



BiFlow Training Series

PART 8

Expenses & Financial Reports

Adding & Managing Expenses · Categories & Payment Methods · Cash Flow · P&L & VAT · VAT Report

What we'll cover in this part

1	The Expenses Screen	Where every business cost — rent, supplies, wages — gets tracked
2	Adding an Expense	Category, description, supplier, date and amount, in one quick form
3	VAT, Due Dates & Recurring Expenses	Marking VAT charged to you, when a bill is due, and repeating costs
4	The Expenses List	Every logged expense at a glance, with unpaid bills flagged clearly
5	Categories & Payment Methods	Organizing expenses the way the business actually works
6	Cash Flow Report	Real money in vs. real money out, for any date range
7	P&L & VAT Report	Is the business actually profitable, once expenses are counted?
8	Tracing Sales Back to Invoices	Every sales line on the P&L links back to a real invoice number
9	VAT Report — What It Shows	A closer, invoice-by-invoice look at VAT charged and VAT paid
10	VAT Report — The Bottom Line	Sales VAT minus Expenses VAT — what the business owes, or is owed

1

The Expenses Screen

Everything expenses lives under Pay

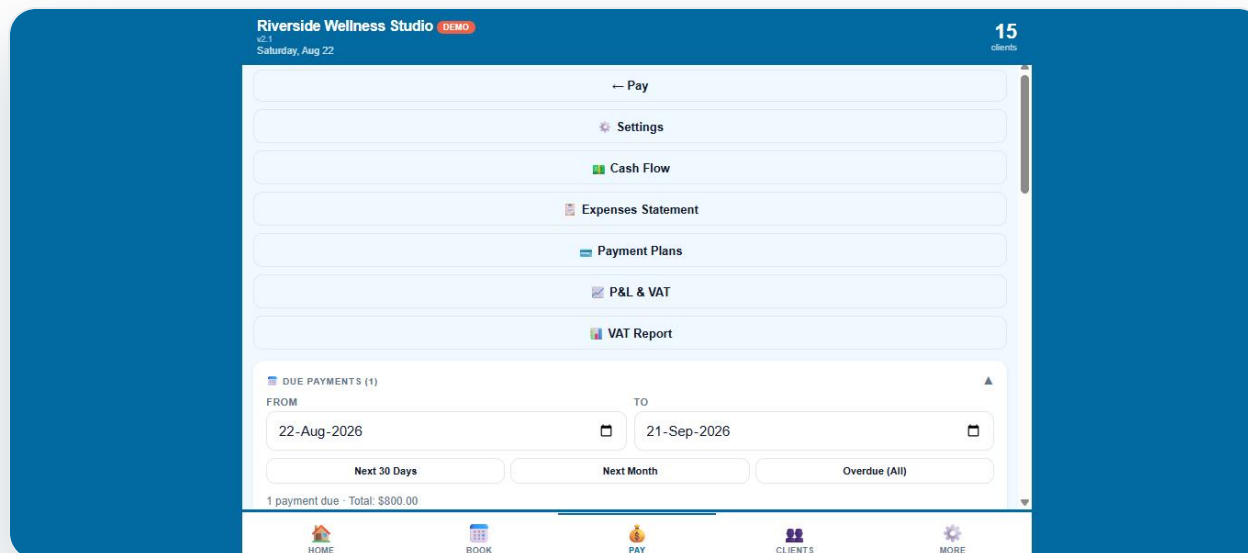
Open the Pay tab, then scroll to the expense tools — Settings, Cash Flow, Expenses Statement, Payment Plans, P&L & VAT, and VAT Report

Due Payments, right below

A live list of upcoming or overdue bills, filterable by Next 30 Days, Next Month, or Overdue (All)

One tap into any report

Cash Flow, P&L & VAT and the VAT Report are one tap away from this same screen



2

Adding an Expense

Category

What kind of cost this is — Rent, Supplies, Equipment, and more (fully customizable — see topic 5)

Description

A short note so this line is recognizable later, e.g. "August rent — Riverside Gym space"

Supplier (optional)

Attach it to a supplier if one is on file, or leave it as "— None —"

Date & Amount

When it was spent, and how much — the two numbers every report downstream is built from

The screenshot displays the 'Riverside Wellness Studio' app interface. A modal window titled 'Add Expense' is open, allowing users to input details for a new expense. The background shows a list of existing expenses with columns for date, category, and amount.

EXPENSES (16)

Date	Category	Amount
2026-08-12	Supplies	\$45
2026-08-05	Rent - Unpaid	\$800
2026-07-22	Maintenance & Rep	\$130
2026-07-15	Bank Fees	\$15
2026-07-10	Insurance	\$210
2026-07-05	Rent	\$800
2026-06-25	Salaries/Wages	\$500
2026-06-10	Equipment	\$650

Add Expense

CATEGORY
Rent

DESCRIPTION
e.g. July rent, electricity bill...

SUPPLIER (OPTIONAL)
— None —

DATE
22-Aug-2026

AMOUNT (USD)
0.00

PAID IN LOCAL CURRENCY? (OPTIONAL)
LOCAL AMOUNT: RATE (1 USD=):

3

VAT, Due Dates & Recurring Expenses

Supplier charged VAT on this

Tick this when the supplier's bill includes VAT — it flows straight into the VAT Report as VAT the business paid

Due Date & Paid

Set when a bill is due, and mark it Paid once it's settled — unpaid ones surface on the Due Payments list

Paid Via

Record which payment method covered it — Cash, Bank Transfer, or any method set up in Settings

Tax-Deductible & Recurring

Flag deductible costs for the accountant, and turn on Recurring for bills like rent that repeat every period

The screenshot shows the 'Riverside Wellness Studio' expense entry form. The form is titled 'EXPENSES (16)' and lists several expenses: 'Printed brochures + ex...', 'August rent — Riverside', 'AC repair', 'Monthly account fees', 'Clinic liability insurance', 'July rent — Riverside Gy', 'Receptionist part-time w', and 'New massage table'. The 'August rent' entry is selected, showing a date of '2026-08-05', a category of 'Rent', and a status of 'Unpaid'. The form fields include: 'PAID IN LOCAL CURRENCY? (OPTIONAL)' with 'LOCAL AMOUNT' and 'RATE (1 USD=)' input fields; a checkbox for 'SUPPLIER CHARGED VAT ON THIS'; a 'DUE DATE' field set to '22-Aug-2026'; a 'PAID' checkbox which is checked; a 'PAID VIA' dropdown menu set to '— Select —'; checkboxes for 'TAX-DEDUCTIBLE' and 'RECURRING'; and a 'NOTE' field. The background shows a list of expenses with amounts: \$45, \$800, \$130, \$15, \$210, \$800, \$500, and \$650.

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The Expenses List

Every logged expense, newest first

This demo clinic shows 16 expenses — from gym rent to a new massage table

Unpaid, called out in orange

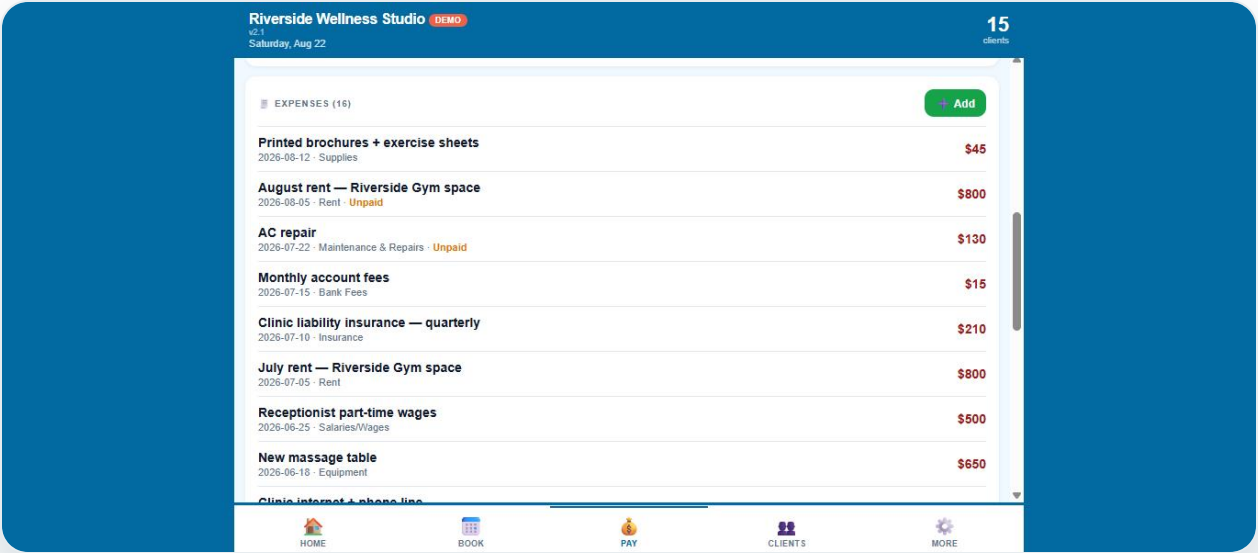
August rent and the AC repair are both tagged Unpaid, so nothing owed gets forgotten

Tap any row to edit

Open a line to correct the amount, mark it paid, or change its category — nothing is locked once entered

+ Add, always one tap away

The green Add button at the top starts a new expense from anywhere in this list



5

Categories & Payment Methods

Categories — organize expenses your way

This demo clinic has 14 categories set up, from Rent and Electricity to Taxes and Other — add, rename or delete any of them from Expenses → Settings

Payment Methods — more than just "Cash"

Add each real bank account or card by name — e.g. "Bank of Beirut — USD Checking" or "Visa Business ****4521" — so it's clear which account paid for what

Five methods, ready by default

Cash, Bank Transfer, Whish, Credit Card and Other come pre-loaded — used for both the "Paid Via" field on expenses and for recording client payments

Riverside Wellness Studio DEMO
v2.1
Saturday, Aug 22
15 clients

← Expenses

CURRENCY
If you ever pay a supplier in a local currency instead of USD, set it up here. BiFlow converts every such expense to USD automatically using this rate — but you can always adjust the rate for an individual expense too, since it changes day to day. Every report and statistic always shows USD.

LOCAL CURRENCY NAME
e.g. LBP

EXCHANGE RATE (1 USD = HOW MANY UNITS?)
e.g. 90000

Save Currency Settings

CATEGORIES (14)
New category name +

Rent

Electricity

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Cash Flow Report

Real money, not invoiced totals

Cash Flow counts money that has actually moved — payments received and expenses actually paid — for any date range you set

Money In vs. Money Out

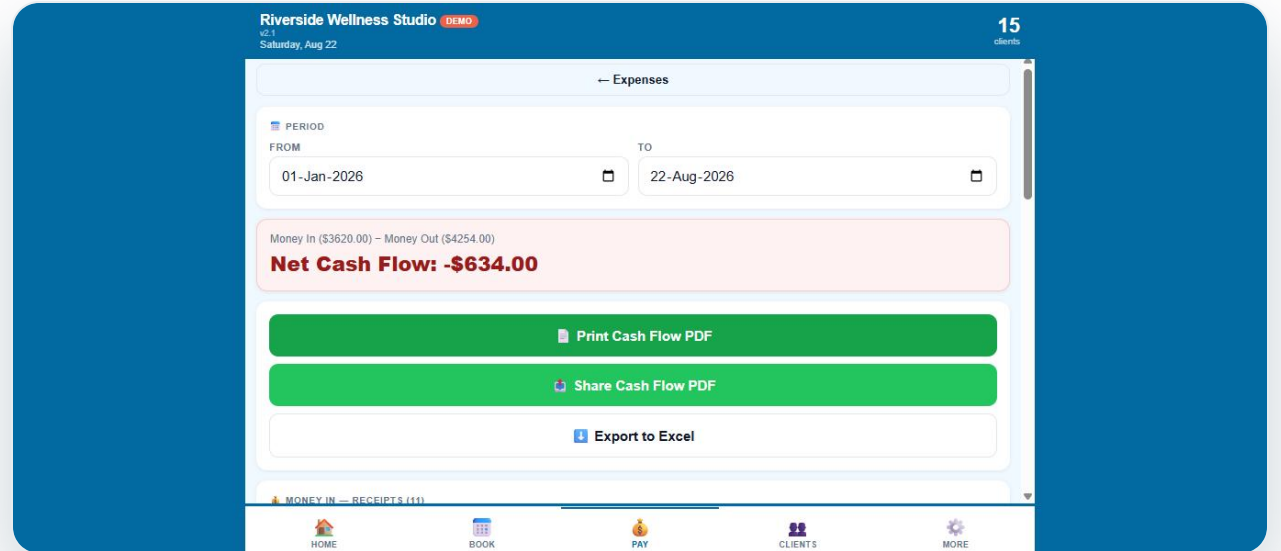
For this demo clinic, Jan–Aug 2026: \$3,620.00 in, \$4,254.00 out

Net Cash Flow

The two sides net out to $-\$634.00$ for this period — a clear, single number for "are we ahead or behind, in real cash"

Print, Share or Export

Every report on this screen can be printed to PDF, shared, or exported to Excel with one tap



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P&L & VAT Report — Is the Business Profitable?

Sales Net vs. Expenses Net

Unlike Cash Flow, P&L counts everything invoiced or billed for the period, with VAT excluded from both sides — the true profit-and-loss view

This demo clinic

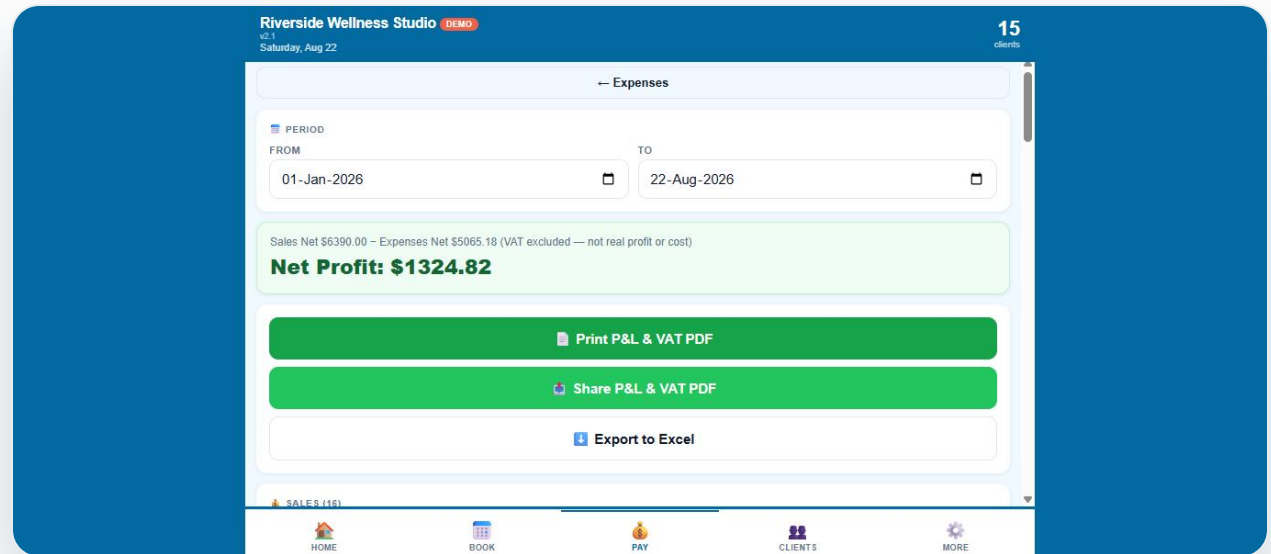
Sales Net \$6,390.00 – Expenses Net \$5,065.18

Net Profit

The two sides land at a Net Profit of \$1,324.82 for the period — the number that answers "is the clinic actually making money?"

Same date-range filter as Cash Flow

Choose any period — this month, last quarter, year to date — and the whole report recalculates instantly



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Tracing Sales Back to Invoices

Every sales line names its invoice

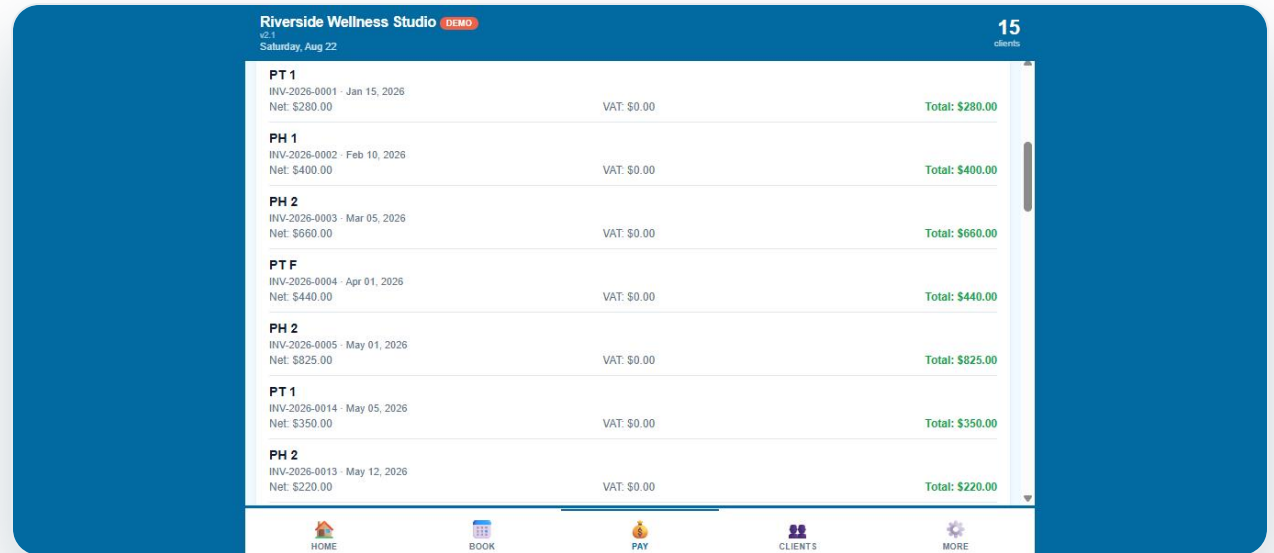
Each row on the P&L's sales side shows the real invoice number it came from — INV-2026-0001, -0002, -0003, and so on

No more guessing which sale is which

If a number on the report looks off, follow the invoice number straight back to that exact invoice to check it

Same traceability on the VAT Report

The VAT Report goes one step further and shows the VAT charged on each of those same invoices — covered next



Riverside Wellness Studio DEMO

v2.1
Saturday, Aug 22

15 clients

PT 1 INV-2026-0001 - Jan 15, 2026 Net: \$280.00	VAT: \$0.00	Total: \$280.00
PH 1 INV-2026-0002 - Feb 10, 2026 Net: \$400.00	VAT: \$0.00	Total: \$400.00
PH 2 INV-2026-0003 - Mar 05, 2026 Net: \$660.00	VAT: \$0.00	Total: \$660.00
PT F INV-2026-0004 - Apr 01, 2026 Net: \$440.00	VAT: \$0.00	Total: \$440.00
PH 2 INV-2026-0005 - May 01, 2026 Net: \$825.00	VAT: \$0.00	Total: \$825.00
PT 1 INV-2026-0014 - May 05, 2026 Net: \$350.00	VAT: \$0.00	Total: \$350.00
PH 2 INV-2026-0013 - May 12, 2026 Net: \$220.00	VAT: \$0.00	Total: \$220.00

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VAT Report — What It Shows

An estimate, not a filing

BiFlow shows this warning at the top of every VAT Report on purpose: it's a rough estimate to work from, not an official VAT declaration

Sales VAT, invoice by invoice

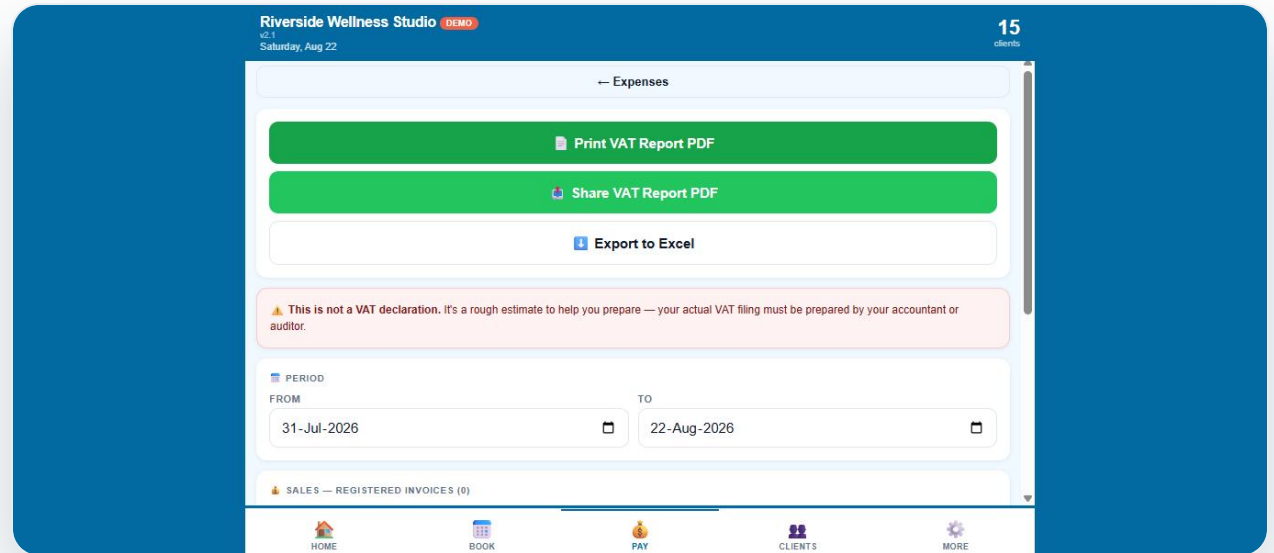
Every sale that charged VAT is listed with its invoice number and the VAT amount on that invoice — e.g. TINV-2026-0001 at \$49.50

Expenses VAT, the same way

Registered supplier invoices appear underneath with their own VAT amounts, so both sides of the VAT story are visible on one screen

Print, Share or Export

Same one-tap options as the other reports, for handing this to an accountant



10 VAT Report — The Bottom Line

Total Sales VAT vs. Total Expenses VAT

For this demo clinic: Sales VAT \$49.50 – Expenses VAT \$118.82

VAT to collect

The two totals net out to \$69.32 for this period — a starting figure for what's owed, or reclaimable, before an accountant reviews it

Ties back to the P&L

Because P&L, Cash Flow and the VAT Report all read from the same invoices and expenses, the three reports always agree with each other

COMING UP IN PART 9

Credit Notes for Everyday Sales — issuing a discount or return, and editing a credit note after the fact

Riverside Wellness Studio v2.1 DEMO		15 clients
Saturday, Aug 22		
June water bill		
Jun 08, 2026		
Exempted: \$31.53		VAT: \$3.47
Clinic internet + phone line		
Jun 12, 2026		
Exempted: \$67.57		VAT: \$7.43
New massage table		
Jun 18, 2026		
Exempted: \$585.59		VAT: \$64.41
AC repair		
Jul 22, 2026		
Exempted: \$117.12		VAT: \$12.88
Printed brochures + exercise sheets		
Aug 12, 2026		
Exempted: \$40.54		VAT: \$4.46
Total Expenses VAT		\$118.82
Sales VAT (\$49.50) – Expenses VAT (\$118.82)		
VAT to collect: \$69.32		

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