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Configuring financial reports

In Directo report descriptions can be made for the reports Balance sheet, Income statement and Finance Statistics. Report names are indicative, and in practice they should be treated as balance-sheet-type and income-statement-type reports. These are engines that run the reports configured by the user and present them in a defined format. The Income Statement presents changes in the finance accounts included in the report, while the Balance Sheet uses the ending balances of accounts. Finance Statistics can, in addition to changes and ending balances, also use other numerical values from accounts. An unlimited number of “report templates” can be configured for each reporting engine.

Descriptions for the reports can be created and edited directly from the report using the **„Configure“** button or through system settings:

- `Finance Settings → Balance`
- `Finance Settings → Income statement`
- `Finance Settings → Finance Statistics`

Configuring methodology is similar for all reports.

Header fields

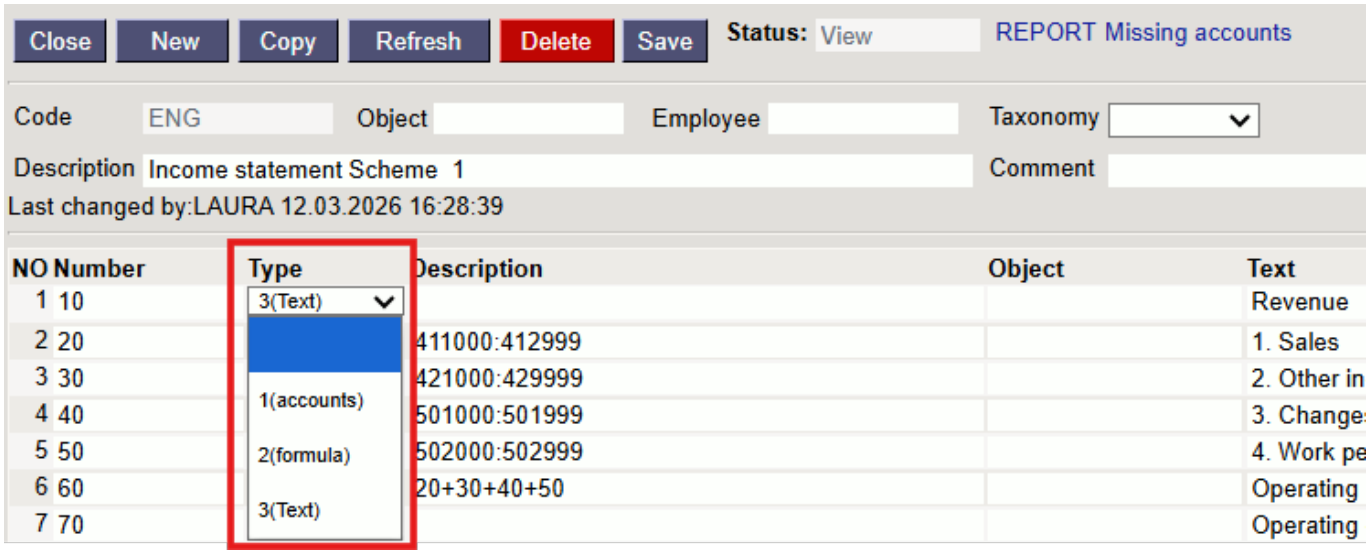
- **Code** - Report description ID.
- **Description** - Name of the report
- **Object** - used for group usage restrictions
- **Employee** - used for employee usage restrictions

Row fields

- **NO** - system row number. Can't be changed by the user.
- **Number** - row number (ID) given by the user which can later be referred to in calculations.
- **Type** - row type. Differ across reports, see further in Report row types.
- **Description** or **Account/Formula** - depending on the row type, account range or mathematical formula can be defined in the field.
- **Zero** - if selected the row is always visible.

Report row types

Income statement row types



- **1(accounts)** -allows defining accounts or account ranges in the **Description** field, which change values (debit minus credit turnover) will be summed and displayed on the report row. Single account or list of accounts can be configured, using symbols:
  - **:** to define a range of account, example 411000:412999
  - **+** to add an account or entire account range, example 10901:10908+10911:10918+10921

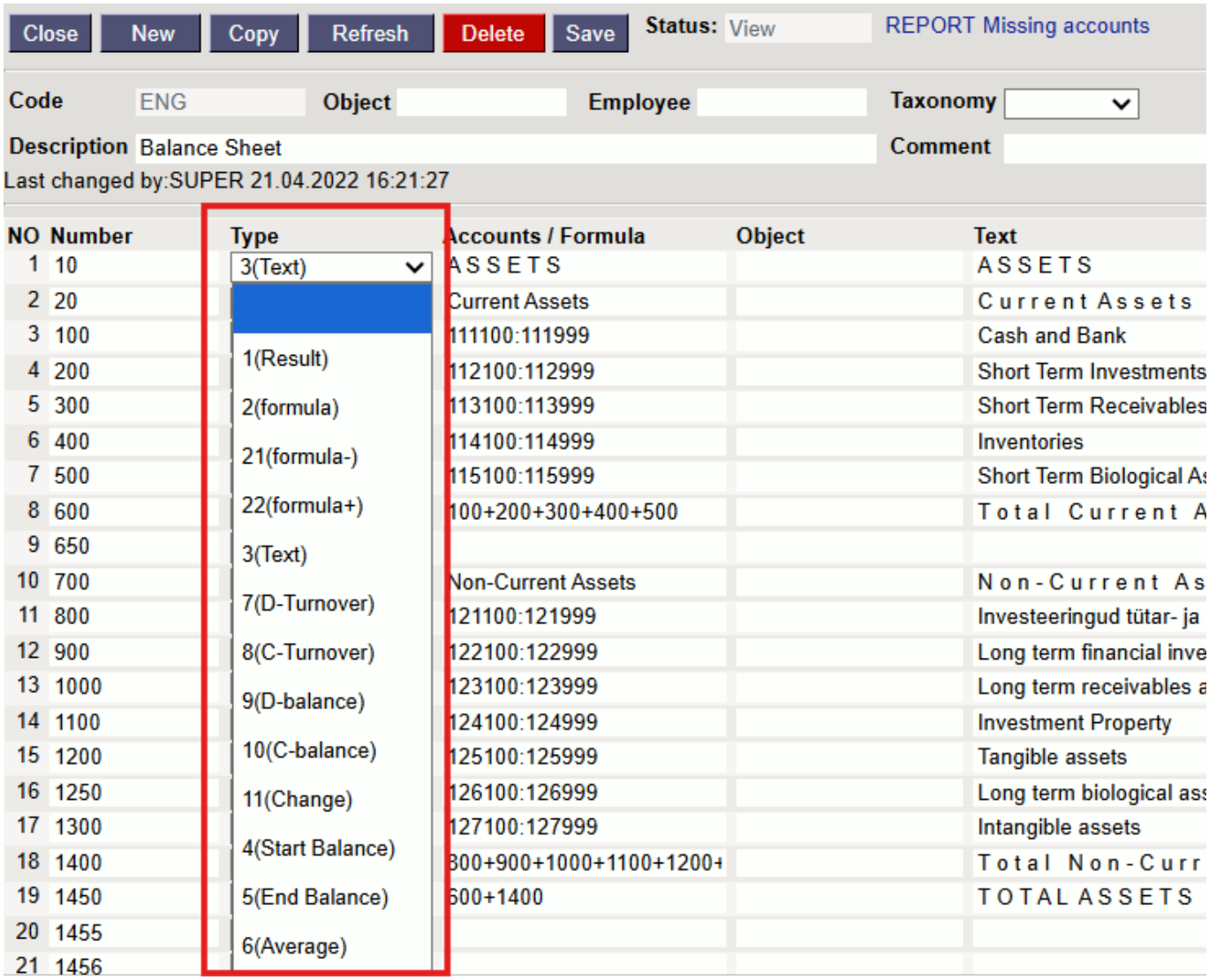
- **2(formula)** - allows defining a mathematical formula in the **Description** field using the values of previous rows or adding constants. You can use addition (+), subtraction (-), multiplication(*), and division(/). Keep in mind that:
  - All operations are executed **from left to right**, regardless of operator type
  - Constants are entered inside **curly braces {}**
  - Row numbers are entered as regular numbers
  - Parentheses () **cannot** be used. If a calculation requires grouping (where you would need parentheses),then that gruping formula should be configured on previous rows, and the final expression should refer to that row.

Example: 100+200/500*{0.21}

1. First the results of rows 100 and 200 are added.
2. Then the result is divided by the result of row 500.
3. And lastly the result of that is multiplied by 0.21.

- **3(text)** - row type is used as a regular text row for explaining or visually formatting the report. The text to be displayed is entered in the **Text** field. For example:
  - titles, empty spacer rows, section headers, etc.

Balance sheet row types



- **1(Result)** - allows defining accounts in the **Account/Formula** field, which ending balance (opening balance + account changes) will be summed on the report row.
  - **:** to define a range of account, example 411000:412999
  - **+** to add an account or entire account range, example 10901:10908+10911:10918

- **2(formula)** - allows defining a mathematical formula in the **Account/Formula** field using the values of previous rows or adding constants. You can use addition (+), subtraction (-), multiplication(*), and division(/). Keep in mind that:
  - All operations are executed **from left to right**, regardless of operator type
  - Constants are entered inside **curly braces {}**
  - Row numbers are entered as regular numbers
  - Parentheses () **cannot** be used. If a calculation requires grouping (where you would need parentheses),then that gruping formula should be configured on previous rows, and the final expression should refer to that row.

Example: 100+200/500*{0.21}

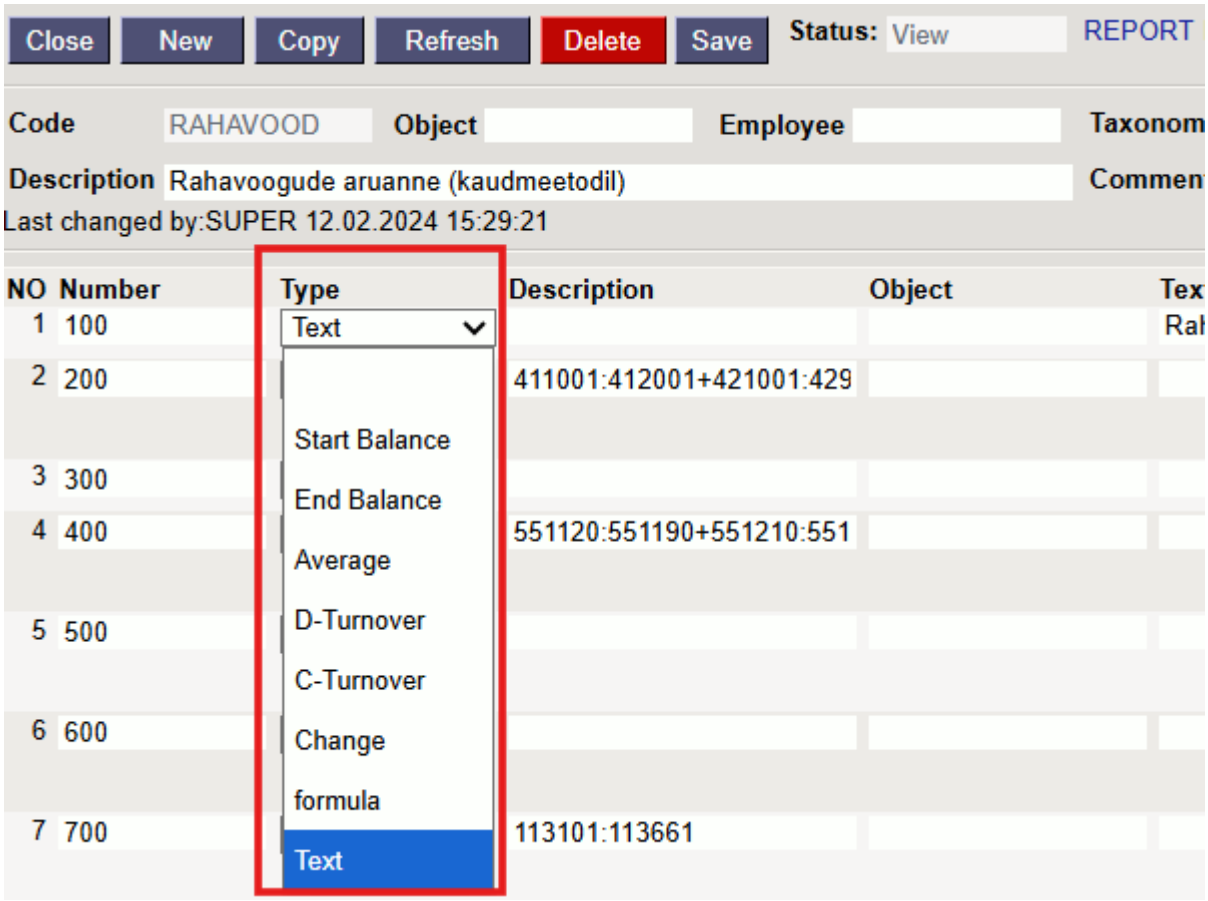
1. First the results of rows 100 and 200 are added.
2. Then the result is divided by the result of row 500.
3. And lastly the result of that is multiplied by 0.21.

- **21(formula-)** - allows using the result of a 1(Result) or 2(formula) row only when that result is **negative**. To achieve this configure a row with this type and enter in its **Account/Formula**

field the row number of the original row which result should be shown when it is negative. If the result is not negative, this row will not appear in the report.

- **22(formula+)** - allows using the result of a 1 (Result) or 2 (Formula) row only when that result is **positive**.To achieve this, configure a row of this type and enter in its **Account/Formula** field the row number of the original row which result should be shown when it is positive.If the result is not positive, this row will not appear in the report.
- **3(text)** - row type is used as a regular text row for explaining or visually formatting the report. The text to be displayed is entered in the Text field. For example:
  - titles, empty spacer rows, section headers, etc.
- **7(D-Turnover)** - allows defining accounts in the Account/Formula field which debit turnovers will be summed on the report row
- **8(C-Turnover)** -allows defining accounts in the Account/Formula field whose credit turnovers will be summed on the report row
- **9(D-balance)** - allows defining accounts in the Account/Formula field whose **debit balances** will be summed on the report row. This type works the same way as **1(Result)**, but the account's balance is included in the total only if the balance is on the debit side. In Directo, an account cannot have balances on both the debit and credit side at the same time.
- **10(C-balance)** - allows defining accounts in the Account/Formula field whose **credit balances** will be summed on the report row. This type works the same way as **1(Result)**, but the account's balance is included in the total only if the balance is on the credit side. In Directo, an account cannot have balances on both the debit and credit side at the same time.
- **11(Change)** - allows defining accounts in the Account/Formula field whose turnovers will be summed on the report row. This row type works the same way as **1(accounts)** in the Income Statement. In the Balance Sheet the resulting amount is displayed in both the change and ending balance columns. The opening balance is not displayed for this row type.
- **4(Start Balance)** - allows defining accounts in the Account/Formula field whose opening balances will be summed as of the beginning of the Balance Sheet period. The calculated opening balance is shown in the Balance Sheet report as both the opening balance and the ending balance, and no change is displayed
- **5(End Balance)** - allows defining accounts in the Account/Formula field whose ending balances will be summed as of the end of Balance Sheet period. The calculated ending balance is shown in the Balance Sheet output as both the opening balance and the ending balance, and no change is displayed.
- **6(Average)** - allows defining accounts in the Account/Formula field whose ending balances are taken for each day of the Balance Sheet period. These daily balances are then summed and divided by the number of days in the period to calculate the average balance.

Finance statistics row types



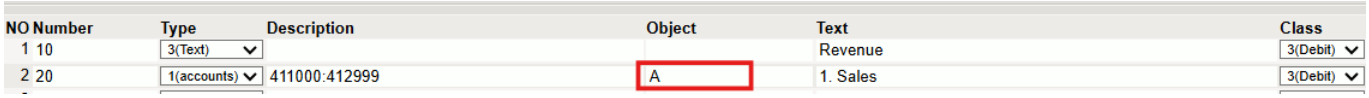
- **Start Balance** - uses the account's opening balance at the beginning of the reporting period.
- **End Balance** - uses the account's closing balance at the end of the reporting period, similar to the Balance Sheet.
- **Average** - uses the average daily closing balance of the account over the reporting period.
- **D-Turnover** - uses the account's debit turnover for the reporting period
- **C-Turnover** - uses the account's credit turnover for the reporting period
- **Change** - uses the change in turnover for the reporting period (debit minus credit turnover), similar to the Income Statement.
- **formula** - allows defining a mathematical formula in the Description field using the values of previous rows or adding constants. Similar to the description used in the Income Statement.
- **Text** - text or heading row, similar to the description used in the Income Statement.

Description row fields with examples

Description rows with objects

In the report description row, the Object field restricts the displayed account turnover amounts to the specified objects or object combinations. For example:

Single object For this Income statement description row:



Turnover amounts from transactions for accounts 411000 to 412999 are aggregated, where the Object field contains object "A".

Multiple objects

For this Balance description row: A+B

NO	Number	Type	Accounts / Formula	Object	Text	Class
1	10	3(Text)	ASSETS		ASSETS	
2	20	3(Text)	Current Assets		Current Assets	
3	100	1(Result)	111100:111999	A+B	Cash and Bank	0(Debit)

Change, starting and ending balance of accounts 111100 to 111999 are aggregated, where the Object field contains object “A” or „B“.

Multiple objects. Strict

For this Income statement description row:

NO	Number	Type	Description	Object	Text	Class
1	10	3(Text)			Revenue	3(Debit)
2	20	1(accounts)	411000:412999	A,B	1. Sales	3(Debit)

Turnover amounts from transactions for accounts 411000 to 412999 are aggregated, where the Object field contains object “A” and „B“ at the same time.

Exclude objects

Exclusion is applied using an exclamation mark **(!)**, and if multiple objects are to be excluded, they must be separated by **&** mark. Check that the system configuration is set correctly. `System settings → Finance settings → **Multi search string symbol** → select: &`

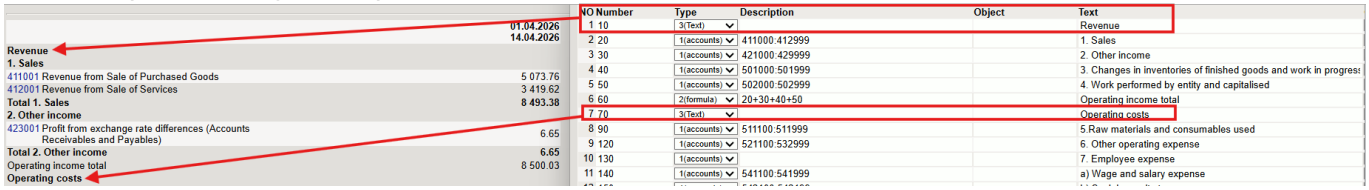
For example:

- **!A** - to exclude object A from income statement sales turnover
- **!A&!B** - to exclude object A and B from income statement sales turnover
- **A&!B&!C** - to show object A but exclude objects B and C from income statement sales turnover

Text & Class

Text is the row description that is displayed in the report line when the report is generated. If this field is left empty on a row, that row will not be shown in the report results. This allows so-called calculation rows to be created, where the result should not be displayed in the report output but is used as part of another calculation.

For example Headings as report lines:



Class allows the sign of the row value to be reversed (+ or −). Possible selections are 3 (debit), 4 (credit).

In the Income Statement and Finance Statistics

- **empty and debit** selections reverse the result sign (multiply the result by −1).

- credit does not change the result sign.

In the Balance Sheet

- **empty and credit** selections reverse the result sign (multiply the result by −1).
- debit does not change the result sign.

It should be kept in mind that the system treats an account's **credit closing balance as a negative value**, and account change is calculated as debit turnover minus credit turnover. As sales revenue is usually recorded as credit turnover, the Income Statement shows such changes as negative. To display a positive result on the Income Statement row, the Class should be set to empty or **debit**.

Note that **sign reversal applies only** to the display of that **specific row**. If the row is used in a formula, the original (unchanged) value is used.

For example, to keep a Finance Statistics row positive, its Class should be set to credit.



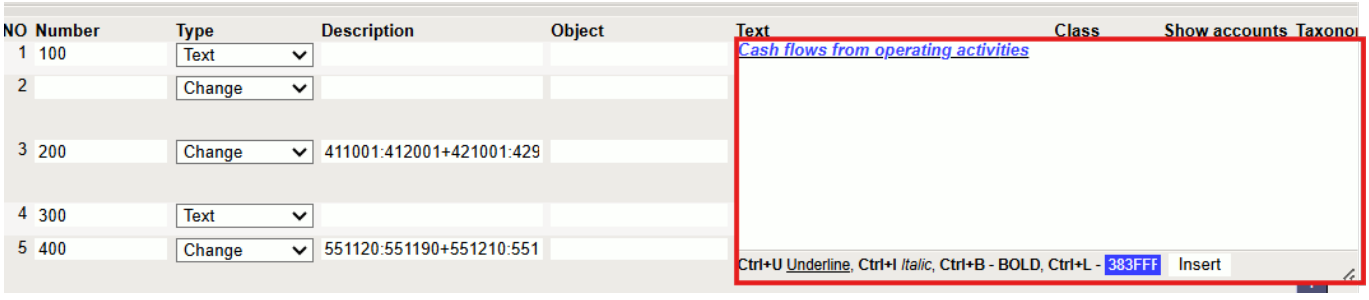
If we use the result of this row in an addition formula where the sign of the result cannot be changed, we must instead subtract the mentioned row.



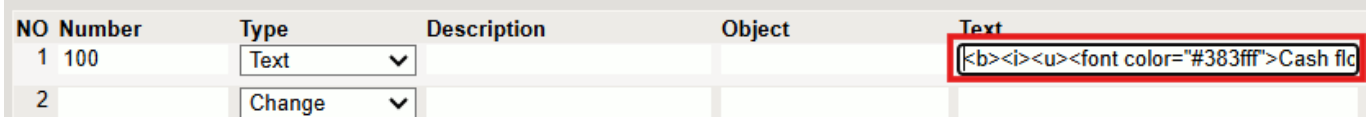
Report formatting

It is also possible to format the text section of financial reports. To do this, place the cursor in the **Text** field of the row to be formatted and press the key combination **Alt + Z**. This opens the text entry and formatting window containing the report row text

To apply formatting, select the desired part of the text (highlight it) and use the **formatting shortcuts** shown at the bottom of the window. The result is displayed immediately in the formatting window.



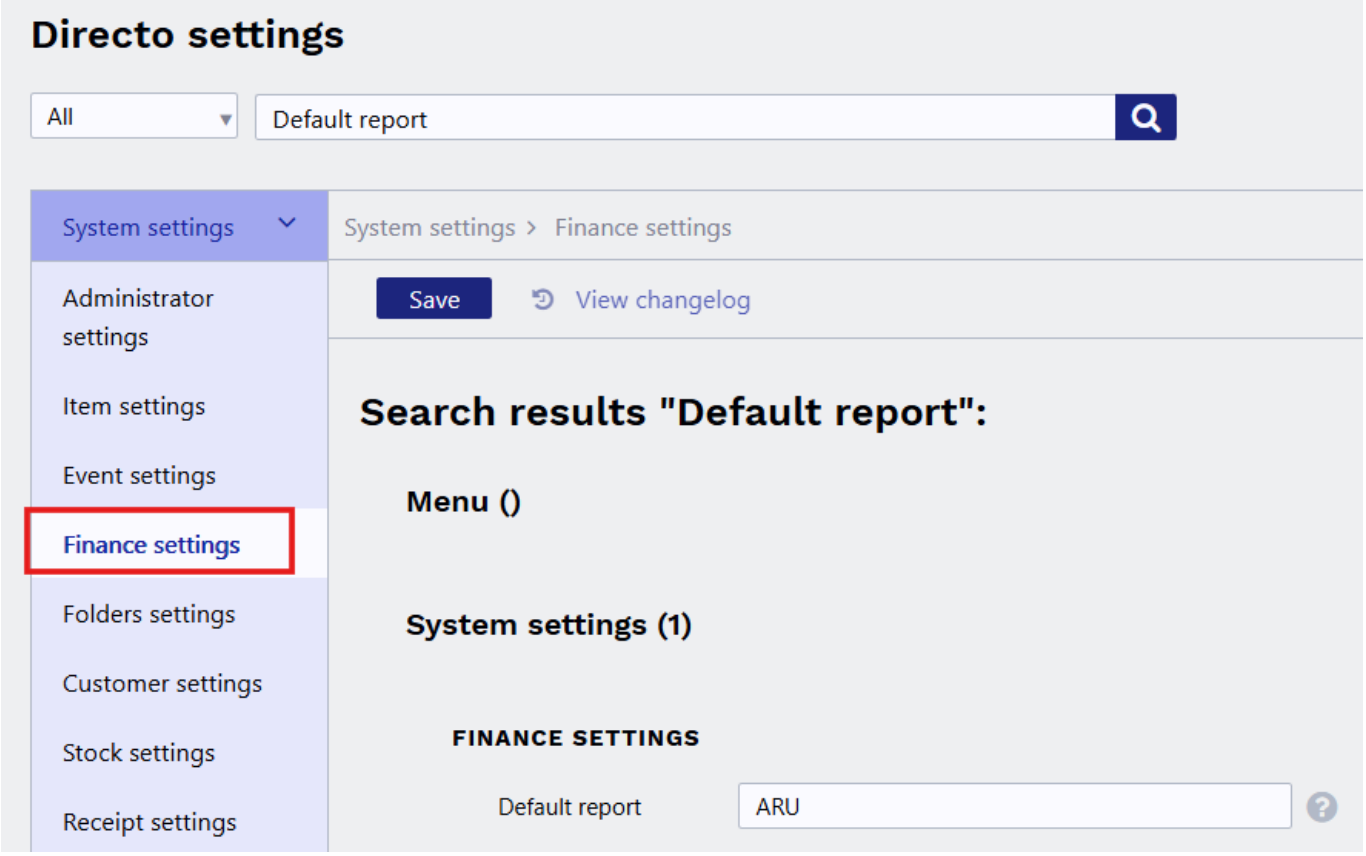
Once the desired formatting has been applied, click the **"Insert"** button, and the text will be placed back into the report row. The HTML formatting codes will remain visible in the row, these should not be removed.



If you want to align the text to the right, this can be done by adding spaces in front of the text. However, these spaces must also be entered via the formatting window. Using the Text field, it is also possible to add lines or similar elements through formatting.

General configuration

As mentioned above, it is possible to create an unlimited number of report descriptions for each report engine (Balance, Income Statement, Finance Statistics). However, within each engine there are typically some reports that are used on a daily basis. For such reports, we recommend assigning the same code (for example ARU, 2026, etc.) and configuring this code as the default report code. This can be set in: `System settings → Finance settings → Default report`.



Guide: Setting up the Cash Flow Statement in the Balance report

Indirect and Direct Cash Flow

The Cash Flow Statement can be prepared using two methods, direct and indirect method. Regardless of the method used, the presentation of cash flows from investing and financing activities does not differ. Under both methods, cash flows are generally presented on a gross basis, with only a few exceptions. Consequently, the final results of the two methods differ only in the way cash inflows and outflows from operating activities are grouped.

What is the difference between the direct and indirect Cash Flow Statement?

- Cash Flow Statement using the **direct method** means that, in addition to cash flows from investing and financing activities, cash flows from operating activities are also presented on a gross basis, with major cash receipts and payments shown as separate line items.
- When using the **indirect method**, cash flows from operating activities are presented on a net basis, by deriving net operating cash flows from operating profit or net profit).

INDIRECT METHOD:

Cash flows from operating activities	
Operating profit	
Adjustments for:	
Depreciation and impairment of PPE	
Gain (loss) on sale of PPE	
Change in receivables	
Change in inventories	
Change in payables	
Interest received	
Interest paid	
Income tax paid	
Grants received	
Other cash flows from operating activities	
Net Cash flows from operating activities	
Cash flows from investing activities	
Purchase of property, plant and equipment	
...	

DIRECT METHOD:

Cash flows from operating activities	
Cash receipts from customers	
Cash paid to suppliers	
Cash paid to employees	
Payments to government	
Other operating cash receipts	
Other operating cash payments	
Interest received (operating activities)	
Interest paid (operating activities)	
Income tax paid	
Grants received	
Net Cash flows from operating activities	
Cash flows from investing activities	
Purchase of property, plant and equipment	
...	

Basics of Configuring the Cash Flow Statement in Directo

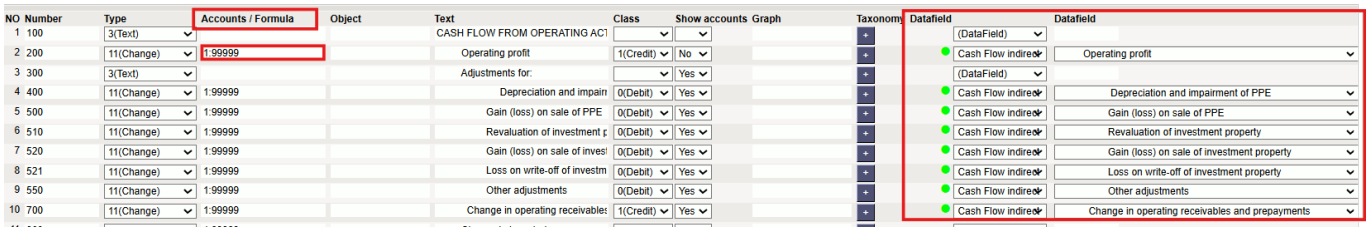
Accounts and Account Datafields

Cash Flow Statement is prepared based on **finance accounts** and content of the cash flow **datafields** specified on the account cards, if such fields have been defined. The use of datafields is not mandatory, but it significantly reduces the time required to configure the report and to maintain it later when new accounts are added.

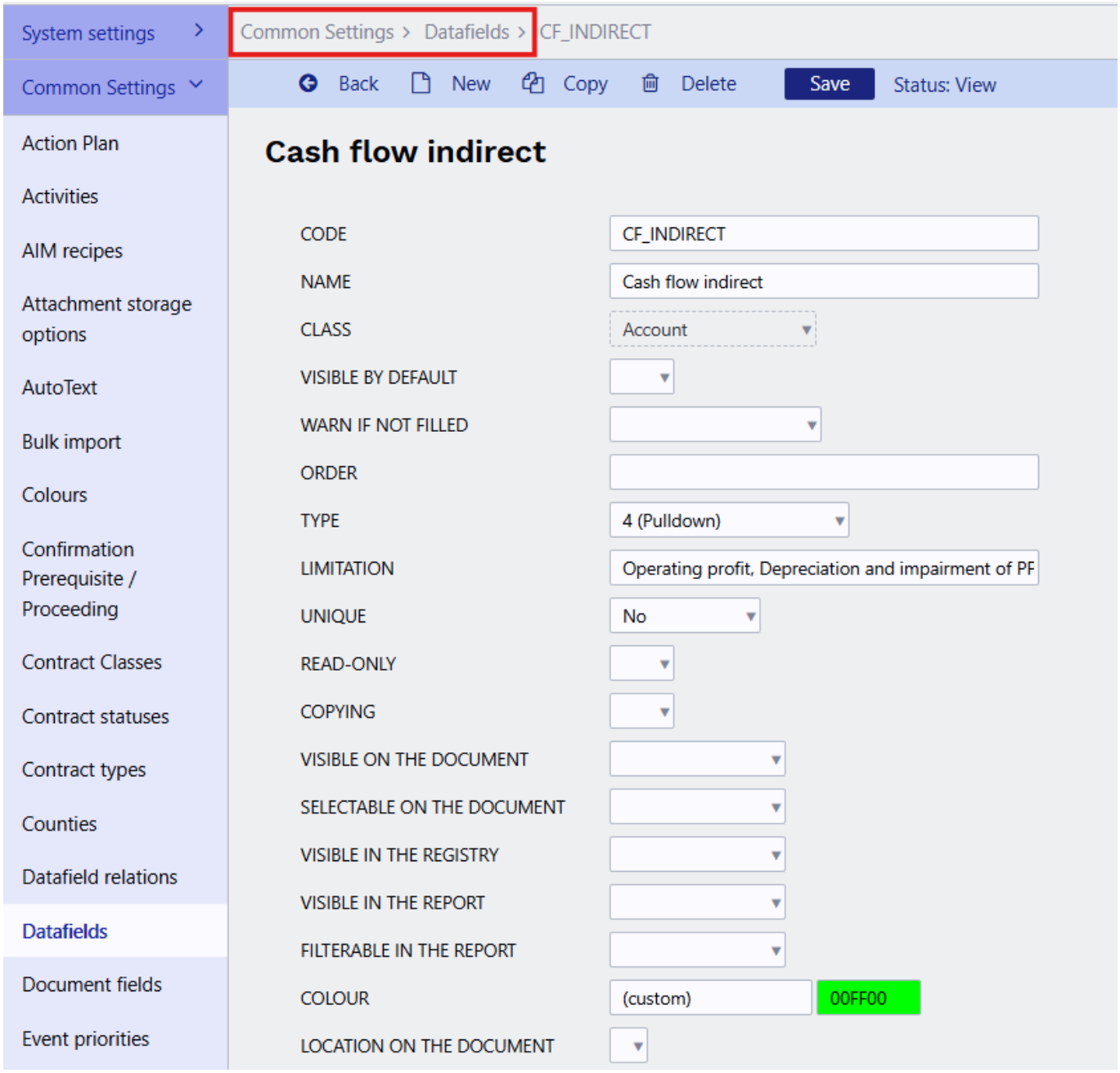
Configuring a Cash Flow Statement, you can select an entire range of accounts in the “Accounts / Formula” column. If a cash flow line datafield has been specified on the account cards, the Cash Flow Statement will display on that row only the data of those accounts that:

- a.) fall within the selected account range, and
- b.) have the same datafield option defined on account card as in description row.

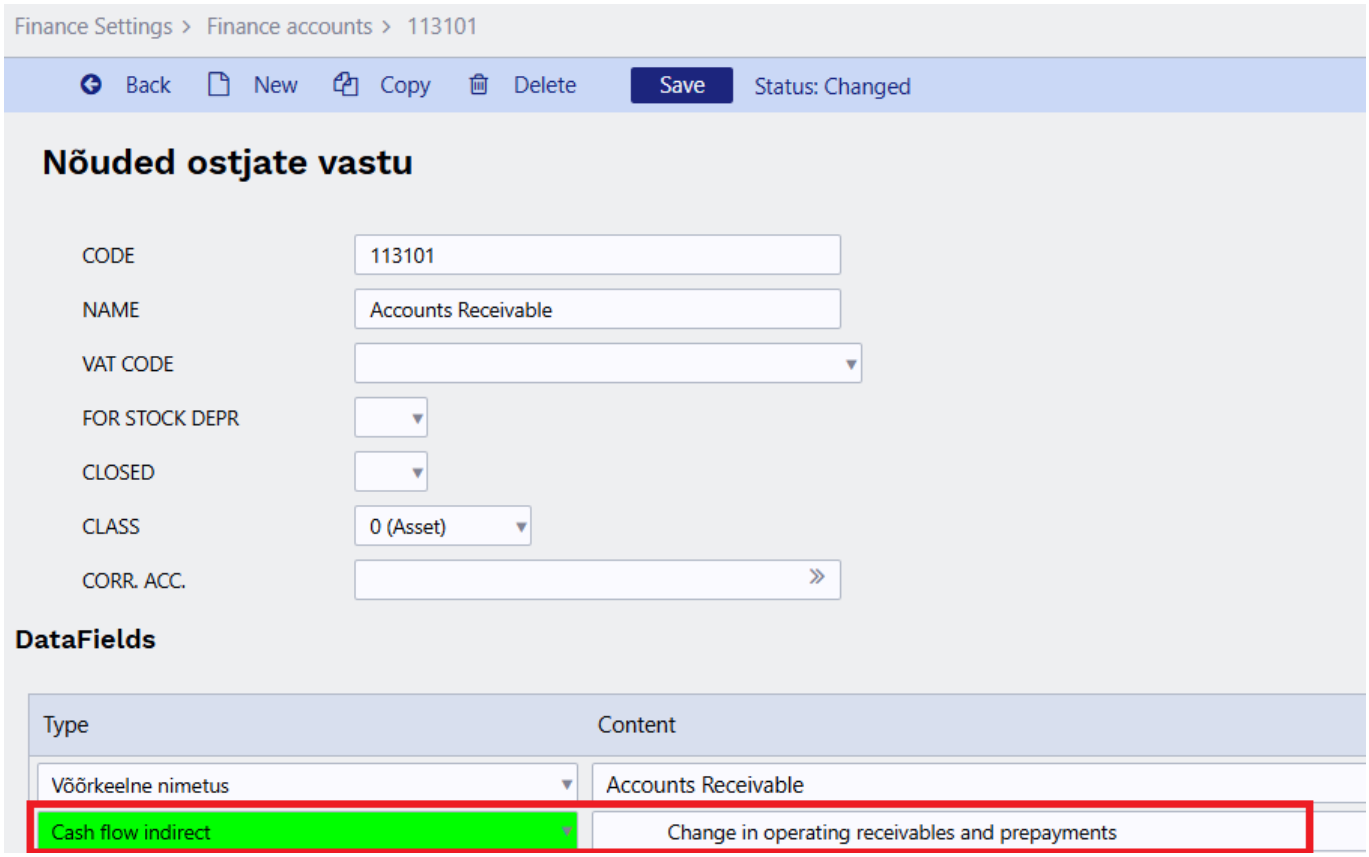
If new accounts are added to the selected account range later, you only need to assign the Cash Flow datafield to those new accounts. No changes are required in the Cash Flow Statement itself, as the data of the newly added accounts will be automatically included in the report.



How to create a datafield? Create an account datafield for cashflow statement in `Settings→ Common settings → Datafields`. Read further here.



On finance account card select the datafield and select the section of Cash Flow Statement the account belongs to:



Cash Flow row “Type”

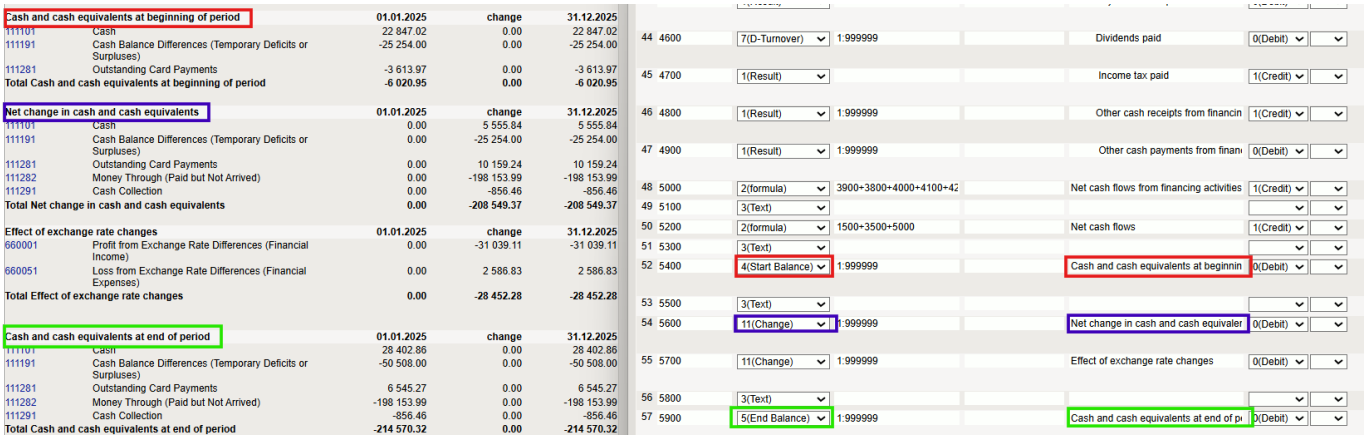
Within a single Cash Flow Statement, opening balances, closing balances, changes, as well as separate debit and credit turnovers are used. In addition, different types of rows must be used together to calculate financial ratios (for example ROA, ROE, etc).

Most common row types in Cash Flow Statement description are:

- 11(Change)
- 7(D-Turnover)
- 8(C-Turnover)
- 4(Start Balance)
- 5(End Balance)

See further in Balance row types.

The type name indicates which values are shown in the Cash Flow Statement. Depending on the row, the correct type must be selected. If the Cash flow line represents a change in an account(s), select 11 (Change). If only the credit turnover of an account needs to be used (for example sale of fixed assets), select 8 (C-Turnover). If the row belongs to the opening and closing cash balance section at the end of the report, select 4 (Start Balance) and 5 (End Balance) respectively, and so on.



Cash and cash equivalents at beginning of period		01.01.2025	change	31.12.2025
111101	Cash	22 847.02	0.00	22 847.02
111191	Cash Balance Differences (Temporary Deficits or Surpluses)	-25 254.00	0.00	-25 254.00
111281	Outstanding Card Payments	-3 613.97	0.00	-3 613.97
Total Cash and cash equivalents at beginning of period		**-6 020.95**	**0.00**	**-6 020.95**

Net change in cash and cash equivalents		01.01.2025	change	31.12.2025
111101	Cash	0.00	5 555.84	5 555.84
111191	Cash Balance Differences (Temporary Deficits or Surpluses)	0.00	-25 254.00	-25 254.00
111281	Outstanding Card Payments	0.00	10 159.24	10 159.24
111282	Money Through (Paid but Not Arrived)	0.00	-198 153.99	-198 153.99
111291	Cash Collection	0.00	-856.46	-856.46
Total Net change in cash and cash equivalents		**0.00**	**-208 549.37**	**-208 549.37**

Effect of exchange rate changes		01.01.2025	change	31.12.2025
660001	Profit from Exchange Rate Differences (Financial Income)	0.00	-31 039.11	-31 039.11
660051	Loss from Exchange Rate Differences (Financial Expenses)	0.00	2 586.83	2 586.83
Total Effect of exchange rate changes		**0.00**	**-28 452.28**	**-28 452.28**

Cash and cash equivalents at end of period		01.01.2025	change	31.12.2025
111101	Cash	28 402.86	0.00	28 402.86
111191	Cash Balance Differences (Temporary Deficits or Surpluses)	-50 508.00	0.00	-50 508.00
111281	Outstanding Card Payments	6 545.27	0.00	6 545.27
111282	Money Through (Paid but Not Arrived)	-198 153.99	0.00	-198 153.99
111291	Cash Collection	-856.46	0.00	-856.46
Total Cash and cash equivalents at end of period		**-214 570.32**	**0.00**	**-214 570.32**

44	4600	7(D-Turnover)	1:999999		Dividends paid	0(Debit)
45	4700	1(Result)			Income tax paid	1(Credit)
46	4800	1(Result)	1:999999		Other cash receipts from financin	1(Credit)
47	4900	1(Result)	1:999999		Other cash payments from finan	0(Debit)
48	5000	2(formula)	3900+3800+4000+4100+42		Net cash flows from financing activities	1(Credit)
49	5100	3(Text)				
50	5200	2(formula)	1500+3500+5000		Net cash flows	1(Credit)
51	5300	3(Text)				
52	5400	4(Start Balance)	1:999999		Cash and cash equivalents at beginnin	0(Debit)
53	5500	3(Text)				
54	5600	11(Change)	1:999999		Net change in cash and cash equivaler	0(Debit)
55	5700	11(Change)	1:999999		Effect of exchange rate changes	0(Debit)
56	5800	3(Text)				
57	5900	5(End Balance)	1:999999		Cash and cash equivalents at end of pe	0(Debit)

Cash Flow row “Class”

If you want the change of an account to be shown in the report with the opposite sign, select class **1(Credit)** for that row.

Example:

- The cash flow row “Payments for acquisition of tangible and intangible assets” is typically derived from the debit turnover of the relevant account, which appears as a positive change in the nominal ledger. However, from a cash flow perspective, this represents a **cash outflow** and therefore needs to be shown as a negative cash flow. For this reason, the Class for this row must be set to Credit.

Close | New | Copy | Refresh | Delete | Save | Status: View | REPORT Missing accounts

Code CFINDIRECT Object Employee Taxonomy 2010EST

Description Cash flow statement Indirect method Comment

Last changed by:LAURA 15.04.2026 16:06:58

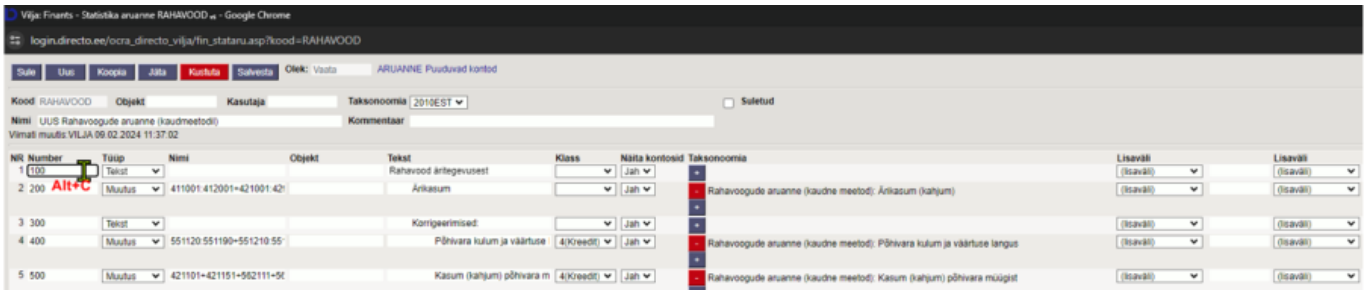
NO	Number	Type	Accounts / Formula	Object	Text	Class
1	100	3(Text)			CASH FLOW FROM OPERATING ACTI	
2	200	11(Change)	1:99999		Operating profit	1(Credit)
3	300	3(Text)			Adjustments for:	
4	400	11(Change)	1:99999		Depreciation and impairm	0(Debit)
5	500	11(Change)	1:99999		Gain (loss) on sale of PPE	0(Debit)
6	510	11(Change)	1:99999		Revaluation of investment pr	0(Debit)
7	520	11(Change)	1:99999		Gain (loss) on sale of investr	0(Debit)
8	521	11(Change)	1:99999		Loss on write-off of investmer	0(Debit)
9	550	11(Change)	1:99999		Other adjustments	0(Debit)
10	700	11(Change)	1:99999		Change in operating receivables a	1(Credit)
11	800	11(Change)	1:99999		Change in inventories	1(Credit)
12	900	11(Change)	1:99999		Change in operating payables and	1(Credit)
13	1100	11(Change)	1:99999		Interest paid	1(Credit)
14	1200	7(D-Turnover)	1:99999		Income tax paid	1(Credit)
15	1300	8(C-Turnover)	1:99999		Grants received	1(Credit)
16	1400	11(Change)	1:99999		Other cash flows from operating ac	1(Credit)
17	1500	2(formula)	200-400-500-510-520+550+		Net cash flows from operating activities	1(Credit)
18	1600	3(Text)				
19	1700	3(Text)			CASH FLOWS FROM INVESTING ACTI	
20	1800	7(D-Turnover)	1:99999		Payments for acquisition of tangibl	1(Credit)
21	1801	8(C-Turnover)	1:99999		Right-of-use assets acquired	1(Credit)

- Increase in balance of the account „Accounts Receivable“ is shows as positive change in the nominal ledger, but from a cash flow perspective it is a **negative cash flow** = Class should be Credit
- Increase in balance of the account „Accounts Payable“ is shows as negative change in the nominal ledger, but from a cash flow perspective it is a **positive cash flow** = Class should be Credit

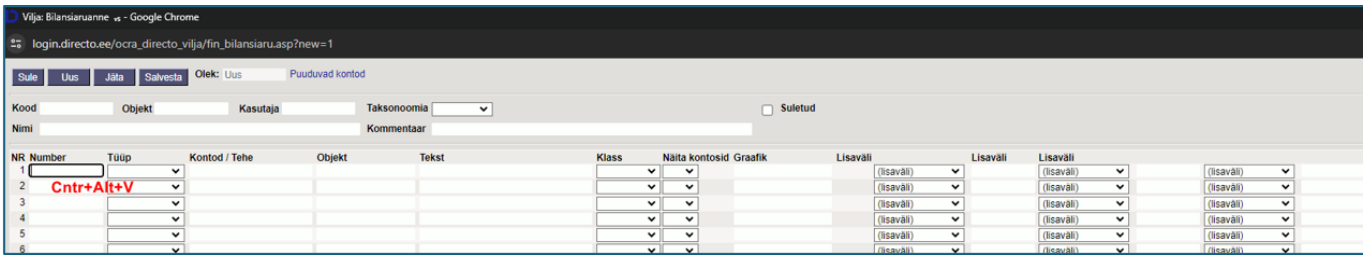
Copying Cash Flow rows

If you already have the cash flow report described as a Finance Statistics report, you can copy its rows to the Balance report form, so you do not need to describe the report from scratch.

- Open the Finance Statistics report with the cash flow report code. Place the cursor on the first row in the number column and press the key combination **Alt + C**.

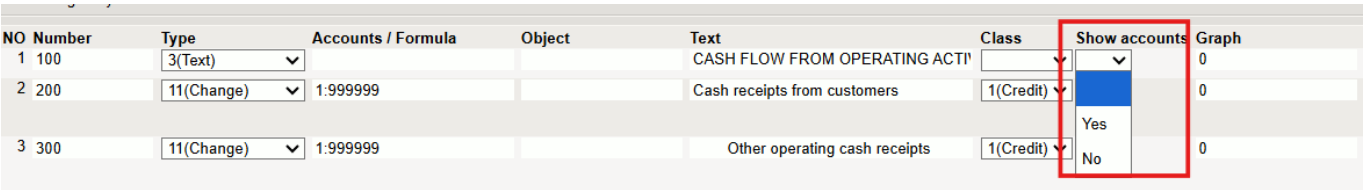


- Open Balance report description `Finance - > Reports → Balance`, press „New“. Place the cursor on the first row in the number column and press the key combination **Ctrl+Alt+V**:

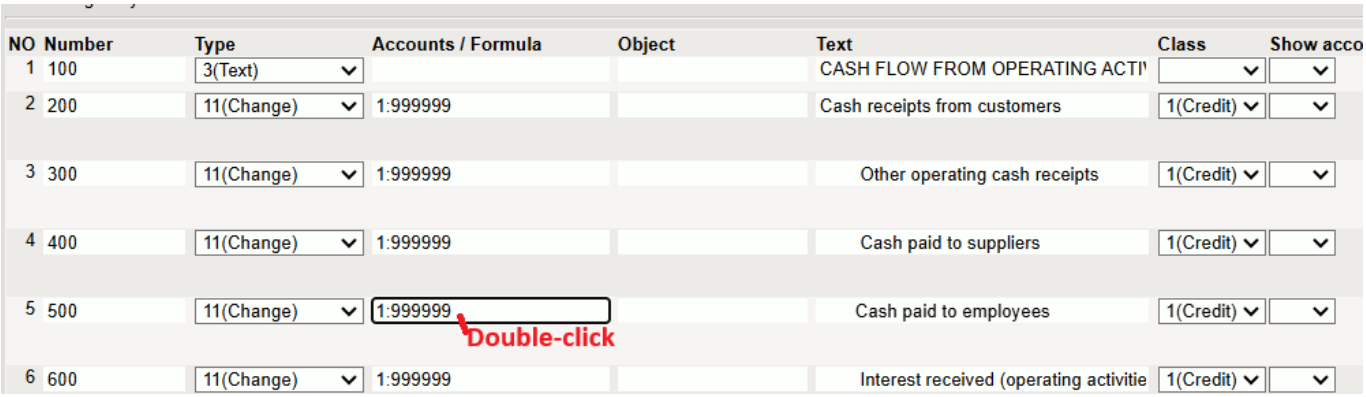


Data is copied to the balance report description. With this method Type, Class, Taxonomy and datafield are not copied to the new report. If you wish for these columns to be copied as well, first copy the Finance Statistics form to Excel, rearrange the columns to match balance report columns and copy to Balance form.

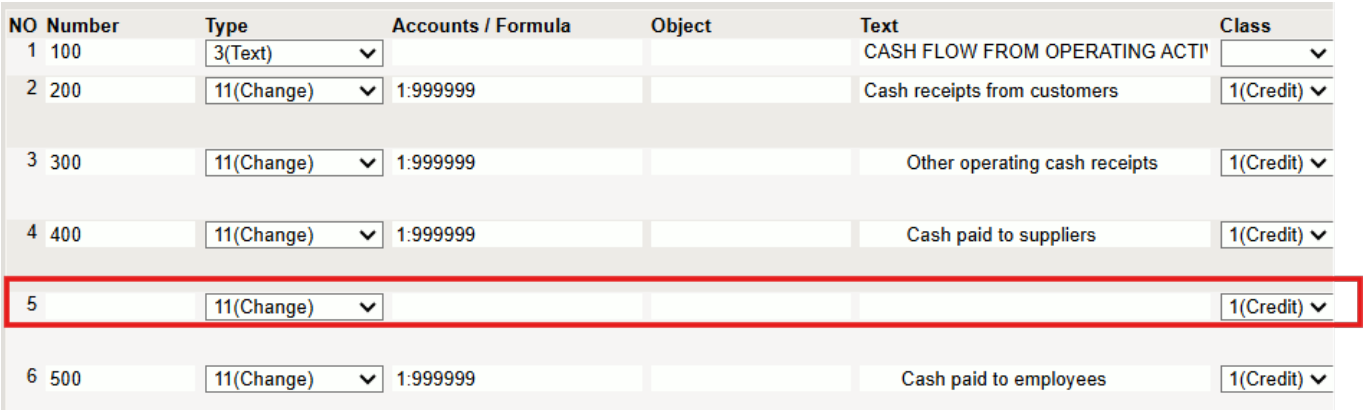
- Check if **Type, Class and datafields** are correct
- Select **„Show accounts“ Yes/No**. If the selection is left empty, then the option to show or not show accounts can be made when generating the report with checkbox „accounts“.



- **Inserting a row between existing rows** – double-click in the “Accounts / Formula” field

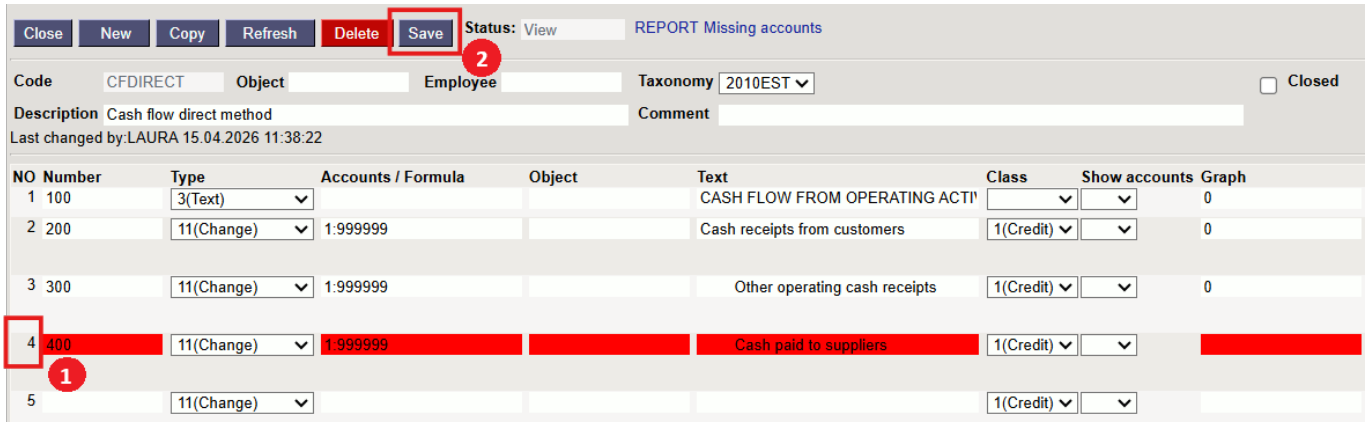


,Emty row appears above:



- **Deleting a row** - click on the row's NO value, row will turn red and after clicking „Save“ the

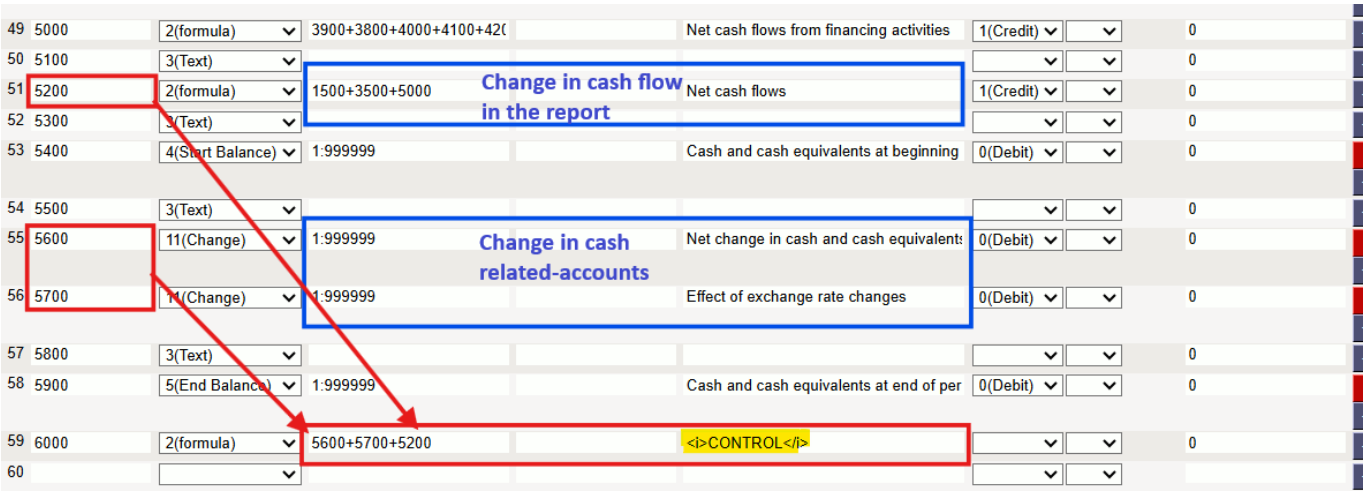
row will be deleted.



If you clicked on NO by accident and do not wish to delete the row, then click on the NO once again to deselect the row.

Control formula

Be sure to include a control formula at the end of the Cash Flow Statement that compares the cash flow change calculated in the report with the change in cash-related accounts, in order to ensure that the report is correctly structured and produces accurate results.



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