

Accounting teaching and learning with Banana Accounting Software

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Banana.ch SA

Empowering and supporting Enterprising People reaching their goals

- Spreadsheet inspired accounting software
- Developed in collaboration with accounting teachers
- Used by the majority of swiss accounting schools
- Leader in Switzerland for small business, associations and individual accounting software
- More than 300'000 licenses sold in over 120 countries

Spreadsheet inspired accounting software

- Professional accounting software
- Easy to use
- Very flexible

The screenshot displays the Banana accounting software interface for 'Company Smith'. The main window shows a list of transactions with columns for Date, Doc, Description, Debit A/C, Credit A/C, Amount USD, VAT Code, and Amount. Transaction 3, dated 06.01.2022, is highlighted, showing a 'Sales in cash' entry with a debit to account 1000 and a credit to account 4100 for 8'000.00 USD with VAT code S10.

	Date	Doc	Description	Debit A/C	Credit A/C	Amount USD	VAT Code	Amount
1	03.01.2022		Withdrawal from post office account	1000	1010	350.00		
2	05.01.2022		Office supplies	3260	1000	80.00	P5	
3	06.01.2022		Sales in cash	1000	4100	8'000.00	S10	
4	20.01.2022		Purchase goods at Company 1	3000	SU.001	1'500.00	P10	
5	28.01.2022		Payment Company 1 invoice	SU.001	1020	1'500.00		
6	01.02.2022		Payment Electricity and Phone		1020	300.00		
7	01.02.2022		Electricity	3250		200.00		
8	01.02.2022		Telephone	3270		100.00		

Below the transaction list, a summary table shows the following data:

1000	Cash	8'000.00	9'270.00	
4100	Income from sales	-7'272.73	-7'272.73	
2070	Automatic VAT	-727.27	-587.10	
S10	Sales at 10%			

The interface includes a menu bar (File, Edit, Data, Format, Tools, Account1, Account2, Apps, Window, Help) and a toolbar with various icons. The bottom status bar shows a zoom level of 100%.

Similar to Excel

- Intuitive table based interface
- Instant results next to entered data
- User mode similar to Office
 - Edit, Undo and Redo
 - Search & replace
 - Format, colors
- All accounting data saved in one file
- As many files as desired (save where you want)
- Single user

Accounting software

- Professional double entry accounting software
- Customizable accounting and grouping
- Transactions
- Balance sheet, Income & Expense, accounting card
- Cost and Profit center, Segments
- Import of bank statements or other data source


Banana Accounting only features

- Accounting files with only the needed features
- Complete accounting check at any time
- Blockchain for transactions protection and legal compliance
- Accounting based financial planning
- Quantities in transactions
- Invoices writing with transactions
- Javascript extensions

Best for teaching and practicing

- Developed in collaboration with accounting teachers
- Similar to Excel, no special training needed
- Makes easy to understand double entry accounting
- Each student can work on his own file
- Enter data and instantly see results
- Students can install on their computer
- Less time to check work done by student


Create a new accounting file

 Create new file ×

From templates

From file

New empty



Switzerland

English

Business

- All -

Double-Entry Accounting

Double-Entry Accounting with foreign currencies


Income & Expense Accounting


Cash-Book


Utilities


- Vat/sales -


Switzerland → English → Business →
Double-Entry Accounting

 **Accounting for companies**
Accounting for companies with cost centers and vat/
sales tax. [More info...](#)

 **Accounting for companies with
customers/suppliers**
Ideal for companies with customers/suppliers with
cost centers. [More info...](#)

 **Accounting for general
partnerships**
Chart of accounts ideal for accounting for general
partnerships with different cost centers. [More info...](#)

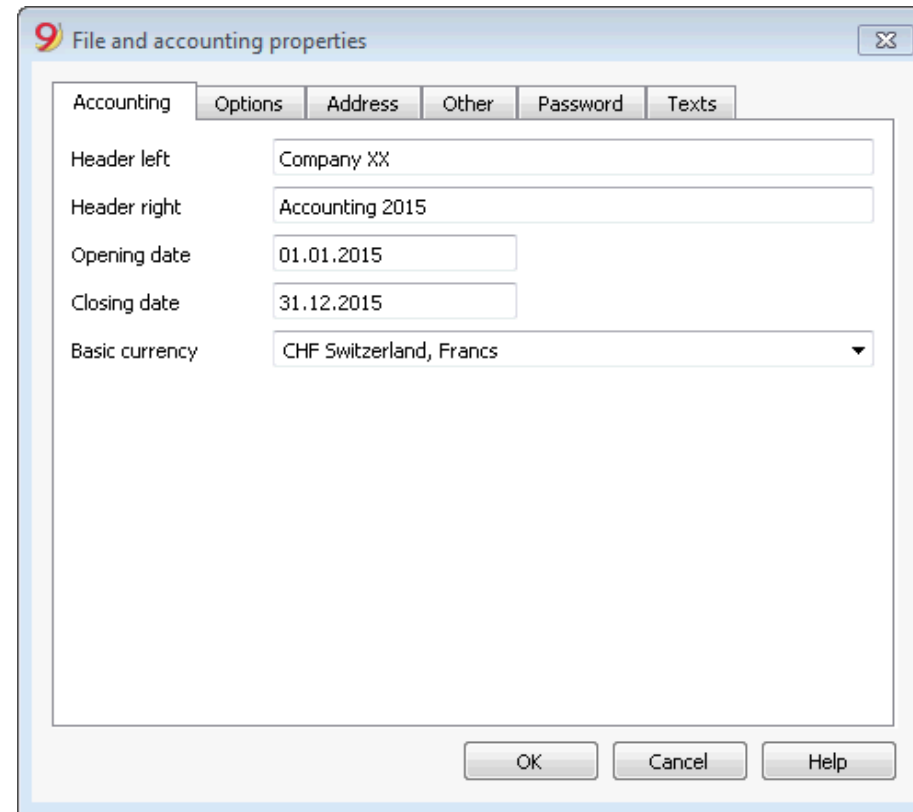
 **Accounting for legal entities (with
clients/suppliers)**
This template is suitable for managing the accounting
of a legal entity with VAT liability. The chart of
accounts is a Swiss SME chart of accounts. Contains
customer/supplier and cost centers. [More info...](#)

 **Accounting for sole enterprises
(chart of accounts SME)**

Cancel

Help

Accounting setup



The screenshot shows a dialog box titled "File and accounting properties" with a close button in the top right corner. The "Accounting" tab is selected, and the other tabs are "Options", "Address", "Other", "Password", and "Texts". The dialog contains the following fields:

Field	Value
Header left	Company XX
Header right	Accounting 2015
Opening date	01.01.2015
Closing date	31.12.2015
Basic currency	CHF Switzerland, Francs

At the bottom of the dialog are three buttons: "OK", "Cancel", and "Help".

Accounts, grouping, opening and balance

Enter data and see results

Banana - [Smith & Sons_2020.ac2 (*)]

File Edit Data Format Tools Account1 Account2 Apps Window Help

Accounts Transactions Totals VAT codes Exchange rates Budget

Base Transaction Balances Currency2 Budget Previous Other Print

	Section	Group	Account	Description	3Class	Gr	Currency	Opening currency	Opening CHF	Balance currency	Balance CHF
1	*			BALANCE SHEET							
2											
3	1			ASSETS							
4											
5			1000	Cash on hand	1	100	CHF	14 100.00	14 100.00	26 692.37	26 692.37
6			1020	Bank account	1	100	CHF	163 070.00	163 070.00	219 817.68	219 817.68
7			1024	Bank account Euro	1	100	EUR	18 120.00	21 744.00	7 620.00	9 282.41
8			1025	Bank account USD1	1	100	USD	13 300.00	12 496.55	1 365.70	1 249.94
9			1026	Bank account USD2	1	100	USD			1 000.00	953.84
10		100		Cash and cash equivalents		10			211 410.55		257 996.24

Group '109 Transfer accounts' is added to the group '10 Current assets'

Info Messages Charts

18/268 90 %

Transaction table

Banana - [Smith & Sons_2020.ac2 (*)]

File Edit Data Format Tools Account1 Account2 Apps Window Help

03.01.2020

Accounts Transactions Totals VAT codes Exchange rates Budget

Base [Complete VAT](#) [Cost centers](#) [Exp. Date](#) [Lock](#)

	Date	Doc	Description	Debit A/C	Credit A/C	Currency Amount	Currency	Exchange Rate	Amount CHF	VAT Code
4	03.01.2020	1	Invoice #145 issued to customer White	1100	3000	500.00	CHF	1.000000	500.00	V77
5	03.01.2020	2	Purchase in cash USD foreing newspaper	6580	1000	8.00	USD	0.953840	7.63	
6	03.01.2020	3	Exchange operation CHF/ USD	1020	1025	100.00	USD	0.953840	95.38	
7	03.01.2020	4	Transfer from USD1 to USD2 account	1026	1025	1 000.00	USD	0.953840	953.84	
8	03.01.2020	5	Transfer from USD1 account to EUR account	1024		1 000.00	EUR	1.203631	1 203.63	
9	03.01.2020	5	Transfer from USD1 account to EUR account		1025	1 234.30	USD	0.975152	1 203.63	

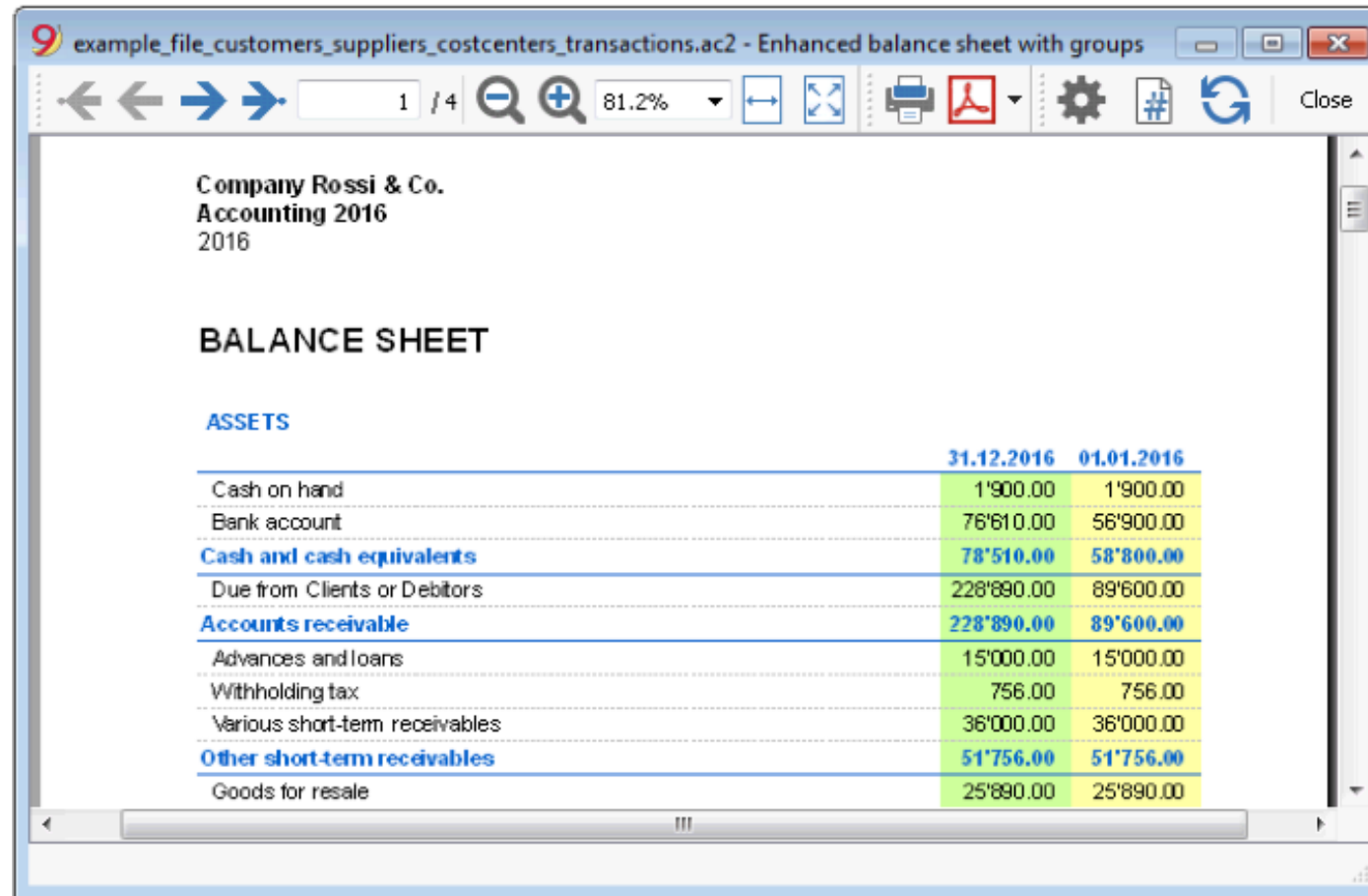
F6 Key = increase date by a day

1025	Bank account USD1	-1 203.63	1 249.94	USD	-1 234.30	1 365.70
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Info Messages Charts

9/53 90 %

Balance sheet



example_file_customers_suppliers_costcenters_transactions.ac2 - Enhanced balance sheet with groups

Company Rossi & Co.
Accounting 2016
2016

BALANCE SHEET

ASSETS

	31.12.2016	01.01.2016
Cash on hand	1'900.00	1'900.00
Bank account	78'610.00	56'900.00
Cash and cash equivalents	78'510.00	58'800.00
Due from Clients or Debtors	228'890.00	89'600.00
Accounts receivable	228'890.00	89'600.00
Advances and loans	15'000.00	15'000.00
Withholding tax	756.00	756.00
Various short-term receivables	36'000.00	36'000.00
Other short-term receivables	51'756.00	51'756.00
Goods for resale	25'890.00	25'890.00

Profit & Loss Statement

example_file_customers_suppliers_costcenters_transactions_2016.ac2 - Enhanced balance sheet with gr...

3 / 4 82.1%

Company Rossi & Co.
Accounting 2016
2016

PROFIT & LOSS STATEMENT

	2016	Budget 2016	2015
Earnings from own products	108'416.66	125'000.00	107'600.00
Earnings from resale	35'000.00	36'000.00	92'735.19
Earnings from services rendered	18'518.52	17'500.00	13'500.00
Net revenues from supplies and services	161'935.18	178'500.00	213'835.19
Revenues from supplies and services	161'935.18	178'500.00	213'835.19
Raw materials	-34'212.96	-34'000.00	-27'662.04
Expenses for goods for resale	-2'314.81	-2'500.00	-1'712.96
Third party expenses	-15'890.00	-16'000.00	-16'800.00
Costs for material, goods, services and energy	-52'417.77	-52'500.00	-46'175.00
Gross operating result after deducting costs for materials			

Reports by periods and comparisons

example_file_customers_suppliers_costcenters_transactions_2016.ac2 - Enhanced balance sheet with gr...

3 / 4 82.1%

Company Rossi & Co.
Accounting 2016
2016; Columns Semester

BALANCE SHEET

ASSETS

	30.06.2016	Budget 30.06.2016	31.12.2016	Budget 31.12.2016	31.12.2016	Budget 31.12.2016
Cash on hand	1'900.00	1'500.00	1'900.00	1'500.00	1'900.00	1'500.00
Bank account	76'610.00	13'000.00	76'610.00	13'000.00	76'610.00	13'000.00
Cash and cash equivalents	78'510.00	14'500.00	78'510.00	14'500.00	78'510.00	14'500.00
Due from Clients or Debtors	228'890.00	200'500.00	228'890.00	200'500.00	228'890.00	200'500.00
Accounts receivable	228'890.00	200'500.00	228'890.00	200'500.00	228'890.00	200'500.00
Advances and loans	15'000.00	2'057.70	15'000.00	2'057.70	15'000.00	2'057.70
Withholding tax	756.00	143.00	756.00	143.00	756.00	143.00
Various short-term receivables	36'000.00	-,-	36'000.00	-,-	36'000.00	-,-
Other short-term receivables	51'756.00	2'200.70	51'756.00	2'200.70	51'756.00	2'200.70
Goods for resale	25'800.00		25'800.00		25'800.00	

Cost and Profit Centers

Conti Registrazioni Totali Codici IVA									
Base IVA Completo Centri Costo Scadenze Blocco									
	Data	Doc	Descrizione	CtDare	CtAvere	Importo CHF	CC1	CC2	CC3
30	26.01.2015	56	Acquisto materiali per cantiere 1	4000	1020	2'500.00	C1		
31	26.01.2015	57	Acquisto materiali per cantiere 2	4000	2101	890.00	C2		
32	26.01.2015	58	Acquisto materiali per cantiere 3	4000	2101	1'600.00	C3		
33	28.01.2015	59	Assicurazione veicolo A	6220	1020	690.00			VA
34	28.01.2015	60	Assicurazione veicolo B	6220	1020	795.00			VB
35	28.01.2015	61	Assicurazione veicolo C	6220	1020	445.00			VC
36	29.01.2015	62	Acquisto merce categoria A	4000	2101	1'500.00		MA	
37	29.01.2015	63	Acquisto merce categoria B	4000	2102	186.00		MB	
38	29.01.2015	64	Acquisto merce categoria C	4000	2103	631.00		MC	
4000 Costi materiale per la fabbricazione 2'314.81 -18'387.45									
1020 Banca -2'500.00 -40'019.10									
2201 IVA, rendiconto 185.19 -4'511.11									
.C1 Cantiere 1 2'500.00 2'500.00									
M80 Acquisti merce e servizi 8.0%									
Info Messaggi									

Segments

AccountsTransactionsTotals

BaseCost centersInvoicesLock

	Date	Doc	Description	Debit A/C	Credit A/C	Amount CHF
1						
2	05.01.2017	3	Expenses	3000-COURSES-MILAN	1100	1'500.00
3	15.01.2017	4	Courses subscriptions	1100	3200-COURSES-ROME	42'500.00
4	22.01.2017	5	Rent payment	6000-EVENTS-ROME	1020	29'500.00
5	28.01.2017	6	Invoice rec'd for purchase of raw materials	4000-EVENTS-MILAN	2000	11'200.00
6	30.01.2017	7	Income Open day	1020	3600-EVENTS-ROME	42'500.00
7	02.02.2017	11	Sales in cash	1020	3000-EVENTS-MILAN	65'900.00
8	02.02.2017	12	Payment received for invoice #120	1020	3400-COURSES-MILAN	25'600.00
9	04.02.2017	14	Payments received	1020	3600-COURSES-MILAN	35'000.00
*						

F6 key = swap debit and credit accounts

1020	Bank account	35'000.00	302'570.00
3600	Other revenues and services	-35'000.00	-77'500.00

:COURSES Courses
::MILAN Milan

InfoMessages

Vat information and automatic calculation

Accounts Transactions Totals VAT codes Exchange rates										
Base Complete VAT Cost centers Exp. Date Lock										
	Date	Doc	Description	Debit A/C	Credit A/C	Amount CHF	VAT Code	%VAT	%Non-Ded.	VAT Acc CHF
3	03.01.2020	2	Payment inv. #250 for purchase abroad in USD	4000	1025	8'546.30				
4	05.01.2020	3	Payment received invoice #312 - products sale	1020	1100	30'600.00				
5	15.01.2020	4	Invoice #131 issued for sales of products	1100	3200	42'500.00	V77	-7.70		-3'038.53
6	22.01.2020	5	Rent payment	6000	1020	29'500.00				
7	28.01.2020	6	Invoice rec'd for purchase of raw materials	4000	2000	11'200.00	M77	7.70		800.74
8	30.01.2020	7	Payment received for invoice #131 - products sale	1020	1100	42'500.00				
9	30.01.2020	8	Received utilities invoice	4500	2000	960.00	I77	7.70		68.64
10	31.01.2020	9	Payment of net salaries	5000	1020	89'500.00				
11	31.01.2020	10	Social contributions	5700	1020	12'530.00				
12	02.02.2020	11	Sales of products in cash - Invoice #202	1020	3000	65'900.00	V77	-7.70		-4'711.51
13	02.02.2020	12	Payment received for invoice #120 - services	1020	3400	25'600.00	V77	-7.70		-1'830.27
14	03.02.2020	13	Invoice for services re. ancillary activity	1000	7000	12'600.00	V77	-7.70		-900.84
15	04.02.2020	14	Rent payments received	1020	7500	35'000.00				
16	30.06.2020	15	Interest expense	6900	1020	659.00				
17	31.12.2020	16	Depreciation	6800	1500	3'600.00				

Tasto F6 = aggiungi l'IVA all'importo registrazione				
Per stornare l'operazione IVA, inserire il codice IVA preceduto dal segno meno (-)				
1000	Cash on hand	12'600.00	38'278.00	CHF
7000	Non-operating revenue	-11'699.16	-11'699.16	CHF
2201	VAT according to VAT report	-900.84	-17'625.63	CHF
V77	Sales and services 7.7%			

Info	Messaggi	Grafici
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Country specific VAT Report

Formulaire TVA pour la Suisse - méthode effective

1 / 2 109.8%

Fermer

Déclaration TVA (méthode effective)

Version 20180216ef_fr

Ditta XXX

Période de décompte: 01.01.2018 - 31.03.2018

I. CHIFFRE D'AFFAIRES (les articles cités se réfèrent à la loi sur la TVA du 12.06.2009)

	Chiffre	Chiffre d'affaires CHF	Chiffre d'affaires CHF
Total des contre-prestations convenues ou reçues, y c. de prestations imposées par option, de transferts par procédure de déclaration, de prestations à l'étranger (ch. d'affaires mondial)	<u>200</u>		5'571.03
Contre-prestations déclarées sous ch. 200 qui proviennent de prestations exclues du champ de l'impôt (art. 21) pour lesquelles il a été opté en vertu de l'art. 22	<u>205</u>	0.00	
Déductions:			
Prestations exonérées (p. ex. exportations, art. 23), prestations exonérées fournies à des institutions et à des personnes bénéficiaires (art. 107, al. 1, let. a)	<u>220</u>	0.00	
Prestations fournies à l'étranger (lieu de la prestation à l'étranger)	<u>221</u> +	0.00	
Transferts avec la procédure de déclaration (art. 38, veuillez, s.v.p., joindre le formulaire n° 764)	<u>225</u> +	0.00	
Prestations exclues du champ de l'impôt (art. 21) fournies sur le territoire suisse pour lesquelles il n'a pas été opté selon l'art. 22	<u>230</u> +	0.00	
Diminutions de la contre-prestation telles que rabais, escomptes, etc.	<u>235</u> +	0.00	Total ch. 220 à 280
Divers (p.ex. valeur du terrain, prix d'achat en cas d'imposition de la marge)	<u>280</u> +	0.00	0.00 289
Total du chiffre d'affaires imposable (ch. 200 moins ch. 289)	<u>299</u>		5'571.03

II. CALCUL DE L'IMPÔT

Taux	Prestations CHF dès le 01.01.2018	Impôt CHF/ct. dès le 01.01.2018	Prestations CHF jusqu'au 31.12.2017	Impôt CHF/ct. jusqu'au 31.12.2017
Normal	<u>302</u> 5'571.03 +	428.97 7,7%	<u>301</u> 0.00 +	0.00 8,0%
Réduit	<u>312</u> 0.00 +	0.00 2,5%	<u>311</u> 0.00 +	0.00 2,5%
Spécial pour l'hébergement	<u>342</u> 0.00 +	0.00 3,7%	<u>341</u> 0.00 +	0.00 3,8%

Blockchain transactions lock

Blockchain (chain of seals) „progressive hashes“

Example: Banana accounting software incorporating blockchain*
*first in the world (since 2002)

Original ledger

	Date	Description	Debit A/C	Credit A/C	Amount USD	LockProgr
1	01/01/15	First transaction	100	101	20.00	0572d309.a1015796.48deda33.26742754
2	02/01/15	Second transaction	102	105	30.00	ffbc0911.ac1f3316.d7027718.723dc0ed
3	05/01/15	Third transaction	101	100	50.00	6eb5c8af.ee3f8ea4.b20c6a64.c39b0719

Progressive hash

= entry data +
previous hash

Modified ledger

	Date	Description	Debit A/C	Credit A/C	Amount USD	LockProgr
1	01/01/15	First transaction	100	101	20.00	0572d309.a1015796.48deda33.26742754
2	02/01/15	Second transaction	102	105	40.00	d2015c15.2112129e.2678afd9.992e3a7a
3	05/01/15	Third transaction	101	100	50.00	1f4a21a4.0bcb746c.ba0daa44.5c34a396

Modifications in
a data set cause
subsequent
hash changes

The blockchain ensures that copies of data equal the original data – even when new entries are added (→cryptocurrencies)

Accounting based financial planning

[illegible]

Financial projections one or more years

lukes_coffeehouse_income_expense.ac2 - Quarterly budget 1st year

Quarterly budget 1st year

ESTATE	Budget 31.03.2017	Budget 30.06.2017	Budget 30.09.2017	Budget 31.12.2017	Budget 31.12.2017
BALANCE SHEET					
ASSETS					
Cash on hand	500.00	500.00	500.00	500.00	500.00
Bank account	13 880.00	23 280.00	25 640.00	36 620.00	36 620.00
Furniture	60 000.00	60 000.00	60 000.00	48 000.00	48 000.00
Inventory	-	-	-	1 000.00	1 000.00
TOTAL ASSETS	74 380.00	83 760.00	86 140.00	86 120.00	86 120.00
LIABILITIES AND EQUITY					
Loan	-60 000.00	-60 000.00	-60 000.00	-54 000.00	-54 000.00
Owner equity	-20 000.00	-20 000.00	-20 000.00	-20 000.00	-20 000.00
TOTAL LIABILITIES AND EQUITY	-80 000.00	-80 000.00	-80 000.00	-74 000.00	-74 000.00
Total Estate	-5 620.00	3 760.00	6 140.00	12 120.00	12 120.00
OPERATING RESULT					
	Budget 1.Quart '17	Budget 2.Quart '17	Budget 3.Quart '17	Budget 4.Quart '17	Budget 2017
EXPENSES					
Personnel expenses	-12 000.00	-15 000.00	-15 000.00	-16 000.00	-58 000.00
Cost of goods	-12 200.00	-7 400.00	-5 800.00	-4 800.00	-30 200.00
Rental and related expenses	-3 000.00	-3 000.00	-3 600.00	-3 600.00	-13 200.00
Administrative costs	-1 650.00	-1 650.00	-1 650.00	-1 650.00	-6 600.00
Interest expense	-600.00	-600.00	-600.00	-600.00	-2 400.00