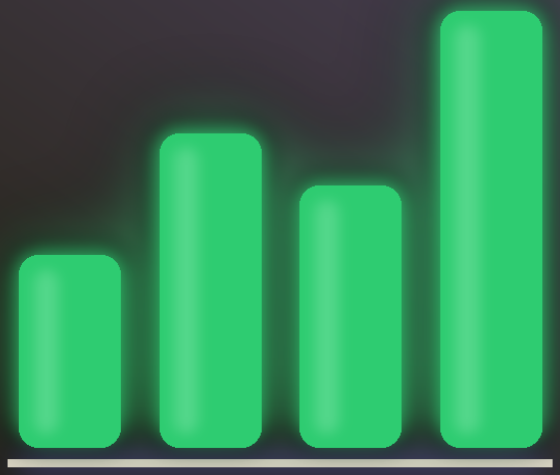
Daftarche

Your own account book



See where your money goes. Daftarche reads the statements you download from your bank, sorts every purchase into categories, and shows it all in clear charts — privately, on your own computer.

User Guide for version 0.38.0

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What’s inside

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1 Welcome

What Daftarche does, and what it keeps private.

Daftarche (Persian for *"little account book"*) helps you see where your money goes. You download your bank statements, Daftarche reads them, and every purchase, pay cheque and transfer ends up in one place, sorted into categories you choose: groceries, rent, eating out, salary, and so on. Then the charts show you, month by month, what came in and what went out.



The Dashboard: your accounts on the left, income and spending each month, and where the money went. (All screenshots in this guide show invented data.)

Three kinds of money

Everything in Daftarche is one of three kinds, and each has its own colour throughout the app:

Income	Money that comes in: your salary, a refund from the government, a gift.
Expense	Money you spend: groceries, rent, a coffee. A refund from a shop is a *negative* expense, so it lowers what you spent in that category.
Transfer	Money that moves between your own accounts, such as paying off your credit card or putting money into savings. It is neither income nor spending.

Your data stays with you

Daftarche never connects to your bank and never sends your data anywhere. Everything is kept in a single file on your own computer, and Daftarche makes a backup copy of it every time it starts (Chapter 9 tells you where, and how to keep an extra copy somewhere safe).

> **You don’t need to be good with numbers**
> Daftarche does the adding up for you. Your part is to tell it, once, what a shop is — “Maple Grocer is Groceries” — and it remembers that for every statement after.

2 Getting started

Install it, open it, and look around.

Install Daftarche

Daftarche needs Python 3.10 or newer on your computer. Then open the **Terminal** app and type:

```
pipx install daftarche
daftarche install-app
```

The first line installs Daftarche; the second puts it in your **Applications** folder with its own icon, so from then on you start it with a double-click, like any other app.

> **No pipx yet?**
> `pip install daftarche` works as well. pipx is simply tidier: it keeps Daftarche separate from everything else on your computer.

A first look

When Daftarche opens you see four tabs along the top. You can switch between them with the mouse, or with the keys ⌘ 1 to ⌘ 4.

Dashboard	The big picture: your balances, this month against the others, where the money went.
Transactions	Every single purchase and payment, to search, sort and correct.
Charts	Your spending by category over the months, as lines or bars.
Accounts	How the balance of each account changed, month by month.

The very first time, these tabs are empty: Daftarche has nothing to show yet. Chapter 3 brings in your first statement.

3 Bringing in your bank statements

Download a statement, import it, and let Daftarche sort it.

Daftarche learns about your money from the statements your bank lets you download. It reads statements in the **QFX** (or OFX) format, which most banks in Canada and the US offer.

Import a statement

1. On your bank's website, download the statement of an account as **QFX**, sometimes called "Quicken" or "Money" format. Pick the dates you want; a few months is a good start.
2. In Daftarche choose **File** › **Import Statement…** (⌘ I) and pick the file. You can also simply drag the file onto the Daftarche window.
3. A preview shows the transactions in the file. Daftarche recognises the account from the file, skips anything you imported before, and fills in the shop and category wherever it already knows them.
4. Press **Import New**. The new transactions appear in the Transactions tab.

> **Several statements at once**
> Choose several files together (hold ⌘ while clicking them), or drag them all onto the window. Daftarche imports each into its own account, and a transaction that appears in two statements is only counted once.

When Daftarche asks which account

The first time you import a statement from a new account, Daftarche does not know it yet and asks you to choose one. Pick an account from the list, or type a new name such as *"Chequing"* or *"Visa"*. Daftarche remembers the choice: the next statement from the same account goes to the right place by itself.

> **Check the balance**
> After an import Daftarche compares the balance your bank printed on the statement with its own sum. If they differ, some older transactions are probably missing. For a brand-new account it offers to add the difference as a *starting balance*, so the two agree from then on.

What happens to transactions it doesn’t recognise

A transaction from a shop Daftarche has never seen gets no category yet. It is imported anyway and waits in the **To Review** list, which the next chapter explains. Nothing is lost and nothing is guessed behind your back.

4 Sorting your money

Categories, shops, rules that learn, and the To Review list.

Every transaction can have a **category** (Groceries), a **sub-category** (Bakery), a **merchant** (the shop or person: Sunrise Bakery), **tags** and a **note** of your own. You only have to set the category of a shop once: Daftarche turns that into a *rule* and uses it for every statement after.

The To Review list

Choose **View** › **To Review** (⇧ ⌘ R), press **Review** in the Transactions tab, or the **Review →** warning on the Dashboard. The table then shows only the income and spending that still has no category, expenses first. Each one you sort leaves the list, so the list gets shorter as you go. When it is empty, you're done.

Give a transaction its category

1. Right-click the transaction and choose **Edit Merchant / Category**, or double-click its Category cell.
2. Type or pick the **category** and **sub-category**. As you type, the list narrows to the names that contain your text; a name that doesn't exist yet shows a green **New** and is created when you press OK. Under the merchant, **Used before** has a button for each category this shop's transactions already have, with how many: one click fills in both boxes.
3. Below, Daftarche shows the **rule** it will save: the words of the bank's description that identify this shop. Shorten them to what matters, for example just `MAPLE GROCER`.
4. Leave **Also apply the new rule to … matching transactions** ticked, so every other transaction from the same shop is sorted at once. Then press OK.

> **i Sort many at once**
> Select several rows (hold ⌘ or ⇧ while clicking) and right-click: **Bulk Edit Merchant / Category** gives all of them the same category in one go. To give them only a merchant, and keep each one's category, choose **Set Merchant…** instead: it works on any rows, transfers and split ones too, makes no rule, and with the box left empty takes the merchant off.

A shop that sells many things

At Amazon you buy household things one week and a book the next; a hotel can be a conference or a holiday. For such a shop, choose the category each time. Select its transactions (all from

that one shop) and right-click: **Use a Category of …** lists the categories its transactions had before, the most used first (and the last one you chose on top, when it is not among the first three), each with how many. One click sets it, and no rule is made or changed; **Other…** opens **Edit Merchant / Category**.

If the shop's rule gives every new transaction one category and you just chose another, Daftarche asks whether the rule should set only the merchant from now on, so new ones wait in To Review: **Only the Merchant** changes the rule; **Not Now** leaves it, and asks again the next time; **Don't Ask for This Rule** leaves it for good.

How rules decide

A rule matches when all its words appear in the bank's description as whole words, so a rule for `ALI` does not catch `NATALIE`. When several rules match, the most specific one wins. A rule can also set only the merchant and leave the category to you, which is useful for a shop where you buy many different things.

Every rule belongs to a merchant. To see or change them, open **Edit** › **Manage…** and the **Merchants** tab: choose a shop on the left, and its rules are on the right. Each line shows the bank's words it looks for, and what it sets (a category, or *you choose*: the transaction waits in To Review). **+** adds a rule: pick the merchant, the type and, if the words say enough, the category; as you type the words, the window says how many of your transactions they match. **Accounts** is *All* until you tick some: then the rule reads only the statements of those accounts, one or several (say, your two credit cards). When rules match the same words, the one for fewer accounts wins, and one for all accounts comes last. Rules that have no merchant yet are under **(no merchant)** at the bottom: select them and give them one with the shop button.

A new or changed rule also works on the transactions you already have. Below the count, choose what happens to them: **No** leaves them as they are (only new imports use the rule); **Those missing a merchant or category**, the usual choice, fills in only what is empty, so nothing you set by hand changes; **All** gives every one of them the rule's merchant and category. Split transactions, and those a more specific rule recognises, are left alone.

> **E-transfers to people**
> A *Transfer* rule works on e-transfers: `ALI` with the merchant *Ali* and the category *Loans* puts every e-transfer to or from Ali straight into the Loans window.

Tags and notes

Tags are labels that cut across categories, such as *"Vacation 2026"* or *"Work expense"*: right-click and choose **Add Tags**, type a new tag and press Enter to create it. A **note** is your own words about a transaction ("birthday present for Sara"): double-click the Note cell and type. Both

can be searched and filtered.

5 The four tabs

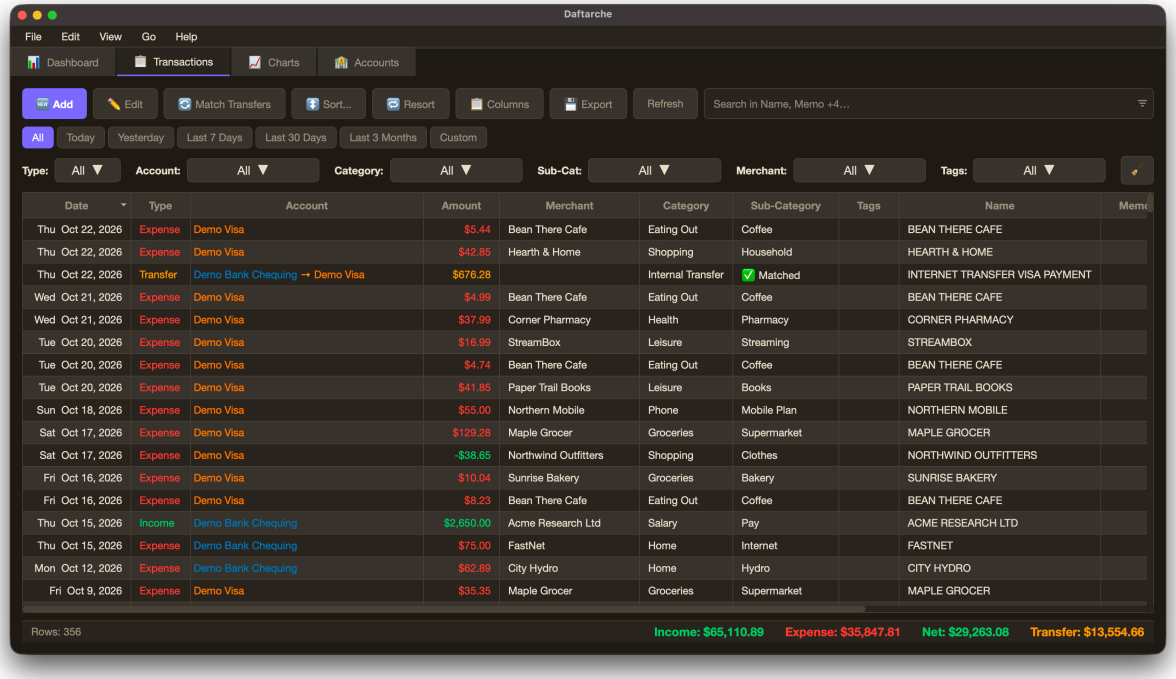
Dashboard, Transactions, Charts and Accounts, one by one.

All four tabs have the same row of period buttons at the top: **All**, **This Month**, **Last Month**, **3 Months**, **6 Months**, **This Year** and **Custom**. Pick one to look at just that time. **Custom** opens a small window: a **month** (the twelve of a year, with arrows for the year before or after), a **year**, or **From – to**. A chosen month shows on the button itself, with an arrow on each side of it for the month before or after, so months are compared with one click each.

Dashboard

The Dashboard is the page to open first. On the left: your **total balance** and each account. In the middle: income, spending and what is left (**Net**) for the period, and a bar for each month, green for income and red for spending. On the right: **where the money went**, by category. If something still needs sorting, a warning with **Review →** appears.

Transactions



The Transactions tab: filters on top, one line per transaction, and the totals at the bottom.

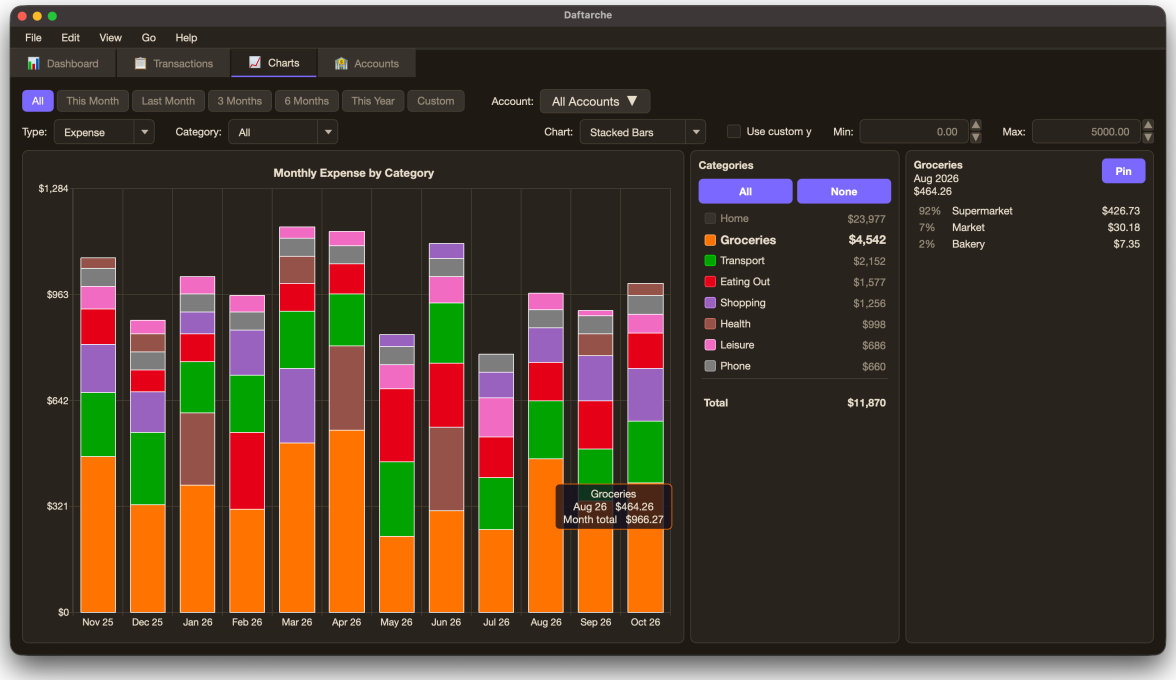
This is the full list. A few things worth knowing:

- **Search** in the box at the top right; the small filter icon at its end chooses which columns are

searched. ⌘ F jumps there.

- **Filter** by type, account, category, sub-category, merchant or tag with the boxes below the periods (in Merchant, “(no merchant)” finds the ones without one); the broom button at the end of the row clears them. The bar at the bottom always adds up what is shown.
- **Select** a transaction by clicking anywhere on its line; ⇧-click or ⌘-click selects several. Right-click → **Copy Cell** copies just the value under the mouse; ⌘ C copies the whole lines.
- **Sort** by clicking a column header; drag a header to move the column, and **Columns** shows or hides columns.
- **Add** a transaction by hand (cash, say) with **Add** or ⌘ N.
- **Export** what is shown to Excel with **Export** or ⌘ E.
- **Right-click** a row to edit it, split it, tag it, copy it or delete it.

Charts

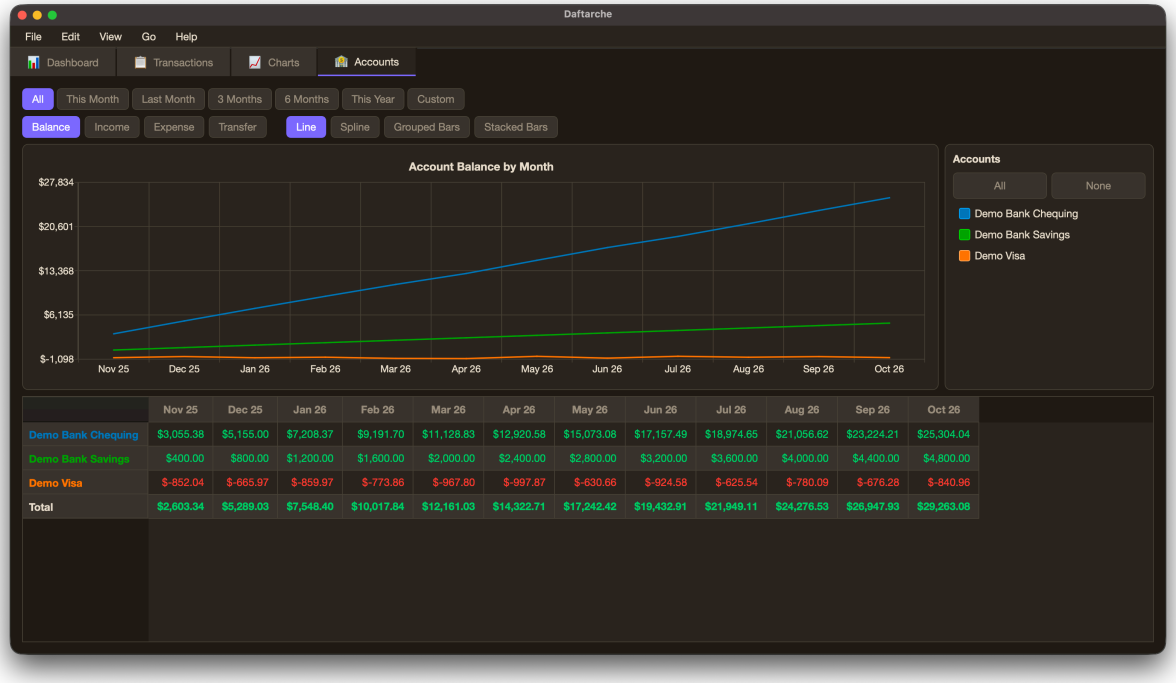


Charts: spending per month by category. Moving the mouse over Groceries shows what is inside it.

Charts shows one bar or line per category, month by month. Choose **Expense** or **Income** at the top, a single category if you like, and the kind of chart: Line, Spline, Grouped Bars, Stacked Bars or Donut. Tick and untick categories in the list on the right; the **Total** at its end follows your ticks.

> **Look inside a category**
> Move the mouse over a category, in the list or on the chart, and the panel on the far right shows its sub-categories with their amounts. Click (or press Pin) to keep it there; press Esc to let go. Double-click a line in that panel to see those very transactions.

Accounts



Accounts: the balance of each account at the end of every month, as a chart and a table.

Accounts follows each account through the months. Choose **Balance** to see how much was in it, or **Income**, **Expense** or **Transfer** to see what went through it, and how to draw it. The table below gives the exact numbers. If you lent or borrowed money (Chapter 7), what you owe and what you are owed is shown under the accounts.

6 Moving money between your accounts

Transfers, credit card payments and savings.

When you pay your credit card from your chequing account, or put money into savings, the money does not leave you: it only moves. Daftarche calls this a **Transfer**, and keeps it out of your income and spending, so a card payment is not counted twice.

A transfer appears in *two* statements: as money out of one account and money into the other. Daftarche pairs the two sides by itself after each import. Pairs it could not complete are listed in **View** › **Unmatched Transfers…** (⇧ ⌘ U); usually the statement of the other account simply hasn't been imported yet. Once it is, press **Match Transfers** in the Transactions tab.

> **Internal** transfers move money between two of your own accounts (paying the Visa, saving). **External** transfers go to or come from someone else's account (an e-transfer to a friend).

7 Special cases

Refunds, one payment in several categories, money lent to friends.

Refunds

When a shop gives money back, Daftarche records it as a *negative* expense in the category it was spent in, shown as a green **-$30.00**. Your Shopping total then goes down by the refund instead of your income going up. Usually this happens by itself; to turn an income into a refund by hand, use **Counts as** in **Edit Merchant / Category**.

Does it all add up?

View › **Balance Check…** (or a click on the Dashboard's **Total Balance**) builds the Total Balance again from your transactions, a line at a time: income less expenses (the same as the line under Manage › Merchants), money that came from or went to outside your accounts (the starting money among it), loans, and what moved between your accounts (which adds nothing). The window says whether the two agree, and lists each account's own sums, to compare with your bank.

One payment, several categories

An $80 order might be $50 of cleaning supplies and $30 of shampoo. Right-click it and choose **Split…**: add a part for each category with its amount (and a note if you like) until **Left: $0.00**, then OK. The charts count each part in its own category. **Join Again** undoes it. When you look at only one category (a filter, or Manage), a split transaction shows its share there: *$30.00 of $80.00*, with that part's category. A part can also have **Tags** of its own (one refund for two trips: each part its trip's tag); the transaction's own tags are for all its parts. Looking at one tag, such a transaction shows the share of the parts that have it. The **Note** column shows the transaction's note and then its parts' notes.

Money lent to friends and family

Lending $200 to your brother is not spending, and getting it back is not income. Right-click the payment and choose **Make It a Loan…**, then pick the person. **View** › **Loans…** (⇧ ⌘ L) shows each person with what they owe you, or you owe them. Double-click a person to see their payments.

An old loan, from before your statements

In the Loans window, **Starting Balance…** sets what was owed before your first statement, and **Mark Settled** closes a loan with a small leftover you don’t want to chase.

8 Making it yours

Your categories, accounts and tags; colours, font and theme.

Manage

Edit › **Manage…** (⇧ ⌘ M) is where you tidy up. It has four tabs:

- **Accounts**: rename an account, give it a colour, hide it from the Dashboard, or mark it inactive once it is closed.
- **Categories**: rename, move or merge categories. Renaming a category to a name that already exists merges the two. + and the pencil button open one window for the name and the icon (an emoji): the icon chosen shows large beside the name; pick one in the grid, look for any other by name (*car*, *cake*, *money*) or paste one; when there is none yet, one that suits the name is offered; when merchants have logos, they are in a **Logos & Pictures** column beside the emoji (with a field to find one by name), so a category can have a shop's logo as its icon; **Choose a Picture…**, or a website with **Get**, adds a picture of its own, for a category with no shop's logo (a right-click on it deletes it). A sub-category shows only its own icon (its category's is beside it already). Last in the categories, **(no category)** holds that type's transactions with none yet (To review), and last in the sub-categories **(no sub-category)** those with a category only; each shows only when something is in it, and is not renamed or deleted. Each list has a **Total**: all its money, red when spent, green when it came in (transfers have none, as money moves both ways). On the right, the merchants whose money goes there; double-click one to see its rules, or its numbers to see those transactions.
- **Merchants**: every shop and person, with how much you spent there, and the rules that recognise each one; the line under the list adds up the merchants shown. Beside the rules, **Used in** lists the categories the merchant's transactions have, with how many and their total. Tick the flag column beside a merchant to come back to it later (the flag button beside the search shows only those; untick when done). Select a rule to see only the transactions it recognises; its **Tx** column says how many, and the line under the rules how many of the merchant's transactions come from no rule (set by hand). Double-click a merchant's name (or its pencil button) for **Edit Merchant**: its name (one that exists already merges the two) and its logo, in one window; double-click its numbers to see its transactions in Transactions. Rename or merge merchants, edit their rules, or give a merchant a category for all its transactions at once. In Edit Merchant, give it the shop's logo: write its website and press **Get Logo** (it is taken once from the shop's own site and kept in your data), or choose a picture file; a preview shows it before OK, and **No Logo** takes it away. The logo then shows beside the name here, in Categories and in Transactions; a merchant without one keeps an empty space, so the names stay in line. A right-click on a merchant in Categories offers **Edit Merchant…** too. For someone rather than a shop, tick **A person, not a shop**: a person icon then shows where a

logo would be, and the person button above the list shows only people. Get Logo works in the background (press it again to cancel), and gives a site 20 seconds at most. The merchants there are listed A to Z; click a heading (Tx, R, Total) to sort by it, and again for the other way. Logos and icons grow with the font size (Settings). The phone shows them too: a merchant's logo is the round mark of its transactions there, else the category's logo, picture or emoji.

- **Tags**: add, rename or delete tags.

The buttons of each list are on its title line, at the top; a right-click on a list offers the same commands (on an empty part of it, only adding one). The short headings are **Tx** (transactions), **M** (merchants), **R** (rules), **Cats** and **Subs**; hold the pointer over one to read it in full. A 0 is written, in a paler colour, so the other numbers stand out. **Total** is what was spent, less what came in: red when money was spent, green when more came in (or came back).

Tick **Show transactions**, beside the tabs, to see the transactions of what is selected in each tab: under all the lists in Categories (across the whole width), under a merchant's rules in Merchants, beside the list in Accounts and Tags. In a narrow window the sums under them go on to a second line, and the row of lists in Categories scrolls sideways. It is the Transactions table itself, with the same columns and sums, and it works as there: select one row or several, right-click to edit their merchant and category, split them, make them a loan or tag them, double-click a cell to change it. What you change there shows in the lists of Manage at once. In Categories, click a merchant to see only its own, and **Show All** for all again; in Merchants, click a line of **Used in** the same way. When only loans are shown (Transfer › Loans, or one person's), the line under them says what went **Out** and came **In**, and what **They owe you** or **You owe**, as the Loans window counts it (with starting balances and what was marked settled). Drag the line between the lists to give either more room. Manage keeps up with what you change elsewhere; the first time it shows transactions it fills the screen, and after that it opens at the size and place you left it.

Settings

Edit › **Settings…** (⌘ ,) has three tabs, *Appearance*, *Backups* and *Phone*, and opens on the one you used last:

- **Theme**: Dark, Light, or *Same as System*, which follows your Mac, including the automatic switch at sunset. **View** › **Appearance** switches it too. The window's title bar and the system's own dialogs follow the theme as well.
- **Font** and **font size**, and every **colour**; **Reset to Defaults** brings back the original ones.
- **Splash screen**: how long the opening picture stays (0 turns it off).
- **Extra backup folder**: see the next chapter.
- **Phone**: connect Daftarche on your Android phone (below).

Your phone

Daftarche on the phone shows the same four tabs and your loans, read-only. To connect it:

1. Install the app on the phone: the newest *Phone* release on the project's GitHub page.
2. On the Mac, **Settings** › **Phone** › **Sign In with Google…**, once. Daftarche may only see the files it makes itself on your Google Drive.
3. **Connect a Phone…**, give it a name, and point the phone's camera at the code it shows; tap the link and Daftarche opens on the phone, connected.

From then on your changes reach the phone by themselves, about a minute after the last one, and the phone gets the newest copy whenever you open it. The logos and pictures go with it, about a megabyte for a hundred and fifty logos. The copy on Google Drive is locked with that phone's own key, which only the QR code carries: Google cannot read it. **Disconnect** beside a phone deletes its copy, and the phone then says it was disconnected.

9 Your data and backups

Where everything is kept, and how to get it back.

Everything you enter lives in one folder on your computer. **File › Show Data Folder** opens it. On a Mac it is `Library/Application Support/Daftarche` in your home folder.

Backups happen by themselves

- Every time Daftarche starts and finds your data changed since the last time, it saves a copy of it as it was (`backups/sessions`). **File › Save Checkpoint** (⌘ S) saves one whenever you like, among them; the last twenty are kept. Starting it again (or saving) without changing anything adds none, so no older copy is pushed out.
- On the first start of each day it keeps a daily copy (`backups/daily`, the last fourteen days), and on the first start of each month a monthly one (`backups/monthly`, the last twelve), so you can always go back up to a year.
- In **Settings**, **Extra backup folder** copies the monthly backups to a second place too, such as iCloud Drive or an external disk. If your Mac uses Time Machine, the data folder is backed up with everything else.

You can also save a copy anywhere you like with **File › Back Up Database…** (⇧ ⌘ S).

When a new version of Daftarche stores something in a new way, it first saves your data as it was in the backups folder (for example `daftarche-before-layout-8.db`). An older version cannot open the updated file, but it can open that copy; when it is started, it says so and offers **Check for Updates**.

Looking at, or going back to, an old copy

File › Open Database… shows a backup *without changing anything*: a bar on top reminds you that you are looking at a copy, and **Back to My Database** returns to your own data. **File › Restore Backup…** really replaces your data with a backup. Daftarche checks the file first and keeps a copy of your current data, just in case. Changed several things by mistake? **File › Revert to a Save…** lists the copies made when Daftarche started and with Save Checkpoint, the newest first and chosen; pick one, and after asking it puts your data back as it was then (all the changes since are undone, and kept in a copy too).

> **! Moving to a new computer**
> Quit Daftarche, copy the whole data folder to the same place on the new computer, install Daftarche there, and open it. Everything is back: transactions, categories, rules and

settings.

10 Keeping Daftarche up to date

New versions in one click.

A few seconds after it starts, Daftarche checks quietly whether a newer version is available. If there is one, it tells you what's new and offers **Update Now**: it installs the update and asks whether to restart. You can also check yourself with **Help** › **Check for Updates…** (⌘ U).

> **Your data is safe during updates**
> Updates change the app, never your data folder. A newer Daftarche reads your data as it is.

11 Shortcuts and answers

The keys worth knowing, and common questions.

Import a statement	⌘ I	Find	⌘ F
Export to Excel	⌘ E	Add a transaction	⌘ N
Back up now	⌘ S	To Review	⇧ ⌘ R
Open a backup	⌘ O	Unmatched transfers	⇧ ⌘ U
Back to my data	⇧ ⌘ O	Loans	⇧ ⌘ L
Manage	⇧ ⌘ M	The four tabs	⌘ 1 – 4
Settings	⌘ ,	Back	⌘ [
Check for updates	⌘ U	User Guide	⌘ ?

I imported the same statement twice. Do I now have everything double?

No. Daftarche recognises transactions it already has and skips them, even when two statements overlap.

A transaction has the wrong category.

Right-click it and choose **Edit Merchant / Category**. If the rule behind it is wrong, change the rule there too, and tick “Also apply” to fix the others.

My spending looks too high in one month.

Check for a credit card payment counted as an expense: it should be a **Transfer**. **View › Unmatched Transfers…** shows payments whose other side is still missing.

Can I use Daftarche for more than one person?

Yes: give each person’s accounts their own names, and filter by account. Or keep separate data folders.

Does Daftarche send my data anywhere?

Never. It only goes online to check for a newer version of itself.

Daftarche and this guide are written by Vahid Anari and are free software under the MIT License. Source code, questions and suggestions: github.com/vahid-anari/daftarche.