

STOCK2TRACK

Finance

User manual and guide — bank accounts and wallets, money owed to you and by you, profit and loss, cash flow and the day-end report

START HERE

Before you begin

This guide covers money: the accounts it sits in, what customers owe you, what you owe suppliers, and the reports that show profit and cash. Expenses have their own manual.

1. Add your bank accounts and wallets (Chapter 1).
2. Make sure products have cost prices; profit is worked out from them.

The routine

When	What
Every evening	Day-end report against the cash in the drawer (Chapter 8)
Daily	Record customer payments (Chapter 2)
Weekly	Who owes you and whom you owe (Chapter 7); cash flow (Chapter 6)
Monthly	Profit and loss (Chapter 5)

Chapters

- | | |
|----------------------------------|------------------------------------|
| 1. Bank Accounts and Wallets | 5. Profit and Loss |
| 2. Collecting What Customers Owe | 6. Cash, Collections and Cash Flow |
| 3. Customer Ledger | 7. Who Owes You, and Whom You Owe |
| 4. Paying Suppliers | 8. The Day-End Report |

Bank Accounts and Wallets

Your business bank accounts and UPI or wallet accounts.

Who	Owner	How often	Once, then when an account opens
-----	-------	-----------	----------------------------------

Why it matters

Payments recorded against the right account make the bank reconciliation possible.

How to use it

1. Open **Finance > Bank Accounts** and press **Add Bank Account**. Type the **Bank Name**, **Account No**, **IFSC**, branch and opening balance, choose the **Company**, and press **Save**.
2. Open **Finance > Wallets** and press **Add Wallet** for each UPI or wallet account (Paytm for Business, PhonePe Business), with its balance.

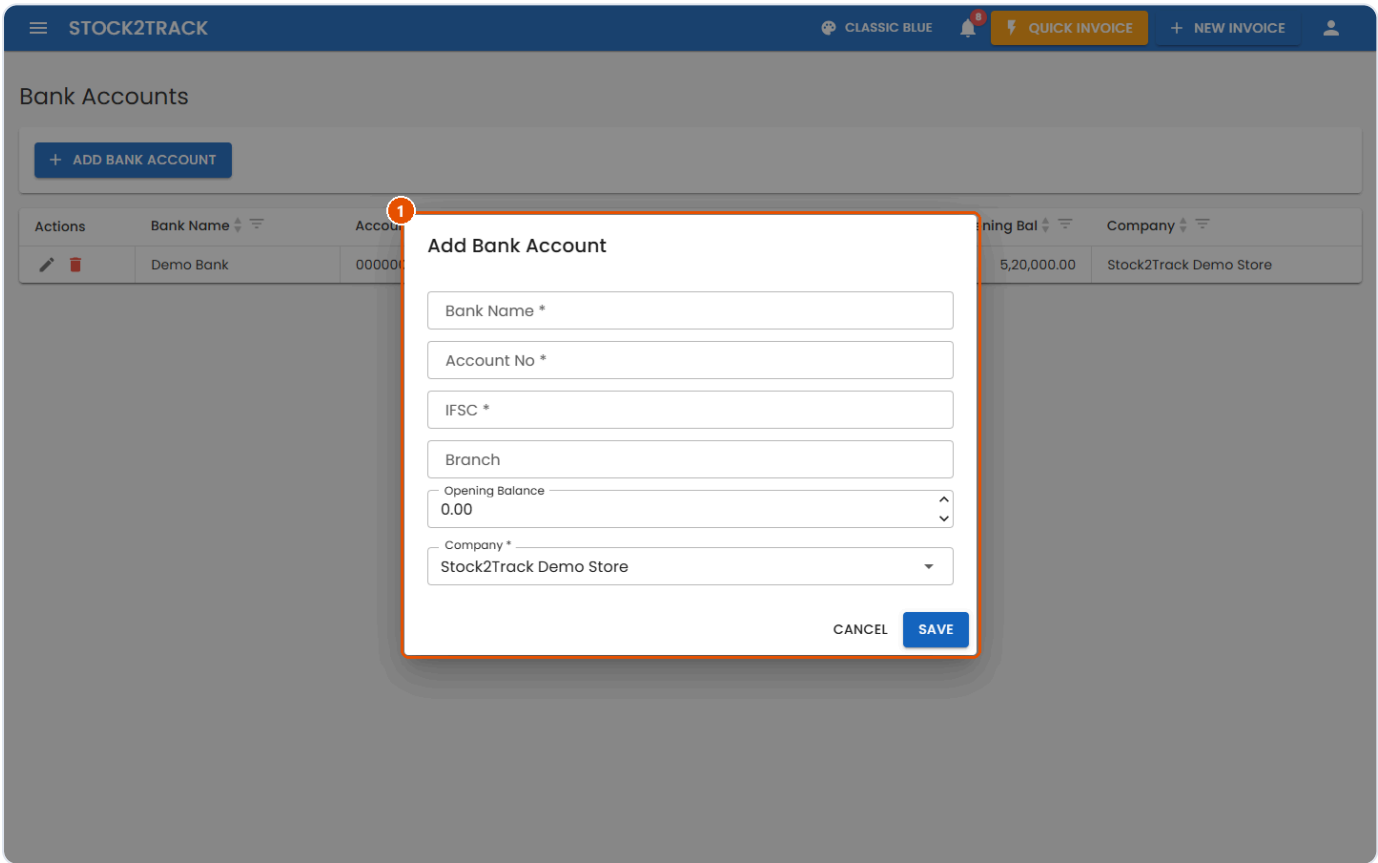


Figure 1. Adding a bank account

- 1
- Bank name, account number, IFSC, branch, opening balance and company

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QUICK INVOICE

NEW INVOICE

Bank Accounts

+ ADD BANK ACCOUNT

Actions	Bank Name	Account No	IFSC	Branch	Opening Bal	Company
 	Demo Bank	000000001234	DEMO00000001	Ameerpet	5,20,000.00	Stock2Track Demo Store

Figure 2. Bank accounts

- 1 Add an account
- 2 Your accounts

3 Opening balance

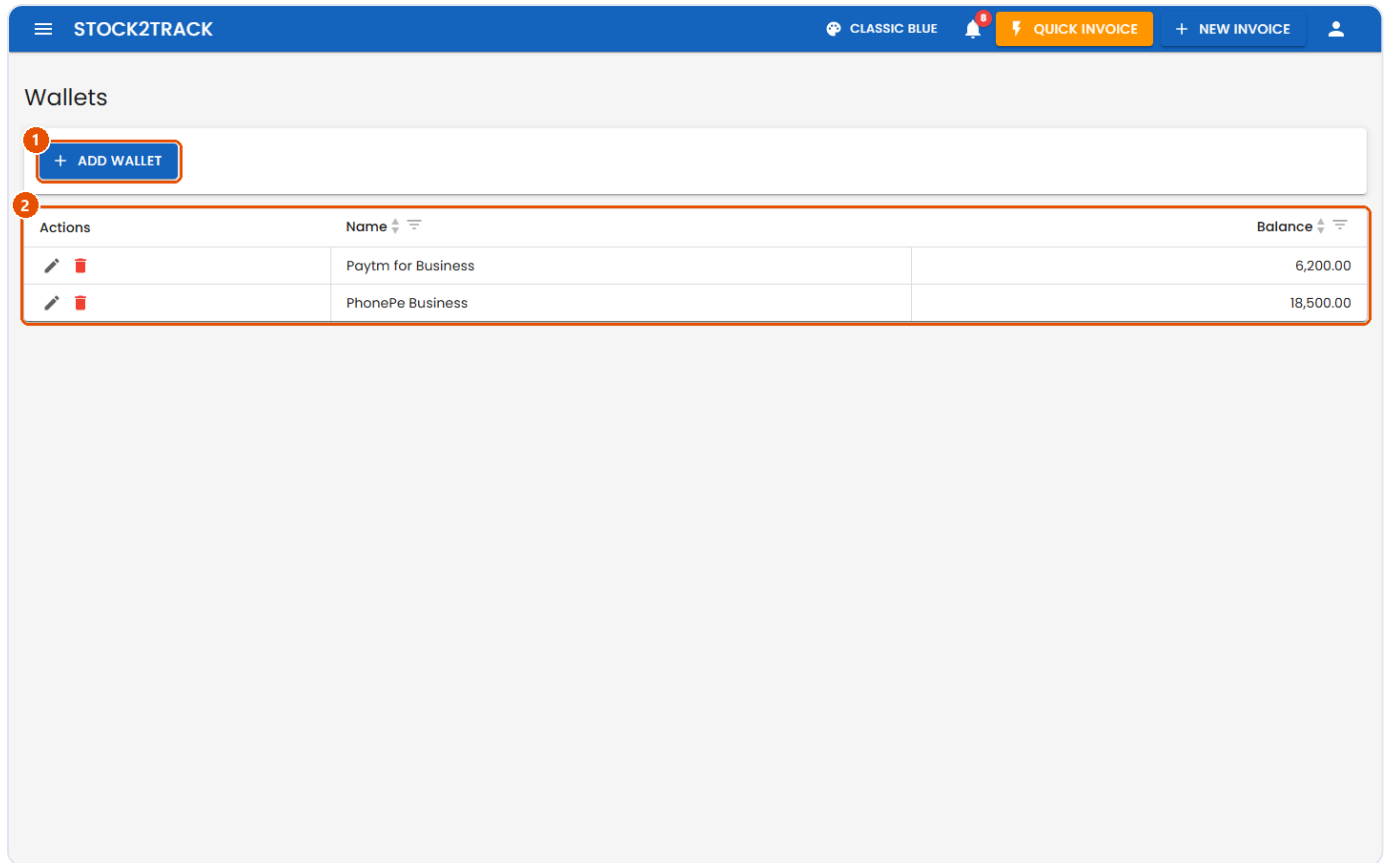


Figure 3. Wallets

1 Add a wallet or UPI account

2 Your wallets and balances

Before you start

Privileges **Banking** and **Payments**.

Good to know

- Delete has no confirmation on these screens.
- Wallet balances are typed in; they do not change by themselves when customers pay by UPI.

Collecting What Customers Owe

Every customer with unpaid bills, the total due, and recording their payment.

Who	Cashier, manager	How often	Daily
-----	------------------	-----------	-------

Why it matters

Credit given is money lent. A payment recorded at once clears the oldest bills first, so the balance is always right.

How to use it

1. Open **Finance > Due Payments**. **Total Outstanding** is the money owed to you; customers are listed with the largest due first.
2. Search for the customer and press **Record Payment**.
3. Type the **Payment Amount**, the date and the **Payment Type** (cash, card, wallet, cheque, bank transfer), with a reference for cheques and transfers. Press **Save**.
4. The payment is applied to the customer's oldest unpaid bills first.

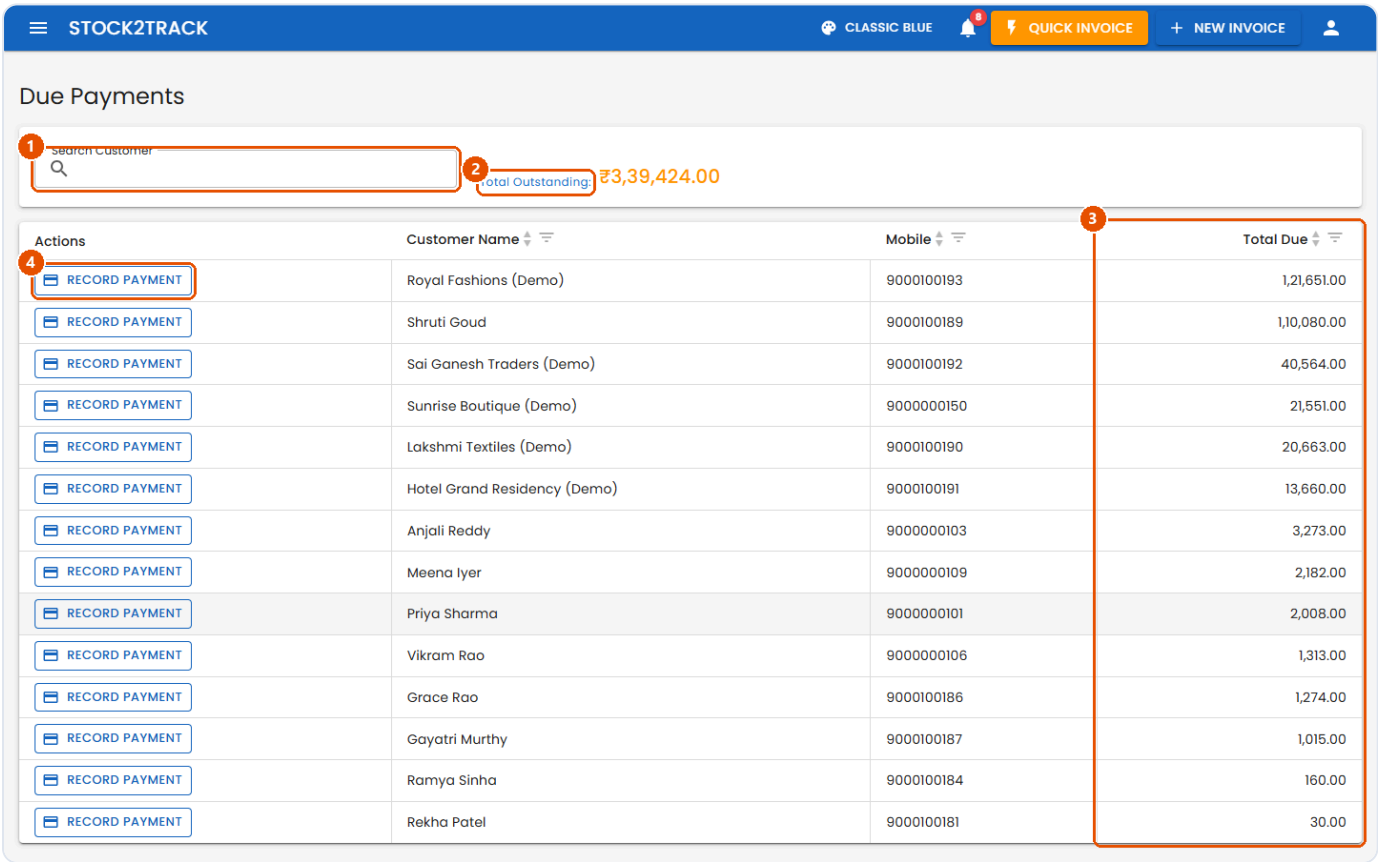


Figure 4. Customers who owe

- 1

Find the customer
- 2

Total owed to you
- 3

What each customer owes
- 4

Record their payment

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QUICK INVOICE

NEW INVOICE

Due Payments

Search Customer

Q

Total Outstanding: ₹3,39,424.00

Actions			Total Due
RECORD PAYMENT			1,21,651.00
RECORD PAYMENT			1,10,080.00
RECORD PAYMENT			40,564.00
RECORD PAYMENT			21,551.00
RECORD PAYMENT			20,663.00
RECORD PAYMENT			13,660.00
RECORD PAYMENT			3,273.00
RECORD PAYMENT			2,182.00
RECORD PAYMENT			2,008.00
RECORD PAYMENT	Vikram Rao	9000000106	1,313.00
RECORD PAYMENT	Grace Rao	9000100186	1,274.00
RECORD PAYMENT	Gayatri Murthy	9000100187	1,015.00
RECORD PAYMENT	Ramya Sinha	9000100184	160.00
RECORD PAYMENT	Rekha Patel	9000100181	30.00

Record Payment - Royal Fashions (Demo)

1 Outstanding: ₹1,21,651.00

2 Payment Amount

5,000.00

Payment Date

17-10-2026

3 Payment type

Cash

Reference

Notes

CANCEL

4 SAVE

Figure 5. Recording a payment

- 1

What they owe now
- 2

Amount received
- 3

Cash, card, wallet, cheque or transfer
- 4

Save

Before you start

Privilege **Payments**.

Good to know

- An amount more than the due is accepted and left unapplied. Check the figure before saving.

Customer Ledger

Each customer's opening balance, invoiced, paid and due for a period, with a printable ledger.

Who	Accountant	How often	When a customer queries a balance
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Why it matters

A customer who disputes a balance gets a ledger statement, not an argument.

How to use it

1. Open **Customers > Customer Ledger**. Choose the **From Date** and **To Date** and press **Filter**.
2. Each customer shows the opening balance, invoiced, paid and **Due** (red when above zero), and the days since their last bill.
3. Use the row icons for the customer's full ledger, a summary PDF, or a detailed PDF to send.

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QUICK INVOICE

NEW INVOICE

Customer Ledger

Search by Name, Phone

Q

1

From Date

17-07-2026

To Date

17-10-2026

FILTER

4

Actions

Name

Company

Phone

GST

Opening Bal

2

Invoiced

Paid

3

Due

Days

Shruti

Goud

9000100189

0.00

3,26,541.00

9,599.00

3,16,942.00

9

Royal Fashions

(Demo)

9000100193

36AAEKCF6456A1Z9

0.00

1,10,480.00

5,436.00

1,05,044.00

6

Yamini

Iyer

9000100006

0.00

1,21,969.00

17,144.00

1,04,825.00

0

Bengaluru Trends Pvt Ltd

(Demo)

9000200073

29AABCB1234C1Z7

0.00

83,400.00

0.00

83,400.00

4

Vidya

Gupta

9000100039

0.00

88,630.00

8,215.00

80,415.00

3

Sai Ganesh Traders

(Demo)

9000100192

36AABJDG4849A1Z9

0.00

90,647.00

64,248.00

26,399.00

15

Lakshmi Textiles

(Demo)

9000100190

36AAKAHH5128A1Z7

0.00

1,29,385.00

1,08,722.00

20,663.00

8

Anjali

Reddy

9000000103

0.00

21,170.00

17,897.00

3,273.00

16

Meena

Iyer

9000000109

0.00

21,709.00

19,527.00

2,182.00

30

Priya

Sharma

9000000101

0.00

18,880.00

16,872.00

2,008.00

0

Vikram

Rao

9000000106

0.00

15,543.00

14,230.00

1,313.00

16

Gayatri

Murthy

9000100187

0.00

5,623.00

4,608.00

1,015.00

9

Ramya

Sinha

9000100184

0.00

5,669.00

5,509.00

160.00

1

Sunil

Patel

9000100169

0.00

0.00

0.00

0.00

635

Sneha

Shaik

9000100098

0.00

4,640.00

4,640.00

0.00

24

Srikanth

Nair

9000100009

0.00

12,568.00

12,568.00

0.00

5

Figure 6. Customer ledger

- 1

Period
- 2

Billed in the period
- 3

Due (red = owes you)
- 4

Ledger and PDF statements

Before you start

Privilege **Customer Ledger**.

Good to know

- Due covers the chosen dates only. Widen the dates to see the full balance.

Paying Suppliers

Each supplier's bills, what you have paid, and the balance due.

Who	Owner, accountant	How often	When paying
-----	-------------------	-----------	-------------

Why it matters

Paying against the oldest bill first keeps your supplier's statement and yours in agreement.

How to use it

1. Open the supplier from **Purchases > Suppliers**. The tiles show **Total Payable**, **Total Paid** and **Balance Due**.
2. Bills show their due balance and status: Paid, Partly Paid or Not Paid. Payments are listed beside them.
3. Under **Record Payment**, type the **Amount**, date, reference and **Payment Type**, and press **Save Payment**. It is applied to the oldest unpaid bills.

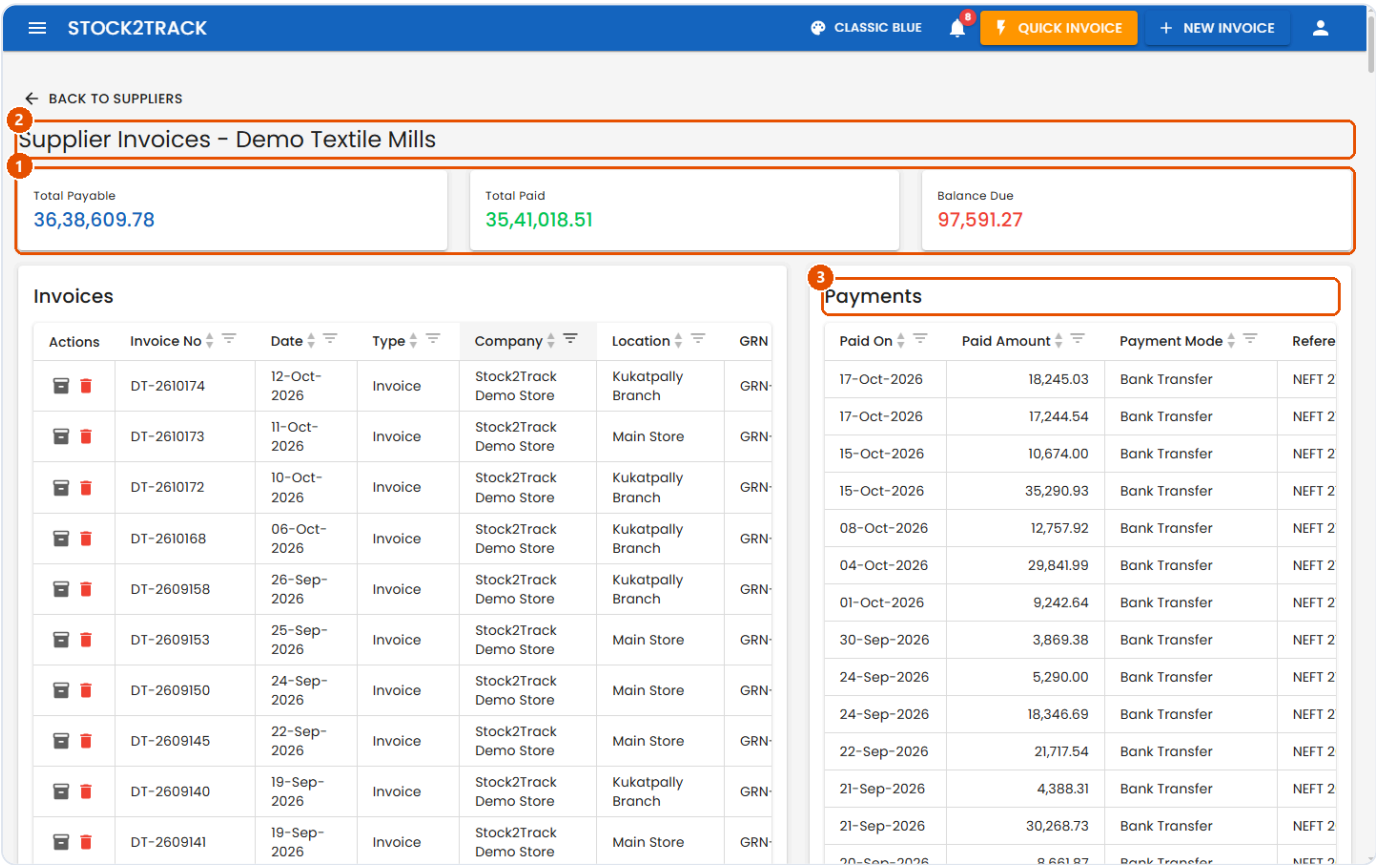


Figure 7. A supplier's bills and payments

- 1

 Payable, paid and balance due
- 2

 The supplier
- 3

 Payments made

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QUICK INVOICE

+ NEW INVOICE

	DT-2507372	2025	Invoice	Demo Store	Main Store	GRN-
	DT-2507370	17-Jul-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2507361	13-Jul-2025	Invoice	Stock2Track Demo Store	Kukatpally Branch	GRN-
	DT-2507358	11-Jul-2025	Invoice	Stock2Track Demo Store	Kukatpally Branch	GRN-
	DT-2507356	09-Jul-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506346	02-Jul-2025	Invoice	Stock2Track Demo Store	Kukatpally Branch	GRN-
	DT-2506343	30-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506341	29-Jun-2025	Invoice	Stock2Track Demo Store	Kukatpally Branch	GRN-
	DT-2506342	29-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506338	28-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506335	27-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506327	20-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506323	18-Jun-2025	Invoice	Stock2Track Demo Store	Kukatpally Branch	GRN-
	DT-2506317	17-Jun-2025	Invoice	Stock2Track Demo Store	Kukatpally Branch	GRN-
	DT-2506318	17-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506310	13-Jun-2025	Invoice	Stock2Track Demo Store	Main Store	GRN-
	DT-2506300	07-Jun-	Invoice	Stock2Track	Kukatpally	GRN-

1 Record Payment

2

Amount

0

Payment Date

17-10-2026

Reference

Payment Type

Cash

3 SAVE PAYMENT

Figure 8. Paying a supplier

- 1 Record a payment
- 2 Amount, date, reference and type
- 3 Save

Before you start

Privilege **Supplier View**. Deleting a payment needs **Payment Delete**, asks for a reason and is logged.

Profit and Loss

Sales, less returns and GST, less the cost of the goods sold, less expenses: what the business earned.

Who	Owner	How often	Monthly
-----	-------	-----------	---------

Why it matters

Sales are not profit. This is the one report that shows what was left after paying for the goods and running the shop.

How to use it

1. Open **Profit & Loss**, choose the dates and press **Generate**.
2. **Revenue**: sales less credit notes, less the GST collected, gives **Revenue After Tax**.
3. **Cost of Goods Sold**: the cost price of what was sold. **Gross Profit** is revenue after tax less this.
4. **Purchases & Expenses** are shown for information; operating expenses come off gross profit to give **Net Profit**, and **Net Profit %** of revenue after tax.
5. **GST Settlement** shows the GST you owe the government. It is already out of revenue, so it is a liability, not a cost.

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QUICK INVOICE

NEW INVOICE

Profit & Loss Summary

1

From Date

01-10-2026

To Date

17-10-2026

All Companies

2

GENERATE

EXPORT EXCEL

Description	Amount
REVENUE	0.00
Sales	13,77,953.50
Less: Credit Notes (Returns)	-20,897.00
Net Revenue	13,57,056.50
Less: GST Output (Tax Collected)	-66,540.05
Revenue After Tax	12,90,516.45
COST OF GOODS SOLD	0.00
Cost of Goods Sold (COGS)	-9,97,342.97
Gross Profit	2,93,173.48
PURCHASES & EXPENSES	0.00
Net Purchases (Invoices - Debit Notes)	2,48,316.02
GST Input (Tax Paid on Purchases)	16,969.58
Operating Expenses	3,15,032.00
GST SETTLEMENT	0.00
GST Output (Collected)	66,540.05
GST Input (Credit)	-16,969.58

Figure 9. Profit and loss

- 1

Period
- 2

Run it
- 3

Sales less returns and GST
- 4

After the cost of goods sold

Before you start

Privilege **Profit.**

Good to know

- Every figure in the statement excludes GST.
- Profit depends on cost prices. A product sold with no cost price shows its whole price as profit.

Cash, Collections and Cash Flow

Money received each day by payment method, and money in against money out.

Who	Owner	How often	Weekly
-----	-------	-----------	--------

Why it matters

Profit can be high while the bank is empty. Cash flow shows where the money actually went.

How to use it

- 1. **Cash & Collections:** choose the dates and press **Generate**. The tiles show total collections by cash, card, wallet/UPI and bank or cheque; the table shows each day.
- 2. **Cash Flow:** total inflows, outflows (expenses, supplier payments and refunds), net cash flow and refunds. **Cash Flow by Payment Method** and the daily table with a running balance follow.

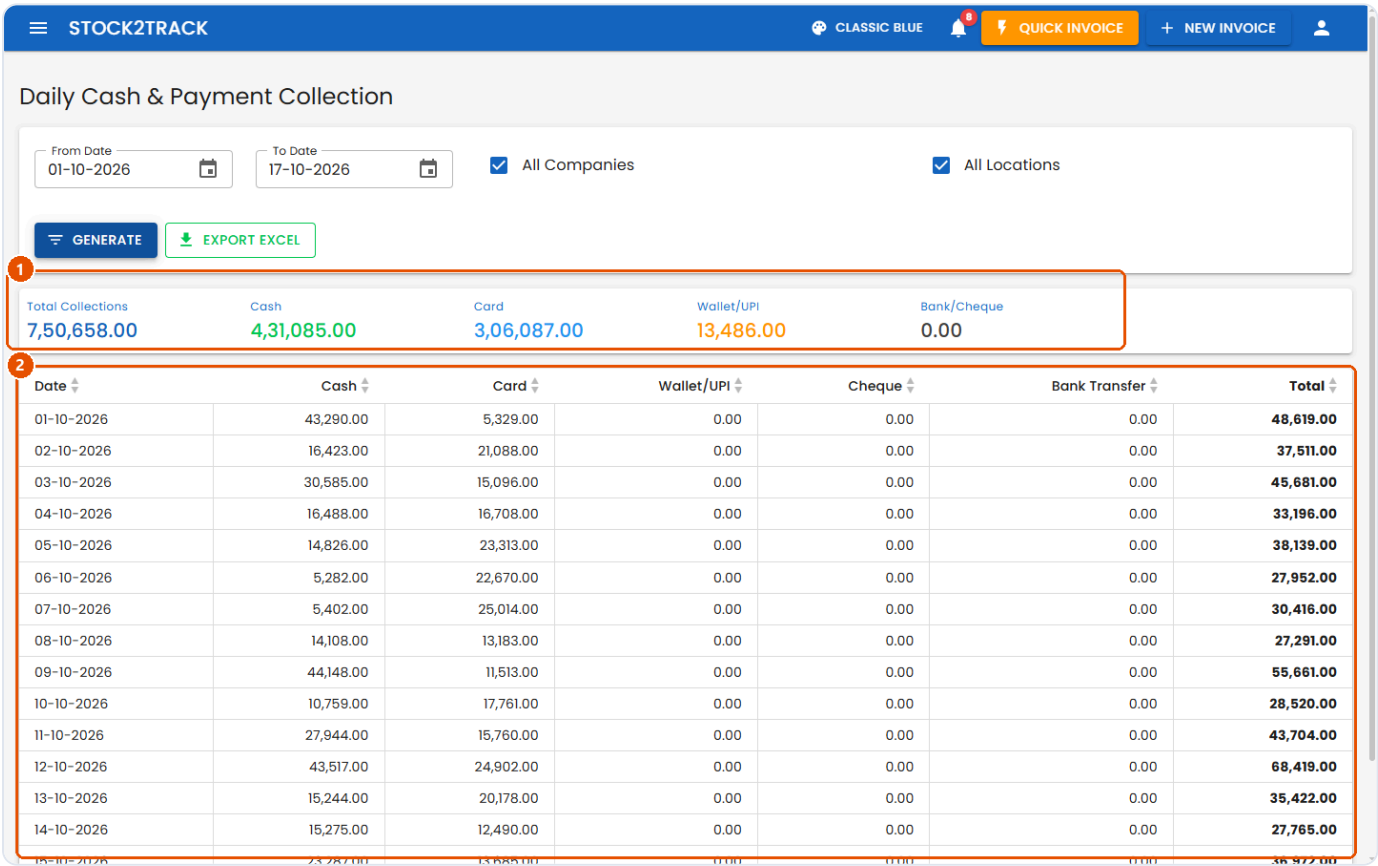


Figure 10. Daily collections

- 1 Collections by method
- 2 Each day

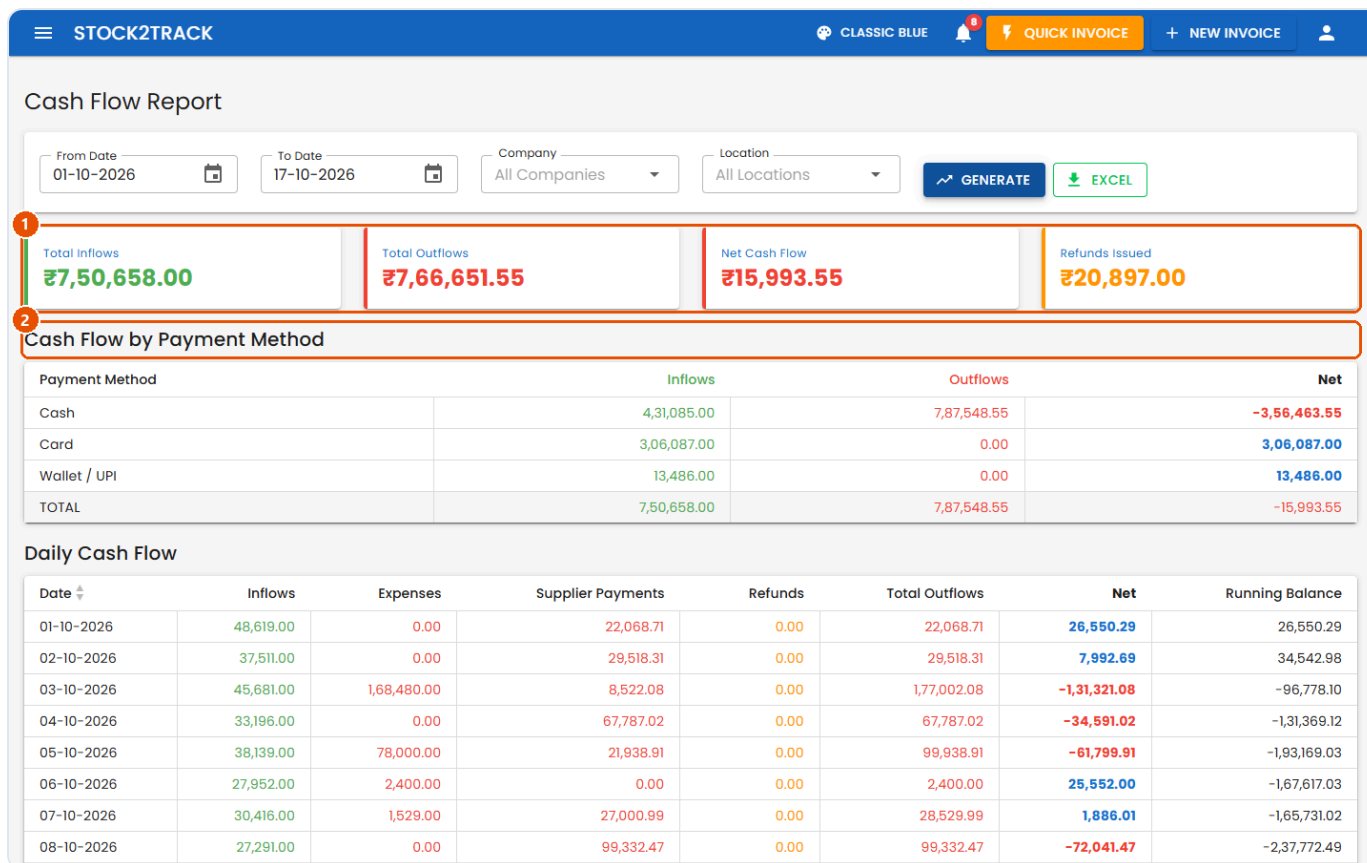


Figure 11. Cash flow

- 1 In, out, net, refunds 2 By payment method

Before you start

Privileges **EOD Report View** (collections) and **Profit** or **Balance Sheet** (cash flow).

Good to know

- Totals count money only: cash, card, wallet/UPI, cheque and bank transfer. Coupons, credit notes and points bring no money in, so they are left out.

Who Owes You, and Whom You Owe

Customer receivables with their age, and supplier payables with the balance and oldest due.

Who	Owner	How often	Weekly
-----	-------	-----------	--------

Why it matters

Old dues are the ones that are never paid. The age shows which to chase first.

How to use it

- Customer Outstanding:** choose the date and press **Generate**. Customers are listed with their outstanding amount, the oldest due in days, and an age bucket (0–30, 31–60, 61–90, 90+ days).
- Supplier Payables:** each supplier's invoiced, debit notes, net payable, paid and **Balance Due**, with the oldest due.

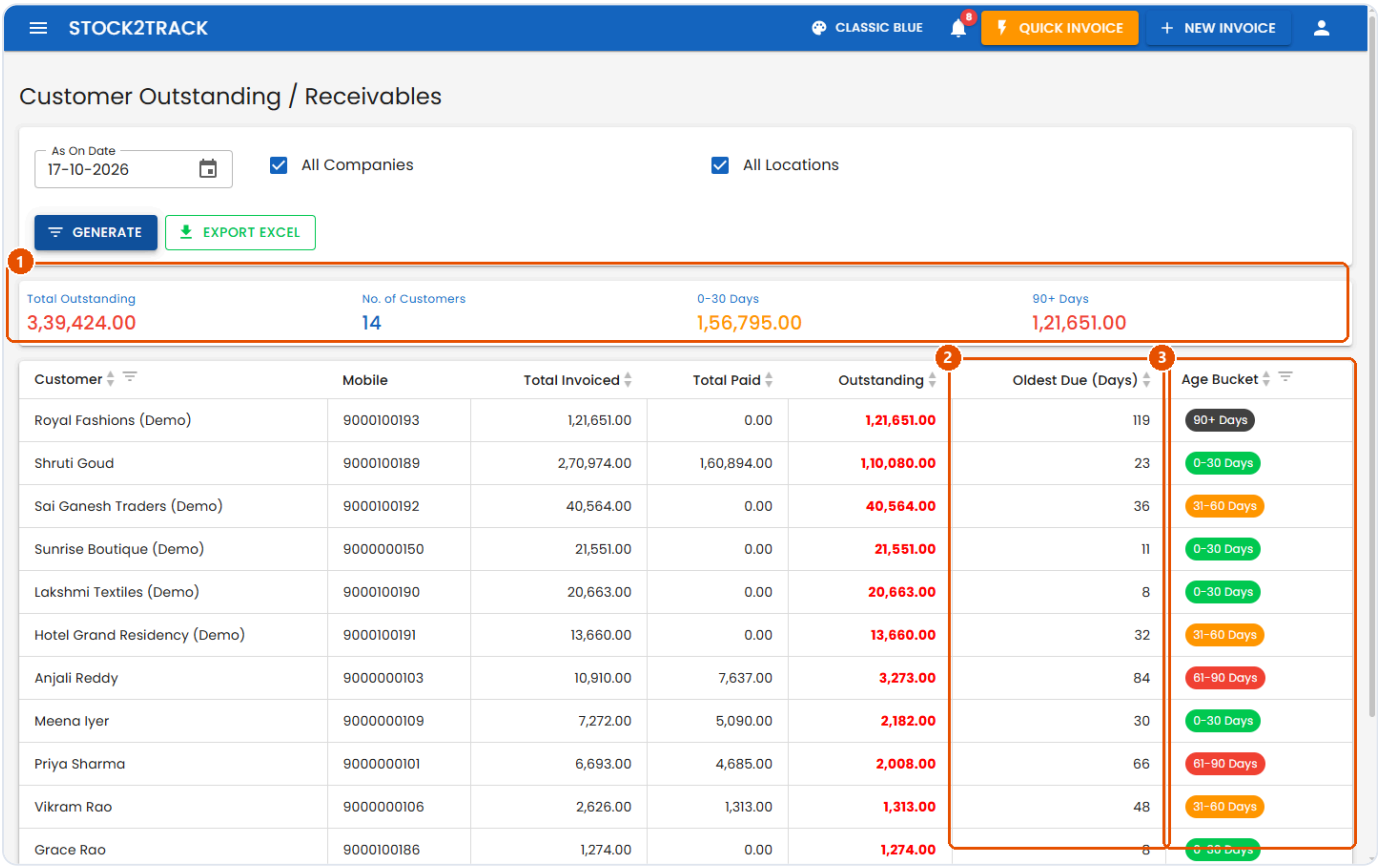


Figure 12. Customer outstanding

- 1

Total owed and its age
- 2

Oldest unpaid bill
- 3

Age bucket

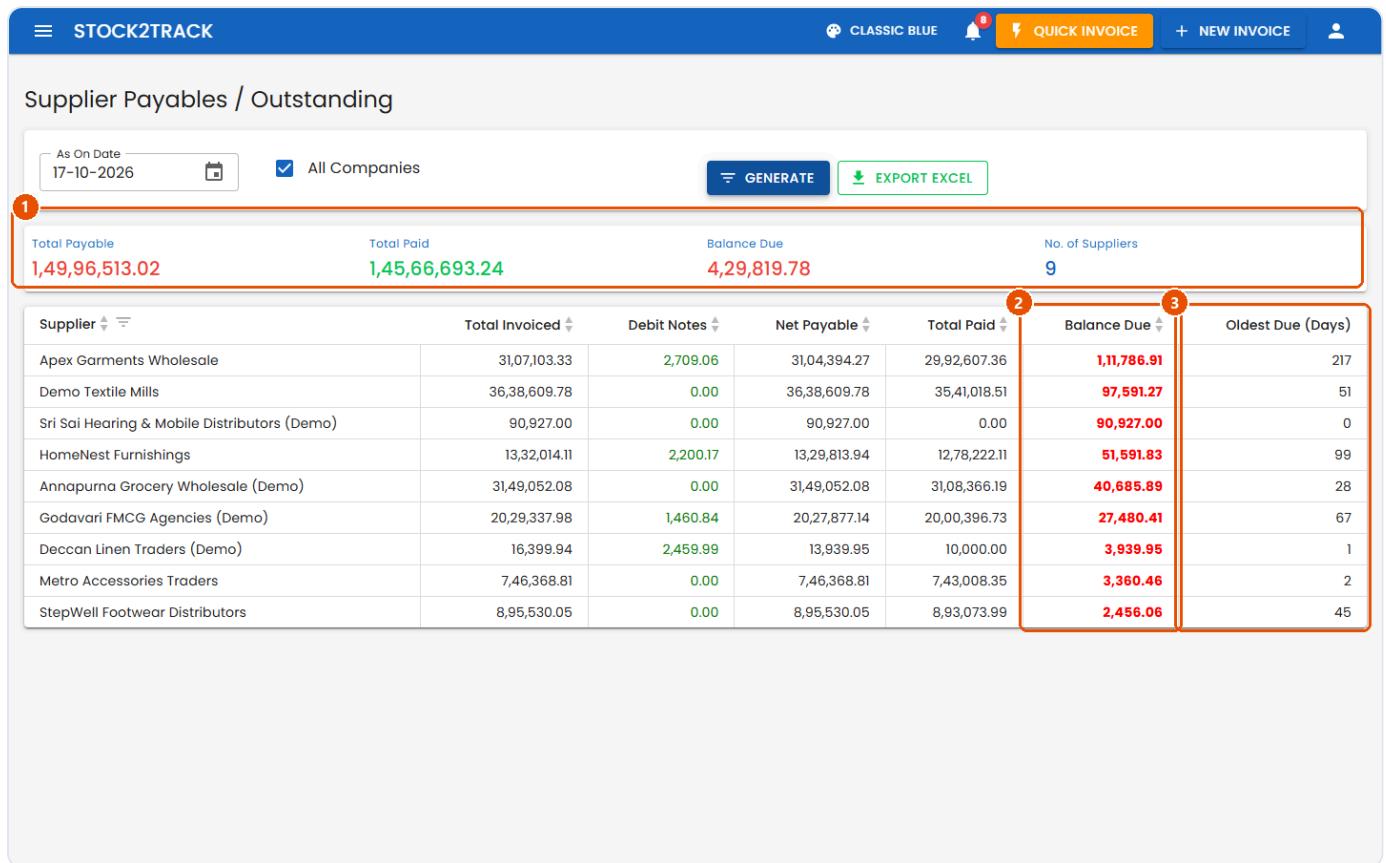


Figure 13. Supplier payables

- 1 Payable, paid, balance, suppliers
- 2 What you owe each
- 3 Oldest unpaid bill

Before you start

Privileges **Customer Ledger** and **Supplier View**.

Good to know

- Outstanding is each unpaid bill's due amount, the same figure Finance > Due Payments collects against.

The Day-End Report

The day's sales, tax, collections by method, expenses, purchases, and the money that should be in hand.

Who	Owner, cashier	How often	Every evening
-----	----------------	-----------	---------------

Why it matters

Count the drawer against this report every evening. A shortage found today has a name and a reason; found next month, it has neither.

How to use it

1. Open **EOD Report**, choose the dates (today by default) and press **Generate**.
2. **Summary**: total sales, amount received, tax, and collections by cash, card, wallet, cheque, bank transfer, points and coupons, with the amount left due and refunds.
3. Below: the last 30 days, expenses, sales by category, product-wise profit, supplier purchases, and the **Available Balance**: money received less expenses and purchases paid, by payment method.

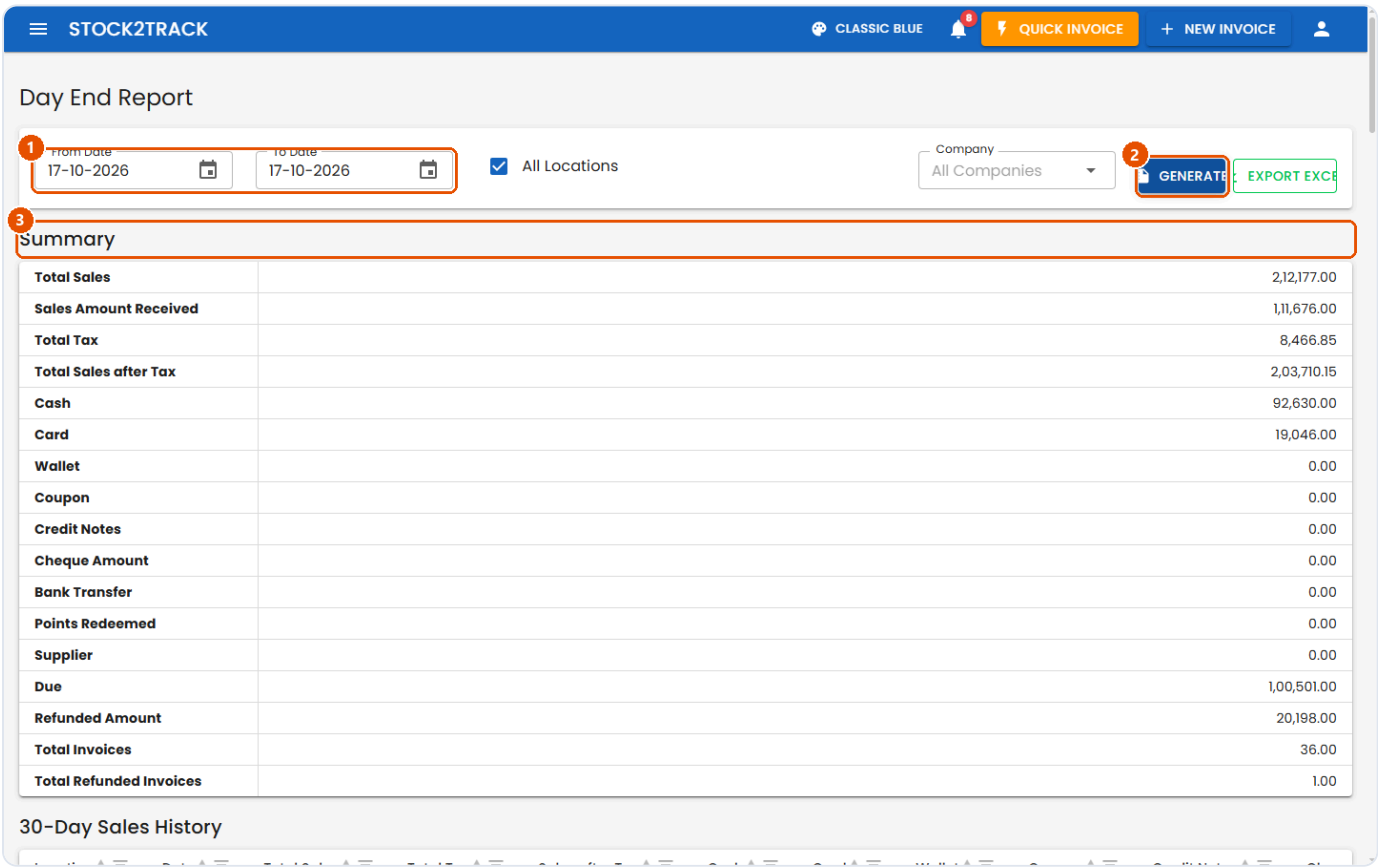


Figure 14. Day-end report

- 1

Day (or days)
- 2

Run it
- 3

Sales, tax and collections by method

Before you start

Privilege **EOD Report View**.

Good to know

- Count the cash in the drawer and compare it with the Cash figure before anyone leaves.

Permissions

Permission	What it allows	Who
Banking	Bank accounts	Owner
Payments	Due payments, wallets	Cashier, accountant
Customer Ledger	Ledgers and customer outstanding	Accountant
Supplier View	Supplier bills, payments and payables	Accountant
Payment Delete	Deleting a payment (logged)	Owner
Profit	Profit and loss, cost prices	Owner
Balance Sheet	Income and expense summary, assets, cash flow	Owner
EOD Report View	Day-end and collections	Owner, cashier

Finance › Balance Sheet in this version is an income and expense summary for a period, not a statement of assets and liabilities.