


from

[www.AllertonEPS-Software.co.uk](http://www.AllertonEPS-Software.co.uk)

**CreditAndDebitAnalyser** is a useful spreadsheet which is flexible and simple to use. Superb for analysing the finances of Events for Organisations and Charities.

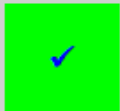
**CreditAndDebitAnalyser** has simple ticks  at the end of each section to ensure that everything remains accounted for.

It is Simple to use and Simple to expand to cater for bigger events. This User Guide shows both How it works and How it can be expanded.

Being a spreadsheet, it is extremely flexible and includes calculations to show how Estimations affect the Total figure, but has also been kept simple for ease of use rather introducing more complicated considerations such as VAT.

## Sportsmans Dinner

### Date

		Money In	< Estimate	Money Out	< Estimate	Transaction Type	Category	Reference (if app)
23/05/22	Float	£1,500.00						101641
23/05/22	Pre Sold – Tickets 29 x £ 25 = £ 725	£725.00	10%			Cheque_In	Door	
	Tickets Sold = 103	£1,860.00				cash1	Door	
24/05/22	Auction : EFC Shirt : J Hampson	£100.00				Cheque_In	Auction	
	Auction : Man U shirt	£50.00				cash	Auction	
		£2,735.00						
22/05/22	Auction Items purchased from Les Read			£300.00		cash	Auction	11
18/05/22	Adverts	£65.00				cash1	Overhead	
24/05/22	Paid helpers - 4 off			£120.00		cash	Overhead	Pg2
		£65.00		£420.00				
24/05/22	Taxi for Guest Number 1			£60.00		cash	Overhead	4.1 & 10
24/05/22	Taxi for Guest Number 2			£40.00		cash	Overhead	12
22/05/22	Napkins			£8.01		ExpensesD	Overhead	6.2
22/05/22	Tablecloths			£59.75		ExpensesD	Overhead	6.3
26/05/22	Bar	£727.27				cash2	Bar	
		£727.27		£167.76				
	Sub Total >	£3,527.27	2%	£587.76				
	Total ( Profit ) >	£2,939.51	2%			£0.00		
	Announced Total at time >	£2,939.51						

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Last Revision – April 2022

from

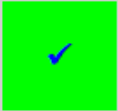
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## Contents

PLEASE OPEN THE **CreditAndDebitAnalyser** SPREADSHEET  
AND LOOK THROUGH IT - IT WILL HELP WITH UNDERSTANDING  
ASPECTS OF THIS GUIDE.

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## Sportsmans Dinner

		Date <sup>1</sup>				<sup>3a</sup>	<sup>3b</sup>	Reference (if app)
<sup>4</sup>		Money In	< Estimate	Money Out	< Estimate	Transaction Type	Category	
23/05/22	Float	£1,500.00						101641
23/05/22	Pre Sold – Tickets 29 x £ 25 = £ 725	£725.00	10%			Cheque_In	Door	
	Tickets Sold = 103	£1,860.00				cash1	Door	
24/05/22	Auction : EFC Shirt : J Hampson	£100.00				Cheque_In	Auction	
	Auction : Man U shirt	£50.00				cash	Auction	
		£2,735.00						
22/05/22	Auction Items purchased from Les Read			-£300.00		cash	Auction	11
18/05/22	Adverts	£65.00				cash1	Overhead	
24/05/22	Paid helpers - 4 off			-£120.00		cash	Overhead	Pg2
		£65.00		-£420.00				
24/05/22	Taxi for Guest Number 1			-£60.00		cash	Overhead	4.1 & 10
24/05/22	Taxi for Guest Number 2			-£40.00		cash	Overhead	12
22/05/22	Napkins			-£8.01		ExpensesD	Overhead	6.2
22/05/22	Tablecloths			-£59.75		ExpensesD	Overhead	6.3
26/05/22	Bar	£727.27				cash2	Bar	
		£727.27		-£167.76				
	Sub Total >	£3,527.27	2%	-£587.76				
	Total ( Profit ) >	£2,939.51	2%			£0.00		<sup>2</sup>
	Announced Total at time >	£2,939.51						

<sup>1</sup> This column allows users to provide estimated figures ( which can slowly be replaced by actual figures as the event's accounts become clearer with time ). Putting anything else other than 0% in this column permeates through so that you are aware that the Total Profit is an Estimate. Note in this case a 10% estimate only affects the Total by 2% - more on this later in this UserGuide. The little red dot in the top right hand corner above the column shows that there is a Comment that is visible if you float your mouse over this cell.

The Green Tick <sup>2</sup> just compares the 'Announced Total at the time' with the actual Total ( Profit ). Other ticks further down the spreadsheet are more useful – and will be shown later.

The Columns <sup>3a</sup> and <sup>3b</sup> are the types – There are only two types to make this as concise as possible. The first column is **Transaction Type** ( Online Transaction , Cheque , Cash OR in the case of an Individual's expense we have ExpensesD ( Debbie's expenses ) )  
The second column type is **Type** ( Bar , Auction , Overhead , Door ) ( you can rename these columns as you wish )

As Treasurer or Bookkeeper of the organisation you can snap shot this section of the spreadsheet and Paste into an email to all interested parties. So not only do you get to work with great visually appealing software but your colleagues can also admire your 'simple to understand' handy work.

<sup>4</sup> This cell normally contains ABCDE – which represents which of the Ticks are included in the Cosmic Error - more on this later.

**"Transaction" Breakdown**

	Credit	Debit	Transaction Type	NET
Breakdown of "Transaction"	£0.00	£0.00	ExpensesK >	
	£0.00	-£67.76	ExpensesD >	-£67.76
	£0.00	£0.00	ChequeOut >	
	£825.00	£0.00	Cheque_In >	£825.00
	£50.00	-£520.00	cash >	-£470.00
	£1,925.00	£0.00	cash1 >	£1,925.00
	£727.27	£0.00	cash2 >	£727.27
Total ( Profit ) repeated for comparison >	£2,939.51			£2,939.51
		£0.00		Tick B >

**"Category" Breakdown**

	Credit	Debit	Category	NET
Breakdown of "Category"	£727.27	£0.00	Bar >	£727.27
	£0.00	£0.00	Raffle >	
	£150.00	-£300.00	Auction >	-£150.00
	£65.00	-£287.76	Overhead >	-£222.76
	£2,585.00	£0.00	Door >	£2,585.00
	£0.00	£0.00	Sponsor >	
	£0.00	£0.00		
Total ( Profit ) repeated for comparison >	£2,939.51			£2,939.51
		£0.00		Tick C >

When entering information – make sure that every category in the first ( main ) table has a row allocated in these Breakdown sections.

For these sections the MoneyIn and MoneyOut have been renamed Credit **1** and Debit **2** ( although you can change those titles if you wish ).

The first Breakdown section is the Breakdown of the first type **3a**

The second Breakdown section is the Breakdown of the second type **3b**

The Green Ticks B & C are more useful in these sections as if the Totals don't add up to Total Profit then the green ticks become crosses

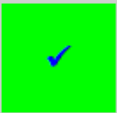
**4** To create a fault ( as shown below ) we have typed "cashX" instead of "cash2", and thus "cash2" is not accounted for in the breakdown and thus the figure of **5** £727.27 is the difference between the Total Profit and the total of the Breakdown. This means that TickB is not satisfied.

**"Transaction" Breakdown**

	Credit	Debit	Transaction Type	NET
Breakdown of "Transaction"	£0.00	£0.00	ExpensesK >	
	£0.00	-£67.76	ExpensesD >	-£67.76
	£0.00	£0.00	ChequeOut >	
	£825.00	£0.00	Cheque_In >	£825.00
	£50.00	-£520.00	cash >	-£470.00
	£1,925.00	£0.00	cash1 >	£1,925.00
	£0.00	£0.00	cashX > <b>4</b>	
Total ( Profit ) repeated for comparison >	£2,939.51			£2,212.24
		£727.27 <b>5</b>		Tick B >

# CreditAndDebitAnalyser

## How it works

		Money In < Estimate	Money Out < Estimate	Transaction Type	Category	Reference ( if app )
23/05/22	Float	£1,500.00				101641
23/05/22	Pre Sold – Tickets 29 x £ 25 = £ 725	£725.00	10%	Cheque_In	Door	
24/05/22	Tickets Sold = 103	£1,860.00		cash1	Door	
	Auction : EFC Shirt : J Hampson	£100.00		Cheque_In	Auction	
	Auction : Man U shirt	£50.00		cash	Auction	
		£2,735.00				
22/05/22	Auction Items purchased from Les Read		£300.00	cash	Auction	11
18/05/22	Adverts	£65.00		cash1	Overhead	
24/05/22	Paid helpers - 4 off		£120.00	cash	Overhead	Pg2
		£65.00	£420.00			
24/05/22	Taxi for Guest Number 1		£60.00	cash	Overhead	4.1 & 10
24/05/22	Taxi for Guest Number 2		£40.00	cash	Overhead	12
22/05/22	Napkins		£8.01	ExpensesD	Overhead	6.2
22/05/22	Tablecloths		£59.75	ExpensesD	Overhead	6.3
26/05/22	Bar	£727.27		cash2	Bar	
		£727.27	£167.76			
Sub Total >		£3,527.27	2%	£587.76		
Total ( Profit ) >		£2,939.51	2%			
Announced Total at time >		£2,939.51		£0.00		

Because it is Estimated >

The 2.47% Estimate translates to a Maximum Profit = £3012.01 and a Minimum Profit = £2867.01

This top left corner cell **1** has a formula that checks for Ticks B,C,D & E – to see if there are included in cell's **2** string. This formula is the COSMIC ERROR which becomes TRUE if there is an error that you want included. A COSMIC ERROR causes the left hand borders of all the tables to turn Red.

**2**

ABCE

23/05/22

Pre Sold – Tickets

A – Show Announced at Time  
**Include in Cosmic Error ...**  
 B – Transaction Type Analysis  
 C – Category Analysis  
 D – Cash Analysis  
 E – Electronic Payment Analysis

The ABCDE is normally printed in SkyBlue which the same colour as the border so it isn't normally visible. This is less confusing when presenting to others.

Tick A isn't part of the COSMIC ERROR – but it does select whether you want to show the Announced Total boxes.

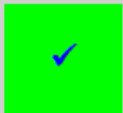
**3** The Float is made reference to here – but it's not part of the profit calculation – so it isn't put in either the MoneyIn or the MoneyOut – it appears again in the Cash Analysis table where it is removed from the amount that is Banked. The Description is actually made up of four columns – so you can use them as you like – You might decide that having the Date as the first column is not as you want.

The MoneyIn column is actually three columns of the spreadsheet, and likewise the MoneyOut is made up of three columns. The column identified by **4** is to allow the individual section SubTotals to be automatically summed up.

# CreditAndDebitAnalyser

## Understanding Estimates

<b>Sportsmans Dinner</b>	<b>18<sup>th</sup> March 2022</b>
<b>Organiser</b>	<b>Kerry Johnstone</b>

	Money In <small>Estimate</small>	Money Out <small>Estimate</small>	Transaction	Type	Cheque No/ Reference
Float					101641
Pre Sold – Tickets 29 x £ 25 = £ 725	£200.00		Cheque_In	Door	
Tickets Sold = 103			cash	Door	
Auction : EFC Shirt : J Hampson			Cheque_In	Auction	
Auction : Man U shirt			cash	Auction	
	£200.00				
Auction Items purchased from Les Read			cash	Auction	11
Adverts		-£100.00	cash	Overhead	
Paid helpers - 4 off			cash	Overhead	Pg2
		-£100.00			
Taxi for Ray Stubbs			cash	Overhead	4.1 & 10
Taxi for Mark Lawrenson			cash	Overhead	12
Napkins			ExpensesD	Overhead	6.2
Tablecloths			ExpensesD	Overhead	6.3
Bar			cash	Bar	
<b>Sub Total &gt;</b>	£200.00	-£100.00			
<b>Total ( Profit ) &gt;</b>			£0.00		
<b>1 Announced Total at time &gt;</b>					

Because it is Estimated >

The 30.00% Estimate translates to a Maximum Profit = £130.00 and a Minimum Profit = £70.00  
Middle ground is 15.00% which makes Maximum Profit = £115.00 and a Minimum Profit = £85.00

Without any Estimates - if the Income is £200 and the Expenses are £100, then the profit is £100.

But if the Income is projected as being £200 - Plus or Minus 10% - then it could be as much as £220 and as little as £180.

Likewise if the Expenses are also projected to being £100 - Plus or Minus 10% - then they could be as much as £110 and as little as £90.

So taking the worst case scenario of £180 profit and £110 expenses - comes out as £70 profit. That is actually 30% adrift from the originally quoted profit of £100.

This is how the estimated profit is calculated and it at first it seems strange that two 10% estimates can result in such a large variation in the estimation of the profit.

When you are estimating an amount - try and make sure it is bang in the middle of the range - that way your percentage ( Plus or Minus ) can be as small as possible. As shown above - the resulting percentage can be a large estimation. Estimations when on opposite sides ( MoneyIn versus MoneyOut )

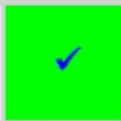
never reduce each other's effect - their effect is always compound. ( \* ) - See Next page

# CreditAndDebitAnalyser

## Understanding Estimates ( contd )

Conversely sometimes the opposite can be true - SAY as before, you have one Income of £200 ( with 10% ), but also have another Income ( say a Sponsorship ) of a much larger £2000 ( that is a known value - so no Estimate needed ). The 10% of £200 is £20 - but when totalled, it is still only £20 of ( £200 + £2000 = £2200 ). Which when expressed as a percentage is ( £20 / £2200 ) is only 0.9% So in this case the percentage appears to shrink - which makes sense once it is considered - but initially when looking at the figures would lead one to query the resulting percentage AND seems in direct conflict with the final paragraph on the previous page.

If the figures are even more dramatic then you can end up with the percentage deviation less than 0.5% and when rounded without decimal places appears as 0%.

Sub Total >	£200.00 10%	-£100.00 10%	
Total ( Profit ) >	£100.00 30%		£0.00 
Announced Total at time >	£100.00		

Because it is Estimated >

The 30.00% Estimate translates to a Maximum Profit = £130.00 and a Minimum Profit = £70.00  
Middle ground is 15.00% which makes Maximum Profit = £115.00 and a Minimum Profit = £85.00

( \* ) - Of course you'd be very unfortunate to have all your Estimates to turn against you with such a dramatic result - instead it MAY be more appropriate for you to choose the middle ground. That way you'll be neither be considered a pessimist nor an optimist. The middle ground in this case is half of 30%, so you may want to present this estimate of the final profit. To assist you when presenting these figures; when the Estimated profit exceeds 20% we have introduced a second line - specifying the Max and Min values of the anticipated profit based on the middle ground - half the percentage estimate.

Of course it is always important to remember that these estimates are projected income and expenses AND as the project / event matures - Estimates can be trimmed down and down until they are removed all together. Once all Estimates are removed, you are dealing with actual figures.

Note :- Quoting negative percentages has no meaning when setting Estimates.

## Presenting to Others

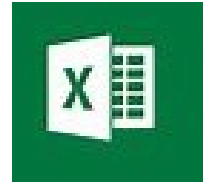
When presenting your accounts to others, in reports or other formats; it is anticipated a screenshot of the top section will be the headline information grab. The Estimated figures are shown below the "Announced Profit" so that a screenshot can be taken of just the top section OR can include the Estimated figures.

1 On the previous page - For presentation purposes there is also an option of hiding "Announced Total at time" - Click on that to select the other option which is "Show Announced Total - Use Pulldown". This is worded like this - so that when it is chosen it reminds you to click on this box to reveal the "Announced Total".

On Windows Machines an easy way to grab a screenshot is to Hold down the Windows Key, the Shift Key and the S all at the same time.

# CreditAndDebitAnalyser

## How to expand spreadsheet



in Microsoft's - Excel

The screenshot shows the Excel interface with the following data in the spreadsheet:

	Money In	Money Out	Transaction	Type	Cheque No / Reference
Float	£1,500.00				101641
Pre Sold – Tickets	£725.00		Cheque In	Door	
Tickets Sold = 103	£1,860.00		cash	Door	
Auction : EFC Shirt : J Hampson	£100.00		Cheque In	Auction	
Auction : Man U shirt	£50.00		cash	Auction	
	£2,735.00				
Auction Items purchased from Les Read		£300.00	cash	Auction	11
Adverts	£65.00		cash	Overhead	
Paid helpers - 4 off		£120.00	cash	Overhead	Pg2
Taxi for Ray Stubbs		£60.00	cash	Overhead	4.1 & 10
		£40.00	cash	Overhead	12
		£8.01	ExpensesD	Overhead	6.2
		£59.75	ExpensesD	Overhead	6.3
	£727.27		cash	Bar	
	£792.27	£587.76			
Sub Total >	£3,527.27	£587.76			
( Profit ) >	£2,939.51				
at time >	£2,939.51		£0.00		

Ctrl C – To Copy the entire row then Right Click and Choose “Insert Copied Cells”

This makes sure that all the formula ( including the conditional formatting ) are copied over – even the ones that are not visible like the formula in this column.



# CreditAndDebitAnalyser

## How to expand spreadsheet

in Open Office's - scalc



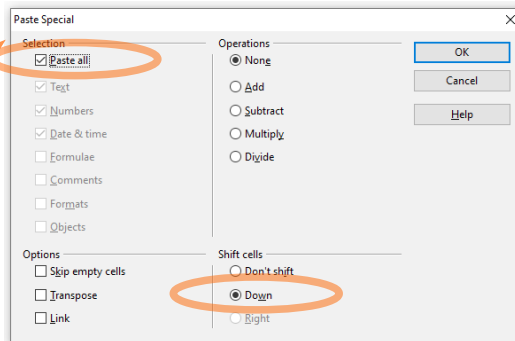
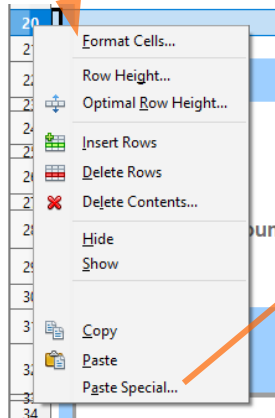
Sample\_CreditAndDebitAnalyser\_v004.ods - OpenOffice Calc

File Edit View Insert Format Tools Data Window Help

A20:AMJ20

	C	D	E	F	G	H	I	J	K	L	M	N	O	P
2	<b>Sportsmans Dinner</b>		<b>18<sup>th</sup> March 2022</b>											
3	<b>Organiser</b>		<b>Kerry Johnstone</b>											
5		<b>Money In</b>	<b>Money Out</b>	<b>Transaction</b>	<b>Type</b>	<b>Cheque No / Reference</b>								
7	Float	£1,500.00				101641								
8	Pre Sold - Tickets 29 x £ 25 = £ 725	£725.00		Cheque In	Door									
9	Tickets Sold = 103	£1,860.00		cash	Door									
10	Auction : EFC Shirt : J Hampson	£100.00		Cheque In	Auction									
11	Auction : Man U shirt	£50.00		cash	Auction									
12		£2,735.00												
13	Auction Items purchased from Les Read		£-300.00	cash	Auction	11								
14	Adverts	£65.00		cash	Overhead									
15	Paid helpers - 4 off		£-120.00	cash	Overhead									
16	Taxi for Ray Stubbs		£-60.00	cash	Overhead	4.1 & 10								
17	Taxi for Mark Lawrenson		£-40.00	cash	Overhead	12								
18	Napkins		£-8.01	ExpensesD	Overhead	6.2								
19	Tablecloths		£-59.75	ExpensesD	Overhead	6.3								
20	Bar	£727.27		cash	Bar									
22		£792.27	£-587.76											
23														
24	Sub Total >	£3,527.27	£-587.76											

Copy the whole line then Right click



# CreditAndDebitAnalyser

## How to expand spreadsheet

Additionally both in  and 

11	Auction : Man U shirt	£50.00		cash	Auction	
12		£2,735.00				
13	Auction Items purchased from Les Read		£-300.00	cash	Auction	11
14	Adverts	£65.00		cash	Overhead	
15	Paid helpers - 4 off		£-120.00	cash	Overhead	Pg2
16	Taxi for Ray Stubbs		£-60.00	cash	Overhead	4.1 & 10
17	Taxi for Mark Lawrenson		£-40.00	cash	Overhead	12
18	Napkins		£-8.01	ExpensesD	Overhead	6.2
19	Tablecloths		£-59.75	ExpensesD	Overhead	6.3
20						
21	Bar	£727.27		cash	Bar	
22		£792.27	£-587.76			
23						
24	Sub Total >	£3,527.27	£-587.76			
25						
26	Total ( Profit ) >		£2,939.51			
27				£0.00		
28	Announced Total at time >		£2,939.51			

Paste Special

Selection

- Paste all
- Text
- Numbers
- Date & time
- Formulae
- Comments
- Formats
- Objects

Options

- Skip empty cells
- Transpose
- Link

Operations

- None
- Add
- Subtract
- Multiply
- Divide

Shift cells

- Don't shift
- Down
- Right

OK Cancel Help

You can select more than one row and in Open Office you can select just to copy the Formula, Comments and Formats – which is all you need

It is really simple to add section Totals in the same way

	Money In	Money Out	Transaction	Type	Cheque No / Reference
7	Float	£1,500.00			101641
8	Pre Sold – Tickets 29 x £ 25 = £ 725	£725.00	Cheque In	Door	
9	Tickets Sold = 103	£1,860.00	cash	Door	
10	Auction : EFC Shirt : J Hampson	£100.00	Cheque In	Auction	
11	Auction : Man U shirt	£50.00	cash	Auction	
12		£2,735.00			
13	Auction Items purchased from Les Read		cash	Auction	11
14	Adverts	£65.00	cash	Overhead	
15	Paid helpers - 4 off		cash	Overhead	Pg2
16		£65.00			
17	Taxi for Ray Stubbs		cash	Overhead	4.1 & 10
18	Taxi for Mark Lawrenson		cash	Overhead	12
19	Napkins		ExpensesD	Overhead	6.2
20					
21					
22	Tablecloths		ExpensesD	Overhead	6.3
23					
24	Bar	£727.27	cash	Bar	
25		£727.27			
26					
27	Sub Total >	£3,527.27			
28					

Adding another Sub Section Total is easy too – Just select Row 12 and Copy and Paste All the formula adjust correctly

You can even insert on Row 27 and still keep the integrity of the spreadsheet

26		£727.27	£-167.76		
27					
28					
29					
30					
31					
32	Sub Total >	£3,527.27	£-587.76		

There are two Types specified but it should be relatively simple if you want to introduce more types – or have a look at our [AccountKeeper](#) software.

Our gratitude goes to the developers of  Apache OpenOffice™ for a magnificent office suite which has many many advantages over other office suites ... ( download from [www.OpenOffice.org](http://www.OpenOffice.org) )

The Microsoft  Excel version of AccountKeeper had been created in OpenOffice and then saved in .XLS format.

It has been tested in Excel and performs perfectly – and in exactly the same way as it does in Open Office. ( The development of this software has been so much easier in Open Office. )

In addition we have developed other similar software - [AccountKeeper](#) and [EQIC](#). Both are available to download from our website.

[AccountKeeper](#) is an Accounts package for Charities and small businesses – it has an extensive list of features with the same flexibility as this software. In fact this [CreditandDebit Analyser](#) is a drastically cut down version of [AccountKeeper](#). Please feel free to peruse our free – to – download software on our website.

[EQIC](#) is built with small traders in mind :- plumbers, electricians etc who have to similar jobs in different locations. One of it's key strengths is having a database of products and tasks to allow businesses to tweak aspects of the job prior to issuing a Quotation and then to be able to monitor the job and tweak things to generate the Invoice.

There are also Electrical Certification sheets that were powerful but need bringing up to 18<sup>th</sup> Edition standard. Please feel free to peruse our free – to – download software on our website.

We have done our best to ensure that this software is free from any errors and mistakes, but particularly because this software is based on a spreadsheet that it not locked and you are free to edit as you wish – we cannot be held liable for any consequential loss.

As with all software – no warranty is to be implied – and no consequential losses can be incurred by us. The user has the responsibility to ensure that the software meets their needs ( and that he/she doesn't introduce any errors whilst editing the spreadsheets ).

### This concludes this guide

We hope you find our software easy to use. Powerful yet flexible.  
We'd love to get your feedback or recommendations for future improvements  
or If you want further help or guidance then please go to to our website or get in touch directly.

This software is free – we just ask that you retain our authorship of the software.