

From receipt in to receipt out

Local bookkeeping, bank review, receipt automation, maker inventory, and landlord/property-management workflows.

1 Import
Plaid, CSV, Stripe, receipts

2 Review
Categories, transfers, accounts

3 Post
Balanced journal lines

4 Build
Materials, BOMs, orders

5 Report
P&L, inventory, taxes

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Recommended order: set up the profile, connect imports or prepare CSVs, review pending rows and receipts, post balanced entries, then use reports and backups.

Important note

Daygig is an organizational bookkeeping and property-management tool. It is not a CPA, attorney, payroll provider, tax preparer, or financial adviser. Use Daygig to organize records, catch mistakes, preserve source documents, prepare exports, and understand your money, then confirm tax filings, deductions, depreciation, security-deposit rules, and legal obligations with a qualified professional.

Part A - What Daygig is

A1. The plain-English purpose

Daygig is a local-first desktop bookkeeping system. Its job is to help you get money activity, receipts, products, rent, and records into one organized place so you can review them, post them to a balanced ledger, and export useful reports.

It has three profiles:

- Personal Finance - spending, income, subscriptions, bank review, and spending reports.
- Maker / Creative Business - receipts, materials, weighted-cost foundations, products, BOMs, inventory, orders, shipments, COGS, and Schedule C support.
- Landlord / Property Management - properties, units, tenants, leases, rent roll, rent payments, property expenses, per-property profit/loss, depreciation, and Schedule E support.

A2. What "automation" means in Daygig

Daygig automates the boring parts, not the judgment parts.

It can:

- pull bank rows with Plaid instead of making you log in to the bank and download CSVs,
- import CSVs when you do not want to use Plaid,
- bring Plaid and CSV rows into the same review queue,
- detect likely transfer pairs so you do not double-count money moved between your own accounts,
- remember personal categories you picked for a merchant,
- read receipt photos/PDFs with Anthropic,
- turn parsed receipt lines into balanced journal/posting lines,
- attach receipt files to the ledger transaction they support,
- create material records from receipt line items,
- use material costs in product BOMs and product-cost calculations,
- post orders into revenue, payment asset, tax liability, inventory, and COGS,

- generate rent charges from leases,
- post rent payments and security deposits correctly,
- prepare reports and year-end export packages.

It does not:

- file taxes,
- decide what is legally deductible,
- collect rent online,
- screen tenants,
- e-sign leases,
- submit sales-tax returns,
- replace a bank reconciliation review,
- replace a CPA/bookkeeper when judgment is needed.

A3. The basic rhythm

Use Daygig in this order:

1. Set up the right profile.
2. Connect optional integrations or use CSV imports.
3. Bring transactions, receipts, orders, or rent activity into Daygig.
4. Review what Daygig found.
5. Post clean entries to the ledger.
6. Attach receipts/source proof.
7. Run reports.
8. Back up and export.

Part B - Accounting basics Daygig uses

B1. Why accounting has two sides

Daygig uses double-entry accounting. Every posted event has at least two journal/posting lines:

- one side says where money or value came from,
- the other side says where it went.

The lines must net to zero. That is what keeps the books balanced.

Example: you buy \$80 of blank shirts with your bank card.

- Debit Expenses or Raw Materials: +\$80
- Credit Bank Checking: -\$80

Example: a tenant pays \$1,200 rent into the bank.

- Debit Bank Checking: +\$1,200
- Credit Rental Income: -\$1,200

Example: you receive a \$500 security deposit.

- Debit Bank Checking: +\$500
- Credit Security Deposits Held: -\$500

That last one matters: the deposit is not income. It is money you hold for the tenant, so it is a liability.

B2. Transactions, postings, and journal lines

In Daygig:

- a transaction is the whole money event,
- postings or journal lines are the accounting lines inside that transaction,
- the ledger is the history of posted transactions,
- the review queue is where imported bank/platform rows wait before they become ledger transactions.

The review queue is not the ledger. Rows from Plaid, CSV, and Stripe are waiting there until you decide how to post them.

B3. Account types

Daygig uses these account types:

- Assets - cash, bank, Stripe, PayPal, inventory, receivables.
- Income - product sales, rental income, late fees, personal income.
- Expenses - repairs, supplies, advertising, utilities, software, mortgage interest.
- COGS - direct cost of goods sold.
- Liabilities - sales tax payable, use tax payable, security deposits held.
- Equity - owner contribution/draw and retained balances.

B4. What happens when you post an imported bank row

When you post a pending bank row, Daygig creates a balanced ledger transaction.

For money out:

1. Daygig debits the selected spending/expense/category account.
2. Daygig credits the selected bank/cash account.

For money in:

1. Daygig debits the selected bank/cash account.
2. Daygig credits the selected income/source account.

For a transfer:

1. Daygig moves money between two asset accounts.
2. It does not count the movement as income or spending.

B5. Why transfer review matters

Transfers are the most common source of wrong reports.

If a Stripe payout appears in Stripe and also appears as a bank deposit, that is not two sales. It is one movement from Stripe to the bank. If you post both as income, revenue is overstated.

Daygig helps by scanning pending rows for equal-and-opposite amounts close together in date. You still decide whether the suggested pair is really a transfer.

Part C - Setup, data, and backups

C1. Installing and starting

Packaged app:

- macOS: double-click `Daygig.app`.
- Windows: double-click `Daygig.exe`.

Source/test folder:

- macOS: double-click `Daygig.command`.
- Windows: double-click `Daygig.bat`.

Daygig starts a local server on your computer and opens the app in a browser-style window.

C2. Stopping

1. Click Shut Down inside Daygig.
2. Confirm shutdown.
3. Close the tab or app window.

C3. Where data lives

Packaged builds keep your data outside the app:

- macOS: `~/Library/Application Support/Daygig/`
- Windows: `%APPDATA%\Daygig\`

That folder can include:

- `daygig.db`,
- `backups/`,
- `receipts/`,
- `product_images/`,
- error logs.

C4. First-run profile choice

The first setup step asks what you are using Daygig for:

- Business / creative side hustle - maker/business mode.
- Personal finance - personal money mode.
- Landlord / rentals - property management mode.

You can change profile later in Settings to Profile Mode. The sidebar reshapes itself based on the profile:

- Personal hides business/rental operations.
- Business shows money, receipts, catalog, sales, work, compliance, and reports.
- Landlord shows money, rentals, compliance/reports where relevant, and settings.

C5. Backups

Use Settings to Database & Backups to:

- create a backup,
- restore a backup,
- export every table as CSV in one ZIP,
- choose how many backups to keep,
- see the local data path.

Back up before:

- big CSV imports,
- Plaid/Stripe sync cleanup,

- restoring data,
 - factory reset,
 - tax work,
 - app updates.
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Part D - Integrations and import automation

D1. Why Plaid makes sense

Plaid is useful because it saves you from repeatedly logging into the bank website, finding the right date range, downloading a CSV, and mapping columns.

With Plaid:

1. You enter Plaid API credentials in Daygig.
2. You connect a bank through Plaid Link.
3. Daygig syncs transaction rows from the bank.
4. The synced rows land in Daygig's review queue.
5. You reconcile and post them.

Plaid does not mean Daygig blindly changes your books. It imports read-only bank activity for review. You still choose categories, mark transfers, attach receipts, and post.

Personal, Business/Maker, and Landlord profiles can all use Plaid because all three need bank review.

D2. Plaid setup order

1. Open Settings to Integrations & API Keys.
2. Open Plaid.
3. Enter Plaid client ID, secret, and environment.
4. Save.
5. Test connection.
6. Click Connect Bank.
7. Complete Plaid Link.
8. Click Sync.
9. Go to Transactions to Review.
10. Reconcile and post rows.

D3. CSV import is still for every mode

CSV import is not just personal finance. Maker/business and landlord users also use CSV import.

Use CSV when:

- you do not want Plaid,
- the bank is not supported,
- you are importing a processor/platform export,
- you need historical activity,
- you want a one-time cleanup.

The order is:

1. Open Transactions to Import.
2. Enter a source name, such as Chase Checking, Stripe CSV, Landlord Bank, or Business Checking.
3. Upload the CSV.
4. Map date, description, and amount columns.
5. Use debit/credit split columns if the file uses separate columns.
6. Preview.
7. Import.
8. Review.
9. Post or mark transfers.

Daygig remembers column mappings by source name so the next import is faster.

D4. Stripe sync

Stripe sync pulls Stripe activity into Daygig. It is useful for makers who accept Stripe payments and want payouts/fees reviewed without manually building a Stripe CSV.

The order is:

1. Open Settings to Integrations & API Keys.
2. Configure Stripe.
3. Test connection.
4. Sync.
5. Review the imported activity.
6. Match payouts/transfers correctly so sales and bank deposits are not double-counted.

D5. Anthropic receipt parsing

Anthropic powers receipt reading.

When configured, Daygig can read a receipt or invoice and extract:

- vendor,
- date,
- subtotal,
- tax,
- total,
- payment method,
- line items,
- notes/reference information.

The parser is not the final authority. You review the result before posting or importing materials.

D6. API keys and privacy

Daygig stores integration credentials locally and masks them after saving. The live providers in the current app are:

- Plaid for bank transaction sync,
- Stripe for payment sync,
- Anthropic for receipt parsing.

Other providers may appear as manual/CSV guidance providers. Do not assume every visible provider automatically syncs.

Part E - Transactions and reconciliation

E1. What Transactions does

Transactions is the shared import/review workflow for all profiles.

It handles:

- Plaid bank sync,
- CSV import,
- saved CSV mappings,
- pending review,
- transfer detection,
- category suggestions in personal mode,
- posting to the ledger,

- import history.

E2. Review order

Use this order after any Plaid, CSV, or Stripe import:

1. Open Transactions to Review.
2. Scan for likely transfers first.
3. Mark real transfers as transfers.
4. Categorize money in and money out.
5. Attach or follow up on receipts where needed.
6. Post rows.
7. Check Ledger or reports.

E3. What to choose by profile

Personal:

- money out usually goes to a spending category,
- money in usually goes to paycheck/income/source,
- transfers go to another asset or liability account.

Maker/business:

- supply purchases go to expense, raw materials, equipment, or COGS-related accounts,
- processor deposits and payouts need careful transfer treatment,
- business sales should usually come from Orders or platform sync rather than being counted twice from bank deposits,
- bank fees, merchant fees, shipping, software, and advertising should be separated.

Landlord:

- rent should usually come from Rent Roll payments, not generic bank income,
- mortgage interest, repairs, property tax, insurance, utilities, and management fees should be categorized to rental expense accounts,
- property expenses should be tagged to a property for per-property P&L,
- security deposits should be liabilities, not income.

Part F - Receipt parser and material automation

F1. What the receipt parser does

The receipt parser is one of the main automation pieces in Daygig.

It can:

- upload and store a receipt file,
- ask Anthropic to read it,
- extract vendor/date/tax/total/line items,
- suggest accounts for line items,
- detect material lines,
- recode inbound shipping into the dominant purchase account when appropriate,
- warn about possible use tax when no tax is shown,
- post the receipt as a balanced ledger transaction,
- attach the stored receipt file to that transaction,
- remember vendor/category choices,
- create material records from material line items.

F2. Receipt to journal lines

When you click Post to Ledger or Post as Expense, Daygig builds journal/posting lines from the parsed receipt.

For each line item:

- Daygig debits the account selected for that line.

For the payment side:

- Daygig credits the payment account, such as Bank Checking, Cash, PayPal, Stripe, Square, Venmo, or other.

If several line items use the same account, Daygig collapses them into one debit posting for that account. The final transaction still balances to zero.

Example:

- Blank shirts: debit Raw Materials +\$120
- Ink: debit Shop Supplies +\$30
- Payment account: credit Bank Checking -\$150

That is a real ledger transaction, not just a note. The receipt file is attached to the transaction so the proof stays with the journal lines.

F3. Receipt to materials

Material import is separate from posting the expense.

After parsing a receipt:

1. Review line items.
2. Confirm which lines are materials.
3. Click Import Materials.
4. Daygig creates material records with:
 - material name,
 - generated material code,
 - unit cost from the line amount divided by quantity,
 - unit of measure,
 - vendor,
 - note showing it came from the receipt.
5. Open Materials and clean up names, units, duplicates, and costs.

Important: the current visible receipt import creates material records. It does not silently merge duplicates or overwrite an existing material without review. If the same material already exists, review it in Materials so the costing stays intentional.

F4. Materials, default cost, and weighted averages

Materials are the foundation for maker costing.

Each material can carry:

- default unit cost,
- weighted-average quantity,
- weighted-average total cost,
- vendor,
- unit of measure,
- notes.

The receipt parser helps by turning real supplier line items into material records. Those material costs are then available for BOMs and rolled product costs.

Weighted-average costing means the material cost should reflect the mix of old purchases and new purchases. The formula is:

1. $\text{old total cost} + \text{new purchase total cost} = \text{combined total cost},$
2. $\text{old quantity} + \text{new purchase quantity} = \text{combined quantity},$

3. combined total cost / combined quantity = weighted average unit cost.

Daygig has weighted-average fields for materials. In the current user flow, treat receipt material import as the starting point, then review/update material records so duplicate supplier lines and repeated purchases do not fragment your costing.

F5. Receipt workflow for makers

Use this order:

1. Upload supplier receipt.
2. Parse it.
3. Review vendor, date, tax, total, and line items.
4. Correct account suggestions.
5. Post the receipt to the ledger.
6. Import material lines.
7. Clean up Materials.
8. Build or update BOMs.
9. Use Product Movements when you make stock.
10. Record Orders when you sell.

Part G - Maker / Creative Business mode

G1. Maker order of operations

The maker workflow is:

1. Set up business profile, tax rate, modules, and integrations.
2. Connect Plaid or plan CSV imports for the business bank.
3. Configure Anthropic if you want receipt parsing.
4. Add or import Materials.
5. Add Products and SKUs.
6. Build BOMs.
7. Record production movements.
8. Record Orders.
9. Record Shipments.
10. Import/sync bank and platform rows.
11. Reconcile the review queue.

12. Run Reports.

G2. Materials

Materials are raw inputs:

- blanks,
- paper,
- vinyl,
- ink,
- labels,
- packaging,
- ingredients,
- parts,
- supplies that become part of the finished product.

Best practice:

1. Start materials from receipts when possible.
2. Clean up material names and units.
3. Use consistent units.
4. Review costs before using materials in BOMs.

G3. Products and BOMs

Products are what you sell. BOMs define what goes into them.

Use this order:

1. Create product/SKU.
2. Add sale price.
3. Choose taxable status.
4. Turn inventory tracking on if it is physical stock.
5. Add BOM material lines.
6. Enter quantity per finished unit.
7. Enter waste percent if needed.
8. Review rolled material cost.
9. Compare rolled cost to product unit cost.

BOMs make product profitability possible because the system can connect supplier costs to finished goods.

G4. Product movements

Movements explain why stock changed.

Common movement types:

- production,
- purchase,
- sale,
- giveaway/promo,
- return,
- damage,
- loss,
- adjustment.

Orders normally create sale movements. Manual movements are for production runs, stock corrections, giveaways, losses, and non-order adjustments.

G5. Orders

Orders are how maker sales should usually enter the books.

An order can:

- record channel,
- record customer,
- record status,
- record payment method,
- include product line items,
- include discounts,
- include shipping charged,
- post sales tax liability,
- reduce inventory,
- post COGS when product cost exists,
- generate invoice PDFs,
- support returns/refunds.

Why this matters: if you only categorize bank deposits as sales, you lose the product, inventory, tax, and COGS detail.

G6. Shipments

Use Shipments after Orders:

1. Select the order.
2. Enter carrier.
3. Enter tracking.
4. Enter postage paid.
5. Save.

Shipping charged to the customer belongs on the order. Postage you pay belongs as shipment/expense detail.

G7. Reports for makers

Important reports:

- P&L,
- Balance Sheet,
- Trial Balance,
- Tax worksheet,
- Schedule C support,
- Product Profitability,
- 1099-K reconciliation,
- 1099-NEC candidates,
- Year-End ZIP,
- CSV/PDF exports.

Run reports after transactions are posted and receipts/orders are cleaned up.

Part H - Personal Finance mode

H1. Purpose

Personal mode answers:

- where did my money go,
- what came in,
- what is left over,
- what needs review,
- what recurring charges should I notice.

H2. Personal workflow

1. Connect Plaid or import a bank CSV.
2. Review pending rows.
3. Categorize spending and income.
4. Mark transfers.
5. Check Overview.
6. Review spending reports and recurring charges.
7. Back up periodically.

Plaid is useful in personal mode because it turns bank login/export work into a sync button. CSV import remains available.

Part I - Landlord / Property Management mode

I1. Purpose

Landlord mode is for small rental-property books. It helps you track:

- properties,
- units,
- tenants,
- leases,
- rent roll,
- rent payments,
- security deposits held,
- property expenses,
- per-property profit/loss,
- depreciation,
- Schedule E support.

I2. Landlord setup order

1. Choose Landlord / rentals in setup.
2. Add each property.
3. Enter purchase price, land value, and in-service date.
4. Add units.
5. Add tenants.

6. Add leases.
7. Record security deposits held.
8. Use Rent Roll monthly.
9. Enter property expenses.
10. Assign untagged expenses to properties.
11. Review Property P&L.
12. Use Schedule E / Taxes at year-end.

13. Properties

Properties store:

- name/nickname,
- type,
- address,
- purchase price,
- land value,
- depreciable basis,
- in-service date,
- mortgage lender,
- notes.

Single-family properties automatically get one unit called Main. Multi-family properties need units added.

14. Tenants and leases

Tenants store people/contact info. Leases connect a tenant to a unit.

Lease fields include:

- unit,
- tenant,
- monthly rent,
- due day,
- security deposit,
- status,
- start date,
- end date.

The security deposit is not income. It is booked as a liability when received.

15. Rent Roll

Rent Roll creates one charge per active lease for the selected month.

It shows:

- property/unit,
- tenant,
- due date,
- rent,
- paid,
- balance,
- status,
- record-payment action.

When rent is paid, Daygig creates a balanced transaction:

- debit payment account,
- credit rental income,
- credit late fee income if part of the payment is a late fee.

The transaction is tagged to the property so it appears in that property's P&L.

16. Property expenses

Landlord expenses can come from:

- manual expense entry,
- Plaid bank sync,
- CSV bank import.

When entering or reviewing expenses, assign the property whenever possible.

Examples:

- mortgage interest,
- repairs and maintenance,
- property tax,
- property insurance,
- utilities,
- management fees,
- HOA dues,

- supplies.

If an expense is not assigned, it appears in the unassigned list on Property P&L so you can assign it later.

17. Property P&L

Property P&L answers whether each property made or lost money for the period.

It includes:

- rental income,
- cash expenses,
- depreciation,
- total expense,
- net profit/loss,
- unassigned expense cleanup.

Depreciation is non-cash. A property can show a tax loss while cash flow is positive.

18. Schedule E / Taxes

Schedule E / Taxes summarizes:

- rents received,
- expenses by Schedule E line,
- depreciation,
- net income/loss,
- year-end ZIP exports.

The Year-End ZIP includes:

- `cover_sheet.txt`,
- `schedule_e.csv`,
- `depreciation_schedule.csv`,
- `rent_by_property.csv`,
- `rent_roll.csv`.

Use it as support for your tax preparer or tax workflow. It is not a filed return.

Part J - Month-end and year-end routines

J1. Weekly routine

1. Sync Plaid or import CSVs.
2. Review pending rows.
3. Mark transfers.
4. Post clean entries.
5. Upload important receipts.
6. Check alerts.

J2. Maker month-end

1. Back up.
2. Import/sync bank and processor activity.
3. Clear review queue.
4. Upload supplier receipts.
5. Post receipt journal lines.
6. Import material lines.
7. Clean up Materials and BOMs.
8. Record missing orders/shipments.
9. Check Product Profitability.
10. Run P&L and Balance Sheet.

J3. Landlord month-end

1. Back up.
2. Generate Rent Roll for the month.
3. Record payments.
4. Record or import expenses.
5. Assign expenses to properties.
6. Review Property P&L.
7. Check outstanding rent.

J4. Year-end

1. Back up.
2. Finish imports and review.
3. Attach major receipts.
4. Review transfers.
5. Run P&L, Balance Sheet, and Trial Balance.

6. For makers, review Schedule C support, product profitability, 1099-K, and 1099-NEC reports.
 7. For landlords, review Schedule E, depreciation, rent by property, and rent roll exports.
 8. Export all data.
 9. Save backups outside the Daygig data folder.
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Part K - Troubleshooting

K1. Reports look wrong

Check:

- pending imports not posted,
- transfers posted as income,
- Stripe payouts counted twice,
- missing receipt expenses,
- orders not entered,
- product costs missing,
- landlord expenses not assigned to properties,
- security deposits posted as rent.

K2. Receipt parser looks wrong

Check:

- vendor/date/total,
- line amounts,
- tax,
- account assignments,
- material flags,
- payment method.

Correct before posting.

K3. Material costs look wrong

Check:

- duplicate materials created from receipt imports,
- unit of measure,

- default unit cost,
- BOM quantities,
- waste percentage,
- product unit cost vs rolled material cost.

K4. Bank import looks wrong

Check:

- column mapping,
- single signed amount vs debit/credit columns,
- duplicates,
- date range,
- Plaid pending/posted rows,
- transfers.

K5. Landlord P&L looks wrong

Check:

- rent was recorded through Rent Roll,
- expense categories are rental accounts,
- expenses are assigned to properties,
- depreciation basis is entered,
- deposits are liabilities,
- mortgage principal is not being treated as deductible interest.

Part L - Glossary

Account - category used by the ledger.

BOM - Bill of Materials; the recipe of material inputs for one product.

COGS - Cost of Goods Sold; direct cost attached to sold products.

CSV import - manual file import from bank/platform exports.

Journal lines / postings - the debit/credit lines inside a transaction.

Ledger - posted accounting history.

Plaid - optional bank transaction sync provider. It imports rows for review; it does not file or reconcile for you.

Receipt parser - Anthropic-powered workflow that reads receipt files, suggests accounts, creates journal lines, and can create material records.

Rent roll - monthly lease charges and payment status.

Security deposit held - liability account for tenant money held by the landlord.

Transfer - movement between your own accounts, not income or expense.

Weighted average cost - inventory/material cost method that averages old and new purchase cost.

Daygig v0.3 - A product of CnF Works. This manual describes an organizational tool, not tax, legal, accounting, or financial advice.