NILFORGE DIGITAL SOLUTIONS · USER MANUAL

Business Income & Expense Tracker (Global edition)

Profit and sales tax/VAT/GST for any country, with your own rates and financial year.

Version 3.0 · November 2026 · Screenshots show this exact version with sample data.

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1. What it does and who it is for

Sole traders and small businesses outside Canada (UK, Australia, EU, US and elsewhere) who want profit, sales tax/VAT/GST and a registration-threshold indicator in one simple file. Screenshots show the UK edition; the other editions differ only in currency, tax name, rates and defaults.

Result: In about 20–30 minutes the first time: country and tax settings checked, earlier months entered if needed, income and expenses logged, and the threshold watch showing where you stand against the rule you set.

- Configurable tax name, standard/reduced/zero rates and exempt categories
- Amounts typed before or including tax
- Financial year from any month and day (UK 6 April, Australia 1 July)
- Registration-threshold indicator: rolling 12 months or calendar year, your amount
- Editions: UK (VAT, £), Australia (GST, A$), EU (country VAT rates, €), US (sales tax, $), Universal

Capacity (tested): 600 transactions per file.

2. Requirements and compatibility

Program	Status
Microsoft Excel 2016 or newer (Windows)	Built for it: uses only Excel 2016 functions, no macros. Not yet tested in real Excel by Nilforge.

Excel for Mac	No macros are used. Not yet tested on a Mac.
Google Sheets	Not yet verified: use Excel for now. If you try it, sheet protection does not carry over.
LibreOffice Calc 24+	All calculations are verified against independent models in LibreOffice (automated tests).

3. Clean and demo versions

You receive two files. The **clean** file has no data. Use it for your business. The **_DEMO** file is the same tracker filled with sample data, so you can explore every feature first. Cream cells are for typing. Grey cells calculate automatically and are protected (no password).

4. Set up

1 Open the right edition

Each download includes UK, Australia, EU, US and Universal editions (file names end in _UK, _AU, _EU, _US, _INTL). Use the clean file for your data; the _DEMO file shows an example.

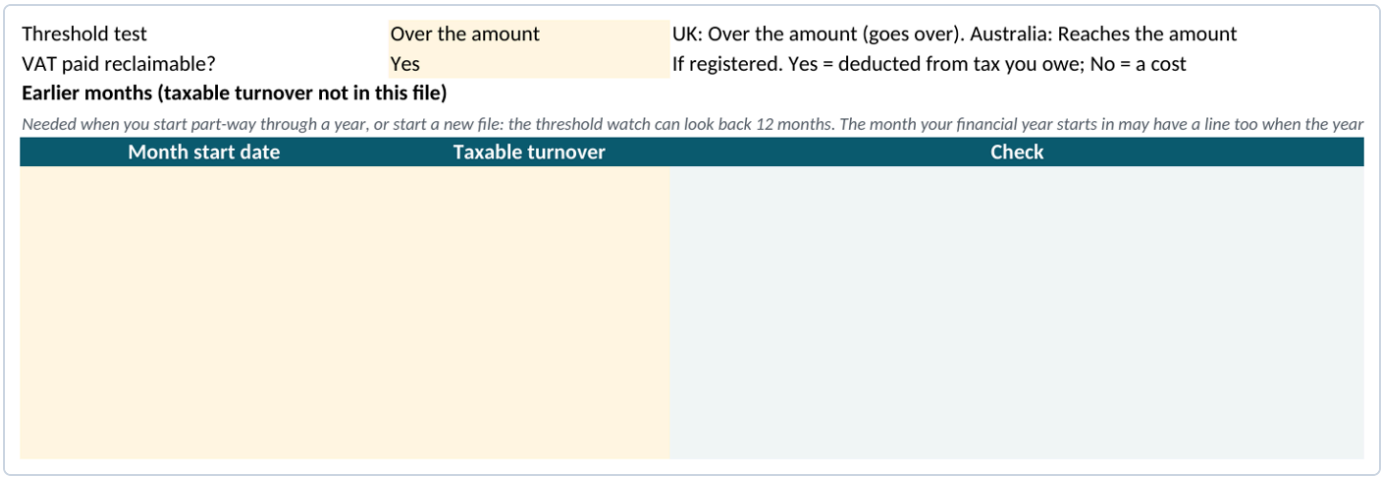
2 Check Settings

Registered for tax? (Yes/No), the standard rate (EU: pick your country), whether you type amounts before or including tax, the registration threshold and period, your financial-year start month and day (UK self-employed: 4 and 6; Australia: 7 and 1), the threshold test (UK: Over the amount; Australia: Reaches the amount) and whether tax you pay on purchases is reclaimable when registered (VAT/GST: Yes; US edition: No, so it counts as a cost).

Setting	Value		Notes	Check
Business name	Your Business			
Country / region	United Kingdom		Display only	
Registered for VAT?	No		If No, the income rate is 0% and VAT you pay counts as a cost	
Tax name	VAT		Shown on the Dashboard	
Standard tax rate		20.0%	You can type over it	OK
Default tax rate on income		0.0%	Calculated; you can type over it	OK
Default tax rate on expenses		20.0%	Tax you pay on purchases	OK
Amounts typed	Before tax		'Before tax' or 'Including tax' (e.g. receipts that show the total)	
Registration threshold		£90,000.00	Your country's amount (0 = watch off)	OK
Threshold period	Rolling 12 months		Rolling 12 months, Calendar year or Off	
Financial year starts (month 1–12)		4	1 = January, 4 = April, 7 = July	OK
As-of date		28/11/2026	Leave =TODAY() for live figures	
As-of date in use (calculated)		28/11/2026	If the as-of cell is blank or invalid, today's date is used	
Financial year start (calculated)		06/04/2026		
Financial year starts (day 1–28)		6	UK self-employed tax year: 6 (6 April); most others: 1	OK

3 Enter earlier months if needed

If you start part-way through a year, enter each earlier month's taxable turnover in Settings > Earlier months so the 12-month watch is complete. New year: in the OLD file set the as-of date to the last day of that year (UK: 5 April; Australia: 30 June), copy the 12 rows under 'Last 12 months to the as-of date' from its Dashboard, and paste them into the NEW file's Settings > Earlier months (Paste Special > Values). Enter the new year's income only in the new file. The line for the month the new year starts in holds the days before the start (UK: 1 to 5 April) and can sit next to that month's new income.



Threshold test	Over the amount	UK: Over the amount (goes over). Australia: Reaches the amount
VAT paid reclaimable?	Yes	If registered. Yes = deducted from tax you owe; No = a cost

Earlier months (taxable turnover not in this file)

Needed when you start part-way through a year, or start a new file: the threshold watch can look back 12 months. The month your financial year starts in may have a line too when the year

Month start date	Taxable turnover	Check

5. Everyday tasks

Log income and expenses

1. Transactions: one row per money-in or money-out.
2. Type the amount the way Settings says (before tax or including tax); tax, net and total calculate.
3. Leave 'Tax rate' blank for the default, or type a reduced or zero rate for that row.

Date	Type	Category	Description	Amount (see Settings: before or incl. tax)	Tax rate	Notes	Tax	Net (before tax)	Total (incl. tax)	Month	Check
05/04/2026	Income	Services	Website setup	£1,200.00		SAMPLE	£0.00	£1,200.00	£1,200.00	Apr 2026	OK
08/04/2026	Expense	Software & subscriptions	Design software	£35.00		SAMPLE	£7.00	£35.00	£42.00	Apr 2026	OK
25/04/2026	Expense	Phone & internet	Internet	£80.00		SAMPLE	£16.00	£80.00	£96.00	Apr 2026	OK
15/05/2026	Income	Services	Monthly retainer	£900.00		SAMPLE	£0.00	£900.00	£900.00	May 2026	OK
30/05/2026	Expense	Advertising	Online ads	£150.00		SAMPLE	£30.00	£150.00	£180.00	May 2026	OK
14/06/2026	Income	Sales	Template sales	£340.00		SAMPLE	£0.00	£340.00	£340.00	Jun 2026	OK
04/07/2026	Expense	Meals	Client lunch	£60.00		SAMPLE	£12.00	£60.00	£72.00	Jul 2026	OK

Read profit and tax

1. Dashboard KPIs cover your financial year: income and expenses net of tax, profit, tax collected and paid, and net tax to pay (registered only).
2. Not registered: tax you pay on purchases can't be reclaimed, so it is counted as a cost in Profit.

Dashboard

Financial year from 06/04/2026 *As of* 28/11/2026

Income (net of tax)	£5,250.00
Expenses (net of tax)	£457.00
Profit (VAT paid counted as a cost)	£4,710.00
VAT collected	£0.00
VAT paid on expenses	£83.00
Net VAT to pay (registered only)	£0.00
Rows needing attention (Check)	0

Registration threshold watch (indicator)

Period checked	Rolling 12 months
Window from	01/12/2025
Taxable turnover in window (to date)	£6,450.00
Threshold	£90,000.00
Turnover as % of threshold	7.2%
Status	**Below threshold**

Indicator of the rule set in Settings only. Confirm your obligations with your tax authority or an accountant.

Spending by category (financial year)

Category	Amount (net)
Advertising	£150.00
Software & subscriptions	£35.00
Office supplies	£0.00
Phone & internet	£80.00
Professional fees	£0.00
Travel	£0.00
Meals	£60.00
Vehicle	£0.00
Bank & platform fees	£42.00
Insurance	£0.00
Equipment	£90.00
Cost of goods	£0.00

Watch the registration threshold

1. Dashboard > Registration threshold watch shows the period, taxable turnover so far, your threshold and a status.
2. Exempt categories (Tax applies? = No) are left out; zero-rated sales count.

Registration threshold watch (indicator)

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Window from	01/12/2025
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Threshold	£90,000.00
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Status	**Below threshold**

Indicator of the rule set in Settings only. Confirm your obligations with your tax authority

Fix a flagged row

1. The Check column explains problems such as a category that doesn't match Income/Expense, or a rate pasted as 20 instead of 20%.
2. Fix the cream cells; the message changes to OK.

Amount (see Settings: before or incl. tax)	Tax rate	Notes	Tax	Net (before tax)	Total (incl. tax)	Month	Check
£1,200.00		SAMPLE	£0.00	£1,200.00	£1,200.00	Apr 2026	OK
£100.00		SAMPLE	£0.00	£100.00	£100.00	Nov 2026	Type doesn't match category
£80.00		SAMPLE	£16.00	£80.00	£96.00	Apr 2026	OK
£900.00		SAMPLE	£0.00	£900.00	£900.00	May 2026	OK

6. Status meanings

Status	Meaning
Below threshold	Taxable turnover in the period checked is under 80% of the threshold you set.
Approaching threshold	Taxable turnover in the period checked has reached 80% of the threshold you set.
Threshold reached: see Start Here	Taxable turnover in the period checked has reached your threshold (Settings: Threshold test = Reaches the amount). Australia: register within 21 days (ato.gov.au, checked 28 Nov 2026). Other countries: check your tax authority's rule.

Over threshold: see Start Here	Taxable turnover in the period checked is over your threshold. UK: register within 30 days of the end of the month you went over; Australia: within 21 days (rules checked 28 Nov 2026 on gov.uk and ato.gov.au). Other countries: check your tax authority's rule.
Watch off	Threshold set to 0 or period set to Off in Settings.

7. Check messages and how to fix them

Every data tab has a **Check** column. It says OK, or names the problem. Dropdowns block most typing mistakes. Pasted values skip dropdown rules, so the Check column is your safety net. Until you fix them, flagged rows can make totals wrong.

Message	What to do
Date missing or not a date	Type a real date in the Date column.
Amount must be a number	Type the amount as a number, without letters.
Unknown category	Pick a category from the dropdown, or add it on the Categories tab first.
Type doesn't match category	The category belongs to the other Type. Pick a matching category or change Type.
Amount cannot be negative (use the opposite Type)	Type a positive amount; for a refund use the opposite Type.
Tax rate looks wrong: use a % such as	Type the rate with a % sign (e.g. 20%), or leave it blank for the default.
Future date: check	The date is after the as-of date. Fix it if it's a typo.
Rate looks wrong: use a % such as	Settings: type the rate with a % sign, between 0% and 30%.
Enter a threshold amount (0 = off)	Settings: type your country's registration threshold, or 0 to switch the watch off.
Use a month number 1–12	Settings: type the month your financial year starts (1 = January).
Use a day from 1 to 28	Settings: type the day your financial year starts (UK self-employed: 6).
Date looks wrong: before 2000	Check the year: dates before 2000 are almost always a typing or paste error.
Amount too large: check it	Amounts over 1,000,000,000 are almost always a paste error. Check the number.
Not registered: leave the tax rate blank on income	Settings says you are not registered, so you shouldn't charge tax. Clear the rate, or set Registered = Yes if you are registered.
Choose Over the amount or Reaches the amount	Settings > Threshold test: pick one from the list.

Choose Yes or No	Settings: pick Yes or No from the list.
Use the first day of a month	Earlier months: type the first day of the month, e.g. 1 October 2026.
Enter the month's turnover	Earlier months: type that month's taxable turnover.
Turnover cannot be negative	Earlier months: type 0 or a positive amount.
Duplicate month: enter each month once	Earlier months: delete the repeated line.
This file already has income in this month: remove this line	That month is already counted from Transactions; clear the Earlier months line.

8. FAQ

Which edition should I use?

UK, Australia, EU or US if you are there; otherwise Universal (no currency symbol, you set everything).

Is this tax advice or a tax return tool?

No. It organises your records and gives an indicator for the rule you set. It does not file returns or map to HMRC, ATO, IRS or other forms. Confirm with your tax authority or an accountant.

Does it do UK Self Assessment boxes, MTD or Australian BAS labels?

Not in this version. It gives the totals you need to work them out; we only add form mappings after checking them against official sources.

Can I use reduced or zero rates?

Yes: type the rate on that row (e.g. 5% or 0%). Exempt items: set the category's 'Tax applies?' to No.

Does it work in Google Sheets?

Not verified yet. It is built for Excel 2016 or later; if you try Google Sheets, sheet protection does not carry over.

How many rows?

600 transactions per file (tested).

I'm not registered. Why is tax I paid counted as a cost?

While you are not registered you can't claim tax back on your returns, so the file treats it as part of the cost. After registering, some countries let you reclaim tax on earlier purchases (UK: VAT on goods bought within 4 years that you still have and services within 6 months, gov.uk, checked 28 Nov 2026). Australia: GST credits for purchases made before registering are limited to specific cases (ato.gov.au). Ask your accountant about your case.

Why does the US edition count sales tax I paid as a cost?

US sales tax is not a VAT: the file doesn't assume you can deduct tax you paid from tax you collect. 'Sales tax to remit' is the tax you collected. If your state rules say otherwise, change Settings > 'Sales tax paid reclaimable?' to Yes.

At exactly the threshold, am I over?

It depends on the rule. UK: you must register when turnover goes over £90,000. Australia: at A$75,000 or more. Settings > Threshold test holds the rule (Over the amount / Reaches the amount).

9. Troubleshooting

Problem	Fix
The Dashboard is blank when the file opens	Click **Enable Editing** (Excel Protected View). The numbers then calculate.
I can't type in a cell	Grey cells are protected calculations. Type only in cream cells. To change a formula: Review > Unprotect sheet (no password).
A dropdown rejects my entry	Add the item to its list first (e.g. the Clients or Categories tab), then pick it.
Dates show as numbers	Home > Number > Short Date.
Printing shows many blank pages	Print areas cover the full capacity, so no data is ever cut off. Filter out blank rows first (Data > Filter, untick Blanks), then print.
Totals look too low	Look at "Rows needing attention" on the Dashboard. Rows with a Check message can make totals wrong. Fix each flagged row (the message changes to OK).
I deleted a whole row and see #REF!	Use Undo (Ctrl+Z). If that's too late, copy the formulas down from the row above, or start again from the clean file. Always clear cells instead of deleting rows.

10. Backup, recovery and updates

- Save a dated copy each month (File > Save As, e.g. tracker_2026-11.xlsx). Keep one copy outside your computer (cloud drive or USB).
- To recover, open the latest copy. If a file is damaged, paste your cream-cell data into a fresh clean file.
- Updates: bug-fix versions are free through your Payhip download link. To move to a new version, copy your cream-cell data (values only: Paste Special > Values) into the new clean file, tab by tab.

11. Licence

For personal use, or use within one business. Do not resell or redistribute the file or its parts. © Nilforge Digital Solutions. This is an organisational tool, not accounting, tax or legal advice.

12. Support

Email **nilforge@gmail.com** with the product name, your program (Excel version) and a screenshot. Replies take up to 2 business days. If the file does not work as described, tell us within 14 days of purchase and we fix it or refund you in full. Custom changes are a paid service.

Manual for version 3.0, generated 2026-11-28 from the verified product specification. Screenshots are real renders of this version.