Agentic Bookkeeper User Guide

Version: 0.9.1-beta (Release Candidate) **Last Updated:** 2026-02-12 **Author:** Stephen Bogner, P.Eng.

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Introduction

What is Agentic Bookkeeper?

Agentic Bookkeeper is an intelligent bookkeeping automation system that uses AI/LLM technology to automatically process receipts, invoices, and other financial documents. The application extracts transaction information from your documents and maintains organized financial records suitable for tax filing and business management.

Key Features

- **Automated Document Processing**: Upload PDF receipts or images, and the AI extracts date, vendor, amount, and category information
- **Multi-Item Receipt Support**: Process receipts with multiple line items, each with its own category
- **Multi-LLM Support**: Choose from OpenAI, Anthropic, XAI, or Google AI providers
- **Tax Jurisdiction Support**: Configured for CRA (Canada) and IRS (United States) tax codes
- **Professional Reports**: Generate income statements, expense reports, and tax summaries with company branding
- **Tax Form-Aligned Reports**: T2125 (CRA) and Schedule C (IRS) reports mapped to official tax form lines
- **Home Office Tracking**: T2125 Part 7 / Form 8829 reports with area-based business use calculation
- **Non-Deductible Tracking**: Identify and report non-deductible expenses with reasons
- **Cash-Basis Tax Reporting**: All reports show pre-tax amounts, tax collected/paid, and cash totals
- **Tax Summary for Filing**: Dedicated report for GST/HST filing with summary overview and itemized details
- **Duplicate Detection**: Automatic detection and handling of duplicate invoices/receipts during processing
- **Multi-Currency Support**: Automatic currency detection and conversion for international transactions
- **Multiple Export Formats**: Export all reports as PDF, CSV (with item expansion option), or JSON

- **Real-Time Progress Monitor**: Track document processing with live progress bar, file names, and success/failure counters
- **Batch Processing**: Process hundreds of documents automatically with visual progress feedback
- **User-Friendly GUI**: Full-featured desktop application with professional styling
- **Secure**: API keys are encrypted and stored securely

Who Should Use This?

- Small business owners
- Freelancers and independent contractors
- Self-employed individuals
- Anyone needing organized financial records for tax purposes

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System Requirements

Operating System

- **Windows**: Windows 10 or later (64-bit)

Hardware Requirements

- **RAM**: Minimum 4GB, recommended 8GB
- **Disk Space**: 200MB for application + space for documents and database
- **Internet**: Required for LLM API calls during document processing

LLM Provider API Keys

You'll need at least one API key from a supported provider:

- **OpenAI**: platform.openai.com
- **Anthropic**: console.anthropic.com
- **XAI**: x.ai
- **Google AI**: ai.google.dev

Installation

Windows Installation

1. **Download** the `AgenticBookkeeper.exe` file from your purchase email or download link
2. **Move** the executable to your preferred location (e.g., `C:\Program Files\AgenticBookkeeper\` or your Desktop)
3. **Double-click** `AgenticBookkeeper.exe` to launch the application

Optional: Create a desktop shortcut by right-clicking the executable and selecting "Create shortcut"

Note: On first launch, Windows may display a SmartScreen warning. Click "More info" then "Run anyway" to proceed.

First-Time Setup

Step 1: Launch the Application

Double-click `AgenticBookkeeper.exe` to start the application.

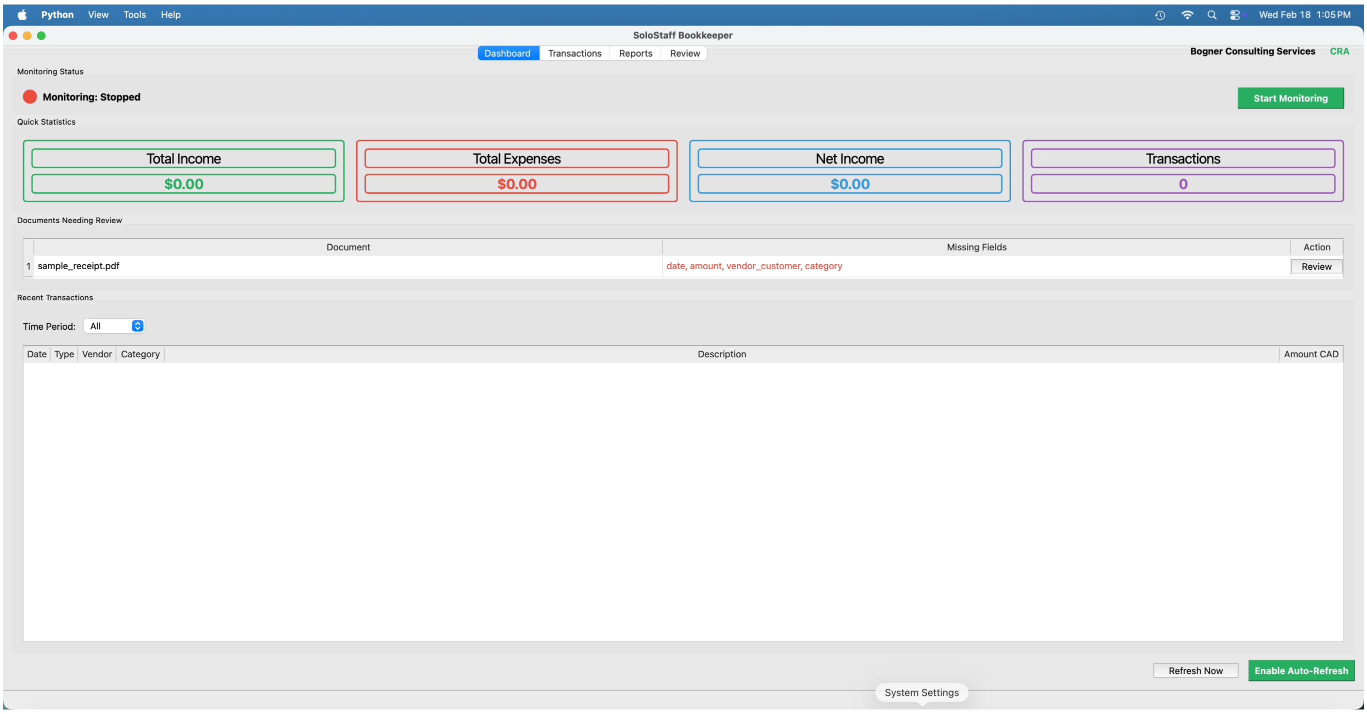

Figure 1: Main application window with Dashboard tab showing empty state on first launch

Step 2: First-Run Initialization

On first launch, the application will automatically:

1. Create the database: `%USERPROFILE%\.agentic_bookkeeper\bookkeeper.db`
2. Create the watch directory: `%USERPROFILE%\Documents\BookkeeperWatch`
3. Create the processed directory: `%USERPROFILE%\Documents\BookkeeperWatch\processed`
4. Display the main application window

Step 3: Configure Settings

Go to **File** → **Settings** (or press `Ctrl+,`) to open the Settings dialog.

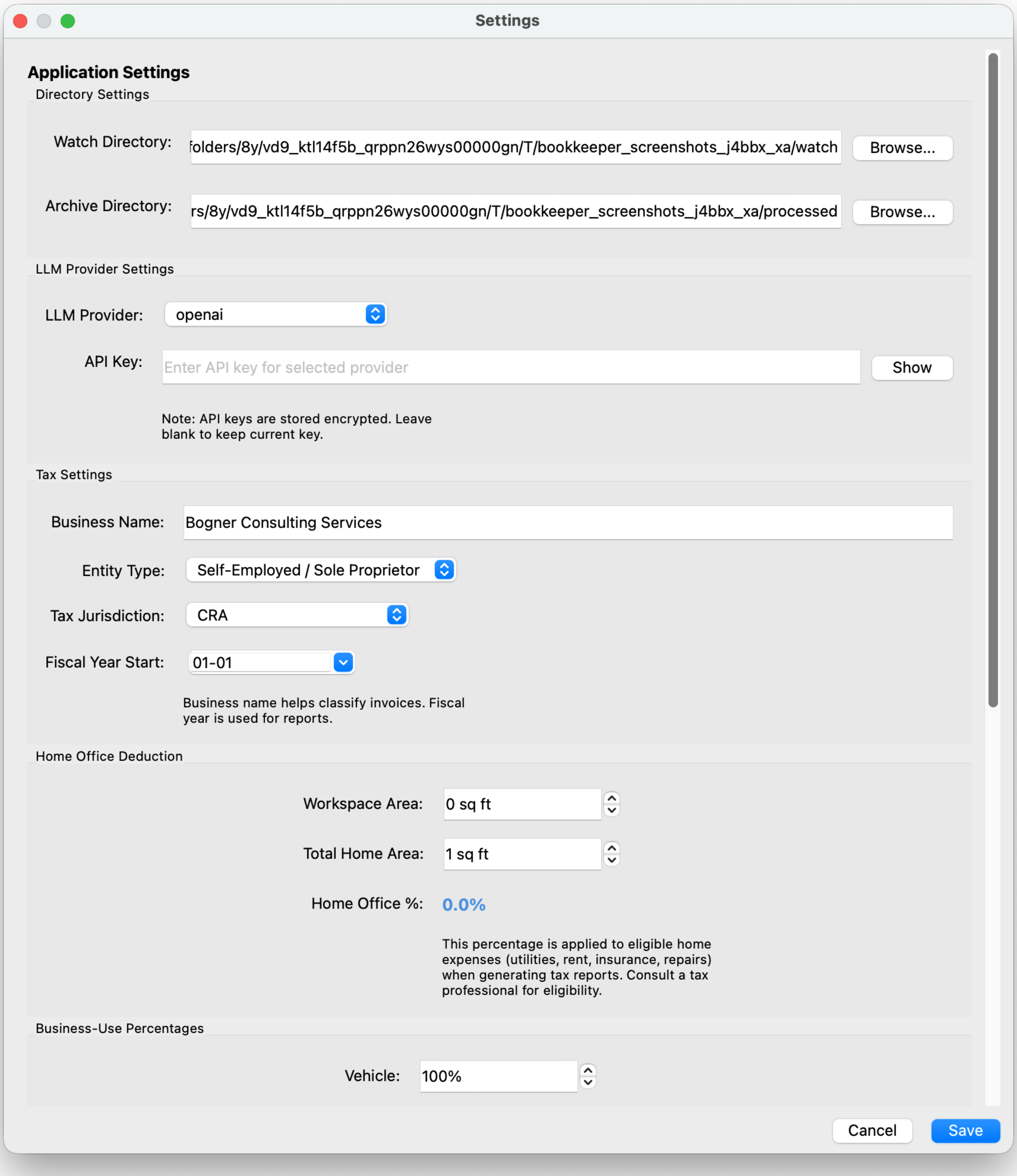

Figure 2: Settings dialog with API keys, directories, and configuration options

Configure the following settings:

API Keys

Add at least one LLM provider API key:

- **OpenAI API Key**: Your OpenAI API key
- **Anthropic API Key**: Your Anthropic API key
- **XAI API Key**: Your XAI API key
- **Google API Key**: Your Google AI API key

Security Note: API keys are encrypted and stored securely in the database.

Business Information

- **Business Name**: Enter your business or personal name as it appears on invoices. This helps the AI correctly identify whether you are the issuer (income) or recipient (expense) of invoices.
- **Tax Jurisdiction**: Select CRA (Canada) or IRS (United States)

Business-Use Percentages

Solo entrepreneurs who use personal assets for business must prorate expenses by business-use percentage for CRA/IRS compliance. Configure these in Settings:

- **Vehicle**: Percentage of vehicle use for business (fuel, repairs, insurance)
- **Phone**: Percentage of mobile phone use for business
- **Internet**: Percentage of home internet use for business
- **Computer**: Percentage of computer/laptop use for business

Tip: Keep records (mileage logs, call logs, usage estimates) to support your percentages if audited. Set to 100% only if the expense is exclusively for business.

Directories

- **Watch Directory**: Where you'll place documents for processing (default: `Documents\BookkeeperWatch`)
- **Processed Directory**: Where processed documents are moved automatically

LLM Provider

- **Provider Selection**: Choose your preferred AI provider (XAI recommended for speed)

Save your settings by clicking the **Save** button.

Step 4: Test Document Processing

1. Copy a sample receipt (PDF or image) to your watch directory
2. Go to the **Dashboard** tab
3. Click **Start Monitoring**
4. Wait for the document to be processed (typically 2-10 seconds)
5. Check the **Transactions** tab to see the extracted transaction

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Daily Operations

Starting the Application

Double-click `AgenticBookkeeper.exe` to launch the application.

Tip: Pin the application to your taskbar for quick access.

Processing Documents

Automatic Processing (Recommended)

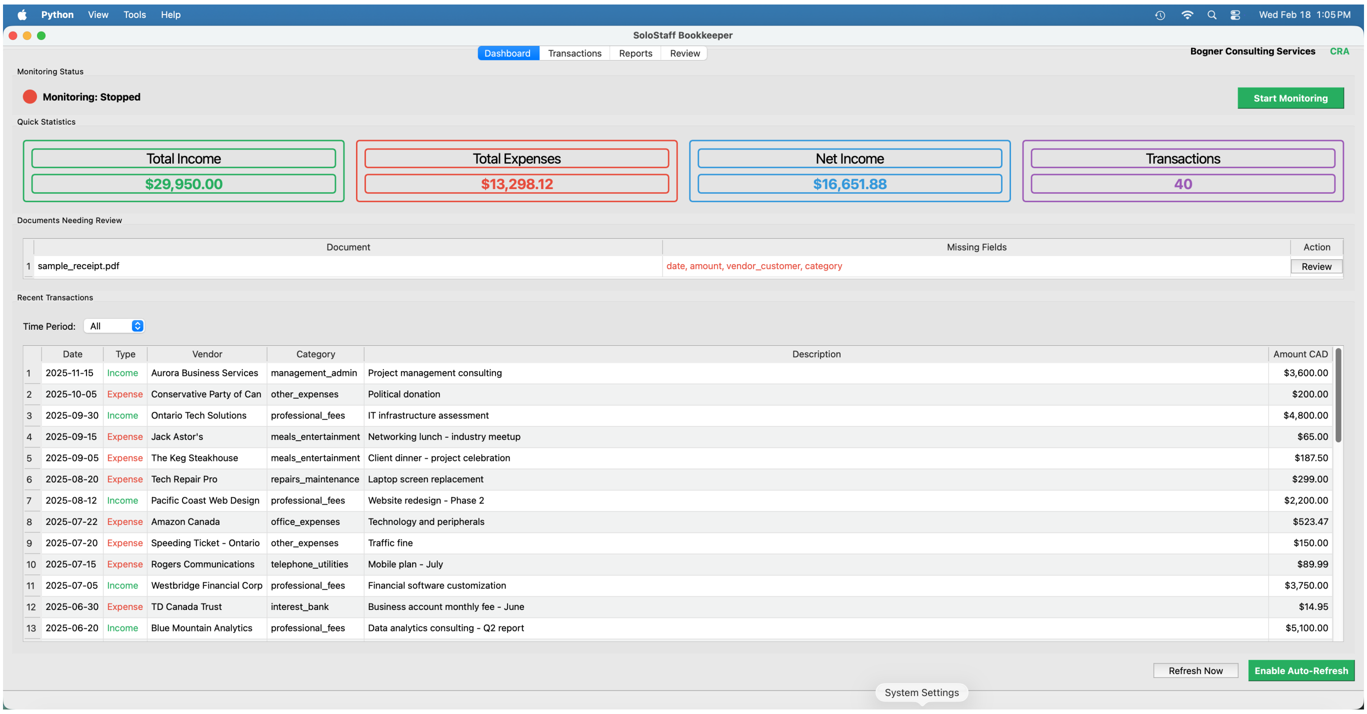


Figure 3: Dashboard view with monitoring controls, statistics, and real-time progress monitor

1. Click the **Dashboard** tab
2. Click **Start Monitoring** button
3. Place receipts/invoices in your watch directory
4. The application automatically processes new documents
5. Watch the **Progress Monitor** for real-time feedback:
   - Current file being processed
   - Progress bar showing document count
   - Success/Review/Failed counters with color indicators
6. Transactions appear in the **Transactions** tab

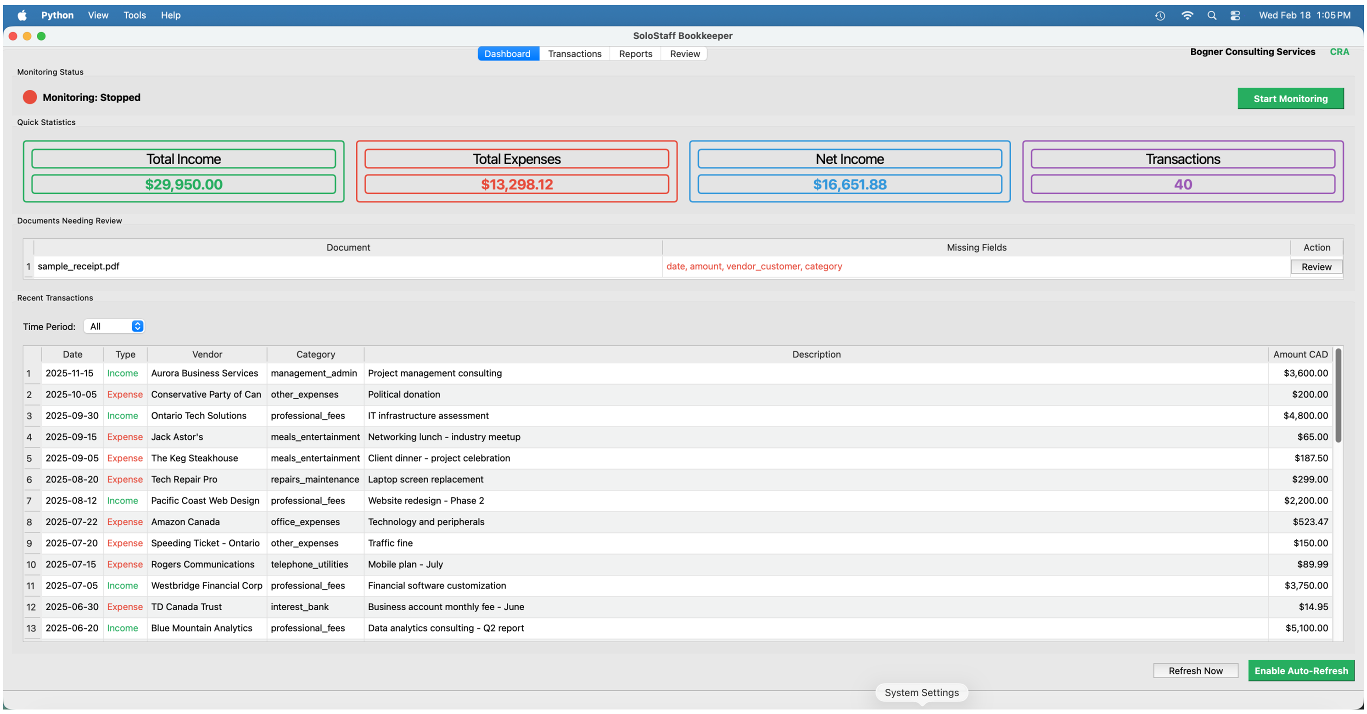


Figure 3b: Processing documents with progress monitor showing real-time status

Supported Formats:

- PDF files (`.pdf`)
- Image files (`.jpg`, `.jpeg`, `.png`, `.tiff`, `.bmp`)

Processing Time: 2-10 seconds per document, depending on:

- Document complexity
- Selected LLM provider (XAI is fastest at ~1.8s)
- Internet connection speed

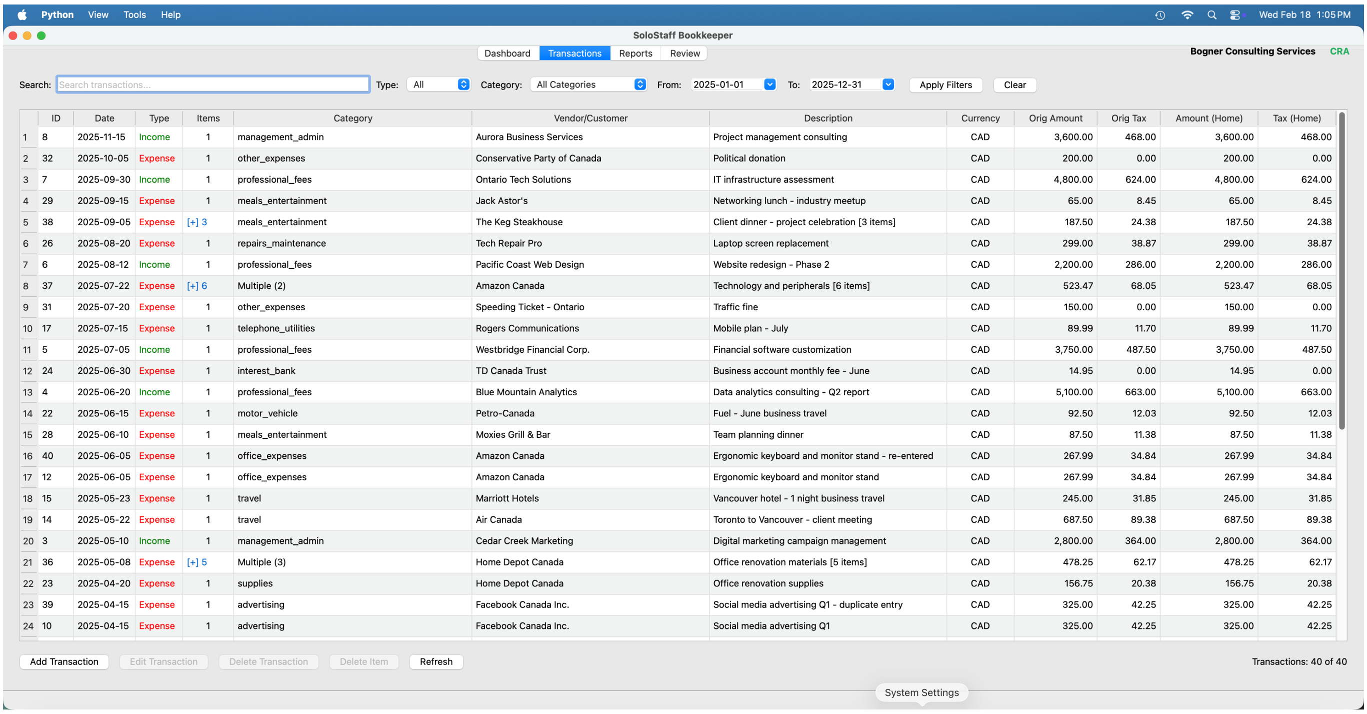
Manual Transaction Entry

If you prefer to enter transactions manually:

1. Go to **Transactions** tab
2. Click **Add Transaction** button (or press `Ctrl+N`)
3. Fill in the form:
   - **Date**: Transaction date
   - **Type**: Income or Expense
   - **Vendor**: Business name
   - **Amount**: Dollar amount
   - **Category**: Select from dropdown
   - **Description**: Optional notes
4. Click **Save**

Managing Transactions

Viewing Transactions



	ID	Date	Type	Items	Category	Vendor/Customer	Description	Currency	Orig Amount	Orig Tax	Amount (Home)	Tax (Home)
1	8	2025-11-15	Income	1	management_admin	Aurora Business Services	Project management consulting	CAD	3,600.00	468.00	3,600.00	468.00
2	32	2025-10-05	Expense	1	other_expenses	Conservative Party of Canada	Political donation	CAD	200.00	0.00	200.00	0.00
3	7	2025-09-30	Income	1	professional_fees	Ontario Tech Solutions	IT infrastructure assessment	CAD	4,800.00	624.00	4,800.00	624.00
4	29	2025-09-15	Expense	1	meals_entertainment	Jack Astor's	Networking lunch - industry meetup	CAD	65.00	8.45	65.00	8.45
5	38	2025-09-05	Expense	[+] 3	meals_entertainment	The Keg Steakhouse	Client dinner - project celebration [3 items]	CAD	187.50	24.38	187.50	24.38
6	26	2025-08-20	Expense	1	repairs_maintenance	Tech Repair Pro	Laptop screen replacement	CAD	299.00	38.87	299.00	38.87
7	6	2025-08-12	Income	1	professional_fees	Pacific Coast Web Design	Website redesign - Phase 2	CAD	2,200.00	286.00	2,200.00	286.00
8	37	2025-07-22	Expense	[+] 6	Multiple (2)	Amazon Canada	Technology and peripherals [6 items]	CAD	523.47	68.05	523.47	68.05
9	31	2025-07-20	Expense	1	other_expenses	Speeding Ticket - Ontario	Traffic fine	CAD	150.00	0.00	150.00	0.00
10	17	2025-07-15	Expense	1	telephone_utilities	Rogers Communications	Mobile plan - July	CAD	89.99	11.70	89.99	11.70
11	5	2025-07-05	Income	1	professional_fees	Westbridge Financial Corp.	Financial software customization	CAD	3,750.00	487.50	3,750.00	487.50
12	24	2025-06-30	Expense	1	interest_bank	TD Canada Trust	Business account monthly fee - June	CAD	14.95	0.00	14.95	0.00
13	4	2025-06-20	Income	1	professional_fees	Blue Mountain Analytics	Data analytics consulting - Q2 report	CAD	5,100.00	663.00	5,100.00	663.00
14	22	2025-06-15	Expense	1	motor_vehicle	Petro-Canada	Fuel - June business travel	CAD	92.50	12.03	92.50	12.03
15	28	2025-06-10	Expense	1	meals_entertainment	Moxies Grill & Bar	Team planning dinner	CAD	87.50	11.38	87.50	11.38
16	40	2025-06-05	Expense	1	office_expenses	Amazon Canada	Ergonomic keyboard and monitor stand - re-entered	CAD	267.99	34.84	267.99	34.84
17	12	2025-06-05	Expense	1	office_expenses	Amazon Canada	Ergonomic keyboard and monitor stand	CAD	267.99	34.84	267.99	34.84
18	15	2025-05-23	Expense	1	travel	Marriott Hotels	Vancouver hotel - 1 night business travel	CAD	245.00	31.85	245.00	31.85
19	14	2025-05-22	Expense	1	travel	Air Canada	Toronto to Vancouver - client meeting	CAD	687.50	89.38	687.50	89.38
20	3	2025-05-10	Income	1	management_admin	Cedar Creek Marketing	Digital marketing campaign management	CAD	2,800.00	364.00	2,800.00	364.00
21	36	2025-05-08	Expense	[+] 5	Multiple (3)	Home Depot Canada	Office renovation materials [5 items]	CAD	478.25	62.17	478.25	62.17
22	23	2025-04-20	Expense	1	supplies	Home Depot Canada	Office renovation supplies	CAD	156.75	20.38	156.75	20.38
23	39	2025-04-15	Expense	1	advertising	Facebook Canada Inc.	Social media advertising Q1 - duplicate entry	CAD	325.00	42.25	325.00	42.25
24	10	2025-04-15	Expense	1	advertising	Facebook Canada Inc.	Social media advertising Q1	CAD	325.00	42.25	325.00	42.25

Figure 4: Transactions table with color-coded rows and filter controls

The **Transactions** tab displays all transactions in a table:

- **Color Coding**:
  - Green background: Income transactions
  - Red background: Expense transactions
- **Columns**: Date, Type, Vendor, Amount, Category, Items, Description

Filtering Transactions

Use the filter controls at the top:

1. **Type Filter**: All, Income, or Expense
2. **Category Filter**: Select specific category or "All"
3. **Date Range**: From date and To date
4. **Search**: Text search across vendor and description
5. Click **Apply Filters**

Editing Transactions

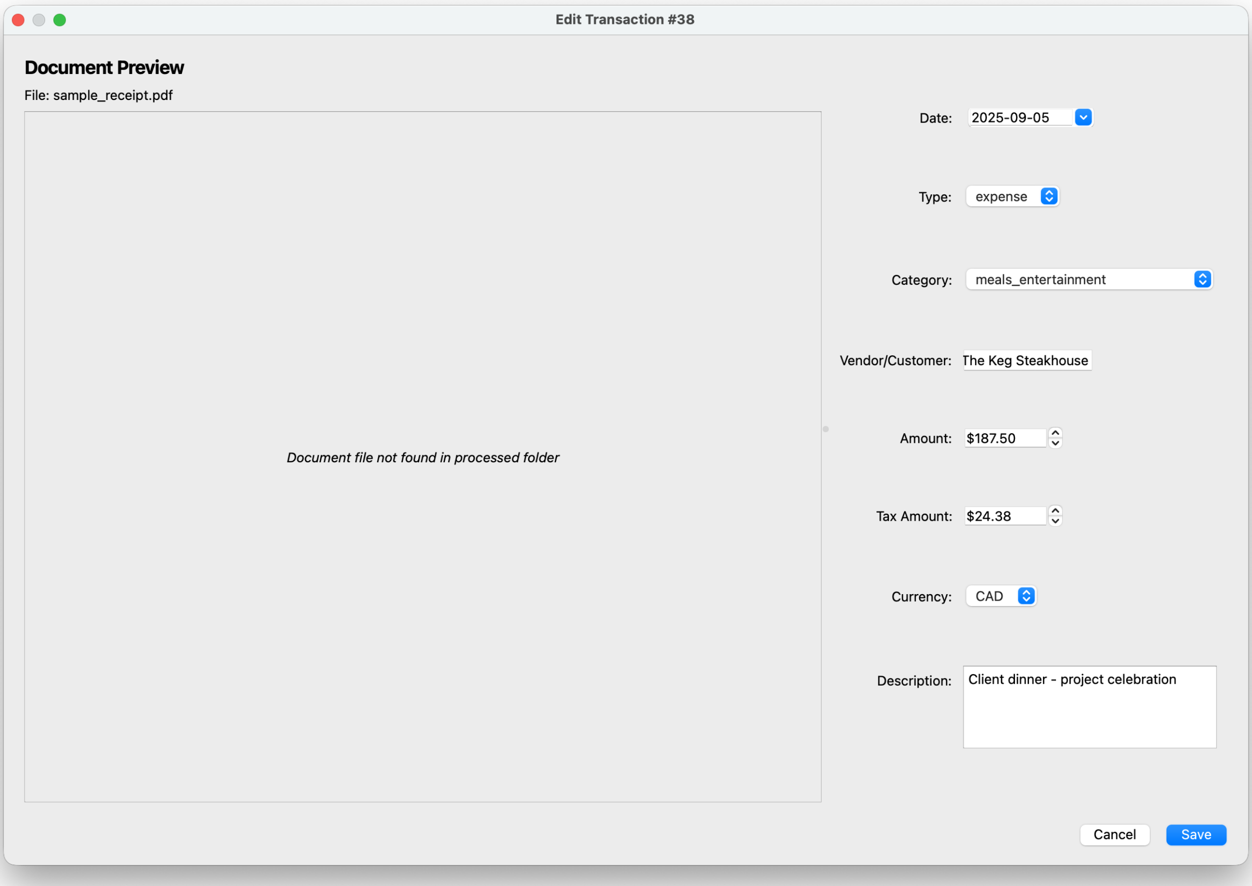


Figure 5: Dialog for editing an existing transaction with document preview

1. Double-click a transaction in the table (or select and click **Edit**)
2. Modify the fields
3. Click **Save**

Note: You can correct the AI's categorization if needed.

Deleting Transactions

1. Select a transaction in the table
2. Click **Delete** button (or press `Delete` key)
3. Confirm deletion in the dialog

Deleting Line Items from Multi-Item Transactions

For multi-item receipts (e.g., Costco), you can remove individual items:

1. Expand the multi-item transaction by clicking the **[+]** in the Items column
2. Select a line item row (note: **Edit** and **Delete Transaction** buttons become disabled)
3. Click **Delete Item**
4. Confirm deletion in the dialog

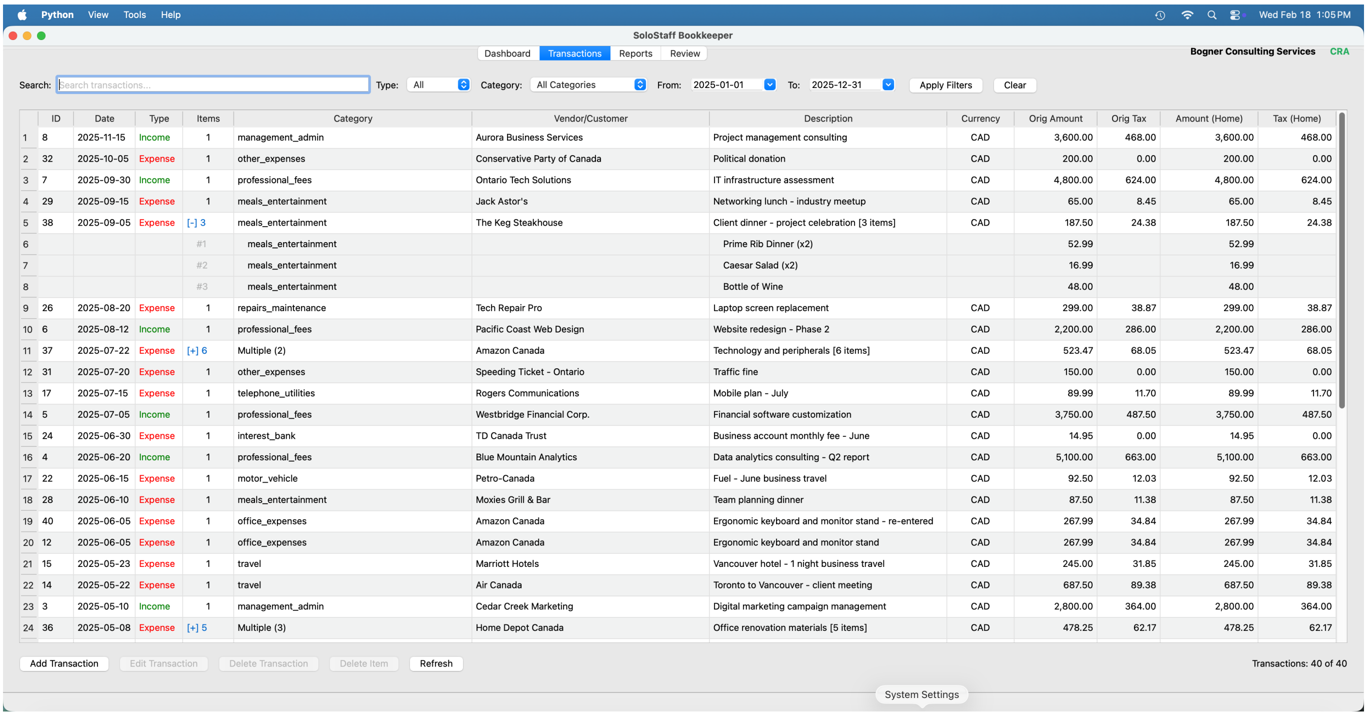


Figure 5b: Expanded multi-item transaction with line item selected and Delete Item button

The parent transaction's total and tax are automatically recalculated. If only one item remains, the transaction converts to a single-item transaction. If all items are removed, the entire transaction is deleted.

Exporting Transaction List

Export the current filtered and sorted transaction list for auditor review or personal records:

1. Apply any desired filters (date range, type, category, search text) and sort by clicking column headers
2. Click **Export List** ▲ in the action bar at the bottom of the Transactions tab
3. Choose **Export as CSV...** or **Export as PDF...**
4. If you have multi-item transactions, choose between:
    - **Condensed** (default): One row per receipt
    - **Expanded**: One row per line item
5. Choose a save location and filename

What's included in the export:

- **Metadata header**: Business name, jurisdiction, currency, date range, active filters, generation timestamp
- **Transaction rows**: ID, date, type, category, vendor/customer, description, currency, amount, tax, deduction rate, source document filename
- **Summary totals**: Total income, total expenses, total tax, net amount
- **Document coverage**: Count of transactions with and without source documents

The CSV format uses UTF-8 BOM encoding for direct Excel compatibility. The PDF format uses landscape letter orientation with professional styling and text wrapping for long fields.

Generating Reports

Step 1: Select Report Type

1. Go to **Reports** tab
2. Choose report type:
    - **Income Statement**: Complete income/expense summary with net income
    - **Expense Report**: Detailed expense breakdown by category with tax codes
    - **Tax Summary**: Report for GST/HST filing showing taxes collected vs. paid
    - **T2125 / Schedule C**: Tax form line summary with expenses mapped to official form lines
    - **Home Office Report**: T2125 Part 7 / Form 8829 with business use % calculation
    - **Non-Deductible Transactions**: List of expenses flagged as non-deductible

Step 2: Select Date Range

Choose a preset or custom date range:

- **This Month**: Current month to date
- **Last Month**: Previous complete month
- **This Quarter**: Current quarter (Q1-Q4)
- **Last Quarter**: Previous complete quarter
- **This Year**: Current year to date
- **Last Year**: Previous complete year
- **Custom**: Select specific from/to dates

Step 3: Preview Report

Click **Generate Report** to see the preview. Review:

- Date range and company name
- Transaction counts
- Totals and percentages
- Category breakdowns
- Cash-basis amounts with tax breakdown

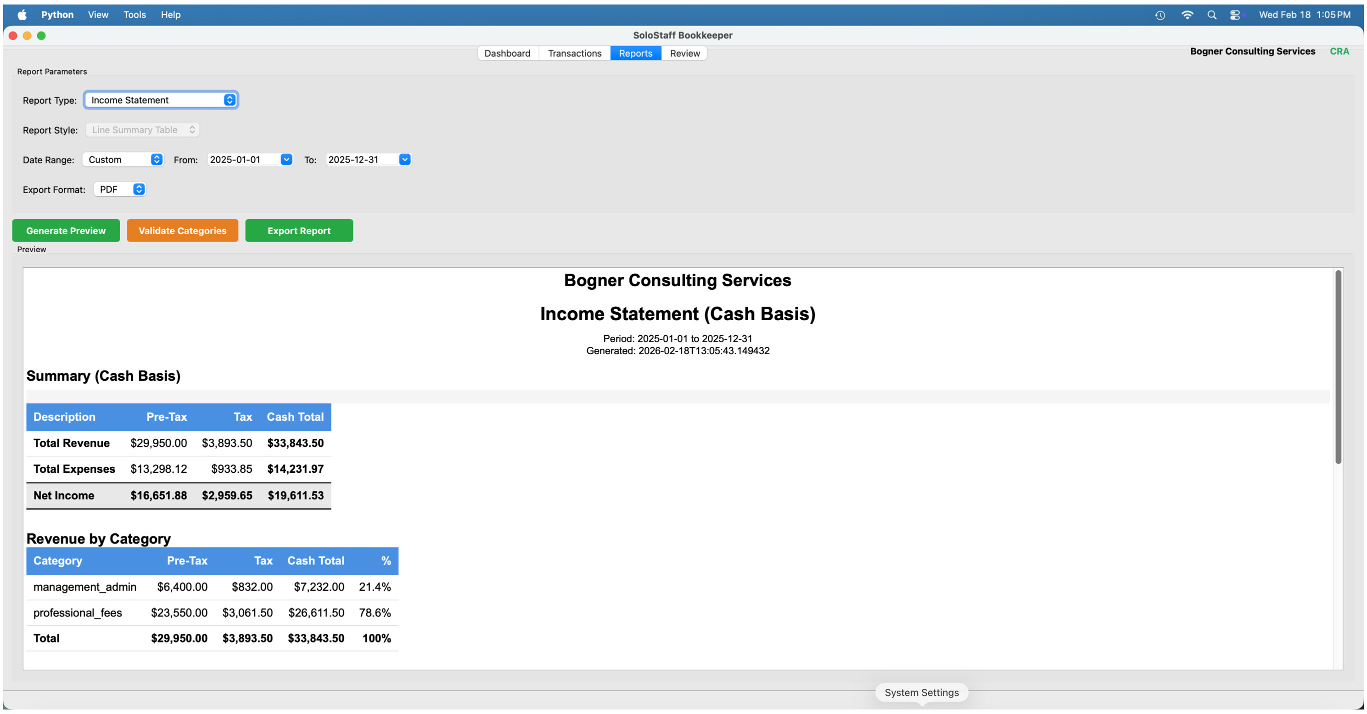


Figure 6: Reports tab with Income Statement preview

Step 4: Export Report

1. Select export format: **PDF**, **CSV**, or **JSON**
2. Click **Export** button
3. Choose save location in file dialog
4. Confirmation dialog appears when complete

Export Formats:

- **PDF**: Professional report with company branding and tax columns
- **CSV**: Excel-compatible spreadsheet with complete tax breakdown
- **JSON**: Structured data for integration with other systems

Validate Categories

Use AI to review and correct transaction category assignments for the selected date range:

1. Select a date range using the report parameters
2. Click **Validate Categories** (amber button)
3. Confirm the number of transactions to review
4. Wait for AI processing (progress bar shown)
5. Review the results dialog showing corrections made

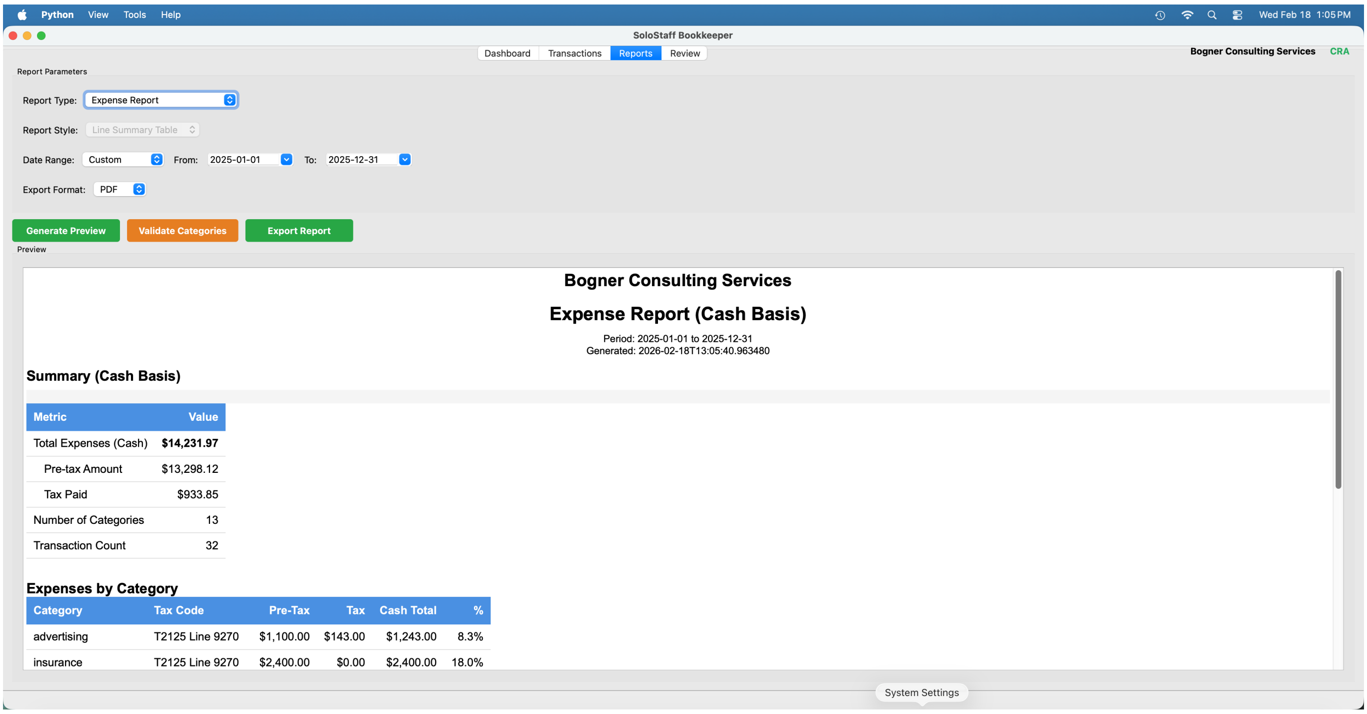


Figure 6b: Reports tab showing the Validate Categories button alongside Generate Preview and Export Report

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Features Guide

Document Processing

How It Works

1. Application monitors the watch directory
2. When a new file appears, it's queued for processing
3. The selected LLM provider analyzes the document
4. AI extracts: date, vendor, amount, category, tax, and line items
5. Transaction is saved to the database
6. Original document is moved to processed folder

Accuracy

Based on testing:

- **Date**: ~100% accuracy
- **Vendor**: ~100% accuracy
- **Amount**: ~100% accuracy
- **Category**: ~80% accuracy (AI's best guess, review recommended)

Best Practice: Review auto-categorized transactions periodically.

Multi-Item Receipt Support

Receipts with multiple line items are automatically detected:

- Each line item extracted with its own category
- Expandable rows in Transactions view show individual items

- Tax form reports aggregate by item category for accurate reporting
- CSV export can expand items to one row per line item
- Individual line items can be deleted via the **Delete Item** button

Invoice Classification: Income vs Expense

The AI determines if an invoice is income or expense by checking:

- If your business name appears in the header/letterhead = **Income** (you issued it)
- If your business name appears in "Bill To" = **Expense** (you need to pay it)
- Receipts are always classified as **Expense**

Duplicate Detection

How It Works

A transaction is considered a duplicate if it matches an existing transaction on:

1. **Date**: Transaction date must be identical
2. **Type**: Must be the same (income or expense)
3. **Vendor**: Case-insensitive match
4. **Amount**: Must be exactly the same

When a duplicate is detected:

- Transaction is **not** saved to the database
- Document is moved to the `duplicates` subdirectory
- Dashboard shows a purple duplicate counter

Finding Existing Duplicates

To scan for duplicates already in your database:

1. Go to **Tools** menu
2. Click **Find Duplicates...**
3. Review each group and select transactions to delete
4. Click **Delete Selected**

Multi-Currency Support

Supported Currencies

USD, CAD, EUR, GBP, AUD, CHF, JPY, MXN, CNY

Automatic Conversion

- Foreign currency transactions automatically detected
- Converted to your home currency (USD or CAD) for reporting
- Exchange rates fetched online with offline fallback
- Manual rate override available for credit card transactions

Report Types

Income Statement (Cash Basis)

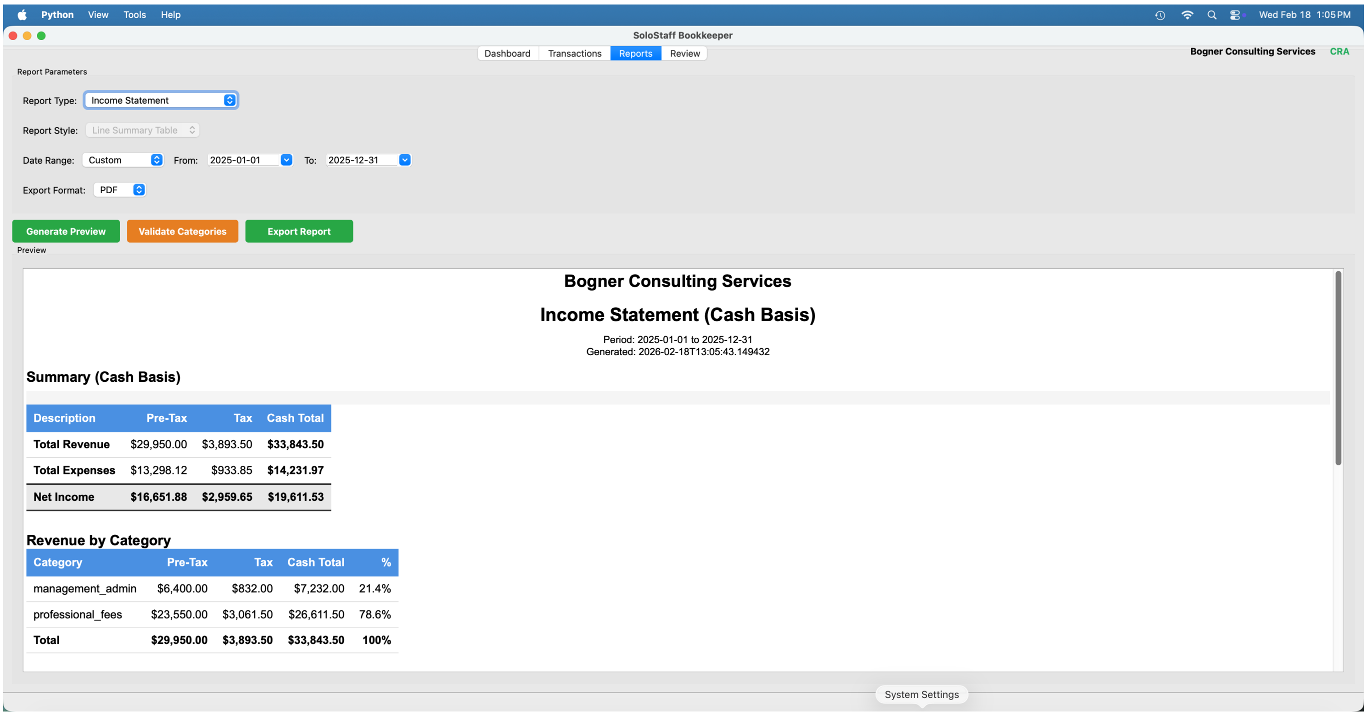

Figure 7: Income Statement with tax breakdown

- Revenue by category with tax collected
- Expenses by category with tax paid
- Net income (pre-tax, tax position, cash total)

Expense Report

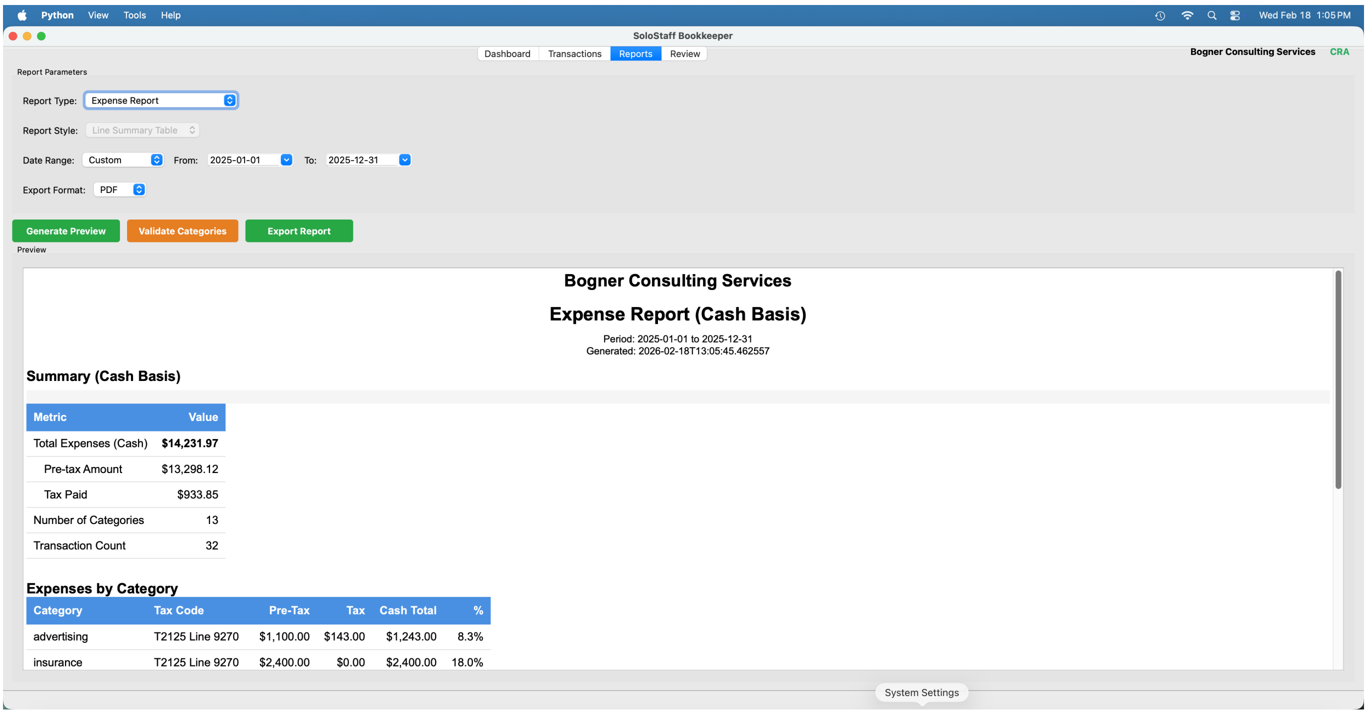

Figure 8: Expense Report with tax codes

- Expenses grouped by category

- Tax codes (IRS Schedule C or CRA T2125)
- Pre-tax, tax, and cash totals

Tax Summary

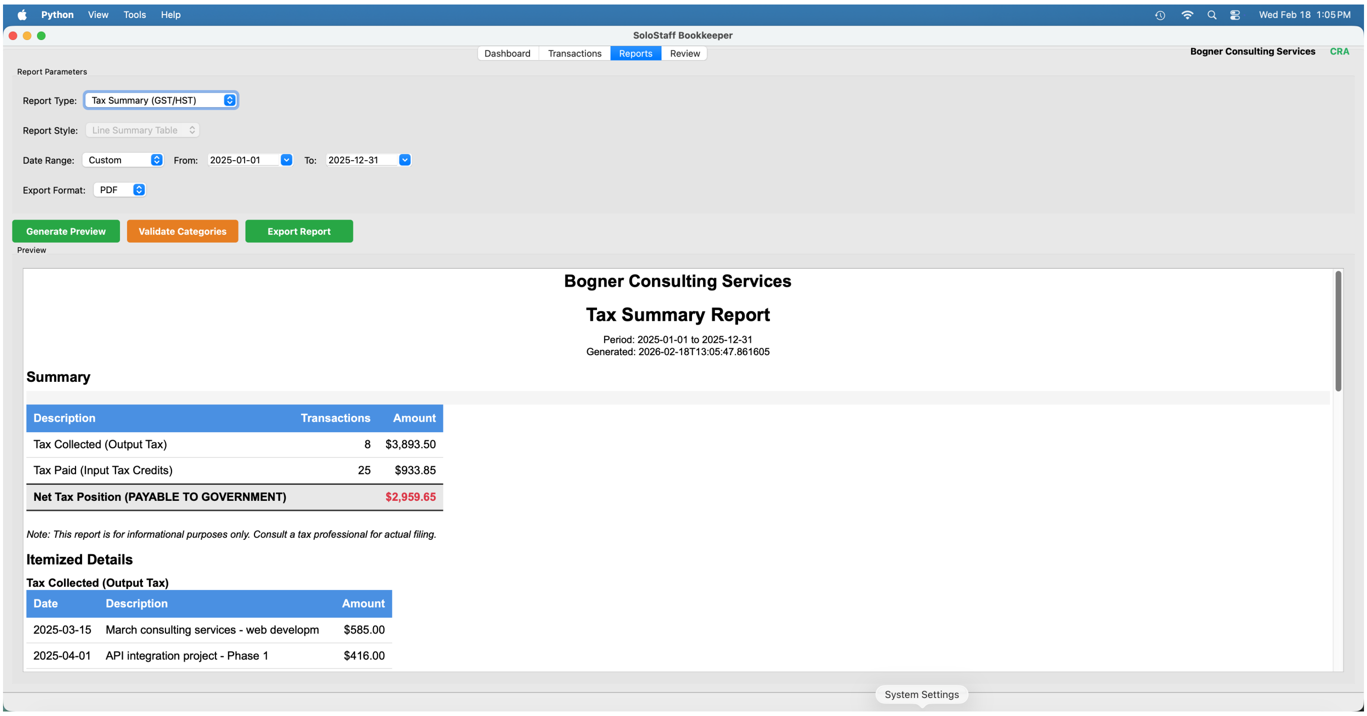

Figure 9: Tax Summary for GST/HST filing

- Tax collected (output tax) from income
- Tax paid (input tax credits) from expenses
- Net tax position (payable or refundable)

T2125 / Schedule C Report

- Expenses mapped to official tax form line numbers
- CRA T2125 or IRS Schedule C format based on jurisdiction
- Ready for tax form preparation

Home Office Report

- Business use percentage from workspace/total area
- Eligible expenses: utilities, insurance, repairs, property tax, mortgage interest
- Deductible amounts calculated automatically

Non-Deductible Transactions

- Personal expenses, fines, political contributions tracked
- Grouped by reason for non-deductibility
- Audit trail for tax purposes

Troubleshooting

Application Issues

Application won't start

Solution:

1. Ensure you have Windows 10 or later (64-bit)
2. Try running as Administrator (right-click → Run as administrator)
3. Check Windows Event Viewer for error details

"Failed to connect to LLM provider"

Cause: Invalid API key or network issue

Solution:

1. Verify API key is correct in Settings
2. Check internet connection
3. Try a different LLM provider
4. Check provider service status online

"Database locked" error

Cause: Another instance of the application is running

Solution:

1. Close all instances of the application
2. Check Task Manager for running AgenticBookkeeper processes
3. Restart the application

Document Processing Issues

Document not processing

Check:

1. File is in the correct watch directory
2. File format is supported (PDF, JPG, PNG)
3. Document monitoring is started (Dashboard tab)
4. API key is configured correctly

Wrong category assigned

Solution: Edit the transaction and change the category. This is normal - the AI makes its best guess.

Amount extracted incorrectly

Possible causes:

- Document quality is poor

- Multiple amounts on receipt
- Currency symbol issues

Solution: Edit the transaction and correct the amount.

Performance Issues

Slow document processing

Solutions:

1. Switch to XAI provider (fastest)
2. Check internet connection speed
3. Use higher quality document scans

Application freezing

Solutions:

1. Force quit and restart
2. Close other applications to free memory
3. Check available disk space

FAQ

General Questions

Q: Is my financial data secure?

A: Yes. All API keys are encrypted with AES-256, and the database is stored locally on your computer. Data is never sent anywhere except to the LLM provider during document processing.

Q: How much does it cost?

A: **Early Access (Version 0.X.0):** $50 USD **Public Release (Version 1.0.0+):** $149 USD

Additionally, you pay for LLM API usage, which is typically $0.01-0.05 per document processed.

Q: Does this replace my accountant?

A: No. This tool helps organize your financial records, but you should still consult with a qualified accountant for tax advice and filing.

Features

Q: Can I process multiple documents at once?

A: Yes. Place multiple files in the watch directory, and they'll be processed sequentially.

Q: What LLM provider should I use?

A: XAI is recommended for speed and cost. OpenAI and Anthropic are also excellent choices.

Q: Can I use this offline?

A: Document processing requires internet for LLM API calls. However, you can view transactions and generate reports offline from already-processed data.

Appendix

Default Directories

- **Database**: `%USERPROFILE%\.agentic_bookkeeper\bookkeeper.db`
- **Watch**: `%USERPROFILE%\Documents\BookkeeperWatch\`
- **Processed**: `%USERPROFILE%\Documents\BookkeeperWatch\processed\`
- **Duplicates**: `%USERPROFILE%\Documents\BookkeeperWatch\duplicates\`

Keyboard Shortcuts

Main Window:

Shortcut	Action
`Ctrl+,`	Open Settings
`Ctrl+Q`	Exit Application
`Ctrl+1`	Switch to Dashboard
`Ctrl+2`	Switch to Transactions
`Ctrl+3`	Switch to Reports
`Ctrl+4`	Switch to Review
`F5`	Refresh Current View
`F1`	Open User Guide
`Ctrl+/`	Keyboard Shortcuts

Transactions View:

Shortcut	Action
`Ctrl+N`	Add New Transaction
`Ctrl+F`	Focus Search Box
`Delete`	Delete Selected Transaction

Reports View:

Shortcut	Action
`Ctrl+G`	Generate Report

Shortcut	Action
`Ctrl+E`	Export Report

Dialogs:

Shortcut	Action
`Ctrl+S`	Save/Accept
`Escape`	Cancel/Close

API Usage Estimates

Cost per document (average):

- **XAI**: ~$0.01-0.02
- **OpenAI**: ~$0.02-0.03
- **Anthropic**: ~$0.03-0.05
- **Google AI**: ~$0.01-0.02

Monthly cost (processing 100 documents/month):

- **XAI**: ~$1-2/month
- **OpenAI**: ~$2-3/month
- **Anthropic**: ~$3-5/month
- **Google AI**: ~$1-2/month

LLM Provider Comparison

Provider	Speed	Cost	Accuracy
XAI	Fastest	Low	High
OpenAI	Fast	Medium	High
Anthropic	Fast	Medium	High
Google AI	Moderate	Low	High

Support & Contact

Email: stephenbogner@stephenbogner.com

Version: 0.9.1-beta

Thank you for using SoloStaff Bookkeeper!