KENS COMMUNICATION

# Laymans Accounting

## User Manual

*Simple GST accounting for service businesses*

For app version 14 · October 2026
A product of Kens Communication

# Contents

1. Welcome . . . . . 3
2. Getting started . . . . . 4
3. Set up your business first . . . . . 5
4. Sales and invoices . . . . . 6
5. Purchases and expenses . . . . . 8
6. Financial reports . . . . . 9
7. Balance sheet . . . . . 9
8. GST filing . . . . . 10
9. Input credit made simple . . . . . 11
10. Your plan . . . . . 13
11. Your data . . . . . 14
12. Using it on your phone . . . . . 15
13. Questions and help . . . . . 15

**About this manual**
It follows the order in which you will use Laymans Accounting: set up, issue invoices, record purchases, read your reports, prepare GST returns, and look after your plan and data. Every step names the button or menu exactly as it appears on screen. You can open this manual at any time from the **User manual** link in the left menu of the app. In the contents above, click a chapter to jump to it.

# 1. Welcome

Laymans Accounting is online accounting and GST software for **service businesses**: consultants, trainers, agencies, professionals and similar businesses that sell services and keep no stock. You use it in a web browser on a computer or a phone. There is nothing to install.

## What it does

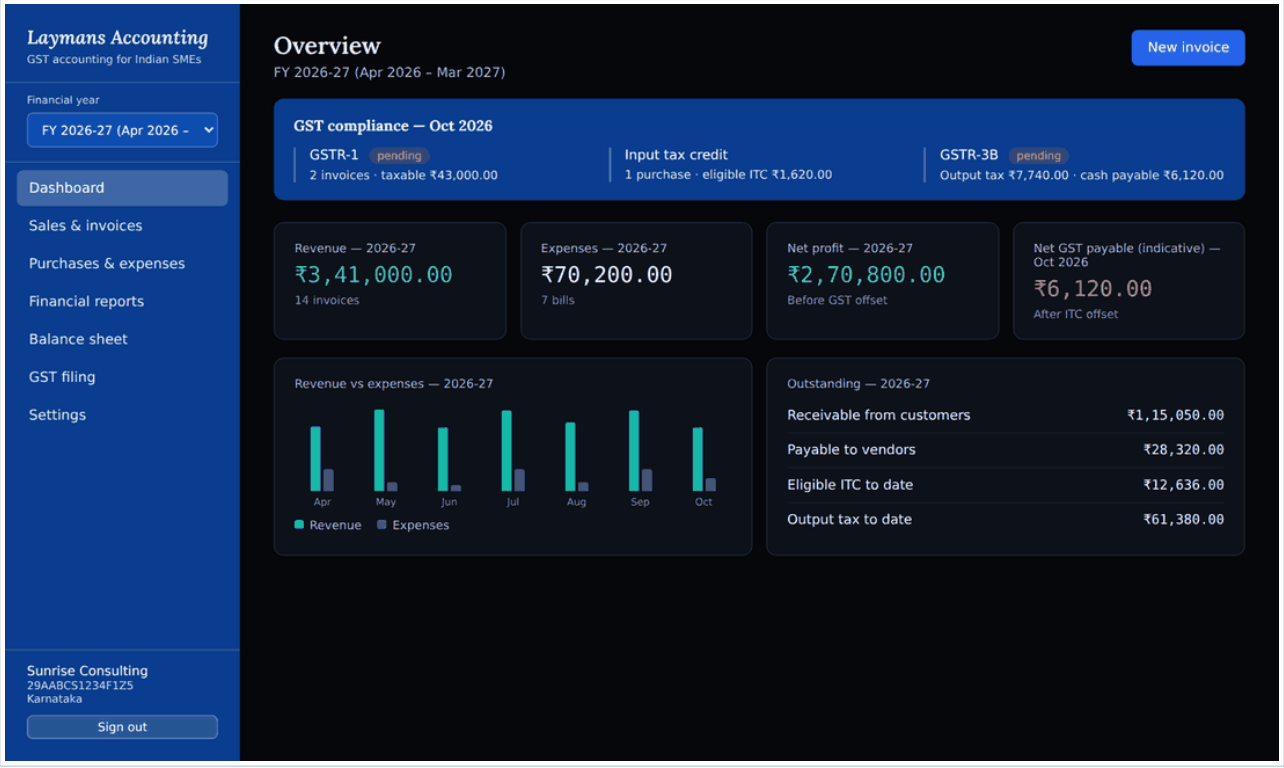
- GST tax invoices with automatic CGST, SGST or IGST, numbered in one unbroken series for each financial year (1 April to 31 March).
- Purchases and expenses, with the GST you can claim as input credit tracked separately from GST you cannot claim.
- Profit and loss, and a simplified balance sheet, month by month.
- Monthly or quarterly GST summaries, and **GSTR-1 and GSTR-3B files that you upload on the GST portal**, so you do not key your sales in again.
- A download of all your data at any time.

## What it does not do

- It keeps no stock or inventory records, and it does not run payroll.
- It does not prepare returns for composition dealers (CMP-08 and GSTR-4).
- It does not file returns for you. You upload the files on the GST portal and submit the return yourself, or your accountant does.

**The idea in one line**

**Enter your sales once. Download your GSTR-1 file. Upload it to the GST portal.** It is simple, it is quick, and anyone who can fill in a form can do it. You do not have to key every sale into the portal again.




*The Overview screen: GST position for the month, revenue, expenses, profit and what is outstanding.*

# 2. Getting started

## Your free trial or yearly plan

You start either with the **30-day free trial** or by buying the **yearly plan** in the Kens Communication shop (the current price is shown there). Both give you the full product. After you order, an email arrives with an **activation key** that looks like **ACT-XXXX-XXXX-XXXX**.

- The key works **once**. Keep the email until you have created your account.
- A free-trial key must be used within **30 days** of the order, or it expires. Your 30 trial days start only when you create the account.
- A paid key must be used within the year it covers, which counts from the date of purchase.
- There is one free trial for each email address and each PAN.
- If you lose the key, use **Lost your key?** on the Activate page: a new key is emailed to your order email and the old one stops working. A free-trial key that is past its 30 days cannot be re-issued.

## Create your account

1. Open the link in the activation email (or go to the Activate page of laymans.kenscommunication.com) and enter the key.
2. Check the email shown (it is the one from your order). Enter your **business name** as registered, your name and your state. Enter your **GSTIN**, or leave it blank if you are not registered yet. Choose a password of **at least 10 characters** and type it twice.
3. Tick the box to accept the Terms and Privacy Policy, then create the account. You are signed in straight away.

## Signing in

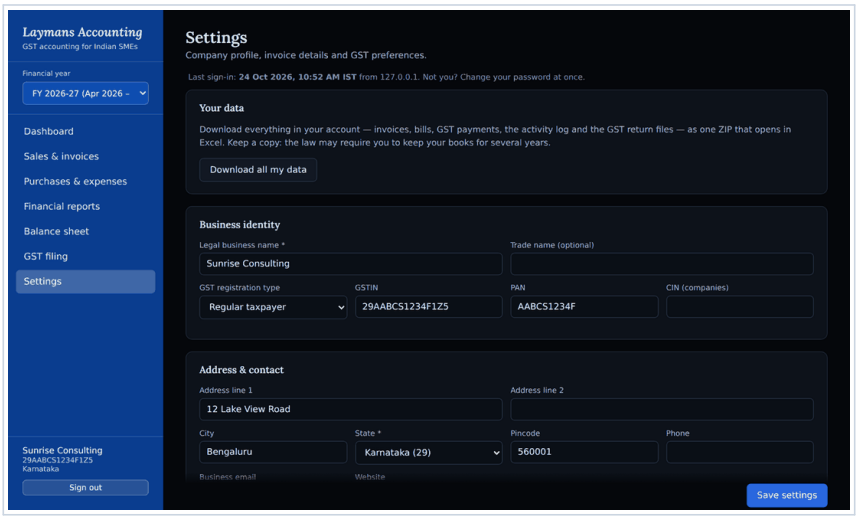
1. Go to **laymans.kenscommunication.com** and enter your email and password.
2. If you forget your password, use **Forgot password?** on the sign-in page and follow the email.

**One device at a time**
Your account can be open on one device or browser at a time. If you sign in somewhere else, the earlier session is signed out and shows a message explaining why. This protects your books from being shared by accident.

**Wrong password too many times**
After 8 wrong attempts for the same email from the same place, sign-in pauses for 15 minutes. Wait, then try again. Nobody else can lock you out by guessing from another place.

# 3. Set up your business first

Open **Settings** before your first invoice. What you enter here is printed on every invoice and decides how GST is worked out.



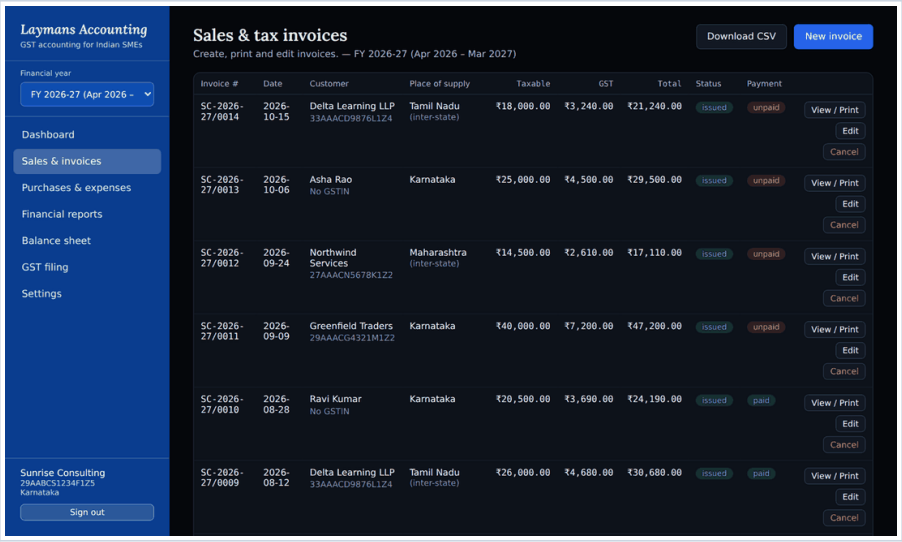

*Settings: company profile, invoice details, GST preferences, your plan, and the opening balances.*

| Field | What to enter |
|---|---|
| GST registration type | Choose **Regular** if you have a GSTIN and file GSTR-1 and GSTR-3B. The GST filing page only works for regular taxpayers. |
| GSTIN and State | Your 15-character GSTIN. The state must match your GSTIN. The state decides whether a sale is CGST + SGST (same state) or IGST (another state). |
| Default GST rate | The rate pre-filled on new invoice lines. You can change it on each line. |
| Invoice prefix | A short prefix such as **KC**. Invoice numbers look like **KC-2026-27/0001**. GST allows 16 characters in total, so keep the prefix short. |
| Bank details and UPI | Printed on invoices under Payment details. |
| Terms and conditions | Printed at the bottom of every invoice. |
| Logo | Upload your logo to show it on invoices. Use **Remove logo** to take it off. |
| Return filing frequency | **Monthly**, or **Quarterly (QRMP)** if you have opted for the quarterly scheme. |
| Opening cash and bank, Opening capital | Only for your **first** financial year in the software: your cash and bank balance and your capital on 1 April. Later years carry forward automatically. If the two figures differ, the balance sheet shows the difference as other opening assets or liabilities. |

Click **Save settings** after any change.

> **No GSTIN yet?**
> If you leave the registration type as not registered, the GST filing page says it is not applicable. Change the registration type and enter your GSTIN in Settings when you are registered.

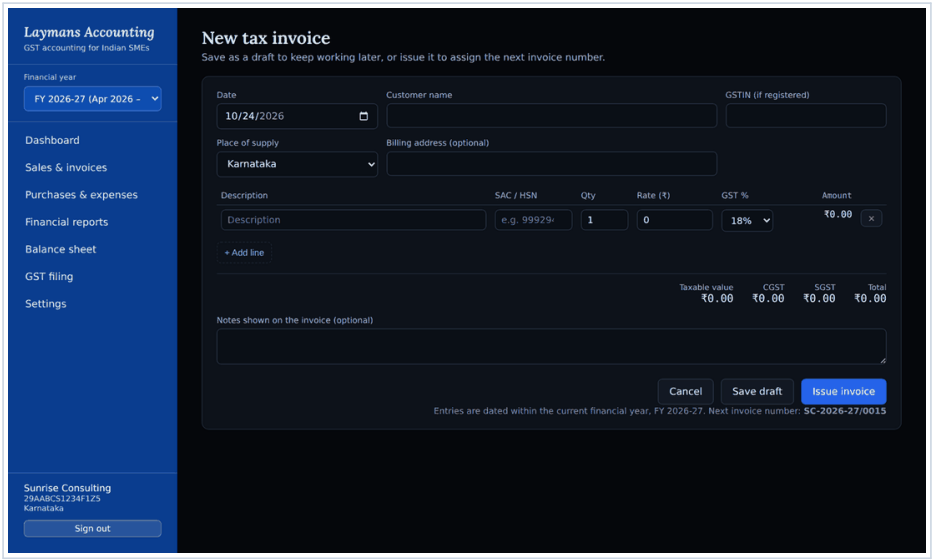
# 4. Sales and invoices




*Sales and invoices: every invoice with its status and payment state.*

## Make an invoice

1. Open **Sales & invoices** and click **New invoice**.
2. Check the date (today, or an earlier date this financial year). Type the **customer name**. If the customer has a GSTIN, enter it; then every line needs a SAC code.
3. Choose the **place of supply**. If it is your own state the invoice carries CGST and SGST; otherwise IGST.
4. Fill the first line: description, SAC/HSN code, quantity, rate and GST %. Click **+ Add line** for more lines (up to 200).
5. Click **Save draft** to keep working later, or **Issue invoice** to give it the next invoice number.




*The new invoice screen. The next invoice number is shown at the bottom.*

| | |
|---|---|
| Available GST rates | 0%, 0.25%, 3%, 5%, 12%, 18%, 28% and 40% |

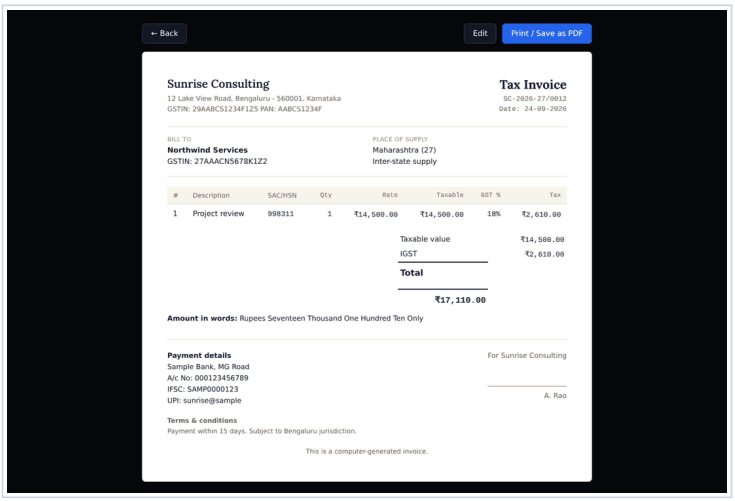
## Draft or issued

- A **draft** has no number, can be edited or deleted freely and does not count in your figures.
- An **issued** invoice has a permanent number and counts in your sales, GST and reports. You can still correct it with **Edit**; its number never changes.
- Issued invoices cannot be deleted, because GST numbering must have no gaps. Use **Cancel**: the number stays in the series and the invoice stops counting. A cancelled invoice cannot be edited.

> **Invoice dates must follow invoice numbers**
> You cannot issue an invoice dated earlier than your last issued invoice. The same day or a later date is fine. Date a draft correctly before you issue it. This keeps your numbers in date order, as GST returns expect.

## Print, save as PDF and share

Click **View / Print** on an invoice, then **Print / Save as PDF**. Use your browser's print window to print, or choose **Save as PDF** to send it by email or WhatsApp.




*A printed tax invoice with your details, the tax split, the amount in words, bank details and terms.*

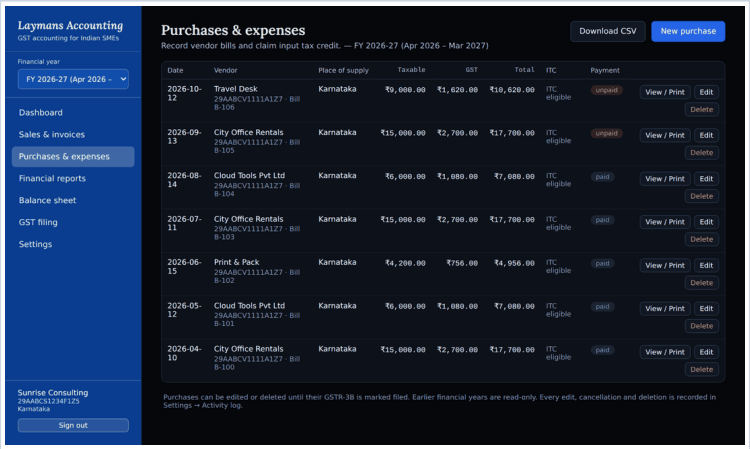
## Mark an invoice paid

In the sales list, click the **unpaid** label of an invoice to change it to **paid**. Click again to undo. Paid and unpaid decide your cash and receivables on the balance sheet.

## Other things to know

- Entries can only be dated in the **current financial year**, and never in the future. Earlier years are kept for viewing and printing.
- **Download CSV** exports the list so it opens in Excel.
- When a month's GSTR-1 is marked as filed (chapter 8), the invoices of that month are locked until you unmark it.

# 5. Purchases and expenses




*Purchases and expenses, with the input credit status of each bill.*

1. Open **Purchases & expenses** and add a new purchase.
2. Enter the date, the **vendor name** and the vendor's **bill number**.
3. If the vendor has a GSTIN, enter it. The vendor's state is then taken from the first two digits of the GSTIN, which decides CGST + SGST or IGST.
4. Add the lines with the amount and GST %. Tick whether the GST is **eligible for input tax credit**.
5. Click **Save purchase**.

## Input credit: eligible or not

- **Eligible:** the GST on the bill reduces the GST you pay. It appears as GST input credit on the balance sheet.
- **Not eligible** (for example some meals or personal items): the GST on the bill is part of your cost. It is counted as an expense in your profit and loss, shown as *GST not claimable*.

As on invoices, click **unpaid** to mark a bill paid when you pay the vendor. You can edit or delete a purchase until its month is marked as filed in GSTR-3B.

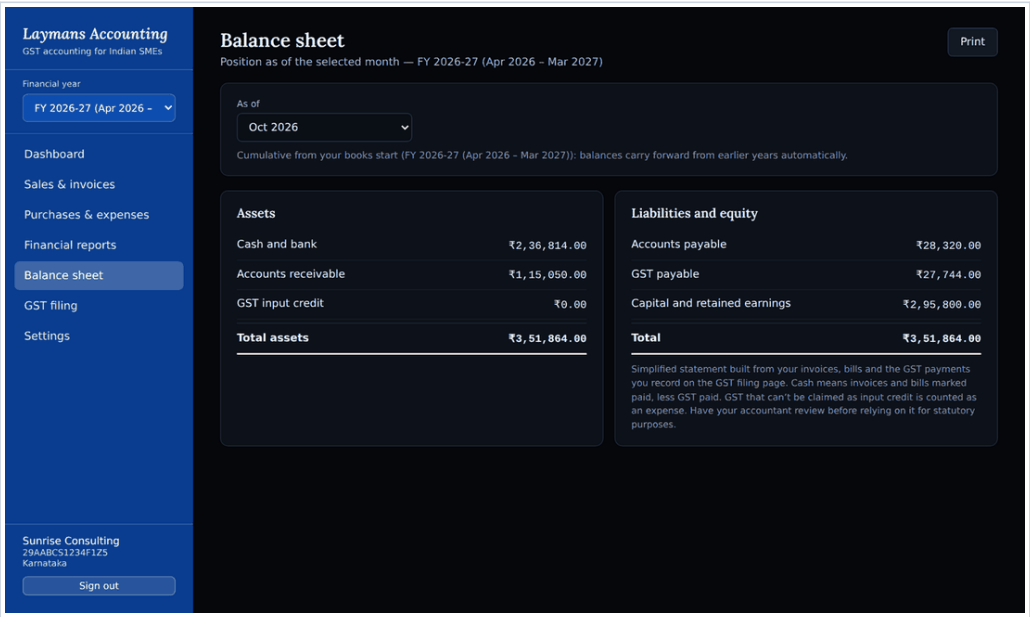
# 6. Financial reports




*Financial reports: revenue, expenses and net profit with a month-by-month trend.*

**Revenue** is the taxable value of your issued invoices, without GST. **Expenses** are the taxable value of your bills plus any GST you cannot claim. **Net profit** is revenue less expenses. Use the month selector to see one month alone.

# 7. Balance sheet



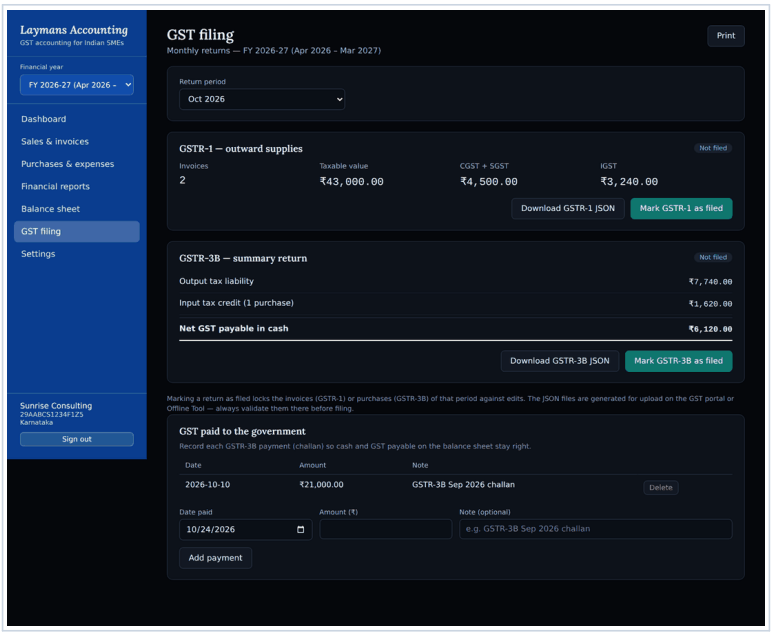

*The balance sheet for the selected month. Total assets equal total liabilities and equity.*

Choose the month you want to see. The balance sheet shows your position at the end of that month. It adds up everything from the day your books started, so each year carries forward from the one before.

| Assets | Liabilities and equity |
|---|---|
| **Cash and bank:** opening cash, plus invoices and bills you marked paid, less GST paid to the government. | **Accounts payable:** bills not yet paid. |
| **Accounts receivable:** issued invoices not yet paid. | **GST payable:** GST collected less input credit and less GST you have paid. |
| **GST input credit:** shown when input credit and payments exceed GST collected. | **Capital and retained earnings:** opening capital plus profit to date. |

> **A simplified statement**
> The balance sheet is built from your invoices, bills and the GST payments you record. Cash counts invoices and bills by their paid or unpaid status, so marking an old invoice paid changes cash from that point on. It is a simplified statement; your accountant can review it if you need it for statutory purposes.

# 8. GST filing




*GST filing for one period: summaries, downloads, filing status and GST paid to the government.*

## Each period

1. Open **GST filing** and pick the **return period** (a month, or a quarter if you chose quarterly filing).
2. Read the summary: GSTR-1 (your sales), input tax credit (your purchases) and GSTR-3B (tax payable).
3. Click **Download GSTR-1 JSON** and the GSTR-3B download for the period.
4. Upload the file on the GST portal (**Prepare Offline**). Compare the portal's summary with the one in Laymans, then submit your return.
5. After filing, click the button to mark the return as **filed**. This locks that period's records against edits. Use it again to unmark if you must correct something.

**Net GST payable is a guide**
The amount shown is the GST you collected less your input credit for the period. Your GSTR-3B on the portal is what counts, because it also takes account of how credit is used across CGST, SGST and IGST, and of credit carried forward from earlier periods.

### Record GST you have paid

Each time you pay GST to the government, add it in **GST paid to the government** at the bottom of the GST filing page: the date paid, the amount and an optional note such as the challan details. Click **Add payment**. This keeps cash and GST payable correct on the balance sheet. You can delete a payment you entered by mistake.

# 9. Input credit made simple

**Input credit** (also called ITC) is the GST you paid on your business purchases. You can set it off against the GST you collected on your sales, so that you pay the government only the difference. The law attaches a few conditions to it. This chapter explains them in plain words.

### The picture in four lines

| | |
|---|---|
| **Your sales** | You report them in your **GSTR-1**. This is the file Laymans prepares for you. |
| **Your suppliers' sales** | Your suppliers report their own sales in their GSTR-1. What they report about you shows up in **your GSTR-2B**. |
| **GSTR-2B** | A statement the GST portal prepares for you every month. It lists the input credit available to you. **You do not file it.** There is no return called GSTR-2 to file: it was discontinued. The statements that remain, GSTR-2A and GSTR-2B, are read-only. |
| **GSTR-3B** | The return where you pay GST: tax on your sales, less the input credit you are entitled to. You may claim credit only up to what GSTR-2B shows. |

### When can you claim input credit?

The law allows input credit when all of these are true:

- You hold a **tax invoice** (or a debit note) from a registered supplier, and you have **received the goods or services**.
- The supplier has **reported the invoice in their GSTR-1**, so that it appears in your GSTR-2B.
- The tax has been paid to the government. If a supplier never pays it, you may have to reverse the credit later.
- The purchase is for your **business**. Some credits are blocked by law, for example personal use, gifts, food and beverages, club fees and some vehicle costs. Ask your accountant if you are unsure.
- You **pay the supplier within 180 days** of the invoice date. If you do not, you must reverse the credit, with interest, and you may claim it again when you pay.
- You claim it in time: **by 30 November after the end of the financial year** (for FY 2026-27, by 30 November 2027), or by the date you file your annual return if that is earlier. Check the current dates on the GST portal.

A supplier who is not registered, or who is in the composition scheme, cannot charge you GST, so there is no credit to claim on those bills.

## Your routine each month

1. **Enter every purchase bill** in Laymans (Purchases & expenses) with the supplier's GSTIN, and tick **eligible for input credit** only where the law allows it.
2. **After the 14th of the next month,** log in to the GST portal, open the **Returns Dashboard**, choose the financial year and the period, and open the **Auto-drafted ITC Statement (GSTR-2B)**. Menu names on the portal can change; the statement is always called GSTR-2B.
3. **Compare the totals.** In Laymans, open **GST filing** and read the input tax credit for the period. Compare it with the credit shown as available in GSTR-2B.
4. **Claim in GSTR-3B only what GSTR-2B shows as available,** and only what you are entitled to.
5. **Follow up the differences.** Ask your supplier to file or to correct the invoice. A credit that is missing this month can usually be claimed in a later month, once it appears.

## Accepting or rejecting your suppliers' invoices

Since October 2024 the GST portal also lets you review the invoices your suppliers reported about you, in the **Invoice Management System (IMS)**. For each invoice you can **Accept**, **Reject** or **Keep pending**. You do this before GSTR-2B is prepared on the 14th of the next month.

- **Accept** what you really bought and received. It counts as input credit in GSTR-2B.
- **Reject** an invoice that is not yours or is wrong. It is left out, and your supplier can correct it.
- **Keep pending** an invoice if you are still waiting for the goods or services, or for a correction. It stays out of this month's credit and can be accepted later.
- **If you do nothing,** the invoice is treated as accepted. So look at the list before the 14th, not after.
- A **credit note** from a supplier also appears there. It reduces your credit.

## Why your figures may not match GSTR-2B

| Reason | What to do |
|---|---|
| The supplier has not filed their GSTR-1 yet, or filed late. | Ask the supplier to file. The invoice will appear in a later month's GSTR-2B. |
| The supplier reported a wrong GSTIN, invoice number or amount. | Ask the supplier to correct it. |
| The invoice date falls in another month. | Check the date in both places. |
| You entered the bill, but the goods or services have not arrived, or you do not hold the tax invoice. | Wait until you have them. |
| The credit is blocked by law, for example personal use. | Untick **eligible** in Laymans. The GST then counts as a cost. |
| The supplier files quarterly (QRMP). | Their invoices can appear only after their quarterly GSTR-1, so the credit may come in a later month. |

> **What Laymans does here**
> Laymans keeps your purchases, shows the input credit for each month, and puts that figure in the GSTR-3B file it prepares. It does not download or compare GSTR-2B for you. The **GSTR-2B on the portal is the figure that decides what you may claim**.

# 10. Your plan

**Settings** shows your plan: your **Account ID**, the **status** (free trial or paid) and **valid until**. A banner at the top shows the days left.

| Stage | What you can do |
|---|---|
| Free trial (30 days) or paid year (365 days) | Everything. |
| After the plan ends: 30 days read-only | View, print and download everything. You cannot add or change anything. |
| After those 30 days: locked | Only renewing and **Download all my data** are available. |

## Renew or buy a year

1. Click **Renew** (or **Buy a year** on a trial) in the banner, or buy the plan in the Kens Communication shop.
2. Use the **same email address** as your Laymans Accounting login. If you pay with a different email, enter your **Account ID** (from Settings) at checkout so the payment reaches the right account.
3. Your account unlocks as soon as the payment is confirmed. A year is added to your current expiry date, so renewing early loses nothing.

> **Account ID**
> Your Account ID looks like **LA-XXXX-XXXX-XXXX**. It is for matching a payment to your account. It cannot be used to sign in.

# 11. Your data

## Download all my data

In **Settings**, under **Your data**, click **Download all my data**. You receive one ZIP file that opens in Excel:

- Sales invoices and their lines, purchases and their lines, GST payments, and the activity log, as CSV files.
- Your company details.
- The GSTR-1 and GSTR-3B files for each period.
- A README that explains each file.

This works at any time, even when your plan is read-only or locked. Keep a copy: the law may require you to keep your books for several years.

## How long your records are kept

Your sales, purchases, expenses, receipts and ledgers are **your own business records**. Laymans Accounting is not a permanent archive, so you must download and keep your own copy for as long as the law requires you to. The exact rules are in the Terms & Conditions; in short:

- **Free trial:** 30 active days, then 30 days read-only (view, print, download), then the trial records are deleted unless you buy a plan.
- **Paid plan, renewed every year:** the latest **three financial years** are kept. An older year's records are deleted on **30 June** of the third year after it began (for example, FY 2023-24 on 30 June 2026).
- **Paid plan not renewed:** read-only for 30 days, then locked (you can still download everything). Your records are kept through the next financial year and then deleted on the following 30 June (a plan that ends in October 2026 is deleted on 30 June 2028) unless you renew.
- You are emailed **45 days before** a deletion, with a reminder 7 days before, and nothing is deleted unless the first notice was sent at least 30 days earlier.
- Monthly totals, without customer or vendor details, are kept when a renewed year is deleted, so your balance sheet still adds up.

> **Download before the notice date**
> When the notice email arrives, download your data. Deleted records cannot be restored.

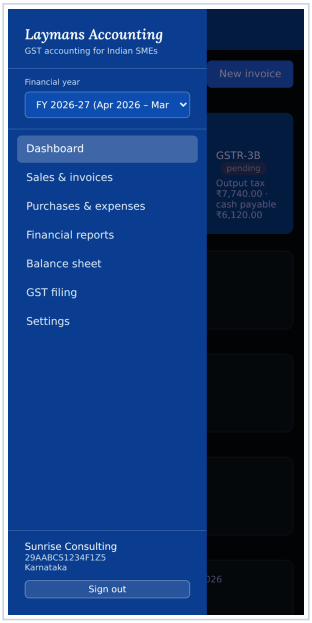
## Keeping your account safe

- Choose a password of at least 10 characters that you use nowhere else. Change it in **Settings → Change password**: enter the current password, then the new one, and click **Update password**.
- Sign out when you use a shared computer: use **Sign out** at the bottom of the left menu.
- You may get an email when your account is opened from a new place or browser. If it was not you, change your password and write to us.
- Your data is hosted on Microsoft Azure and is sent over an encrypted (HTTPS) connection.

# 12. Using it on your phone

Open **laymans.kenscommunication.com** in your phone's browser and sign in. On a small screen the left menu hides behind a **menu button (three lines)** at the top left.

1. Tap the menu button. The menu slides in.
2. Choose a section, or change the **financial year** at the top of the menu.
3. **Sign out** is at the bottom of the menu.




*The menu on a phone.*

Everything works on a phone, but a larger screen is easier for long invoices and the GST filing page.

# 13. Questions and help

| Question | Answer |
|---|---|
| I cannot issue my invoice: “Invoice numbers must follow dates”. | You have an issued invoice dated later than this one. Change the date to that day or later, then issue. |
| It says the date is not allowed. | Entries must be in the current financial year and not in the future. |
| The GST filing page says “Not applicable”. | Your registration type is not Regular. Open Settings, choose Regular, enter your GSTIN and save. |
| I made a mistake on an issued invoice. | Click Edit and correct it. If the month is marked as filed, unmark it on the GST filing page first. To remove an invoice, Cancel it; the number stays in the series. |
| The balance sheet shows “Other opening assets (net)”. | Your opening cash and your opening capital in Settings are different amounts. The difference is shown there. Nothing is wrong. |
| I was signed out suddenly. | Your account was opened on another device or browser. Sign in again. If it was not you, change your password. |

| Question | Answer |
|---|---|
| My input credit in Laymans is higher than GSTR-2B. | Claim only what GSTR-2B shows as available. See chapter 9 for the reasons the two can differ. |
| My account is read-only or locked. | Your plan has ended. Renew it (chapter 10). You can still download all your data. |
| I paid, but my account did not unlock. | Check that you paid with the email you log in with, or entered your Account ID at checkout. If it still does not unlock, write to us with your order number. |
| I changed my business name or address. | Edit it in Settings. It applies to invoices you print from then on. It does not change invoice numbers. |

**Need help?**
Write to us at **support@kenscommunication.com**. Please include your Account ID (from Settings) and describe what you were doing and what you saw. Never send your password.

© Kens Communication. This manual describes app version 14. Screens may change a little in later versions. Laymans Accounting prepares your records and your return files; under GST law the responsibility for a return stays with the taxpayer.