			
135	Cash			
140	Merchant Account			
180	Prepayments			
210	Amount owed to suppliers			
220	Lee Murphy Director's Loan Account			
230	VAT charged to customers		200.00	
235	VAT charged from suppliers			
240	VAT owed to HMRC			
245	Difference in flat rate VAT			
250	Tax and NI owed to HMRC			
260	Wages owed to employees			
270	Corporation Tax Owed			
280	Accruals			

New categories can be added if required and unused categories can be deleted.

You can also enter adjustments from here. As a user it would be rare that you use this function and so it is recommended to seek the advice of your accountant if you are unsure about entering an adjustment.

## VAT returns

If you are VAT registered then you will use this feature to calculate your VAT returns which are to be submitted to HMRC. If you specified that your business was not VAT registered on the initial wizard then this feature will not be visible to you in the software.

From the VAT return section you can create a new return to calculate your VAT along with the ability to change your VAT scheme.

To calculate a VAT return click 'new' and enter the date range for the VAT return you wish to calculate. You will then be presented with the figures which you can check if you wish

## Edit Vat Return

Start date	<input type="text" value="01/04/2015"/>		
End date	<input type="text" value="30/06/2015"/>		
VAT due on sales	£	0.00	1
VAT reclaimed on purchases	£	0.00	4
Net VAT to be paid or reclaimed	£	0.00	5
Total value of sales	£	0.00	6
Total value of purchases	£	0.00	7
Final return	<input type="radio"/> NO		
Locked	<input type="radio"/> NO		
Date calculated	<input type="text" value="11/05/2015"/>		
Date locked	<input type="text"/>		

If you're happy that your data is correct, you can lock the return which will prevent any of the transactions included in the return from being edited/deleted unless the return is later unlocked.

When a VAT return is locked, the amount of VAT due will be transferred into the correct account in 'categories' ready for when you record your payment to HMRC in the banking tab.

To change VAT schemes simply click 'VAT schemes' and enter the date ranges for the schemes you were on. Pandle can handle the switch between schemes and between invoice based/cash based accounting for you. This means you do not need to worry about your data being incorrect when switching. It will also automatically handle your 12 month 1% discount and reclaiming VAT on assets over £2,000 if you are on the flat rate scheme.

## Reports

Pandle can produce a number of useful reports:

**Profit & Loss:** This is useful for seeing how much profit your business is making for any given date range. This can help you make business decisions and highlight any areas of spending that could be cut back.

**Balance sheet:** This will show your financial position for any given date range. You can see your assets, liabilities and remaining equity in the business

**Trial balance:** This shows a snap shot of your nominal ledger for any given point in time. This report will be useful for your accountants in order to help them complete your end of year accounts and tax return.

## Wages Adjustment

If you selected in the opening wizard that you have employees then the wages adjustment feature will be available to you. Each pay day you can enter the figures from your payroll software into this function which will post the figures into the correct accounts for you.

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### New Wages Adjustment

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Date	<input type="text"/>	
Description	<input type="text"/>	
Net Wages	£	<input type="text"/>
Tax	£	<input type="text"/>
Employees' NI	£	<input type="text"/>
Employer's NI	£	<input type="text"/>

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If you have any questions about this user guide then please contact [support@pandle.co.uk](mailto:support@pandle.co.uk)