

SmartWerk CSV Guide v2.0: Import & Categorize Your Bank Expenses

This updated guide helps you download, clean, and use your CSV bank data for Dutch ZZP bookkeeping. Learn how to spot deductible expenses and track your income like a pro.

■ Step-by-Step: Export Your Bank CSV

1. Log in to your online bank (ING, Rabobank, Bunq, etc).
2. Find 'Transactions' or 'Af- en bijschrijvingen'.
3. Choose a time period (e.g., Jan–Mar 2025).
4. Click 'Export' and choose 'CSV' format.
5. Save the file and open it in Excel/Google Sheets.

■ Example CSV Content

Date, Description, Amount, Balance
2025-07-01, Payment from client X, +500.00, 2340.00
2025-07-03, Adobe subscription, -24.99, 2315.01
2025-07-05, Lunch with client, -18.60, 2296.41
2025-07-08, Brenger fuel, -36.40, 2260.01

■ What Each Column Means

Date: Transaction date in YYYY-MM-DD format.

Description: What the payment was for.

Amount: Positive = income, Negative = expense.

Balance: Optional, shows current bank balance after transaction.

■ Example Categories for Business Use

Travel & Transport: Fuel, parking, public transport (if business-related)

Software & Tools: Adobe, Canva, domain hosting, licenses

Office Supplies: Notebooks, printer ink, packaging

Client Costs: Lunch with client, gifts, thank-you cards

Income: Payments from clients

■ *SmartWerk Tips:*

- Use a highlight color in Excel for each category.
- Create a column called 'Category' and label each transaction.
- Group expenses monthly for easy BTW/VAT calculation.

Need Help with Your CSV?

Send us your file and we'll help categorize it, calculate VAT, and prepare your quarterly report. Free with SmartWerk Premium.

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