

Projects on the Move



Are you ready to assess your assets and limit your liabilities? Or maybe you just want to find out where your money goes. This month we look at **Grisbi**, **GnuCash**, and **HomeBank** finance managers. *By Rikki Endsley*

This time, it's personal. My current system of logging into my bank account to see whether my magical debit card still works isn't working for me, so I've decided to test drive some open source finance managers: **Grisbi**, **GnuCash**, and **HomeBank**.

Grisbi

First released in French in 2000, the **Grisbi** accounting program is now available in several languages and runs on most operating systems. To download **Grisbi**, visit the project's SourceForge page [1] or homepage [2]. The install and configuration is intuitive – select your country and currency, the list of “categories” you'll use (either a standard category set or an empty list with no categories defined yet), add bank details, and then create a new account from scratch or import data from an online bank account or accounting software. I opted to create a new bank account. Other options include a cash account, liabilities account, or assets account (Figure 1).

After you set up your account, a window with transactions and properties opens (Figure 2). Here you can enter, view, and reconcile transactions; adjust your bank details as necessary; or switch between your different accounts. The *Schedule* option allows users to enter regularly scheduled debits, such as car or student loan payments, or credits into your account. The *Categories* option helps you visualize where your

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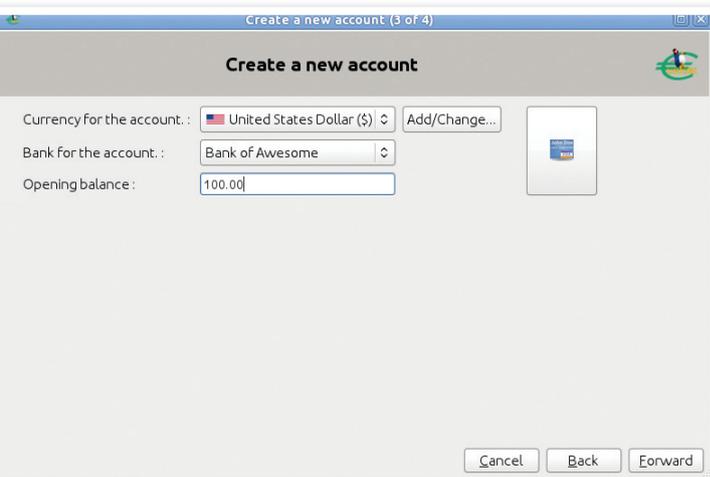


Figure 1: Choose which type of account you want to manage.

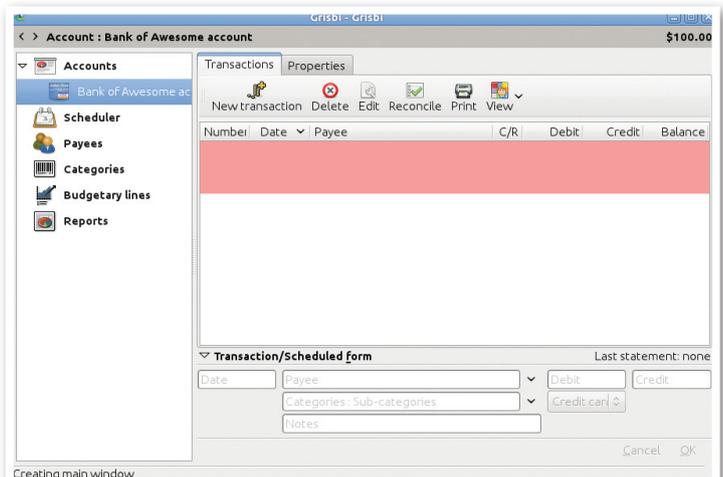


Figure 2: An intuitive start screen helps you get organized quickly.

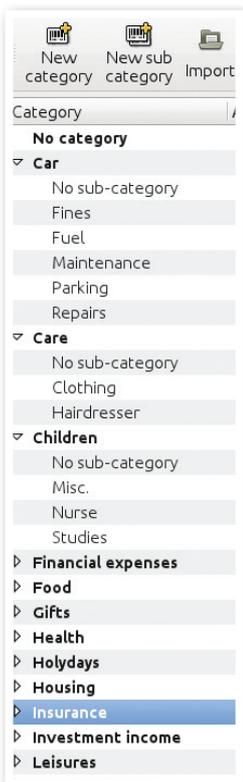


Figure 3: Organize your spending into categories to see exactly how much money you spend on gas or dining out each month.

money goes (Figure 3). If you don't see the category or sub-category you need, simply add it with the click of a button.

When you're ready to visualize your data, select the *Reports* option and then pick which template you want: Last month incomes and outgoings, Current month incomes and outgoings, Annual budget, Blank report, Cheques deposit, or Monthly outgoings by payee. Next, adjust the report properties (Figure 4). See the project homepage for additional, detailed screenshots.

The project's website is a bit clunky, and there isn't much English documen-

tation, but Grisbi is easy and intuitive to use, and you can try the forums, mailing list, or emailing the developers for help [3]. The project is also looking for contributors and help with the documentation [4]. If you've never contributed to an open source project before, Grisbi might be the way to start. The *Contribute* page says, "It's wrong to think that you have to be a programmer to participate in a free software project, and every little bit of help is very welcome! (I'm a perfect example of this, my adventure started with a simple bug report.)"

GnuCash

GnuCash [5], which is licensed under the GNU GPL and available for Linux, BSD, Solaris, Mac OS X, and Microsoft Windows, is one of the better-known finance managers and is available in several languages. If English documentation is important to you, GnuCash has it. In October 2011, GnuCash 2.4.8 (a "bug fix release") rolled out.

I installed GnuCash from the Ubuntu Software Center, but you can also get it from the GnuCash website. After launching GnuCash, you'll have a welcome page with options to create a new set of accounts, import QIF files, or open the new user tutorial. I dove in to create a new account. In the next window, a New Account Hierarchy Setup assistant will help you create accounts for assets, liabilities, and different kinds of income and expenses; then, choose your cur-



Diana Rich, Fotolia.com

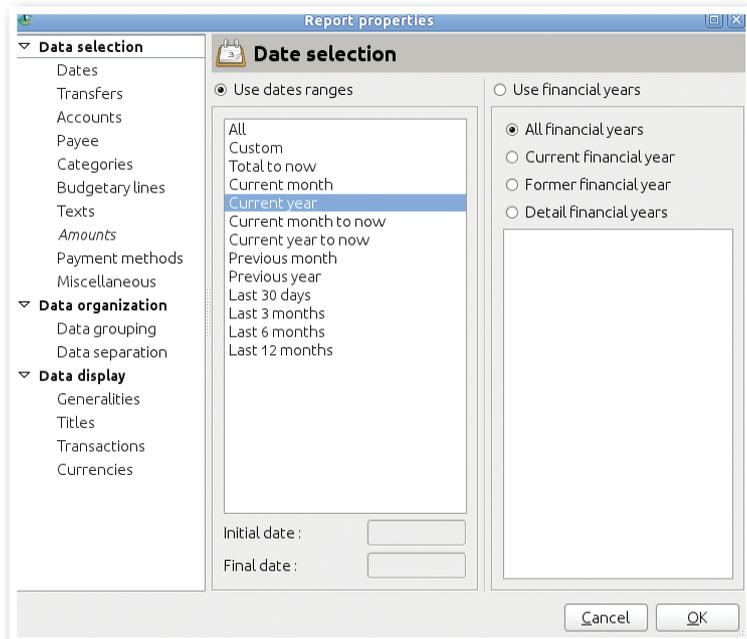


Figure 4: Adjust your report's data selection and ranges.



Figure 5: Choose which accounts you want to create.

rency and which types of accounts you want to create (Figure 5).

I started with *Assets* and saved my new account so I wouldn't lose my work (again). Be sure to add the account balance when you set up the account, too. This is the part that started to annoy me because I couldn't just click in a field and add a balance.

Instead, I kept getting a message saying *This account register is read-only* and to edit it, I'd need to open the account options and turn off the placeholder checkbox. (So far, GnuCash isn't as intuitive, so that extra documentation will come in handy after all.) I turned off the placeholder checkbox and entered my first transactions.

Features of GnuCash include the *double entry* system, which means each transaction debits one account and credits another to balance the books. Like *Grisbi*, GnuCash has a checkbook-style register, but it felt a lot clunkier to me. (Of course, I am coming from no system at all, so GnuCash might be perfect for someone used to a feature-rich accounting system.)

The *Scheduled Transactions* option is great for those regular payments, such as car insurance or the cable bill. After you enter the transaction, click on the calendar symbol in the menu bar, which opens a screen for scheduling daily, weekly, bi-weekly, monthly, quarterly, or annual payments (Figure 6).

If you like reports and graphs, GnuCash might be for you. GnuCash can kick out your data in barcharts, pie charts, scatter plots, balance sheets, profit and loss statements, portfolio valu-

ation, and more. And, if you run a small business, you will probably appreciate features such as invoicing and bill payment and customer and vendor tracking. Need to keep an eye on your Microsoft stock? Be sure to check out the stock and mutual fund portfolio options.

In the end, I decided that GnuCash was not the application for me, but that's not to say it won't work for you if you need a powerful accounting system with lots of options to manage your finances.

HomeBank

As I struggled with GnuCash, I sent a tweet out about it. One friend responded and suggested that I try HomeBank [6]. I asked her how it was possible that I'd never heard of this free program, and she said a friend had recommended it to her after she complained about her difficulties with GnuCash.

According to the HomeBank site, development on the free software started back in 1995 on Amiga computers, and now it's available in more than 50 languages on Linux, FreeBSD, Microsoft Windows, Mac OS X, and Nokia N series devices. The latest stable release, 4.4, came out in February 2011. HomeBank is released under the GPL license (except for the Amiga version, which is freeware but no source code).

I revisited the Ubuntu Software Center to download HomeBank and then launched the program. First, the welcome screen popped up with three simple options: create a new wallet, open an existing wallet, or open an example file. I jumped in to create a wallet and entered my name as the *owner* in the *Wallet Properties* window. In the Create an account screen, I named my account *Checking* and then selected *Bank* as the type of account. Other options are cash, asset, credit card, or liability (Figure 7). I never needed to read the documentation, which says a lot about how easy this program is to use.

The toolbar options were much more intuitive than GnuCash, too, with buttons to configure the accounts, payees, categories, automatic assignments, archives, or budget; to add transactions; and to open the statistics, trend time, balance, budget, and car cost reports.

Entering a transaction is so simple! After clicking on the *Add transaction*

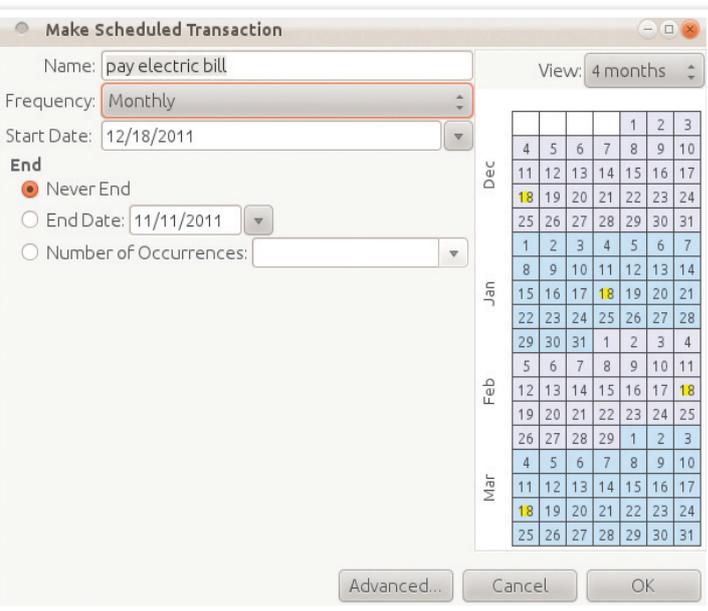


Figure 6: Regular payments can be scheduled in advance to hit accounts on selected days.

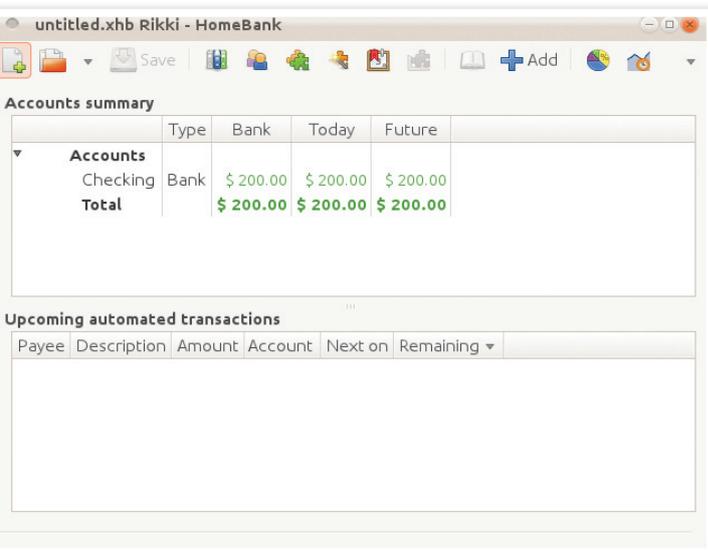


Figure 7: HomeBank has fewer bells and whistles than GnuCash, but more than enough features for my needs.

INFO

- [1] *Grisbi* on SourceForge: <http://sourceforge.net/projects/grisbi>
- [2] *Grisbi* homepage: <http://www.grisbi.org/>
- [3] *Grisbi* help: <http://www.grisbi.org/manuel.en.html>
- [4] Contribute to *Grisbi*: <http://www.grisbi.org/contribute.en.html>
- [5] GnuCash: <http://www.gnucash.org>
- [6] HomeBank: <http://homebank.free.fr/>

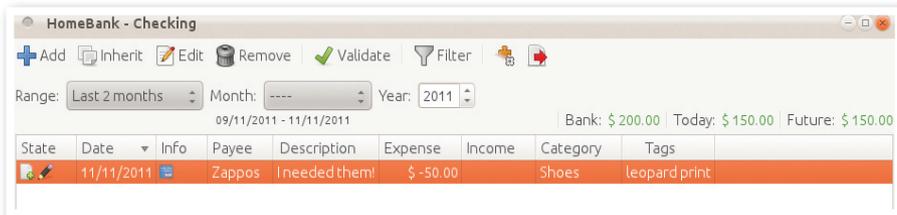


Figure 8: Entering a transaction is intuitive and includes options for tags and categories.

button, you simply enter the date and amount, click the plus or minus symbol next to the amount to indicate money coming in or being spent, enter the payee, select the category and payment type, and then add a description, info, or tags if you like. Then, you can simply pick which account you want to use for that transaction (I just have a checking account so far) and then click *Add* (Figure 8).

At this point, I already know that I've found my new accounting system. I might even start making pie charts on a regular basis so I can better visualize where my money goes (Figure 9). Check out the HomeBank website for the documentation and more screenshots of reports and graphs.

If you're looking for a free, open source way to balance your budget, you have plenty of options to fit your needs, and you might want to try a few before settling on one. Each of the programs I tried would do the job for me, but only one stood out as the best fit for my needs and personal taste. Now I just have to make myself sit at my computer long enough to enter the details into HomeBank; then I'll have a simple solution for following my cash flow. ■■■

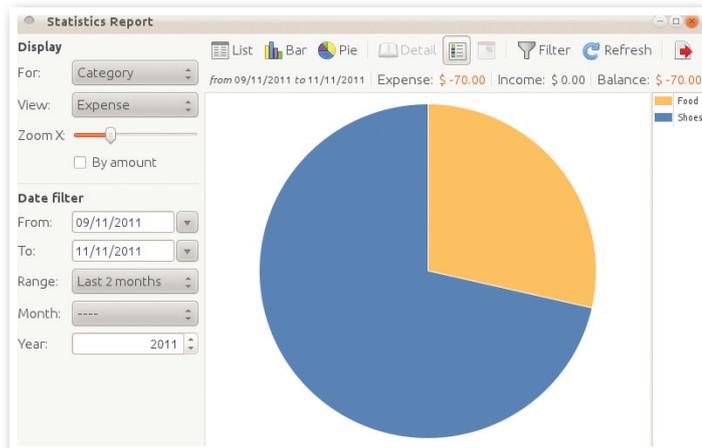


Figure 9: The statistics options is a great way to "show me the money."

Expert Touch

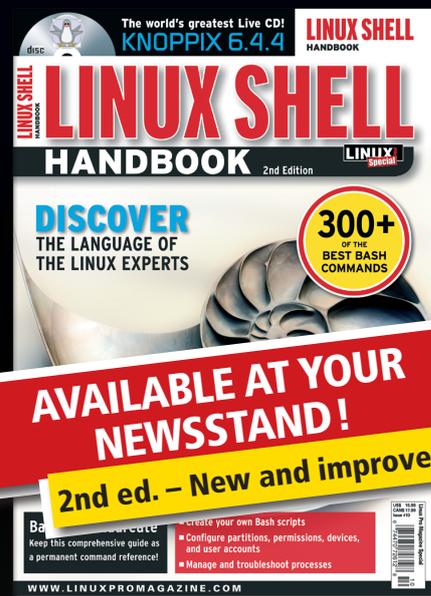
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