

Home Accounts 4



User Guide

A guide to using Home Accounts 4 software

EZPZ Software Limited
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Setting up Home Accounts 4

Creating your dataset

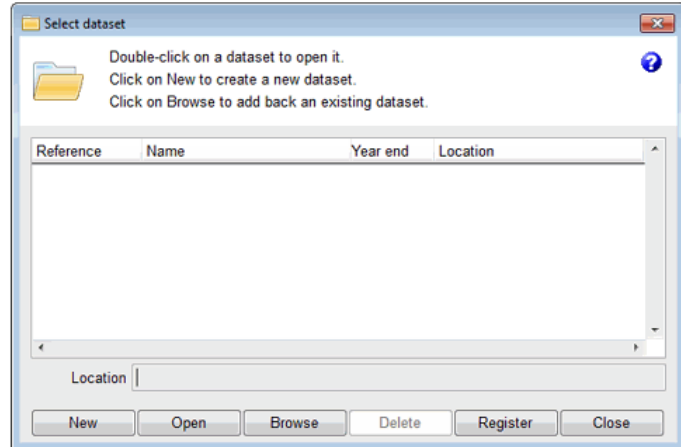
When you have installed Home Accounts 4 on your computer, run the program.

After the loading screen has cleared you will be presented with the “Select dataset” window.

A “dataset” is the term we use for the database, and the collection of data tables, that holds your data.

Initially there will be no datasets listed in the “Select dataset” window so the first thing we need to do is to create one.

Click on the [New] button to create your dataset.

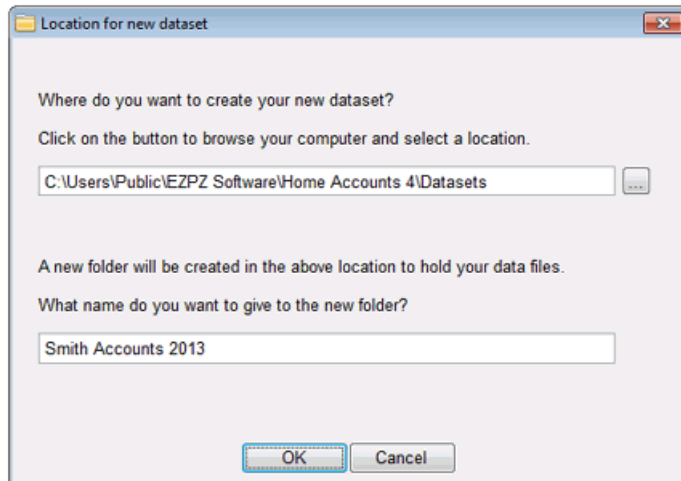


The program now needs to know where we want to create our dataset and what we want to call it.

The program suggests a default location for you; the Datasets folder. If you want to create the dataset in a different location, use the button, to the right of the location field, to select a location.

Enter the name you want to give to the folder that will hold your dataset.

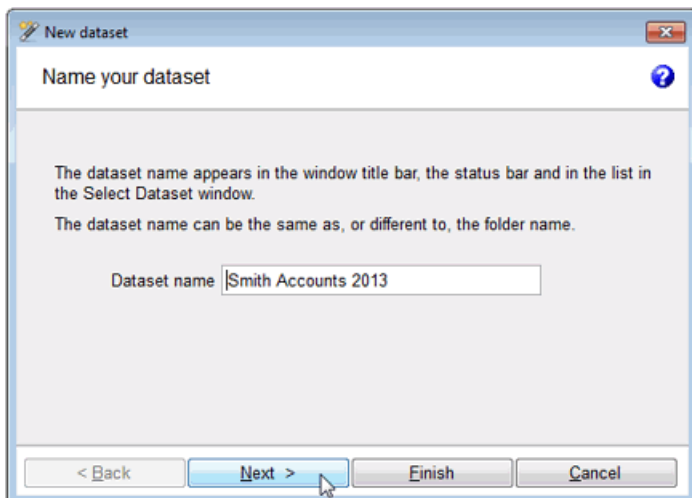
Click [OK] to continue.



We are next presented with the “New dataset” wizard.

On the first page we are asked to give our dataset a name. This can be the same as the folder name we just entered or it can be something different.

Click [Next].



On the next page of the wizard we are asked to select the base currency for our dataset. The program needs to know what currency you are using even if you are not planning to use the multi-currency features.

The default “GBP” (pound sterling) will be suggested and you will want this as the base currency if you live in the UK.

If you will also need to include in your data bank accounts that are in a currency other than the base currency, tick the “enable multi-currency option” checkbox.

Click [Next].

On the next page we are asked to select a date to use as our financial year end.

The end of the current UK tax year will be suggested. Change the date as required.

Click [Finish] and confirm that you want to create this new dataset.

The screenshot shows a window titled "New dataset" with a subtitle "Select the Base Currency for your dataset". The main text says: "Select your base currency using the dropdown. If the required currency is not listed please use one of the defaults. You can then add a new currency after the dataset has been created." Below this, there is a "Base currency" dropdown menu set to "GBP" and a text box containing "Pound Sterling". There is also an unchecked checkbox labeled "enable multi-currency option". At the bottom, there are four buttons: "< Back", "Next >", "Finish", and "Cancel". A mouse cursor is pointing at the "Next >" button.

The screenshot shows a window titled "New dataset" with a subtitle "Select a year end date". The main text says: "Select a date to use as the end of your financial year". Below this, there is a "Year end date" label followed by a date field showing "05/04/2014" and a dropdown arrow. At the bottom, there are four buttons: "< Back", "Next >", "Finish", and "Cancel". A mouse cursor is pointing at the "Finish" button.

The program will create our new dataset and then add some accounts and categories ready for us to use before displaying the Accounts page.

Configuring Home Accounts 4

There are several settings in Home Accounts 4 that can be changed to suit your individual preference.

Account and category headings

These are the group headings that appear in bold type on the Accounts page and the Categories page. They are also used in various reports. You can change the text of the headings to suit your personal preference.

See [Account / category headings](#)

Changing font and font size

The font and font size used for displaying data and on controls, such as buttons, can be changed as required.

See [My Settings](#)

Grid lines

A grid control is similar in appearance to a spreadsheet. It has rows and columns that are separated by grid lines which can be turned on or off.

See [My Settings](#)

Configuring the Accounts page

The relative sizes of the Accounts list, Calendar and Events list can be changed to suit your personal preference.

See [Configuring the Accounts page](#)

Configuring the Categories page

The relative widths of the Categories list and the Tracker can be changed to suit your personal preference.

See [Resizing the Categories List/Tracker](#)

Configuring the Account ledger page

Transactions can be shown with a background colour to indicate whether or not they have been reconciled to a statement.

See [Reconciled transaction colours](#)

Multi-currency support

Home Accounts 4 supports multiple currencies enabling you to record transactions involving foreign currency bank accounts.

A *base currency* is selected for the data at the outset and this will usually be the currency of the country that the software is being used in. Transactions that are in a currency other than the base currency are referred to as foreign currency transactions.

Enabling multi-currency support

To use multiple currencies with the software you must first enable multi-currency support.

Select the "Dataset defaults" option on the Settings menu. When the Dataset defaults window opens, select the Currency tab. Tick the "multi-currency" option.

Click [Save] to save your changes.

Once the multi-currency option has been selected, you will not be able to deselect it, and return to a single currency system, if there are any foreign currency accounts used in your data; these must first be deleted.

Setting the base currency

Your dataset needs to have a base currency set for it irrespective of whether or not you are using multiple currencies in your data. The base currency will usually be the currency of the country that the software is being used in. You can select a different base currency up until such time as transactions have been entered.

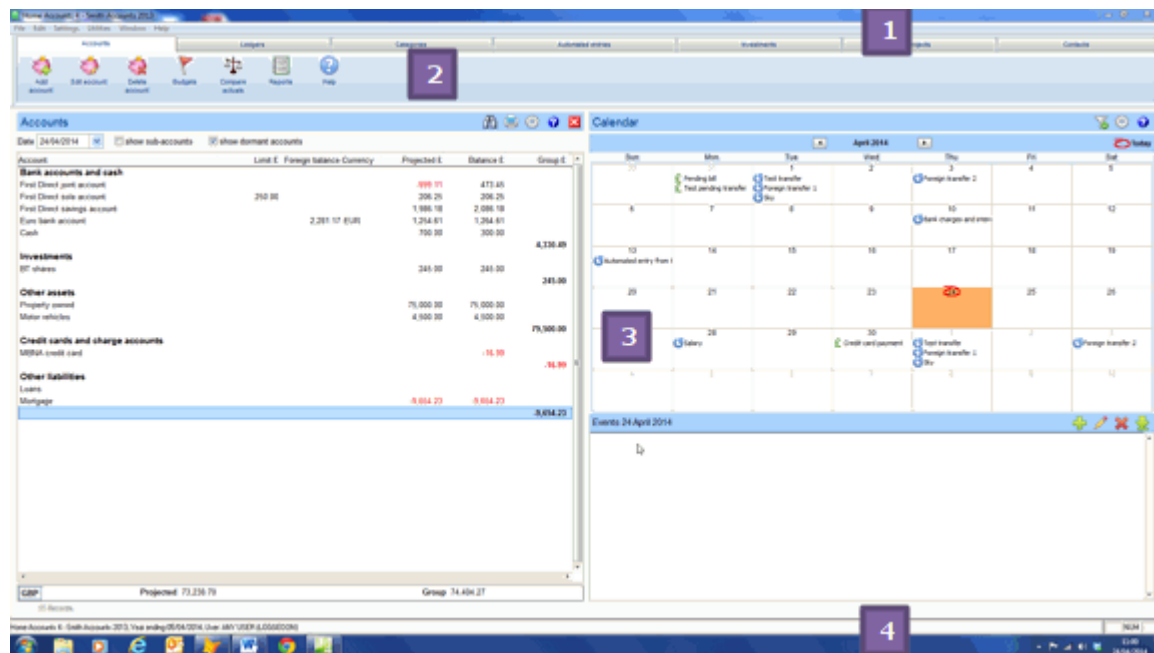
To select a different base currency, select the "Dataset defaults" option on the Settings menu. When the Dataset defaults window opens, select the Currency tab. Select the currency you wish to use as the base currency using the dropdown provided.

Click [Save] to save your changes.

Note: if the required currency is not in the Base currency dropdown list you should close the Dataset defaults window and then add the new currency via the Currencies option on the Settings menu. You can then return to the Dataset defaults window and select the newly added currency.

Home Accounts 4 screen layout

The Home Accounts 4 screen consists of four components.



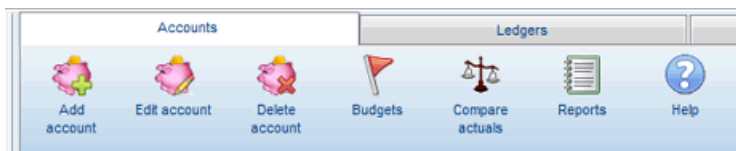
1. The menu bar

File Edit Settings Utilities Window Help

The menu bar is the strip running across the top of the screen that contains the words “File”, “Edit”, “Settings” and so on.

When you click on one of these words, a dropdown menu containing a list of options will appear. A menu is referred to by the word that you click on to display the menu; thus terms like “File menu” and “Settings menu” are commonly used.

2. The main toolbar



The main toolbar is located below the menu bar and consists of a number of pages with tabs labelled “Accounts”, “Ledgers”, “Categories” and so on. Clicking on a tab brings the relevant page, and the buttons it contains, to the front and changes the main page. The buttons on a tab are relevant to the main page displayed so, for example, clicking on the Accounts tab (shown above) will bring the Accounts page of the main toolbar to the front and display the Accounts page in the main page area.

3. The main page

The page displayed in the main page area is controlled by the tab of the main toolbar that is clicked on. Thus to display the Categories page you would click on the Categories tab of the main toolbar.

4. The status bar

The status bar runs along the bottom of the screen below the main page area and contains information about the current dataset and logged on user.

The Accounts page

The Accounts page will automatically appear as the main page when Home Accounts 4 is started. The Accounts page is displayed whenever the Accounts tab of the main toolbar is selected.

The Accounts page is split into two parts; the Accounts list and the Calendar.

The Accounts list

The Accounts list shows a list of the accounts in our dataset along with the balances. Accounts are grouped together based on their type:

- Bank accounts and cash
- Investments
- Other assets
- Credit cards and charge accounts
- Other liabilities

Some of these headings may not be visible if you don't have any accounts of that type.

Account	Limit £	Foreign balance	Currency	Projected £	Balance £	Group £
Bank accounts and cash						
First Direct joint account				-999.11	473.45	
First Direct sole account	250.00			206.25	206.25	
First Direct savings account				1,986.18	2,086.18	
Euro bank account		2,281.17	EUR	1,254.61	1,264.61	
Cash				700.00	300.00	
						4,330.49
Investments						
BT shares				245.00	245.00	
						245.00
Other assets						
Property owned				75,000.00	75,000.00	
Motor vehicles				4,500.00	4,500.00	
						79,500.00
Credit cards and charge accounts						
MBNA credit card					-16.99	
						-16.99
Other liabilities						
Loans						
Mortgage				-9,654.23	-9,654.23	
						-9,654.23
Summary						
GBP	Projected 73,238.70			Group 74,404.27		

11 Records

Balances are calculated based on the date shown at the top of the Accounts page. Transactions dated before or on this date will be included in the balances. You can change the date to a different one to see the balances as they were at that date.

The Projected column shows the projected balance for an account based on actual transactions and pending bills, credit card payments and automated entries that have not yet been processed. By

default, automated entries that fall due in the next 30 days are included; you can change the number of days if required by clicking on the Accounts List [Configure] button.

Each group of accounts has their balances sub-totalled and shown in the “Group” column; bank accounts, cash, investments and other assets will normally have a positive balance shown in black, whilst credit cards and other liabilities will usually have a negative balance shown in red.

The grand total of the group balances is shown at the bottom of the Accounts list and represents your net worth.

Investment accounts

By default, the historical value stored in the transaction is used to calculate the balance of an investment account. If you would prefer to see the balance displayed using the current investment price you can change the setting using the Dataset defaults option on the Settings menu.

Foreign currency accounts

If the multi-currency option has been selected for the dataset, two additional columns headed “Foreign balance” and “Currency” will appear in the Accounts list. These two columns will only include content for foreign currency accounts. The Foreign balance column shows the balance of the account in its native currency and the Currency column shows the currency code for that account.

The figures displayed in the Limit, Projected and Balance columns are always in the base currency of the dataset.

Where the account is a foreign currency account the balance in the Balance column is calculated using:

- either the historical exchange rate stored in each transaction
- or the current exchange rate from the currencies table

By default, the historical exchange rate as stored in the transaction is used to calculate the equivalent base currency balance. If you would prefer to see the base currency balance displayed using the current exchange rate you can change the setting using the Dataset defaults option on the Settings menu.

The current exchange rate, from the currencies table, is always used when calculating the base currency value of pending transactions and automated entries involving a foreign currency account.

Account status

The status of an account can be either “active” or “dormant”. You can use the dormant status for accounts that you no longer use but wish to keep on file in order to retain their transaction history.

Accounts that are dormant will only appear in the Accounts list if the “show dormant accounts” option, near the top of the Accounts page, is ticked.

Tip: dormant accounts are excluded from the Account selector on the Account ledgers page.

To change the status of an account, double-click on the account to open the editing screen. On the “Account details” page tick or un-tick the “dormant account” option then click on the [Save] button to save your changes.

Sub-accounts

Each account can contain one or more *sub-accounts*. An account that contains sub-accounts is referred to as the “parent account”. A sub-account cannot contain further sub-accounts.

A sub-account inherits its currency and status from its parent account. Thus if you make the parent account dormant, any sub-accounts it contains will also become dormant.

Sub-accounts can be used for bank accounts to identify a portion of money that relates to a particular purpose. For example, within a savings account you might have sub-accounts such as "Holiday fund", "Xmas fund" and so on. Note that the money contained within a sub-account is not separate from its parent account but is part of it.

The Accounts list can be viewed with just the parent accounts displayed or with parent and sub-accounts displayed. If only parent accounts are being displayed, the balances shown for the parent accounts will also include the balances of the sub-accounts they contain. To view sub-accounts as separate entries in the list, and with separate balances, tick the "show sub-accounts" option near the top of the Accounts page.

Renaming accounts

When you create a dataset, several accounts are created for you. Some of these accounts will not be needed by you and can be deleted; others can be renamed appropriately to reflect the actual bank accounts and credit cards that you have.

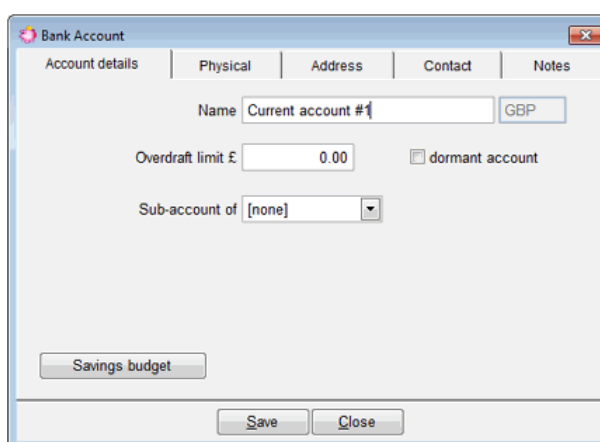
You can rename any of the accounts on the Accounts page so that they reflect your actual accounts.

For example, double-click on the account, currently named "Current account #1", to open the editing window for that account.

Delete what is currently in the "Name" field and type in the new name you want to give this account, for example "First Direct joint account".

Click [Save] to save the change and close the editing window.

The updated account name will be displayed in the Accounts list.

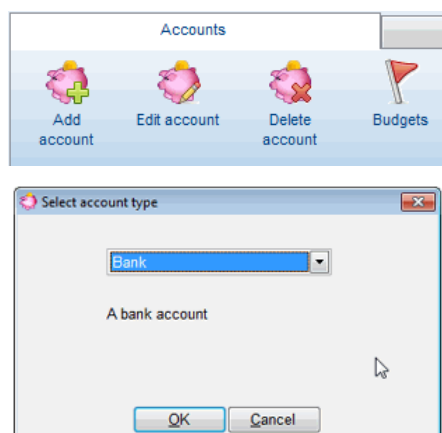


Repeat the above procedure for any other accounts you want to rename.

Adding accounts

If you need more accounts than the accounts that were initially created you with you can add more accounts to the list.

To add a new account click on the [Add account] button on the Accounts tab.



In the window that appears select the type of account you want to add from the dropdown list.

Click on the [OK] button to continue.

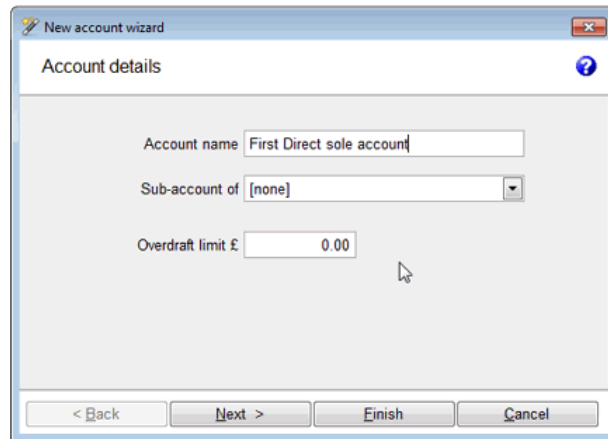
The “New account wizard” will appear.

Enter a name for the new account in the “Account name” field. No two accounts are allowed to have the same name.

Enter the overdraft limit if this account has one.

Click [Next] to move to the next page.

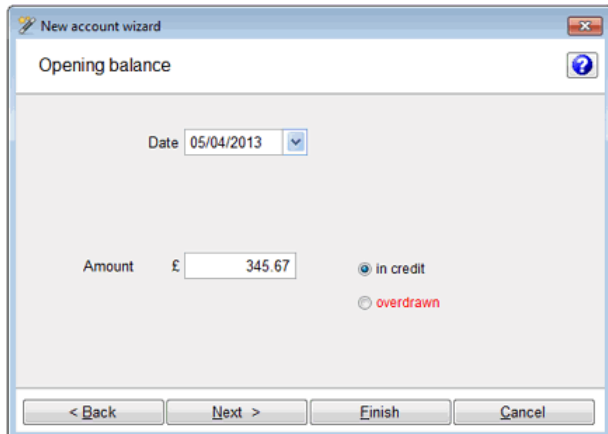
Enter the rest of the details as required.



You can add an opening balance for the account on the last page of the wizard if required.

Enter the amount of the opening balance in the field provided and indicate whether the balance was in credit or overdrawn.

In the case of a new investment account enter values for the quantity and price; these values are used to calculate the value in the Amount field.



Click [Finish] and confirm you want to create this account.

The wizard will close and the new account will be added to the Accounts list in the group that it belongs to. If an opening balance was entered the transaction will appear on the account ledger.

Repeat the above procedure for any other accounts you want to add.

Deleting an account

If you find that you have added an account in error, or do not need one of the default accounts that were created when you created the dataset, it is easy to remove it.

Click on the account you want to remove in the Accounts list and then click on the [Delete account] button on the Accounts tab of the main toolbar. You can also right-click on the on the account and select the "Delete account" option from the menu that appears.

Tip: an account can only be deleted if it is not referenced anywhere on the system, for example in transactions, automated entries or pending bills. If the account you want to delete has any sub-accounts, these must be deleted first.

Account/category headings

Account and category headings are the group headings that appear in bold type on the Accounts page and the Categories page. They are also used in various reports. You can change the text of the headings to suit your personal preference.

How to change your headings

Select the "Account/category headings" option from the Settings menu to display the "Account/category headings" window.

The "Type" column shows the type of account or category that this heading is attached to.

The "Heading" column shows the current text used for the heading. To change the text of the heading you can edit the text directly in the cell.

Use the [Save] button to save any changes you have made.

Configuring the Accounts page

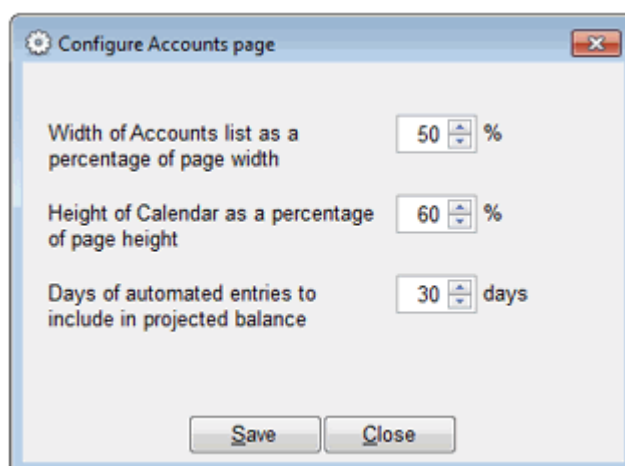
The relative widths of the Accounts list, Calendar and Events list can be changed to suit your personal preference.



Click on the [Configure] button, at the top of the Accounts list, to open the "Configure Accounts page" window.

The first control is used to set the width of the Accounts list as a percentage of the page width. Thus if you change the value to 60% then the Accounts list will take up 60% of the page width and the Calendar will occupy the remaining 40%.

The second control is used to set the relative heights of the Calendar and Events list by setting the height of the Calendar as a percentage of the page height.



The third control is used to set the number of days' worth of automated entries you want to be included in the projected balance of an account. For example, if you set the value to 90 days the program will calculate the automated entry instalments that will fall due in the next 90 days and use them in calculating the projected balance for each account concerned.

The Calendar

The Calendar occupies the right-hand side of the Accounts page and is used to display upcoming events. Events consist of reminders, automated entries, pending bills and credit card payments.

Below the calendar is the Events list, which shows any events for the selected date in the calendar.

Different icons are used to represent the different events:



pending reminder



automated entry



completed reminder



pending bill / credit card payment

Adding items to the Calendar

Locate the buttons at the top of the Events list.

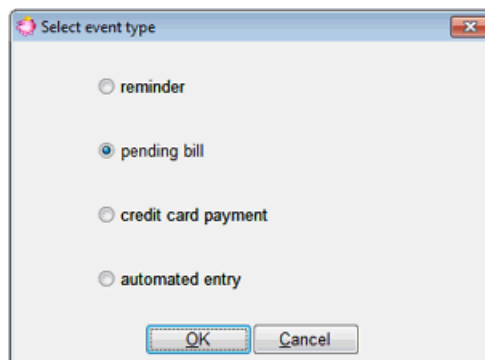
Click on the [Add] button.



In the window that appears, select the type of event you want to add and click [OK].

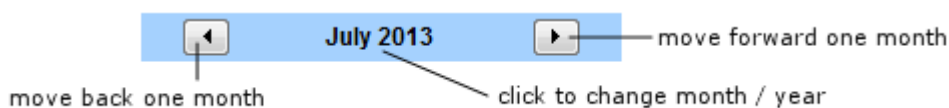
See these pages for more details on adding the item indicated:

- reminder - see [Reminders](#)
- pending bill - see [Pending bills](#)
- automated entry - see [Automated entries](#)
- credit card payment - see [Credit card payment record](#)



Changing the calendar month

Use the date control to change the month currently being viewed on the calendar.



Use the arrow buttons to move backwards or forwards by one month.

Click on the month name to display a list of adjacent months to choose from.

Click on the year to display a list of adjacent years to choose from.

Changing calendar event colours

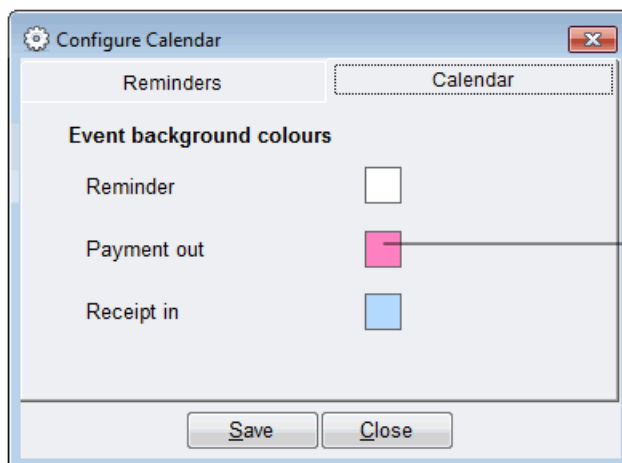


The background colours of events on the calendar can be changed to suit you. Click on the Calendar [Configure] button to open the "Configure Calendar" window.

Select the "Calendar" tab.

Click on a colour swatch to change the background colour for that item.

Click [Save] to save the new colour settings and apply them to the calendar.



Click on a colour swatch to change the colour

Filtering reminders

A reminder has a status that can be "pending" or "completed". If you only want pending reminders to appear on the calendar you can set a filter to do this.



Click on the [Set/Clear filter] button.

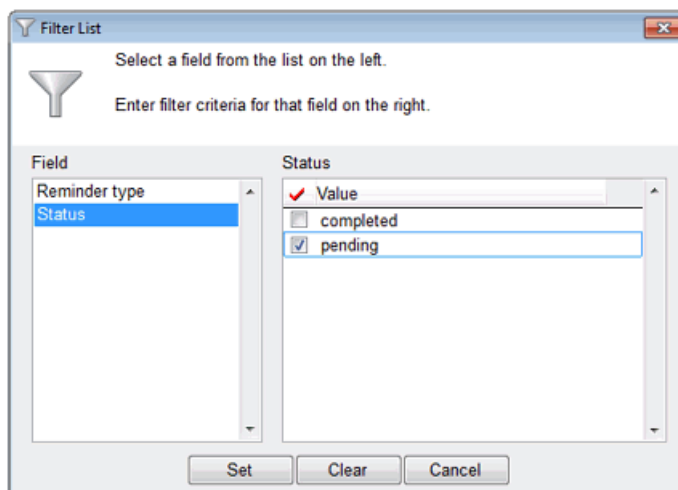
A window entitled "Filter List" will appear.

In the left-hand "Field" column click on "Status".

In the right-hand list tick the "pending" option. Leave the "completed" option unticked.

Click on the [Set] button to set the filter.

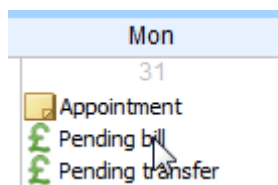
Only pending reminders will now appear in the calendar.



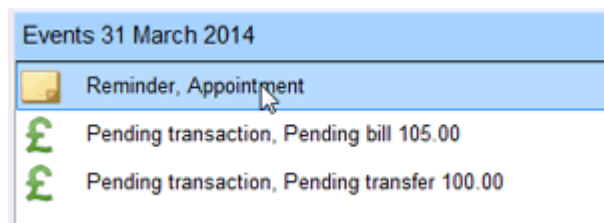
The button icon will change to show that a filter has been applied.

Editing an event

You can edit an event in the Calendar by clicking directly on the event.



You can also edit an event by first clicking on the day number in the Calendar, so that the Events list is updated to show the events for the selected day, and then double-click on the event in the Events list or use the [Edit] button whilst the event is selected.



Processing an event



Automated entries, pending bills and credit card payments can be processed directly from the Events list by highlighting the event and then clicking on the [Process] button.

Deleting an event



Reminders and pending bills can be deleted from the Events list by highlighting the event and then clicking on the [Delete] button.

Automated entries must be deleted via the Automated entries tab.

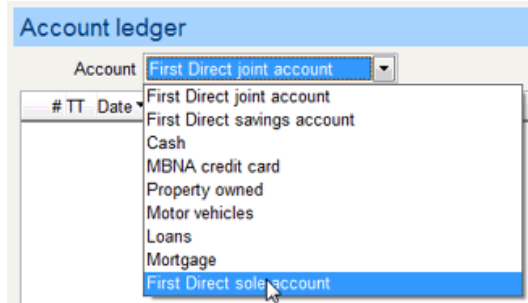
Credit card payment records must be deleted via the Credit card record screen.

The Ledgers page

An account ledger is a list of the transactions that have been entered for a particular account.

Selecting the account you want to view

An account's ledger can be viewed by first selecting the Ledgers tab of the main toolbar and then selecting the account using the Account selector.



If the selected account has any sub-accounts, the transactions for those sub-accounts will be included in the ledger for the parent account.

If the selected account is a sub-account of another account, only the transactions for the sub-account will be included in the ledger.

A sub-account will appear beneath its parent account in the dropdown and is shown indented and with a colon ":".

Tip: dormant accounts are excluded from the Account selector. If you wish to view the ledger for a dormant account you must change its status back to active.

Putting your accounts in order

To make working with the Account selector easier, you can change the order in which the accounts are listed so that the accounts you work with most are at the top of the list.



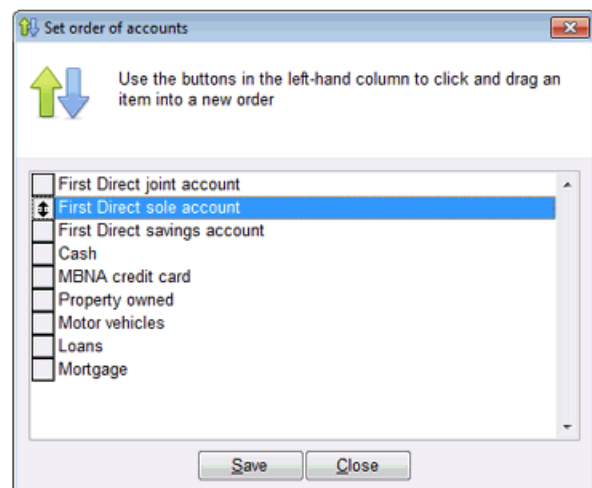
Click on the [Set order] button on the Ledgers tab.

In the window that appears change the order of the accounts in the list by clicking and holding down your left mouse button whilst positioned over one of the buttons.

Keep your left mouse button held down and drag the account up or down in the list to the desired position.

Once the list is in the order you want it click on [Save] to save the new order.

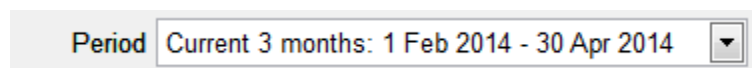
Tip: when changing the order of accounts they will still be grouped in order of account type.



Period selector

If you want to view transactions and totals in the ledger for a shorter time period you can do so using the period selector.

All transactions whose date lies in the selected period will be displayed. Transactions dated before the period are totalled and shown as a "Balance brought forward". Selecting a different period will update the account ledger to show those transactions dated in the new period.



Transactions dated in the future, i.e. after today's date, are shown in grey instead of black.

Ledger totals

The Totals strip, located below the account ledger but above the Pending transactions section, shows the totals for the selected period.

The *End balance* shows the balance of the account based on all transactions entered including transactions dated after today's date.

The *Balance today* shows the balance of the account including transactions dated up to, and including, today's date.

The *Projected* balance is the *End balance* plus the total of pending transactions for the account.

Reconciled transaction colours

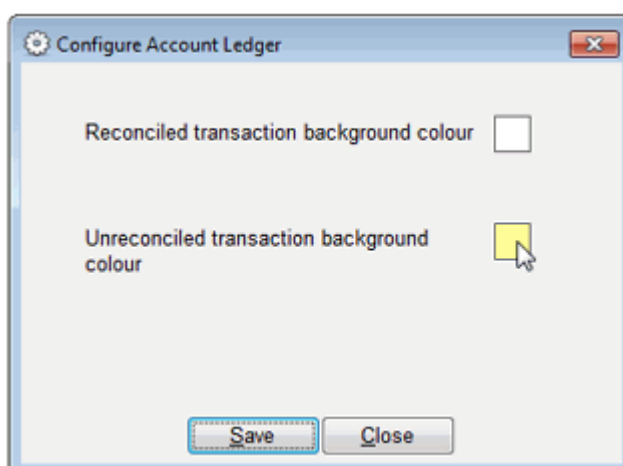
Transactions can be shown with a background colour to indicate whether or not they have been reconciled to a statement.

You can change the background colours using the [Configure] button at the top right of the Account ledger page.

In the window that appears, click on a colour swatch to select a different colour.

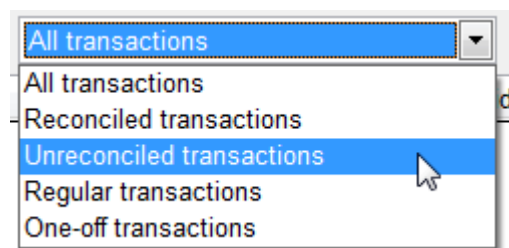
If you want transactions to be displayed with no background colour, select white as the background colour for both reconciled and unreconciled transactions.

Click [Save] to apply the new colours.



Filtering transactions

You can view a subset of your transactions using the transaction filter dropdown.



Split transactions

You can view the splits that make up split transactions using the "show splits" checkbox. When the box is ticked, split transactions in the ledger are expanded so that the category and other details for each split are displayed. If the box is not ticked, a split transaction will appear on one row of the ledger with "<Split transaction>" as its category.

Pending transactions

Any pending transactions for the currently selected account are displayed in a separate section headed "Pending transactions" at the bottom of the Account ledger page beneath the ledger totals strip.

Pending transactions consist of:

- pending bills
- automated entries that are due but not yet processed
- credit card payments



The Pending transactions section can be collapsed, to give more space to the Account ledger, using the [Collapse] button.



The buttons on the Pending transactions header strip can be used to add, edit, delete and process entries in the list.

Automated entries must be deleted via the Automated entries tab.

Credit card payment records must be deleted via the Credit card record screen.

Finding a transaction



You can search for a particular transaction using the [Find] button at the top right of the Account ledger page.

When you click on the button, a window will appear in which you can enter the detail you want to find.

You can enter text, numbers or dates. When searching for an amount the search is carried out on individual transactions; you cannot search for the total of a split transaction, only for the amounts of the individual splits.

Tick the "case-sensitive" option to find exact matches for the detail you enter.

The search is carried out across transactions for all accounts. If the found transaction is not on the currently displayed ledger the value in the Account selector will automatically change to display the correct ledger.

Click on the [Find next] button to move to the next entry that contains the detail.

If you click on the [Find all] button the window will expand to display all the entries found. Click on any of the entries listed to go to that transaction.

Date	Field	Value	Account
02/01/2014	Details	Foreign transfer 1	First Direct joint acc
02/01/2014	Details	Foreign transfer 1	Euro bank account
03/01/2014	Reference	Transfer	Euro bank account
03/01/2014	Reference	Transfer	First Direct joint acc
03/02/2014	Reference	Transfer	First Direct joint acc
03/02/2014	Details	Transfer to cash	First Direct joint acc

Tip: you will only be able to go to a transaction, listed in the results, if the transaction meets the current filtering criteria for date, type and so on, such that it is displayed in the ledger.

Editing/deleting a transaction

You can edit a transaction in the account ledger by double-clicking on it or right-clicking it and selecting “Edit transaction” from the menu that appears. This will open an editing window where you can change the details of the transaction as required.

Once you have made your changes click on the [Save] button to save them. If you decide you don't want to save the changes you have made, click on [Close] to close the editing window without saving changes.

You can delete a transaction by right-clicking it and selecting “Delete transaction” from the menu that appears or by editing the transaction and using the [Delete] button at the bottom left of the editing window. Deleting a transaction will permanently remove it from the account ledger and update the relevant account balances. This action cannot be undone.

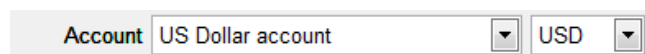
Tip: care should be taken when deleting or changing the amount of a transaction that has been reconciled as this will affect the reconciled balance of the account that the transaction relates to.

Foreign currency accounts

When you first open the account ledger for a foreign currency account, the transactions are displayed in the native currency of that account.

You can use the currency selector dropdown, at the right of the Account selector, to toggle between viewing the transactions in the native currency or in the base currency.

When the base currency is selected the exchange rate stored in each transaction is used to calculate the equivalent value of the transaction in the base currency. This does not change the transaction in any way.



The Categories page

Home Accounts 4 uses *categories* to help you to identify where your money comes from and what you spend it on.

Each category has a type, which can be 'Income' or 'Expense':

- an Income category is normally used when money is being received
- an Expense category is normally used when money is being paid out

For example, you might have an Income category named "Wages & salary" and you would select this as the category when recording the receipt of your salary into the bank.

Similarly, you might have an Expense category named "Household expenses" and you might select this as the category when recording the payment of an electricity bill.

Over a period of time you will then be able to see how much has been spent, or received, on a given category by examining the transactions that were made against that category.

There may be transactions that you record that do not involve a category but instead involve another account. For example, if you have set up a mortgage as a liability account then a mortgage payment will involve the movement of money from a bank account to the mortgage account and the change in the balances of the two accounts will be reflected in the Accounts list.

Each category can contain one or more *sub-categories*. For example, a category named "Household expenses" might have sub-categories named "Electricity" and "Gas" amongst others. We would be able to see how much we spent in a period on electricity and on gas and also how much we spent on household expenses in total.

A sub-category cannot contain further sub-categories.

The Categories list

The categories used in the software are listed on the Categories page, which is displayed by selecting the Categories tab of the main toolbar.

The categories in the list are grouped into Income categories and Expense categories. Within this grouping the categories are shown in alphabetical order.

You can choose to view just the parent categories in the list or to include sub-categories as well using the "show sub-categories" checkbox.

☒ show sub-categories

When this option is ticked, sub-categories are shown below the row containing their parent category and are slightly indented.

Holidays
: Accommodation
: Days out
: Travel
Household expenses
: Cleaning
: Council tax
: Electricity
: Fuel oil
: Furnishings
: Gas

The two columns headed "Sub-category" and "Category" show the totals of the transactions dated during the period shown in the Period selector. You can change the period to view the totals for a different date range.

Period All dates

The "Sub-category" column shows the total of transactions processed to a category or sub-category and will only contain values if the "show sub-categories" option is ticked.

The totals shown in the "Category" column consist of the total of transactions processed to the category and its sub-categories.

Renaming a category

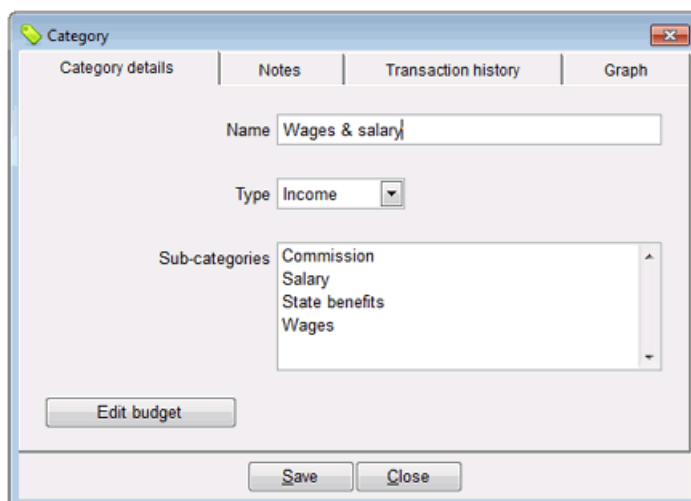
You can customise the categories created by the program so that they make more sense to you.

Simply double-click on the category to open the editing window.

Delete what is currently in the "Name" field and type in the new name you want to give this category.

Click [Save] to save the change and close the editing window.

The updated category name will be displayed in the Categories list.



Adding a new category

Home Accounts 4 comes with a fairly comprehensive list of categories but you can also add your own if you need to.



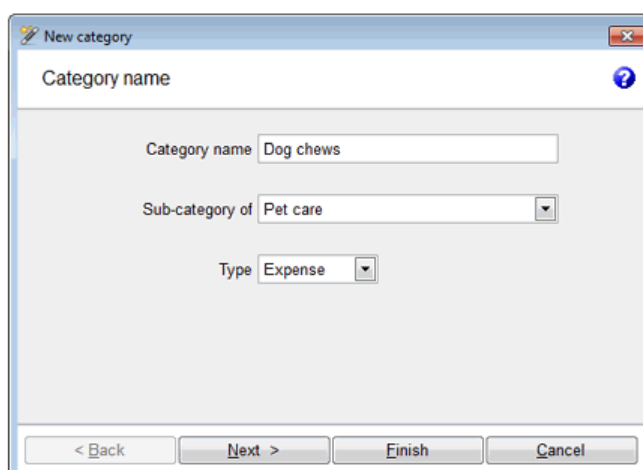
Click on the [Add category] button, on the Categories tab of the main toolbar, to start the "New category" wizard.

Enter a name for the new category in the "Category name" field.

The category name can be anything you want but you cannot have two categories with the same name. You can have two sub-categories with the same name as long as they both belong to different parent categories; for example you could have a sub-category named "Miscellaneous" in both a "Household expenditure" category and a "Motor" category.

If the category you are creating is to be a sub-category of another category, select the parent category using the "Sub-category of" dropdown. The dropdown contains only those categories that are not sub-categories themselves.

If you select a parent category, the *Type* of the new sub-category will be the same as the parent and cannot be changed.



If you have not selected a parent category, select the *Type* for the new category as either "Income" or "Expense".

Click [Finish] and confirm you want to create this category.

The wizard will close and the new category will be added to the Categories list.

Editing a category

As well as being able to change the name of the category, you can also change its type, if it is not a sub-category of another category.

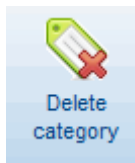
You can make a category into a sub-category by selecting a parent category from the "Sub-category of" dropdown.

If it is already a sub-category of another category and you want to make it a category in its own right, select the "[none]" option from the dropdown.

Click the [Save] button to save any changes you make.

Deleting a category

There may be some categories in the list that you are never likely to use and want to get rid of.



You delete a category by selecting it in the list and then clicking the [Delete category] button on the Categories tab. Alternatively you can right-click on the category and select the "Delete category" option from the menu that appears.

You will be asked to confirm that you want to delete the category. Once deleted the category record will be permanently removed.

Tip: a category can only be deleted if it is not referenced in any transactions.

Budgets

Budgets are a tool that can be used to help you plan ahead by enabling you to forecast under- or over-spending or to plan a savings strategy for one or more bank accounts.

Budget values are calendar-monthly amounts.

Income and expenditure budgets

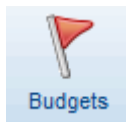
Income and expenditure budgets can be entered via the Budgets window or via the record for a category or asset, investment or liability account.

Savings budgets

Savings budgets can be entered via the Savings budgets window or via the bank account record.

Entering budgets via the Budgets window

You can use the Budgets window to view and enter budgets for all your categories and accounts at the same time.



For income and expenditure budgets: select the Categories tab and click on the [Budgets] button to open the Budgets window.

For savings budgets: select the Accounts tab and click on the [Budgets] button to open the Budgets window.

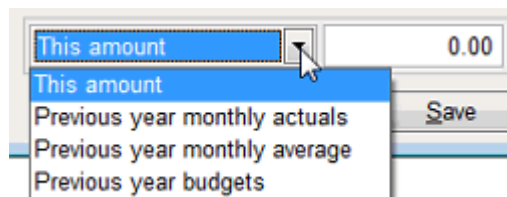
Budgets are grouped together based on the type of category or account and listed alphabetically by category or account name within each group.

Budgets are shown for a year commencing with the month shown at the top of the Budgets window. To view your budgets for a different period, change the month and/or year and click the [Apply] button.

Tip: if you have made changes to your budgets you must save them before clicking the [Apply] button or the changes will be lost.

Budget values can be entered individually, by typing directly into the cells of the grid, or you can use the controls at the bottom of the window to fill in all the budget values on the current row of the grid.

Use the dropdown at the bottom left of the Budgets window to select the replacement option required.



The options are:

This amount

Replace all the budget values with the amount entered.

Previous year monthly actuals

Replace the budget values with the actual total from the same month of the previous year +/- the percentage entered (income and expenditure budgets only).

Previous year monthly average

Calculate the total for the previous year then divide it by 12 and replace all budget values with the result +/- the percentage entered (income and expenditure budgets only).

Previous year budgets

Use the budgets from the previous year +/- the percentage entered.

Click the [Replace all] button to replace the budgets on the current row of the grid.

Click on [Save] to save the changes to your budgets.

Tip: if your budget is the same for all months with the exception of one or two, replace all budgets with the same amount and then edit the values in the cells for those months whose budget will be different.

Entering budgets via a category/account record

Budgets for an individual bank account, category, or asset, investment or liability account, can be entered via the category/account record.

- To enter budgets for a category, click on the Categories tab to display the Categories list.
Locate the category in the list and double-click on it to open the category record.
- To enter budgets for a bank account, asset, investment or liability account click on the Accounts tab to display the Accounts list.
Locate the account in the list and double-click on it to open the account record.

Click on the [Edit budget] button, at the bottom left of the record window, to open the budget editing window.

Budget values can be entered individually, by typing directly into the fields for the months, or you can use the controls at the bottom of the screen to fill in the budget value for every month.

Click on [Save] to save the changes to your budgets.

Budget (Groceries)

Year commencing: March 2014 [Apply]

(Save changes before selecting a different period) All values shown in GBP

Mar 2014	300.00	Jul 2014	300.00	Nov 2014	300.00
Apr 2014	300.00	Aug 2014	300.00	Dec 2014	300.00
May 2014	300.00	Sep 2014	300.00	Jan 2015	300.00
Jun 2014	300.00	Oct 2014	300.00	Feb 2015	300.00

This amount: 0.00 [Replace all]

[Save] [Close]

For a description of the dropdown options see the section on "Entering budgets via the Budgets window" above.

The procedure for entering budgets via the record for an asset, investment or liability account is similar to that for a category; click on the Accounts tab, locate the account in the list and double-click on it. When the account record window opens, click on the [Edit budget] button to open the budget editing window.

Comparing budgets with actual spending

The Budget comparison screen is displayed by clicking on the [Compare actuals] button on the Categories tab of the main toolbar.

The Budget comparison screen shows actuals and budgets for the previous 12 months and budgets for the next 12 months.

You can view a different period by changing the month and year, using the dropdowns provided, and then clicking the [Apply] button.

Highlighted cells indicate budgets that were not, or may not, be achieved. For example, if the actual spending on Groceries in January 2012 was £1,025.50 and the budget for January 2012 was £900.00 then the cell containing the January 2012 budget will be highlighted. If the budget for January 2013 is £1,000.00 then the cell containing the January 2013 budget will also be highlighted, indicating that we may need to consider increasing the budget for that month.

In the case of expense categories and asset, investment and liability accounts budgets will be highlighted if actual spending exceeds the budget.

In the case of income categories budgets will be highlighted if actual receipts were less than the budget.

You can adjust the budget figures for a category or account by double-clicking on its row in the list.

Comparing budgets with actual savings

A similar screen to that described in the previous paragraph is available for savings budgets and is displayed by clicking on the [Compare actuals] button on the Accounts tab of the main toolbar.

The Tracker

The Tracker provides a visual comparison of your income and spending against your budget. The Tracker appears at the right-hand side of the Categories page.

The Tracker consists of a series of coloured bars, each one representing an income or expense category. The totals of the transactions and monthly budgets for each category in the Tracker are calculated and displayed on the relevant tracker bar. The tracker bar fills up, like a thermometer, as the total of transactions approaches the total budget and changes colour if the total of transactions exceeds the budget.

To view a different period in the Tracker, use the Period selector, at the top of the Categories list, to change the period.

Tip: if the total of the transactions for a category results in a negative balance a zero balance will be displayed.

Adding a tracker bar

You can add as many tracker bars to the Tracker as space allows.



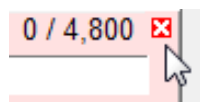
Adding a tracker bar can be done by clicking on the [Add to tracker] button at the top right of the Tracker. Select the category you want to track from the list in the window that appears and click [OK].

Alternatively, right-click on a category in the Categories list and select the “Add to tracker” option from the menu that appears.

Tracker bars are displayed in alphabetical order of the category name with expense categories listed first and then income categories.

Tip: where a category that has sub-categories is being tracked, the transactions and budgets for the sub-categories will be included in the totals.

Removing a tracker bar



You can remove a tracker bar from the Tracker, by clicking on the small [Remove] button at the top right of the tracker bar. The remaining tracker bars will be repositioned to close the space.

Configuring the Categories page

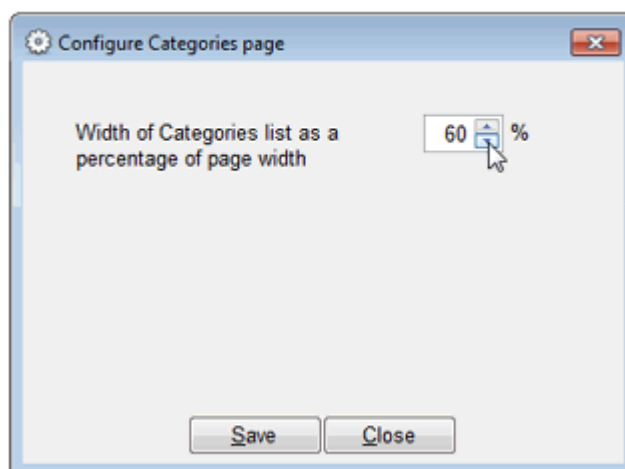


The relative sizes of the Categories list and The Tracker can be changed using the [Configure] button at the top of the Categories list.

In the window that appears you can set the width of the Categories list as a percentage of the Categories page.

If you don't want the Tracker to be displayed, set the width of the Categories list to 100%.

Click [Save] to apply the new setting.



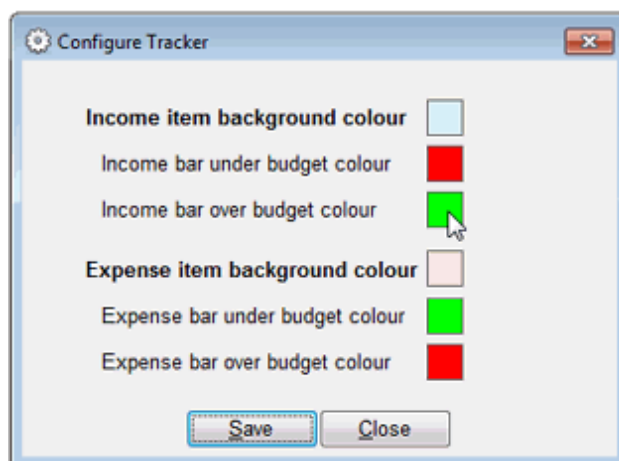
Configuring the Tracker

You can customise the colours used for the tracker bars to your personal taste.

Click on the [Configure] button located at the top right of the Tracker.

In the window that appears you can change a colour by clicking on the colour swatch to open the “Color” window. Click on the colour you want and then click [OK] to select it.

Click [Save] to apply the new colours.



Investments

An investment is one of the account types used by the system. Investment accounts are particularly useful when you want to record stocks and share purchases and sales.

An individual investment record is linked to an investment account and a commodity.

Unlike other account types, such as "assets" or "liabilities", when recording transactions for an investment account you record quantities and prices. You can record current prices for stocks and shares to give you an idea of the current value of your investments.

Investment accounts are one of the groups featured on the Accounts list.

By default, the historical value stored in the transaction is used to calculate the balance of an investment account. If you would prefer to see the balance displayed using the current investment price you can change the setting using the Dataset defaults option on the Settings menu.

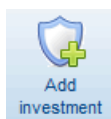
Additional information about your investments, including current market values, is shown on the Investments page. Click on the Investments tab of the main toolbar to view the Investments page.

The information shown in the list of investments on the Investments page is as follows:

- Account name - the name of the investment account that the investment belongs to.
- Commodity – the name of the commodity for the investment.
- Type - the type of commodity e.g. shares.
- Quantity - the current number of units held.
- Latest price - the most recent price per unit for the commodity in the base currency.
- Market value - the current market value = Latest price x Quantity
- At cost – what the investment cost you.
- Inc/dec – the (inc)rease or (dec)rease in value of the investment calculated from the Market value less the At cost value.
- Costs – other costs such as commission.
- Proceeds - the total income to date from sales, dividends or interest received.
- At cost - the cost of the investment to date based on recorded transactions.
- ROI (%) - the percentage return on investment calculated as:

$$(\text{Market value} + \text{Proceeds} - \text{At cost} - \text{Costs}) / (\text{At cost} + \text{Costs}) * 100.$$

Adding a new investment

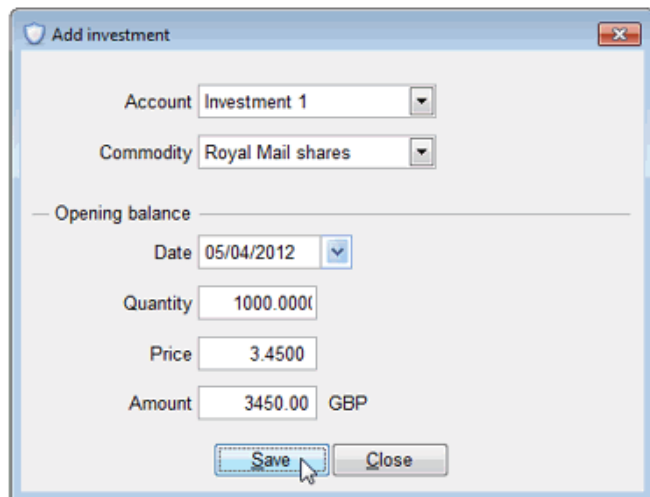


Click on the [Add investment] button, on the Investments tab, to add a new investment.

Select the investment account this investment will belong to. If the investment account does not already exist you can add it using the "Add new" option at the very top of the dropdown list.

Select the commodity. If the commodity does not already exist you can add it using the "Add new" option at the very top of the dropdown list.

If there is an opening balance for this investment, enter the details in the fields provided.



Click [Save] to add the new investment.

Tip: you can also add a new investment account from the Accounts page.

Deleting an investment

Select the row containing the investment you want to delete in the Investments list and click the [Delete investment] button on the Investments tab of the main toolbar. Alternatively, right-click on the account and select the "Delete investment" option from the menu that appears.

Tip: an investment cannot be deleted if it is referenced in transactions; these must be deleted first.

Commodities

Commodities are used with investment records and indicate the commodity that the investment relates to. Commodities are managed via the "Commodities" window.

Click on the Investment tab of the main toolbar. Click on the [Commodities] button to open the "Commodities" window.

Adding a commodity

Click on the [Add] button to add a new commodity.

In the window that appears, type in the name of the new commodity and select the commodity type. The TIDM code is optional.

Click on [Save] to save the new commodity.

Editing a commodity record

To edit a commodity highlight the entry in the list and click on the [Edit] button. Alternatively, double-click on the entry in the list.

Click [Save] to save any changes you make.

Deleting a commodity

Highlight the entry in the list and then click on the [Delete] button. If the commodity has not been used anywhere in the system it will be permanently deleted.

Commodity types

Commodity types are used to categorise commodities. Commodity types are managed via the "Commodity types" window.

Click on the Investment tab of the main toolbar. Click on the [Commodity types] button to open the "Commodity types" window.

Adding a commodity type

Click on the [Add] button to add a new commodity type.

In the window that appears type in the new commodity type.

Click on [OK] to create the new commodity type.

Deleting a commodity type

Highlight the entry in the list and then click on the [Delete] button. If the commodity type has not been used anywhere in the system it will be permanently deleted.

Tip: certain commodity types are created by the system and cannot be deleted.

Tip: commodity types cannot be edited as they values that are used in the completion of other records.

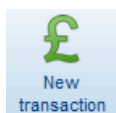
Entering bank and credit card transactions

New transactions are added for an account via the Account ledger page, which is displayed by selecting the Ledgers tab of the main toolbar.

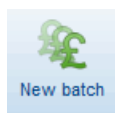
Select the account you want to add transactions for using the Account selector.

There are several buttons on the Ledgers tab concerned with adding transactions and these will change depending on the type of account you select.

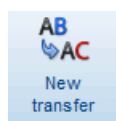
These are the buttons that will appear if the selected account is a bank, cash or credit card account:



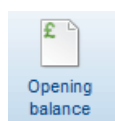
Enter a single payment or receipt.



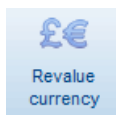
Enter multiple payments or receipts all at once.



Transfer money between one bank/cash/credit card account and another.



Enter an opening balance.



Revalue a foreign currency account.

Enter a single payment or receipt



The [New transaction] button lets you enter one transaction at a time. When this button is clicked you will see a window similar to the one below:

Enter details of the transaction using the controls provided.

Select the option for “paid out”, if you are recording a payment, or “paid in” if you are recording a receipt.

Click [Save] to save the transaction and close the window.

The transaction will be added to the list on the Account ledger page and the amount will be shown in the “Paid out” or “Paid in” column as appropriate.

Entering a split transaction

Let's say you did some shopping at ASDA most of which could be categorised as groceries but you also purchased a DVD. You want the total payment to show as one amount on the account ledger but also want to record how much you spent on groceries and how much you spent on the DVD as separate amounts.

That is the purpose of a “split transaction”.

We start by clicking the [New transaction] button, as we did in the previous section, to open the “New transaction” window.

We enter the date and reference as we did before but this time, instead of selecting a category using the dropdown, we click on the [Split] button. This opens the “Split transaction” window. In this window we can add multiple lines each with its own category, project, details and amount as required.

You can also mix paid out and paid in items in the same split so that, for example, you could record a refund for an item you returned by entering the amount in the “Paid in” column.

If you make a mistake and want to remove a row just click on the row and click the [Delete] button. The item will appear crossed through and will be removed when the window is closed. Click the [Delete] button again to recover an item that is crossed through.

The “Split total” field shows the total of the items we have entered and will be negative if there are more paid outs than paid ins in the list and positive if vice versa.

Category	Project	Details	One-off	Paid out	Paid in
DVDs, CDs and tapes		Harry Potter box set	<input type="checkbox"/>	24.99	
Groceries		Various	<input type="checkbox"/>	49.20	
			<input type="checkbox"/>		

Click the [OK] button to return to the “New transaction” window.

Note that some of the controls have now been disabled as their content is defined in the individual splits that make up the transaction.

If you need to edit the splits before saving the transaction click on the [Split] button to display the “Split transaction” window again.

Click [Save] to save the transaction and close the window.

The transaction will be added to the list on the Account ledger page and the total amount will be shown in the “Paid out” or “Paid in” column as appropriate.

The “Category” column will display “<Split transaction>” and some columns, such as the “Details” column, will be blank since they refer to mixed content.

You can display the individual items that make up split transactions on the ledger by ticking the “show splits” checkbox near the top right of the Account ledger page.

Entering a batch of transactions



The [New batch] button lets you enter one or more transactions at a time. When this button is clicked you will see a window similar to the one below:

Date	Preset Reference	Category	Project	Payee	Details	One-c	Paid out	Paid in
24/07/2014	Visa debit	Groceries		Tesco	Shopping	<input type="checkbox"/>	125.35	
24/07/2014	Visa debit	Groceries		Asda	Shopping	<input type="checkbox"/>	78.56	
24/07/2014	Visa debit	<Split transac		Tesco	Shopping	<input type="checkbox"/>	99.84	
24/07/2014						<input type="checkbox"/>		

In this window each row will become a transaction for the selected bank account when saved.

Enter the information in each column using the controls provided.

Use the <Tab> key on your keyboard to move from one column to the next.

Type the amount in either the “Paid out” or the “Paid in” column as appropriate then press <Enter> or <Tab> on your keyboard. A new row will be added and you will be positioned in the first column on that row.

Use the [Split] button to create a split transaction on any row. As noted in the previous section, some of the controls on the row, such as the “Project” and “Details” columns, will not be available when a split transaction has been entered as the row will refer to multiple mixed items.

Use the <F6> function key on your keyboard to copy details from the cell directly above; this will not work for split transactions.

The [Delete] button is used to remove a row from the grid prior to saving the transaction batch.

Click [Save] to save the transactions in the batch to the account ledger.

Entering a transfer

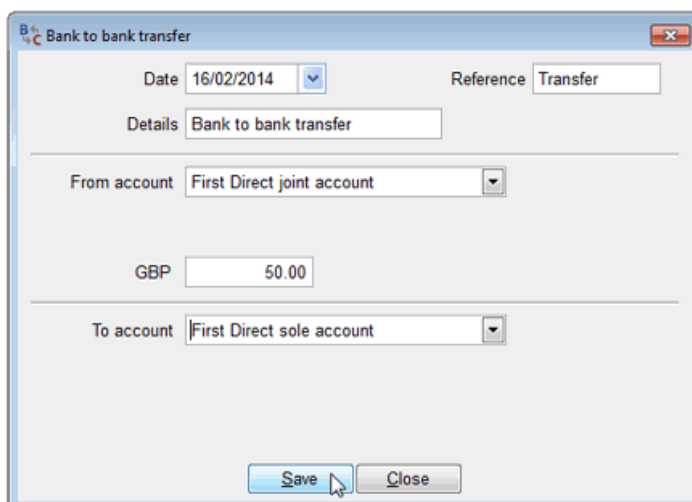
The [New transfer] button is used to record details of a transfer of money between two accounts. Either account must be a bank or credit card account. When this button is clicked on you will see a window similar to the one below:

Select the account the money is being moved from using the “From account” dropdown.

Select the account the money is being moved to using the “To account” dropdown.

Enter the date and the amount of the transfer.

Click [Save] to save the transfer and close the window.



A transfer is actually comprised of two transactions, one appearing on the ledger for each of the accounts involved.

In the above example, if we examine the ledger for “First Direct joint account” the transfer shows in the “Paid out” column and has “First Direct sole account” as the payee.

If we examine the ledger for “First Direct sole account” the transfer shows in the “Paid in” column and has “First Direct joint account” as the payee.

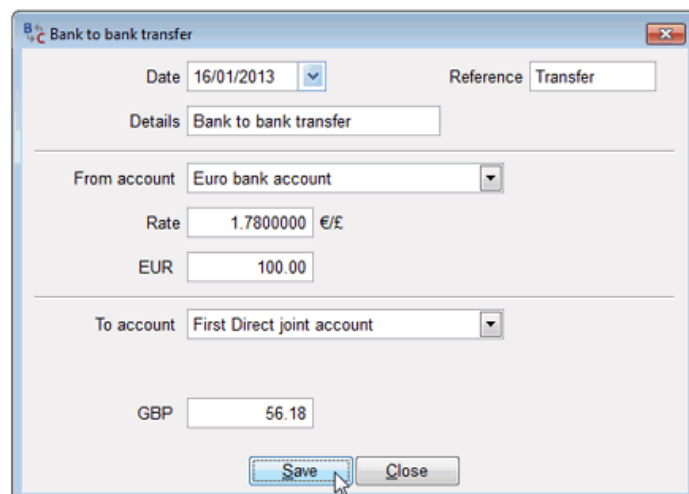
Foreign currency transfers

Transfers involving foreign currency bank accounts are also possible.

Where one of the accounts is a foreign currency bank (or credit card) account and the other bank (or credit card) account is in the base currency, the screen will look similar to the one below.

In this example we are transferring an amount of €100 from a euro bank account to a sterling bank account, our base currency. The amount was received by the bank and converted into sterling and we received an amount of £56.18.

These amounts are entered into the two Amount fields provided. The exchange rate is also entered and this is stored with the transaction when it is saved.



It is also possible to have a transfer that takes place between two bank (or credit card) accounts both of which are foreign currency accounts.

In this example we are transferring an amount of \$100 from a US dollar bank account to a bank account whose currency is the euro. The amount was received by the bank and converted into an amount of 75.00 euros.

In this scenario we must use two exchange rates: exchange rates are always expressed in terms of the base currency, which is pound sterling. We therefore need to enter both the amounts and also both exchange rates for the two currencies.

We have used some unusual exchange rates here to make the calculation easier to follow:

\$100 at an exchange rate of 2.00 \$/£ = £50.00.

€75.00 at an exchange rate of 1.50 €/£ = £50.00.

Since the amount in the base currency is the same in both cases, the software will accept this as a valid transfer.

Revaluing a foreign currency account

When transactions are created for a foreign currency account the exchange rate entered at the time is stored within the transaction so that the equivalent value of the transaction in the base currency can be calculated.

Exchange rates fluctuate with the passage of time and it is extremely unlikely that 100 US dollars will be worth the same amount in pounds sterling today as it was six months ago. For this reason, foreign currency bank accounts need to be "revalued" from time to time. Revaluation does not affect the balance of a foreign currency account in terms of its native currency - 100 US dollars received by you six months ago into a US dollar bank account will still be worth 100 US dollars - only the equivalent value in terms of the base currency.

For example, say we received 900 US dollars on 01/06/2013 and on that date the exchange rate we used was 1.5652173 \$/£ making the equivalent value £575.00.

However, come the 30/06/2013 the exchange rate has changed and we want to reflect the true value in the Accounts list. The exchange rate is now 1.6493525 making the \$900 worth £545.67.



We revalue the balance of a foreign currency account using the [Revalue currency] button.

In the window that appears, the old balance of the account is shown in both native and base currencies.

Enter the date the revaluation is being carried out at. A date in the future cannot be used.

Enter the exchange rate to be used for the revaluation in the field provided.

Click on [Save] to carry out the revaluation.

There will be no apparent change to the Account ledger if you are viewing it in the native currency of the account!

A transaction will be created, using a special category called "Foreign Currency Revaluation", having a value of £29.33 paid out. This new transaction will not affect the native currency value of the account, only its base currency equivalent.

The transaction will only be visible on the ledger for the foreign currency account when viewed in the base currency.

What needs to be entered for a transaction

Here is a summary of the information that must/can be entered for each transaction:

Date	The transaction date	mandatory
Reference	A suitable reference for the transaction of up to 10 characters, for example a cheque number.	optional
Category ¹	The category for the transaction.	mandatory
Project ¹	The project that the transaction is linked to.	optional
Payee	The payee for the transaction. This is whom the amount was paid to or received from.	optional
Details ¹	A description of the transaction to help you remember what it was for. Maximum 50 characters.	optional
Amount ¹	The transaction amount. Select "Paid out" or "Paid in" to indicate whether the amount was paid out of the bank account or paid in.	mandatory
One-off ¹	Tick the box if this is a one-off, or non-regular, transaction. One-off transactions are excluded when calculating budgets based on previous spending.	optional

¹These controls are not available for split transactions.

Using presets

A “preset” is a handy way of memorising transaction information, for a bank payment or receipt, so that you can use it again when entering another transaction.

There are two ways to create a preset entry.

Creating a preset via the Presets list

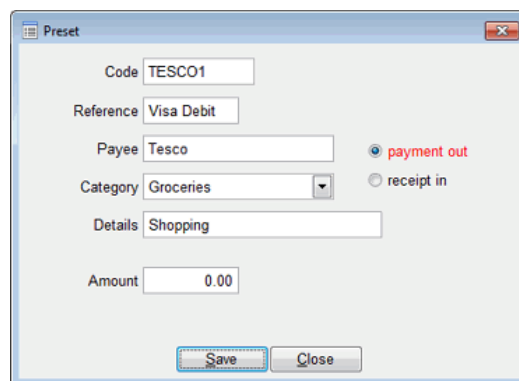
On the Ledgers tab of the main toolbar click on the [Presets] button to open the list of current preset entries.

When the Presets window opens click on the [Add] button to add a new preset.

Each preset needs to be given a unique code, of up to 10 characters, to identify it. In the example shown I have used “TESCO1” as the Code.

The rest of the details in a preset are optional; whatever you enter will be used to populate your transaction when you select this preset from a list.

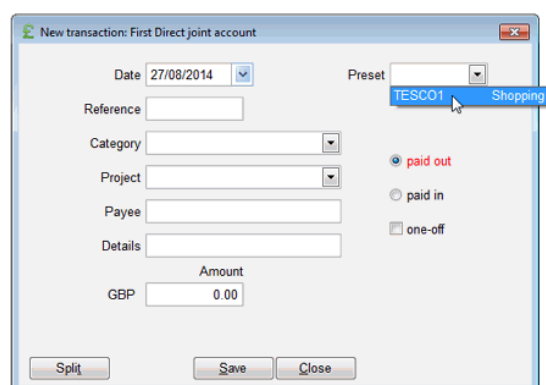
Click [Save] to save the preset and close the window.



When you next come to enter a transaction you can use the preset if required.

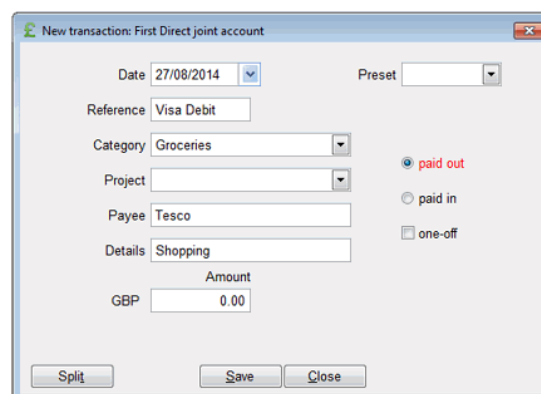
For example, click on [New transaction] to open the “New transaction” window.

Activate the Preset dropdown and select the required preset from the list.



The information contained in the preset will be used to populate the fields for the new transaction.

You can then enter the rest of the detail, such as the amount, and save the transaction.



Creating a preset from an existing transaction

The second way to create a new preset is to use the information contained in an existing transaction.

Locate the transaction of the Account ledger page and right-click on the transaction. Select the “Create preset” option from the menu that appears.

The “Preset” window will appear and will be populated from the details of the transaction you selected.

Edit the details as required and give the new preset a Code.

Click [Save] to save the new preset to the presets list.

Tip: if you do not want to use presets you can hide the Preset dropdown control from input screens by un-ticking the “show Presets dropdown” checkbox on the “Presets” widow.

Entering asset and liability account transactions

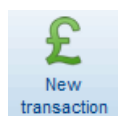
New transactions are added for an account via the Account ledger page, which is displayed by selecting the Ledgers tab of the main toolbar.

Select the account you want to add transactions for using the Account selector.

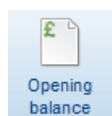
There are several buttons on the Ledgers tab concerned with adding transactions and these will change depending on the type of account you select.

Asset account transactions

These are the buttons that will appear if the selected account is an asset account:



Enter an increase or decrease in value.



Enter an opening balance.

Enter an increase or decrease in value



When you click on the [New transaction] button you will see a window similar to the one below.

Enter details of the transaction using the controls provided.

The “Asset revaluation reserve” category is initially selected but can be changed if required. For example if you were entering depreciation for a motor vehicle you would select the “Depreciation” category.

The controls for “Amount”, “New value” and the increase/decrease options are connected to help you enter the correct value. Only positive values can be entered in the Amount field but the New value field will accept negative values.

Click [Save] to save the transaction and close the window.

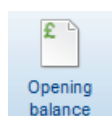
The transaction will be added to the list on the Account ledger page and the amount will be shown in the “Decrease” or “Increase” column as appropriate.

Liability account transactions

These are the buttons that will appear if the selected account is a liability account:



Enter an increase or decrease in value.



Enter an opening balance.

Enter an increase or decrease in value



When you click on the [New transaction] button you will see a window similar to the one below.

Enter details of the transaction using the controls provided.

Select the appropriate category. In the example shown we are adding the annual interest charge to a loan account and have selected the "Loan interest (interest paid)" expense category.

The controls for "Amount", "New value" and the increase/decrease options are connected to help you enter the correct value. Only positive values can be entered in the Amount field but the New value field will accept negative values.

A screenshot of a software window titled "New transaction: Loans". The window contains several input fields and controls. At the top, there is a "Date" field with a dropdown arrow showing "31/03/2014" and a "Reference" field with the text "Interest". Below these is a "Category" dropdown menu showing "Loan interest (Interest paid)". Underneath is a "Details" field with the text "Annual interest charge". Further down are "Old value" and "New value" fields. The "Old value" field contains "-1,000.00" and the "New value" field contains "-1068.95". Between these fields are "Amount" and "GBP" labels. The "Amount" field contains "68.95". To the right of the "Amount" field are two radio buttons: "increase" (which is selected) and "decrease". At the bottom of the window are two buttons: "Save" and "Close".

Click [Save] to save the transaction and close the window.

The transaction will be added to the list on the Account ledger page and the amount will be shown in the "Decrease" or "Increase" column as appropriate.

Tip: increasing the value/balance of a liability makes it more negative.

Entering investment account transactions

Investment transactions are added via the Investments page. Click on the Investments tab of the main toolbar to display the Investments page.

Select the investment in the list for which you want to add transactions. Right-click on the investment and select the required activity from the menu that appears.

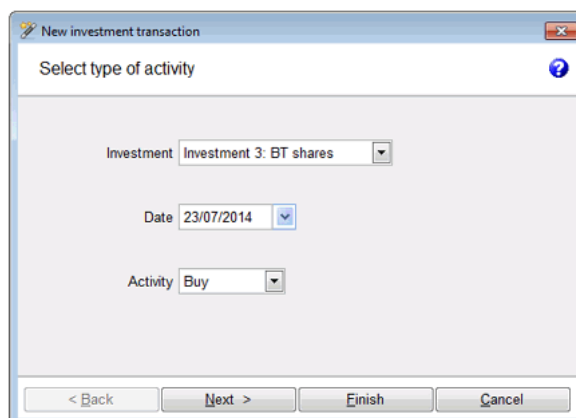
The New investment transaction window will appear with the investment and activity selected; these can both be changed if required.

Select the investment from the dropdown list.

Enter the date of the transaction.

Select the type of activity from the dropdown list.

Click [Next] to go to the next page.



The screenshot shows the 'New investment transaction' window with the title 'Select type of activity'. It contains three dropdown menus: 'Investment' set to 'Investment 3: BT shares', 'Date' set to '23/07/2014', and 'Activity' set to 'Buy'. At the bottom are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'.

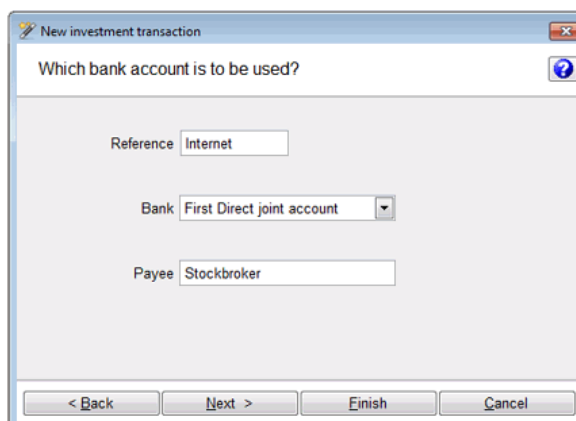
This page will not appear for "Add" and "Remove" activities.

Enter a reference as required.

Select the bank account from the dropdown list.

Enter a payee as required.

Click [Next] to go to the next page.

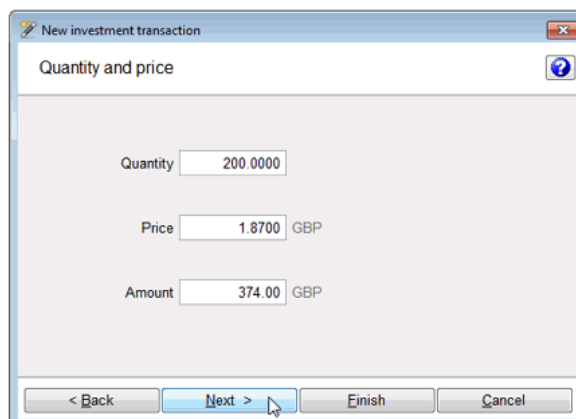


The screenshot shows the 'New investment transaction' window with the title 'Which bank account is to be used?'. It contains three text input fields: 'Reference' with 'Internet', 'Bank' with 'First Direct joint account', and 'Payee' with 'Stockbroker'. At the bottom are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'.

This page will not appear for "Dividend" and "Interest" activities.

Enter the quantity and price in the fields provided.

Click [Next] to go to the next page.



The screenshot shows the 'New investment transaction' window with the title 'Quantity and price'. It contains three text input fields: 'Quantity' with '200.0000', 'Price' with '1.8700 GBP', and 'Amount' with '374.00 GBP'. At the bottom are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'. A mouse cursor is pointing at the 'Next >' button.

This page will only appear for "Buy" and "Sell" activities.

Enter the amount of commission charged, if applicable, and select the relevant expense category using the dropdown provided.

Click [Next] to go to the next page.

The screenshot shows the 'Commission' page of the 'New investment transaction' window. It has a title bar with a question mark icon. The main area contains two fields: 'Amount' with the value '10.00' and 'GBP' as the currency, and 'Expense category' with a dropdown menu showing 'Investment expenses : Commi'. At the bottom, there are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'. A mouse cursor is pointing at the 'Next >' button.

This page will only appear for "Dividend" and "Interest" activities.

Enter the amount of the dividend, or interest, and select the relevant *Income category* using the dropdown provided.

Click [Next] to go to the next page.

The screenshot shows the 'Dividend' page of the 'New investment transaction' window. It has a title bar with a question mark icon. The main area contains two fields: 'Amount' with the value '35.25' and 'GBP' as the currency, and 'Income category' with a dropdown menu showing 'Dividends (Investment income)'. At the bottom, there are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'. A mouse cursor is pointing at the 'Next >' button.

Check the details on the Summary page and edit them as required or use the [Back] button to go back and change details.

Click [Finish] and confirm that you want to save the new transaction.

The screenshot shows the 'Summary' page of the 'New investment transaction' window. It has a title bar with a question mark icon. The main area contains several fields: 'Activity' (Sell), 'Quantity' (100.0000), 'Price' (2.2500 GBP), 'Amount' (225.00 GBP), 'Commission' (10.00 GBP), 'Total' (215.00 GBP), and 'Details' (Sell 100 @ £2 2500). At the bottom, there are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'. A mouse cursor is pointing at the 'Finish' button.

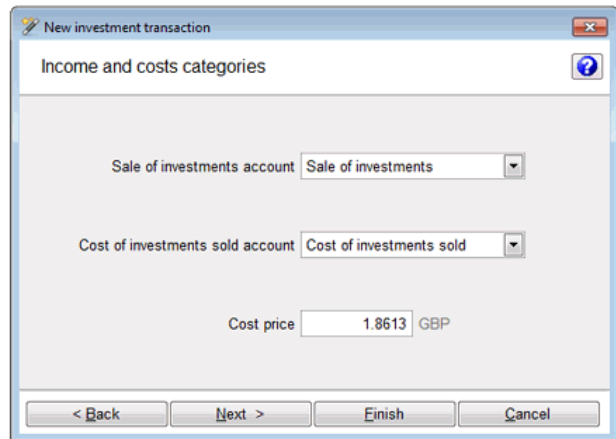
Selling an investment

Before you can record the sale of all or part of an investment you will need to create the following two categories, if they do not already exist:

- "Sale of investments" - an income category.
- "Cost of investments sold" - an expense category.

These categories should then be selected on the "Income and costs categories" page of the New investment transaction wizard.

In the field labelled "Cost price" enter the cost per unit value of the units you are selling; the program will suggest an average cost value calculated from the total "At cost" value divided by the Quantity held.

The screenshot shows a software window titled "New investment transaction". Inside, there is a sub-header "Income and costs categories" with a help icon. Below this, there are two dropdown menus. The first is labeled "Sale of investments account" and has "Sale of investments" selected. The second is labeled "Cost of investments sold account" and has "Cost of investments sold" selected. Below these is a text field labeled "Cost price" containing the value "1.8613" followed by the currency "GBP". At the bottom of the window are four buttons: "< Back", "Next >", "Finish", and "Cancel".

When processed the following transactions will be created:

A bank receipt for the selected bank account, using the "Sale of investments" income category, for the amount the investment was sold for.

A transfer from the investment account to the "Cost of investments sold" expense category for the cost price of the investment being sold.

Entering an opening balance



In addition to being able to enter the opening balance of an account at the time of its creation you can also use the [Opening balance] button to enter an opening balance at any time.

An opening balance is the balance of an account, or the value of an asset, as it was at the date you have selected to begin entering your finances. You would normally enter all opening balances with the same date so that you have a uniform starting position.

When this button is clicked on for a bank account you will see a window similar to the one below:

Enter the amount in the field provided and select an option to indicate whether the account was in credit or overdrawn.

If the opening balance is being entered for a foreign currency account an additional field for the exchange rate will be visible and must be completed.

Click on the [Save] button to save the opening balance to the account ledger.

Similar screens are used for other types of accounts with variations in the option labels:

- When entering an opening balance for an asset account, the options are labelled “positive value” and “negative value”.
- When entering an opening balance for a credit card or liability account, the options are labelled “balance owing” and “in credit”.
- When entering an opening balance for an investment you enter the quantity and price.

Tip: some of your accounts may have a zero balance at the date you have chosen. Where this is the case, you do not have to enter an opening balance.

Entering journals

Journal transactions, often referred to as “journals”, are used to move amounts from one category, or account, to another.

Journals are used in the software probably without you being aware of them. For example, a bank to bank transfer is carried out using a journal batch consisting of two journals, one for each account. Each journal appears on the account ledger for the relevant account.

Journals are entered as a transaction batch consisting of two or more transactions. Each transaction will have either a debit amount or a credit amount. Before a journal batch can be saved, the total of the debit amounts must equal the total of the credit amounts so that the batch total is zero.



Journals are entered using the [Enter journals] button on the Categories toolbar.

In the “Enter journals” window that appears, each row in the Splits grid will become an individual transaction when the batch is saved.

For each row of the grid you can enter the following information:

- Category** The category or account.
- Project** The project to link the transaction to, if required.
- Details** Transaction details (up to 50 characters).
- Debit / Credit** Enter the amount in either the *Debit* or *Credit* column, but not both.

The terms "debit" and "credit" here have their usual accountancy meanings. The table below shows the effect on the balance of various categories and accounts:

	Debit	Credit
Asset	increase	decrease
Bank account	increase	decrease
Expense category	increase	decrease
Income category	decrease	increase
Credit card	decrease	increase
Liability account	decrease	increase

Thus recording the addition of debit interest to a mortgage would be processed as follows:

	Debit	Credit
Mortgage (liability account)		100.00
Mortgage interest (expense category)	100.00	

Recording the breakdown of a salary to account for PAYE and National Insurance could be processed as follows:

	Debit	Credit
Gross salary (income category)		1000.00
PAYE (expense category)	200.00	
NI (expense category)	100.00	
Bank account	700.00	

As each row of the grid is completed, the total of the items is shown as the *Batch total*, being the total debits less the total credits. The journal batch can only be saved when the *Batch total* is zero.

If you make an error on a row click on the [Remove] button whilst on the row. The entry will be shown crossed through and will not be included in the batch total or processed when the batch is saved. Clicking on the [Remove] button a second time will recall the item on that row.

Click on the [Save] button to save the journal batch.

Importing transactions from a file

The “Import transactions” option on the File menu can be used to import transactions from a suitable file directly into your transactions table thus making it possible to add transactions very quickly without having to enter them manually.

Various banks and other financial institutions allow their customers to download transactions from their on-line banking site and save them using several file options.

Tip: all the transactions contained in the file you are importing from will be added to the same bank account; make sure that the file does not contain transactions from multiple accounts.

Once you have downloaded and saved the file to your computer, it can be used to add the transactions to your transactions table.

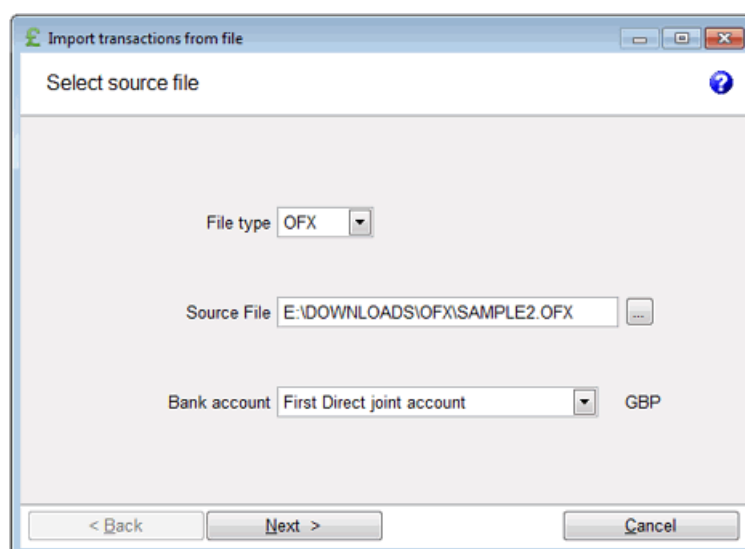
Tip: in case of possible duplication of entries or unpredictable results, we suggest you always make a backup of your data before carrying out this process.

Step 1 - Select source file

Select the type of file you are importing from using the File type dropdown. Files of type QIF, OFX and CSV are currently supported.

Use the [Pick File] button (the button with three dots on it) to locate and select the source file you want to import your transactions from. The file can be located anywhere on your computer.

Select the Bank account that the transactions are to be imported into.



Click [Next] to continue.

Step 2 - Contents of file

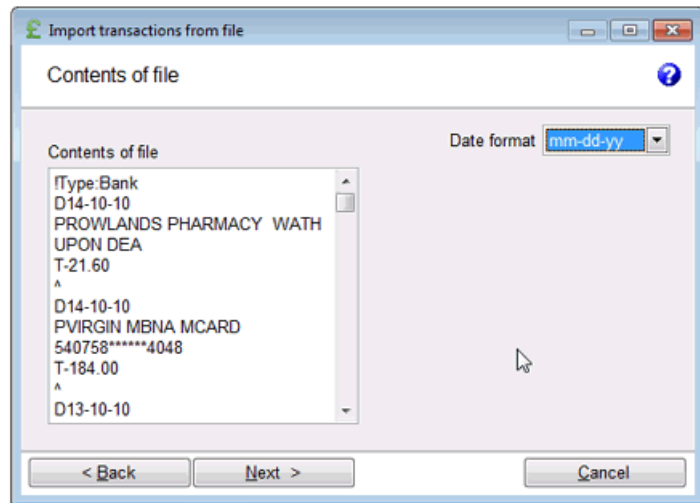
The contents of the selected file are shown at the left-hand side of the window.

Importing from a QIF file

A typical QIF file is shown in the screenshot.

Select the date format used in the downloaded file using the dropdown provided. In the screenshot the date format used is "USA" as the dates are in the format mm-dd-yy (month-day-year).

If you select the wrong date format, the transactions shown on the next page will often include some with blank dates, indicating the date is invalid in the selected date format.



For example, if the date line contained "16-02-09" then the date format used appears to be British of type "dd-mm-yy". If we were to select the date format "mm/dd/yy" (American), where the first number indicates the month, the resulting dates would be invalid as there is no 16th month.

Tip: if you find that there are transactions with blank dates on the next page, simply click the [Back] button to return to page 2 and select a different date format.

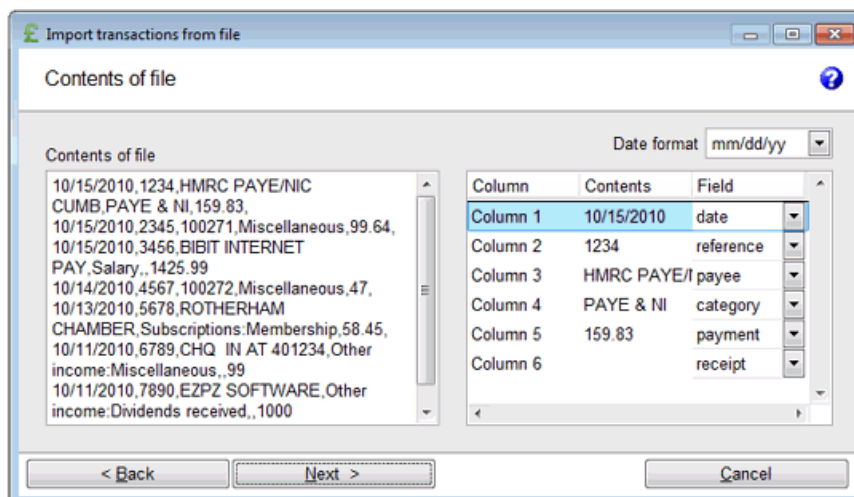
Each line in the file represents a field in the transactions table. Not all values may be present in the file you are importing from.

- A line beginning with the letter "D" indicates a date. Pay particular attention to how the date is formatted as different banks use different date formats.
- A line beginning with the letter "P" indicates the payee. This information is used for the payee field.
- A line beginning with the letter "N" indicates the reference, for example the cheque number.
- A line beginning with the letter "L" indicates the category. If the line contains a colon (:) this indicates a category followed by a sub-category. This line will not usually be present in files downloaded from banking sites. It is often present in transaction files exported from Microsoft Money or Quicken. If a category is present in the file but does not already exist in your category list you will be asked if you want to add the category, and the sub-category if applicable, in Step 3 below.
- A line beginning with the letter "T" indicates the amount. A negative amount indicates a payment; a positive amount indicates a receipt.
- A line with the carat character "^" indicates the end of a transaction.

Importing from a CSV file

Where the file being imported is a CSV file, use the grid, on the right of the page, to indicate the fields and the order in which they appear in the data.

Use the dropdown, in the grid column headed "Field" to select the field in the transaction that the contents belong in. For anything in the Contents column that should be ignored do not select a value for Field.



In the case of the amount there are two options, depending on how the data appears in the file:

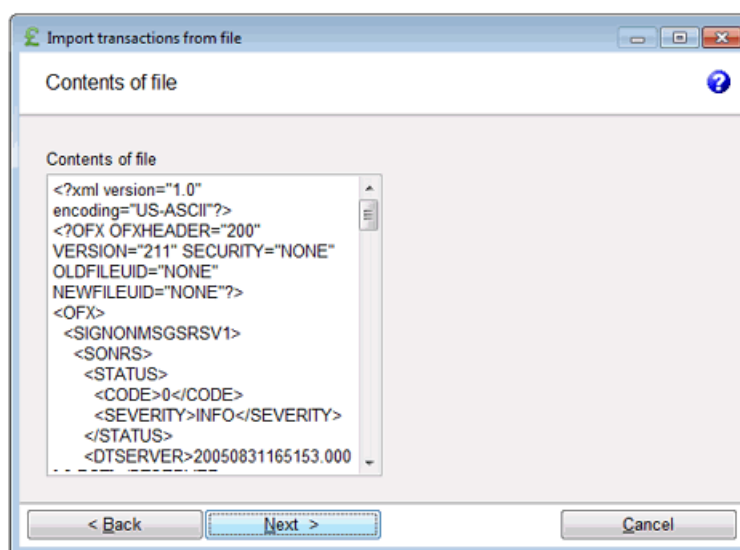
- If the amount is shown in one column and is signed (+ for receipts, - for payments) then select the "signed amount" option for that column.
- If the amount is shown in two columns and is always positive, select the "payment" and "receipt" options for the appropriate columns.

CSV is a standard format of text file and stands for "comma-separated value". This means that the commas in the data represent the end of a field.

Tip: there must be no other commas in the data, for example in the payee details or as thousand separators in amounts; if these are present, you must edit the file and remove them or your data will not be read correctly.

Importing from an OFX file

Where the file being imported from is an OFX file there is no need to select a date format as dates take a standard format of YYYYMMDD.



Click [Next].

The software will create a table of transactions based on the selected file and display them in the grid on Page 3.

If any new categories are found in the data file you will be asked if you want to add them to your categories list.

Select [Yes] to add the new category, [No] if you don't want to add it or [Cancel] to abort the operation.

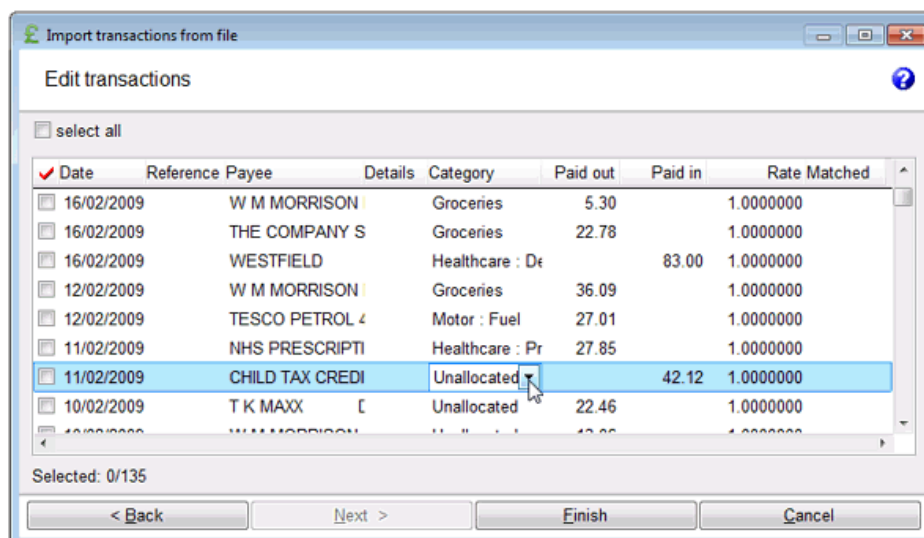
Step 3 - Edit transactions

Page 3 now shows the "raw" transaction data.

Each row of the grid contains one transaction and each transaction must have at least a date, a category and a non-zero amount.

You can now select the category, for each transaction that does not currently have one, using the dropdown in the "Category" column.

When you select a category, all other transactions in the grid that have the same Payee but no category yet selected will be updated with the selected category. This can then be changed if required.



Account mappings

Where previous file imports have been carried out, the software will have created "account mappings" based on the payee and category you selected. In subsequent file imports, these mappings are used to set the category for any transactions that have exactly the same payee details found in previous file imports thereby speeding up the process.

Avoiding duplicate entries

To avoid duplication, any entries that are similar to existing transactions will be highlighted (see example screenshot above).

Where an existing transaction is found that has the same date, amount, reference and category as a transaction being imported you will see the word "matched" in the "Matched" column.

Where an exact match is not found but an existing transaction is found that is for the same amount and has a similar date (+ or - 3 days) as a transaction being imported you will see the word "possible" in the "Matched" column.

You can click on the text in the 'Matched' column to view the existing transaction.

Importing transactions into a foreign currency bank account

Where the bank account you are importing transactions for is a foreign currency bank account, or if one of the transactions represents a transfer to a foreign currency account, you can enter the exchange rate for that date in the "Rate" column.

Where the bank account you are importing transactions for is a foreign currency bank account and one of the transactions represents a transfer to an account in a different foreign currency, a single exchange rate will be used but can be edited post-import.

Importing the transactions

To import a transaction listed in the grid you must tick the box in the first column at the left. Any transactions not ticked will be ignored when the import is carried out.

You can use the "select all" checkbox, at the top of the page, to select multiple transactions. Ticking the checkbox will select all transactions in the list that have a date, category and amount and where no matches are shown in the Matched column. If a transaction has text in the Matched column but you still want to add it you can tick it manually.

Click the [Finish] button to begin importing the transactions. The software will check for entries with missing information such as blank dates, amounts and categories. If no omissions are found in the transactions they will be added to your transactions table.

Automated entries

Automated entries make it easier for you to process transactions that are repeated on a regular basis, for example, weekly or calendar monthly. This is an ideal way of dealing with standing orders and direct debits from a bank account.

Automated entries are managed via the Automated entries page. Click on the Automated entries tab of the main toolbar to view the Automated entries page.

Adding an automated entry

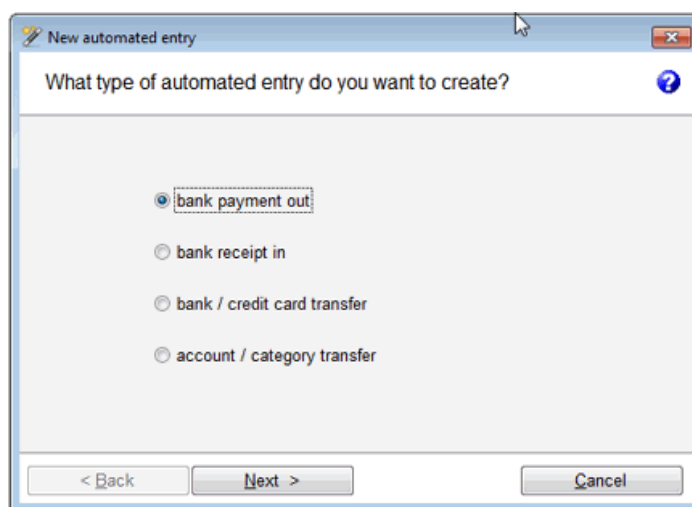
Click on the [Add entry] button, on the Automated entries tab, to start the “New automated entry” wizard.

Page 1

Select the type of automated entry you want to create from the available options.

The different options are explained in more details below.

The example screens show the wizard being used to set up a new bank payment out.



- **bank payment out** - use for payments out of a bank or credit card account
- **bank receipt in** - use for amounts received into a bank or credit card account
- **bank / credit card transfer** - use for transfers between bank and/or credit card accounts
- **account / category transfer** - use for transfers between categories and/or accounts that are not bank or credit card accounts i.e. asset and liability accounts

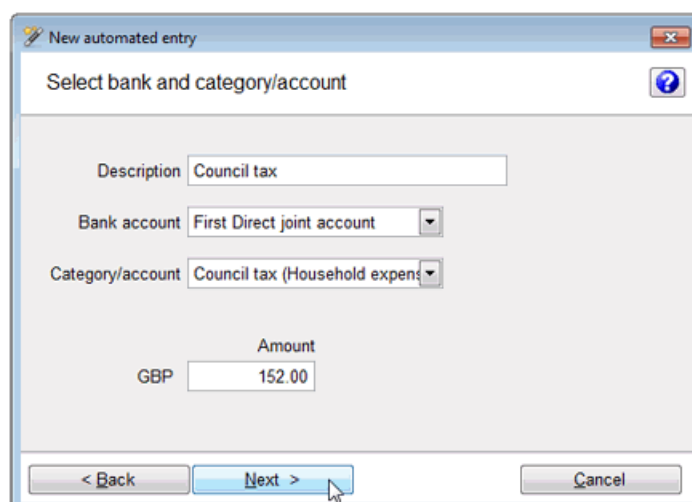
Page 2

Enter a *description* for the automated entry; this will appear in the automated entries list and helps you distinguish one entry from another.

Select the *bank account* the payment is to be made from using the first dropdown control.

Select the *category* (or asset or liability account) using the second dropdown control.

Enter the *amount* of the regular instalment.



Page 3

The information entered on this page is optional. When the automated entry is processed the resulting transactions will each have this information.

Select the *project* as required.

Select or enter the *payee* name.

Enter the *details* as required.

The screenshot shows the 'Reference' page of the 'New automated entry' window. It contains four input fields: 'Reference' with the text 'Stg Order', 'Project' with a dropdown arrow, 'Payee' with the text 'Rotherham MBC', and 'Details' with the text 'Council tax'. At the bottom, there are three buttons: '< Back', 'Next >', and 'Cancel'. A mouse cursor is pointing at the 'Next >' button.

Page 4

Enter the *start date*; this is the date of the first instalment.

Select the *frequency* of the instalments.

Select the "until further notice" option if you want the instalments to continue until you stop them.

Select the "number of instalments" option, if there are a fixed number of instalments, and enter the number of instalments.

The checkbox labelled "adjust date if it falls on a weekend" is used to tell the program to adjust the date of an instalment if it falls on a Saturday or Sunday or on an English Bank Holiday. The adjusted date will be the next business day, in line with normal banking practice.

The screenshot shows the 'Instalments' page of the 'New automated entry' window. It includes a 'Start date' field with '15/02/2014' and a dropdown arrow, a 'Frequency : every' dropdown with 'calendar month' selected, and two radio button options: 'until further notice' (unselected) and 'number of instalments' (selected) with a value of '10' in a text box. There is also a checked checkbox for 'adjust date if it falls on a weekend'. At the bottom, there are three buttons: '< Back', 'Next >', and 'Cancel'. A mouse cursor is pointing at the 'Next >' button.

Page 5

If the amount of the first and/or last instalment will be different to the regular instalment amount, enter the amounts in the fields provided.

If all instalments will be for the same amount there is no need to enter anything on this page.

Click on the [Finish] button to save the new entry. The new entry will be added to the Automated entries list.

The screenshot shows the 'First / Last instalment' page of the 'New automated entry' window. It has two sections: 'First instalment amount' with a text box showing '155.00' and 'GBP', and 'Last instalment amount' with a text box showing '0.00' and 'GBP'. Each section has a small 'Amount' label above the text box. At the bottom, there are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'. A mouse cursor is pointing at the 'Finish' button.

Editing an automated entry

You can edit an automated entry at any time after you have created it. Any changes you make will affect future instalments but transactions that have already been generated from the automated entry will not be affected.

Select the Automated entries tab of the main toolbar to view the Automated entries page.

Locate the entry in the list that you want to edit and double-click on it to open the editing screen. Alternatively, you can highlight the entry and click on the [Edit entry] button on the Automated entries tab.

If one or more instalments have been processed, the start date of the automated entry cannot be changed.

You can edit the next due date, on the Processed tab, to control the date of the next instalment. The next due date cannot be earlier than the start date of the automated entry.

Remember to click [Save] to save any changes you make.

Adding a split to an automated entry

An automated entry can consist of one or multiple splits. Each split can relate to a different category and amount. For example, you could split your monthly instalment to Sky to show how much was for Sky TV and how much was for Sky Broadband. When processed, each instalment will show on the ledger as a single transaction for the total amount.

Splits are added and removed using the Splits tab of the automated entry record.

On the Splits tab click on the [Add] button to add a new split.

In the automated entry split window that appears, enter the details for the new split.

Each split must have a category and an amount.

The screenshot shows the 'Automated Entry' window with the 'Splits' tab selected. At the top, there are tabs for 'Description', 'Instalments', 'Splits', and 'Processed'. Below the tabs, there is a dropdown menu for 'Account' set to 'First Direct joint account' and a currency selector set to 'GBP'. To the right of these are three icons: a green plus sign (Add), a yellow pencil (Edit), and a red X (Delete). The main area contains a table with the following columns: 'Type', 'Category', 'Details', 'Project', 'Paid out', and 'Paid in'. A single row is highlighted in blue, showing 'BP' in Type, 'Household exper' in Category, 'Sky TV' in Details, and '40.00' in Paid out. At the bottom of the window are 'Save' and 'Close' buttons.

Type	Category	Details	Project	Paid out	Paid in
BP	Household exper	Sky TV		40.00	

Each split can have its own project link, and details. A mixture of “paid in” and “paid out” splits on an automated entry is allowed.

If this split has different amounts for the first and/or last instalments, enter these on the tab provided.

Click [OK] to close the split and return to the automated entry record.

On the automated entry record, click [Save] to update the automated entry with the new split.

Type	Category	Details	Project	Paid out	Paid in
BP	Household exper	Sky TV		40.00	
BP	Sky Broadband (Sky broadband		35.00	

Tip: you must create the automated entry using a single category first and then edit the record to enter additional splits.

Stopping an automated entry

If you want to stop an automated entry which was set up as "until further notice" you can do so by selecting the “number of instalments” option on the Instalments tab. This will update the “number of instalments” value with the number already processed and no further instalments will be made.

Deleting an automated entry

Highlight the entry that you want to delete, in the list on the Automated entries page, and click on the [Delete entry] button on the Automated entries tab.

The entry will be deleted from the list and no further instalments will be made.

Tip: deleting an automated entry will not affect any transactions that have already been created from it.

Duplicating an automated entry

You can make a duplicate of an existing automated entry in the list. This is handy for fixed-term automated entries that recur each year, for example council tax.

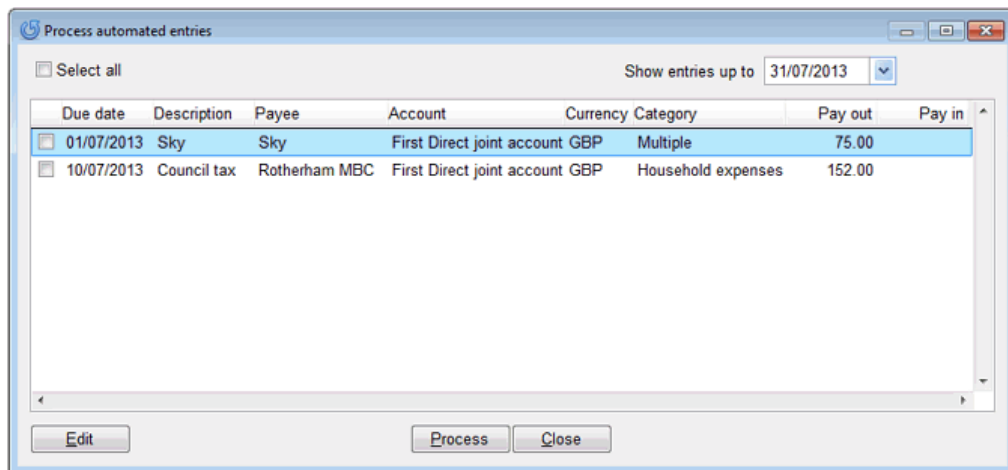
Right-click on the row containing the entry you want to duplicate and select the "Duplicate entry" option from the shortcut menu. The selected automated entry will be copied and added as a new entry to the list. The new entry will have its posted to date and last posted values reset so that you can edit the start date and other details as required.

Processing automated entries

Automated entries are processed via the Automated entries tab of the main toolbar.

Click on the [Process entries] button to open the "Process automated entries" window.

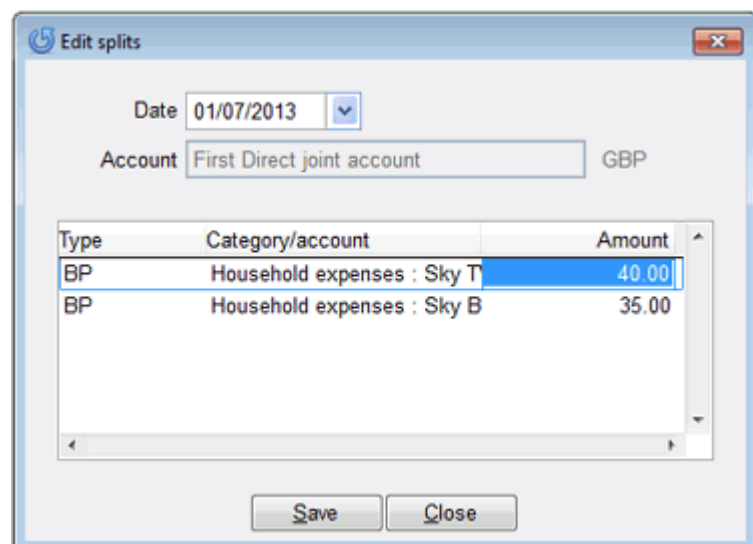
When first opened the window shows the instalments due to be processed at today's date. Enter a different date to show instalments due for the new date.



If you need to adjust any of the details prior to processing you can do so by selecting the instalment in the list and then clicking the [Edit] button to open the "Edit splits" window.

You can change the date of the instalment and the amount.

Where the instalment involves a foreign currency account, enter the exchange rate to be used in the Rate column, which is visible when the multi-currency option is enabled.



Click [Save] to save the amended instalment and return to the "Process automated entries" window.

Select the instalments you wish to process by placing a tick in the box in the left-hand column.

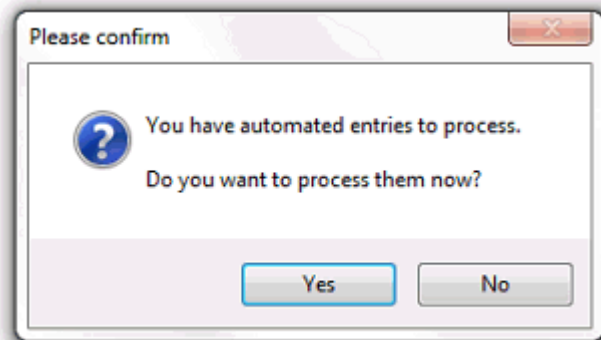
When an instalment is processed the following actions take place:

- A transaction is created and added to the account ledger for the account(s) involved.
- The instalment is removed from the Calendar.
- The instalment is removed from the Pending transactions section of the Account ledger.
- The Balance and Projected balance, for the account(s) involved, are updated in the Accounts list.
- The totals shown in the Categories list are updated if applicable.

Tip: automated entries that involve dormant accounts cannot be processed.

Each time you start the software a check is made to see if there are any automated entry instalments that are due for processing at today's date; if there are, a dialogue box will appear advising you of such.

Click [Yes] to open the "Process automated entries" window.



Creating an automated entry from an existing transaction

You can create an automated entry record from an existing transaction on an account's ledger.

To create the automated entry simply right-click on the transaction and select the "Create automated entry" option from the shortcut menu that appears.

The new automated entry record will be created and will appear in an editing window on screen. The new automated entry is initially created as "until further notice" with the start date and last instalment date as the date of the original transaction and with the number of instalments processed set to one.

Pending Bills

Pending bills are payments, or receipts, that you are aware will happen in the near future.

Setting up a pending bill:

- Displays the pending bill on the Calendar as a reminder that it is due.
- Includes the amount of the pending bill in the projected balance of the account(s).
- Allows you to process the pending bill to create the transaction without having to enter all the details again.

Adding a new pending bill



You create a new pending bill, by clicking on the [Add] button at the top right of the Events list. In the “Select event type” window that appears, tick the “pending bill” option and click [OK].

In the window that appears, enter details of the bill as required.

If you don't know the exact amount that the bill will be for just enter an estimated amount; you can edit it at any time or when you process the bill.

If the “bill” is for an amount you expect to receive, tick the “receipt in” option.

Click on the [Save] button to save the new pending bill.

Once saved the new pending bill will appear on the relevant day of the Calendar and will be added to the “Pending transactions” section at the bottom of the Account ledger for the relevant bank account.

Editing a pending bill

A pending bill can be edited at any time. To edit a pending bill:

- Select it in the Pending transactions section at the bottom of the Account ledger for the relevant bank account and click on the [Edit] button, or double-click on the bill.
- Click on the bill directly in the Calendar.
- Click on the appropriate date in the Calendar to display that day's events in the Events list. Select the bill in the Events list and click on the [Edit] button, or double-click on the bill.

Edit the bill as required and then click on the [Save] button to save your changes.

Processing a pending bill

Once a pending bill has been paid or received, you can process the pending bill to create the transaction that will appear on the account ledger.

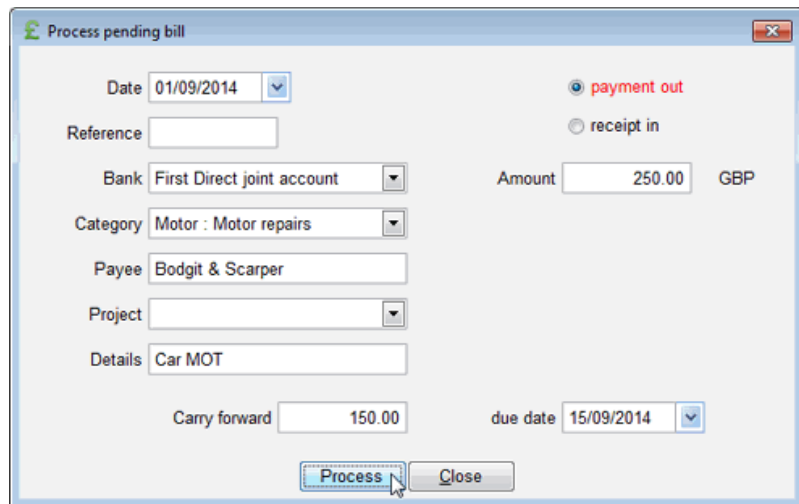


Select the pending bill, either in the Events list below the Calendar, or in the Pending

transactions section below the Account ledger, and click on the [Process] button.

In the window that appears, edit the details as required.

If an amount is entered, in the Amount field, that is lower than the original amount of the bill you will be given the option to carry forward the outstanding amount of the bill as a new pending bill. Enter the due date for the new pending bill or leave it blank if you do not want an amount to be carried forward.



Click the [Process] button, on the Process pending bill window, to create the transaction.

The new transaction will appear on the relevant account ledger, the actual and projected balances of the account adjusted and the pending bill removed.

If there was a carried forward amount, a new pending bill will be added to the relevant day of the Calendar and the Pending transactions section of the relevant account ledger.

Credit card payments

If you are recording credit card transactions using the software you can set up a credit card payment record for the credit card account.

A credit card payment record links the credit card to the bank account that is used to pay that credit card.

You can indicate, in the credit card payment record, whether you pay the credit card account in full or pay the minimum payment amount. If you select the option to pay the credit card in full, as each payment is recorded from the credit card account the amount to be taken from the bank account is updated.

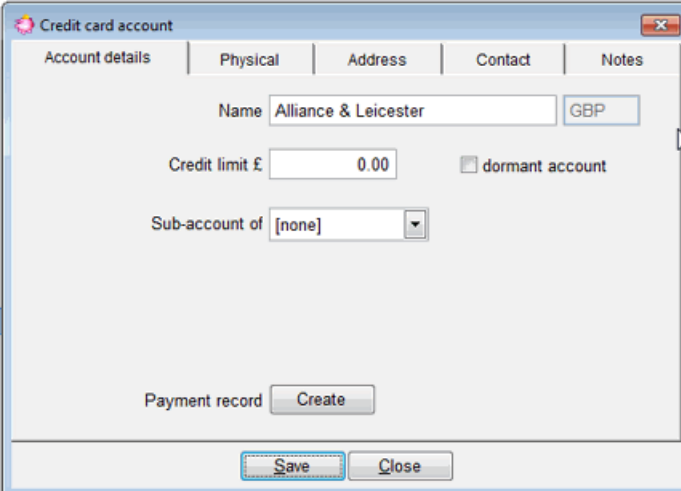
The credit card payment record will appear on the Calendar and the amount to be transferred is included in the projected balance, for both the bank account and credit card account, in the Accounts list.

Tip: a credit card payment record relates only to the account it is created for and not for any sub-accounts of that account. Additional card payment records must be created for any sub-accounts if required.

Creating a credit card payment record

Locate the credit card account in the Accounts list and double-click on it to open the account editing window.

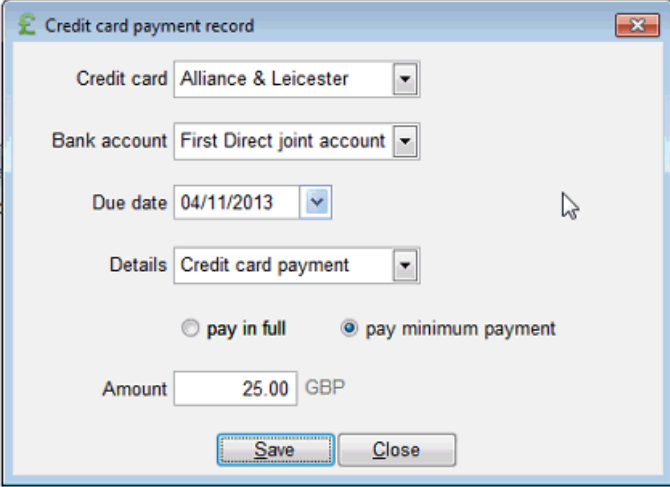
On the Account details tab, click on the [Create] button next to the "Payment record" label.

The screenshot shows the 'Credit card account' window with the 'Account details' tab selected. The window has a title bar with a close button. Below the title bar are tabs for 'Account details', 'Physical', 'Address', 'Contact', and 'Notes'. The 'Account details' tab contains the following fields: 'Name' with the value 'Alliance & Leicester' and a currency dropdown set to 'GBP'; 'Credit limit £' with the value '0.00' and a checkbox for 'dormant account' which is unchecked; and 'Sub-account of' with a dropdown menu showing '[none]'. At the bottom of the tab is a 'Payment record' label and a 'Create' button. Below the tab area are 'Save' and 'Close' buttons.

Select the bank account, that you want to link the credit card to, using the dropdown provided.

Enter the date when the next payment is due to be made from the bank account in the *Due date* field.

Each time a payment is processed the next payment date will be calculated as one calendar month after this date but can be edited if required.

The screenshot shows the 'Credit card payment record' window. It has a title bar with a close button. The window contains the following fields: 'Credit card' with a dropdown menu showing 'Alliance & Leicester'; 'Bank account' with a dropdown menu showing 'First Direct joint account'; 'Due date' with a date picker showing '04/11/2013'; 'Details' with a dropdown menu showing 'Credit card payment'; and two radio buttons for 'pay in full' (unchecked) and 'pay minimum payment' (checked). At the bottom is an 'Amount' field with the value '25.00' and a currency dropdown set to 'GBP'. Below the amount field are 'Save' and 'Close' buttons.

Select either the "pay in full" or "pay minimum payment" option as required.

If the "pay in full" option is selected, the current balance of the credit card account will be calculated and copied into the Amount field, and cannot be edited.

If the "pay minimum payment" option is selected, enter the amount of the minimum payment in the Amount field.

Click on the [Save] button to save the new credit card payment record.

Once saved, the credit card payment will appear as a pending transfer on the Calendar for the date entered as the due date. The amount of the payment will be included in the projected balance for both the bank and credit card accounts. The pending transfer will appear in the Pending transactions section below the account ledgers for both the bank and credit card account.

Where a credit card payment record is created with the "pay in full" option selected, subsequent transactions made on the credit card account will automatically adjust the amount of the pending transfer so that it always shows the balance outstanding on the credit card.

Processing a credit card payment

When you receive your credit card statement and want to record that you have paid it from the linked bank account you can do so from the Events list or the Pending transactions section of the account ledger.

Select the day on the Calendar that the payment falls due on so that the payment appears in the Events list for that day.

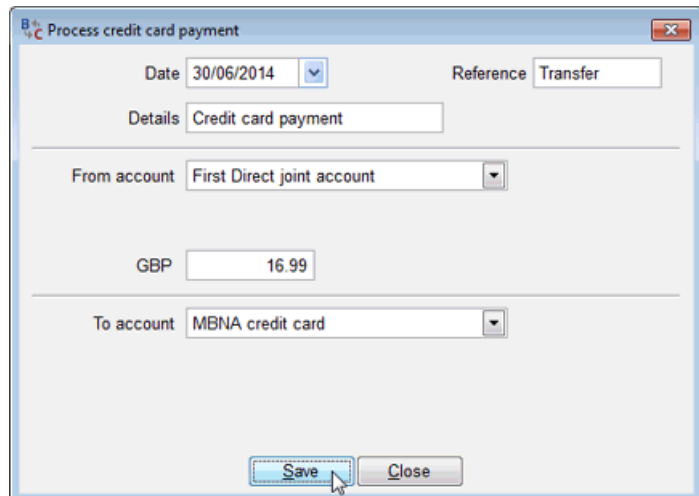


Highlight the payment in the Events list, or Pending transactions section, then click on the [Process] button.

Edit the date and amount as required.

Click [Save] to process the payment and create the transfer transaction between the bank and credit card accounts.

Any balance left unpaid on the credit card account will be carried forward to the next credit card payment and dated one calendar month from the date entered.



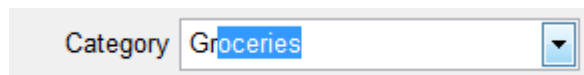
The screenshot shows a dialog box titled "Process credit card payment". It contains the following fields and controls:

- Date:** A dropdown menu showing "30/06/2014".
- Reference:** A text field containing "Transfer".
- Details:** A text field containing "Credit card payment".
- From account:** A dropdown menu showing "First Direct joint account".
- GBP:** A text field containing "16.99".
- To account:** A dropdown menu showing "MBNA credit card".
- Buttons:** "Save" and "Close" buttons at the bottom right.

Predictive Text

Predictive text is used in some of the software's combo box controls, so called because they combine the ability to type an entry into a text box or select it from a list, to save you time when entering data.

For example, in the Category selector shown below, as you begin to type in the text box the control will find the first item in the list that begins with what you have typed. To accept the value simply press <Enter> or <Tab> on your keyboard.



Payees

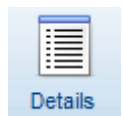
Each transaction you enter has a Payee field, which is used to record who a payment was made to or who a receipt came from. When a new payee name is entered the payee name is saved to a separate table. When you next enter a new transaction, the newly added payee can be selected without having to type it in again.



The table of payee records can be managed via the [Payees] button, which is located on the Ledgers tab of the main toolbar. Click on the button to open the Payees list.

Transaction details

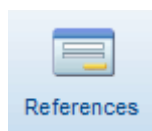
Each transaction you enter has a Transaction detail field, which enables you to record details about the transaction additional to the Payee and Category. When new transaction details are entered they are saved to a separate table. When you next enter a new transaction, the newly added transaction detail can be selected without having to type it in again.



The table of Transaction detail records can be accessed via the [Details] button, which is located on the Ledgers tab of the main toolbar. Click on the button to open the Transaction details list.

Transaction reference

Each transaction you enter has a Reference field, which enables you to record how the transaction was made. When a new reference is entered it is saved to a separate table. When you next enter a new transaction, the newly added reference can be selected without having to type it in again.



The table of Transaction reference records can be accessed via the [Reference] button, which is located on the Ledgers tab of the main toolbar.

The instructions that follow for adding, editing and deleting entries apply to all of the lists detailed above.

Adding a new entry

Click on the [Add] button. In the window that appears, enter the new value as required then click [OK] to save the new entry.

Editing an entry

To edit the selected entry click on the [Edit] button or double-click on the entry.

In the editing window that appears, edit the entry as required then click [OK] to save the change. You will also be asked whether you want to update the value in existing transactions.

Deleting an entry

Tick the entries in the list that you want to delete. Click on the [Delete] button to permanently delete the selected entries.

Deleting an entry will not have any effect on any existing transactions.

Changing the case

You can change the case of an entry to lower case, upper case or proper case as required.

Tick the entries in the list that you want to change the case of.

Use the dropdown list provided to select the case option you require. Click on the [Apply] button to change the case of the selected entries. You will also be asked whether you want to update the value in existing transactions.

Example: old value = "Purchase of SONY XR123"	
Lower case	purchase of sony xr123
Upper case	PURCHASE OF SONY XR123
Proper case	Purchase of Sony Xr123

Reconciling an account

Reconciling an account means checking the transactions you have entered into the software against an external source, typically a bank statement, to make sure that they match up. Using this process can show up errors in data entry where, for example, you may have mistyped an amount.

Each transaction has a field that stores the date of the statement it appeared on, termed the "reconciled date". This date is initially blank when the transaction is first saved. When account reconciliation is carried out, you enter the date of the statement you are reconciling to and select the transactions on screen that match corresponding entries on the statement. When the reconciliation is completed, the selected transactions are updated and the statement date is stored in their reconciled date field. In this way, it is possible to tell which transaction appears on which statement.

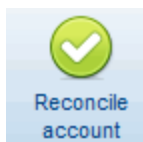
Reconciliation is available for Bank and Credit card accounts.

Carrying out a reconciliation

Select the Ledgers tab of the main toolbar.

Select the account you want to reconcile using the Account selector. The screen will update to show the ledger for the selected account.

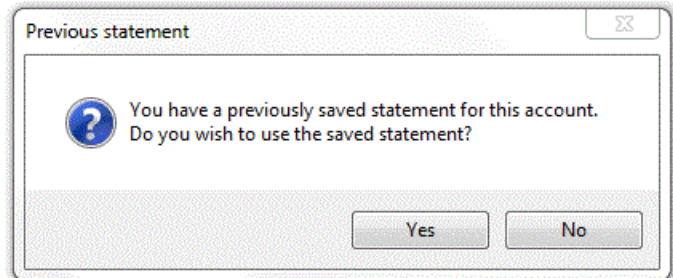
Tip: when reconciling an account that contains sub-accounts, it is recommended that you select the main account so that transactions for the sub-accounts will also be included.



Click on the [Reconcile account] button to begin the reconciliation.

If a previous reconciliation has been saved but not completed, you will be asked if you want to use the saved statement.

Click [Yes] to use the saved statement or [No] to start over.

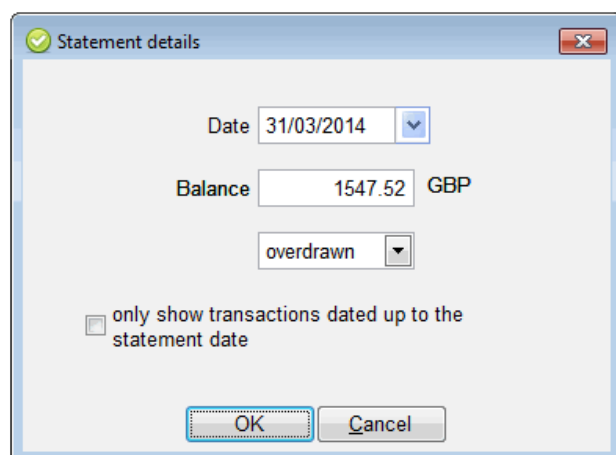


If there is no saved reconciliation, or if you elect to start over, the Statement details window will appear.

Enter the date of the statement you are reconciling to and its closing or end balance as a positive amount. Select "in credit" or "overdrawn" using the dropdown.

If the checkbox is ticked, the reconciliation window will contain only those transactions that are dated on or before the date entered.

Whilst not essential to enter the actual details from the statement, this information can help with the reconciliation process.



The account reconciliation window

The account reconciliation window is split into two parts.

The figures, at the top of the window, show the difference between the reconciled balance and the statement end balance.

The upper part, labelled "Items not yet reconciled", lists the transactions that have not yet been reconciled.

The lower part, labelled "Items that appear on this statement", is used to move transactions into, where the transactions appear on the statement being reconciled.

Statement	Reconciled balance	Statement balance	Difference
31/03/2014	805.44	-1547.52	2,352.96 GBP

Items not yet reconciled				
Date	Reference	Payee	Paid out	Paid in
24/08/2005	1044	FrogKick Scuba Gear	80.32	
19/11/2008		PREMIER PARKING S	15.00	
19/11/2008		MBNA EUROPE LTD F	393.43	
19/11/2008		CHILD TAX CREDIT		42.12
21/11/2008		404780 65055857 INT		1,000.00

Items that appear on this statement				
Date	Reference	Payee	Paid out	Paid in
28/02/2014		Last reconciled balance		805.44

Where transactions have previously been reconciled for the selected account, the total of the reconciled transactions, and the date of the last reconciliation will show as the first entry in the lower part of the window. In the screenshot, the last reconciliation was carried out for a statement dated 28/02/2014. The total of all reconciled transactions shows as 805.44 paid in, indicating a credit balance.

The reconciliation is carried out by working through the bank statement and matching each entry on the statement to a corresponding entry in the "Items not yet reconciled" section. As each entry is matched, double-click on it, or select it and click on the [Move item] button, to move it into the "Items that appear on this statement" section. In so doing, the amounts in the "Reconciled balance" and "Difference" fields, at the top of the window, will be updated.

When all matching items have been moved into the bottom list, and assuming all the transactions that are on the bank statement have already been entered in the software, we would expect the reconciled balance to be -1547.52 and the difference to be zero.

Statement	Reconciled balance	Statement balance	Difference
31/03/2014	-1,547.52	-1547.52	0.00 GBP

Items not yet reconciled				
Date	Reference	Payee	Paid out	Paid in

Items that appear on this statement				
Date	Reference	Payee	Paid out	Paid in
13/03/2014	Visa Debit	ASDA	68.19	
17/03/2014	Stg Order	Rotherham MBC	152.00	
28/03/2014	Stg Order			1,000.00
31/03/2014		Tester	10.00	

Carrying out the reconciliation

The suggested procedure for carrying out reconciliation using a bank statement is as follows:

1. If you have reconciled this account to the previous bank statement then the reconciled balance shown on the screen should be the same as the starting balance on the current bank statement. If it isn't, you should leave the reconciliation and try to find out why there is a discrepancy before continuing.

2. For each entry on your bank statement locate the corresponding entry in the "Items not yet reconciled" section. Click on the entry to select it then click on the [Move item] button to move the entry into the "Items that appear on this statement" section. When you move an entry the reconciled balance and difference amounts will update. If you move an entry in error you can move it back by selecting the entry and clicking on the [Remove item] button. You can also move an entry, from one section to the other, by double-clicking on it.
3. Continue in this way until the "Items that appear on this statement" section contains all the transactions that appear on your bank statement. At this point, the reconciled balance on screen should equal the closing balance on your bank statement. If this is the case, click on the [Reconcile] button to mark the selected transactions as reconciled. When you next open the Reconciliation window, those transactions will no longer appear in the upper section but will instead be included in the last reconciled balance.

Saving your current position

If you are unable to complete the reconciliation for any reason you can save your current position using the [Save] button. This will record the items in the "Items that appear on this statement" section so that they can be reloaded the next time you carry out reconciliation of this account.

The statement date and end balance will also be stored in the saved reconciliation.

Making adjustments

If there is a transaction on your statement that does not appear in the Reconciliation window, because it has not yet been entered on the system, you can enter the transaction using the [Adjustment] button.

When you click on the [Adjustment] button a new transaction window will open. Once saved, the new transaction will appear in the "Items that appear on this statement" section, if it is dated on or before the statement end date.

Un-reconciling transactions

If you find that you have reconciled a transaction in error, you can correct this by editing the transaction and blanking its reconciled date. A transaction can be edited by double-clicking on it in the Account ledger.

Projects

Projects provide a means of grouping transactions together that are for a common purpose. A project might be something like a home improvement but you can also use projects for things like holidays or parties. You can link any kind of transaction to a project be it income or expenditure so you could also create a project for a charity fund-raising event and report on the net income.

A project can have multiple sub-projects, each of which can itself have multiple sub-projects and so on.

Projects are managed via the Projects tab of the main toolbar; click on the Projects tab to display the Projects page.

The Projects list

On the left-hand side of the Projects page is the Projects list containing any projects you have already created. Projects are listed in alphabetical order. Sub-projects are listed below their parent project and the sub-project name slightly indented.

The figures shown in the Projects list are as follows:

Budget	The budget set for this project or sub-project. Income budgets are shown positive, expense budgets are negative.
Actual	The total of transactions linked to this project or sub-project. Income transactions are shown positive, expense transactions are negative.
% used	The Actual amount as a percentage of the Budget amount.
Total budget	The total budget for the project and any sub-projects. Sub-projects will have no value in this column.
Total actual	The total of transactions linked to this project or its sub-projects. Sub-projects will have no value in this column.
Total % used	The Total actual amount as a percentage of the Total budget amount.

Project transactions

The Project transactions section of the Projects page lists the transactions associated with the currently selected project and its sub-projects. Transactions associated with the selected project appear in black text whilst those for any sub-projects are shown in grey text.

A transaction can be assigned to a project at the time of creating the transaction, or later by editing the transaction, by selecting the relevant project using the dropdown provided.

Adding a new project



Click on the [Add project] button, on the Projects tab, to start the New project wizard.

Enter a *Name* for the project in the field provided.

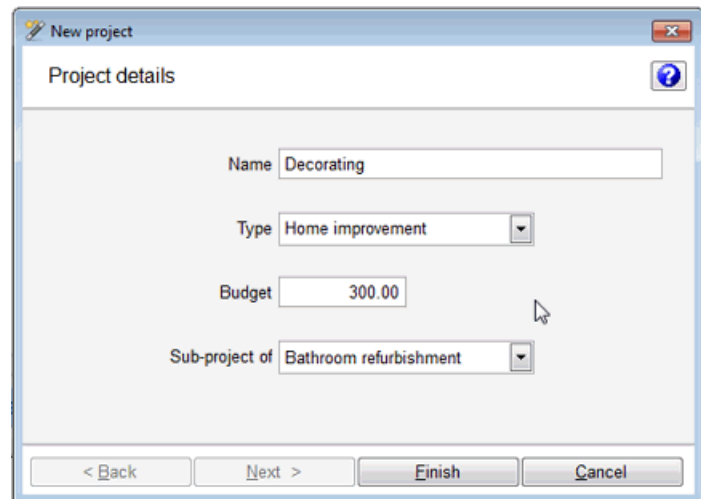
Select the *Type* of project as required. You can add a new type by selecting the "Add new" option at the very top of the dropdown.

Enter a Budget as required. A budget can be used to compare to actual costs for the project.

If the new project is a sub-project of another project, select the parent project using the dropdown provided.

Click the [Finish] button and confirm that you wish to save the new project.

The newly saved project will be added to the Projects list.



Project notes

The Notes section of the Projects page is used to display notes connected to a project and to add, edit and delete notes.

Select the relevant project using the Projects list.



Click on the [Add] button, in the Notes section, to add a new note for the selected project.

In the window that appears, enter your text in the field provided; there is no limit to the length of text that can be entered.

Click on the [Save] button to save the new note. The newly added note will appear in the Notes section and will be displayed with the date it was added.



To edit an existing note, double-click on it or select it and click on the [Edit] button.



To delete an existing note, select it and click on the [Delete] button.



You can print the notes for the selected project using the [Print] button.

Resizing the Projects page sections



The relative sizes of the sections on the Projects page can be changed. Click on the Projects page [Configure] button to open the "Configure Projects List" window.

Enter a value for the width of the Project transactions section as a percentage of the width of the Projects page. If you enter a value of "40", for example, the width of the Project transactions section will be 40% of the page width and the width of the Projects list will be 60% of the page width.

Enter a value for the height of the Project transactions section as a percentage of the height of the Projects page. If you enter a value of "50", for example, the height of the Project transactions section will be 50% of the page height and the height of the Notes sections will be 50% of the page height.

Click [Save] to save your changes.

Project types

Project types are used to categorise projects. Project types are managed via the "Project types" window.

Click on the Project tab of the main toolbar. Click on the [Project types] button to open the "Project types" window.

Adding a project type

Click on the [Add] button to add a new project type.

In the window that appears type in the new project type.

Click on [OK] to create the new project type.

Deleting a project type

Highlight the entry in the list and then click on the [Delete] button. If the project type has not been used in any project records it will be deleted.

Tip: project types cannot be edited as they are simply values that are used in the completion of other records.

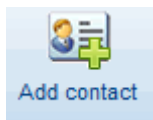
Contacts

You can record details of your contacts using *Contact* records. Contact records are not involved in any of the accounting functions of the software, they are provided purely for personal information management.

Examples of contacts are banks, plumbers and solicitors although you are not limited to recording details of just these types of contacts.

A list of contact records currently held on file can be displayed by selecting the Contacts tab on the main toolbar.

Adding a new contact



Click on the [Add contact] button, or right-click on the Contacts list and select “Add contact” from the shortcut menu, to start the New contact wizard.

Enter the contact details as required.

The “Display as” text is how the contact will appear in the Contacts list. You can change this by using the dropdown or by typing text into the field.

Select the *Contact type* to categorise this contact.

You can store up to 4 telephone numbers on the Contact details page.

Click on the [Finish] button and confirm that you want to save the new record.

Deleting a contact

Highlight the entry you want to delete in the Contacts list and click on the [Delete contact] button on the Contacts tab. You can also right-click on the entry and select the “Delete contact” option from the shortcut menu that appears.

Confirm that you want to delete the contact and it will be permanently removed.

Contact types

Contact types are used to categorise contact records. Contact types are managed via the "Contact types" window.

Click on the Contacts tab of the main toolbar. Click on the [Contact types] button to open the "Contact types" window.

Adding a contact type

Click on the [Add] button to add a new contact type.

In the window that appears type in the new contact type.

Click on [OK] to create the new contact type.

Deleting a contact type

Highlight the entry in the list and then click on the [Delete] button.

Tip: contact types cannot be edited as they are simply values that are used in the completion of other records.

Reminders

You can create a reminder to remind you of something that needs doing in the future. Reminders are displayed on the Calendar section of the Accounts page.

When you create a reminder it has a *due date* set by you and this is the date used to display the reminder on the Calendar.

A reminder has a *Status* field, which is used to indicate whether the reminder has been acted upon or not. When a new reminder is created it will have a status of "pending". When you have acted upon a reminder, you can either delete it, to remove it altogether, or you can change its status to "completed" if you want to retain the reminder as a record that the action has been carried out.

Creating a reminder

On the Accounts page locate the control strip at the top right of the Events list.



Click on the [Add] button.

In the "Select event type" window that appears select the "reminder" option then click the [OK] button.

Enter the date on which you want to be reminded of the event in the *due date* field.

You can use the *action date* field to enter the actual date that the event takes place if this is different to the due date.

Select the type of reminder from the *Reminder type* dropdown. The reminder type is displayed on the Calendar to help you identify what the reminder is for. You can add a new reminder type by selecting the "Add new" option from the top of the dropdown list.

You can also add and remove reminder types using the "Reminder types" option on the Settings menu.

Repeating reminders

There may be occasions when you want to be reminded to do something every year, or every month. You can set a reminder to repeat itself so that you don't have to remember to create a reminder each time.

On the Repeat tab of the reminder record choose how often you want the reminder to repeat by selecting the *frequency* from the dropdown.

Enter a date in the *last date* field if you want reminders to stop after that date, otherwise leave the field blank.

Repeat reminders are created based on a software setting that controls how many days ahead repeat reminders should be created for. This setting can be changed using the Configure calendar window (see below).

Repeating reminders are checked once each day that you start the software and new ones are created as required.

Configuring the calendar

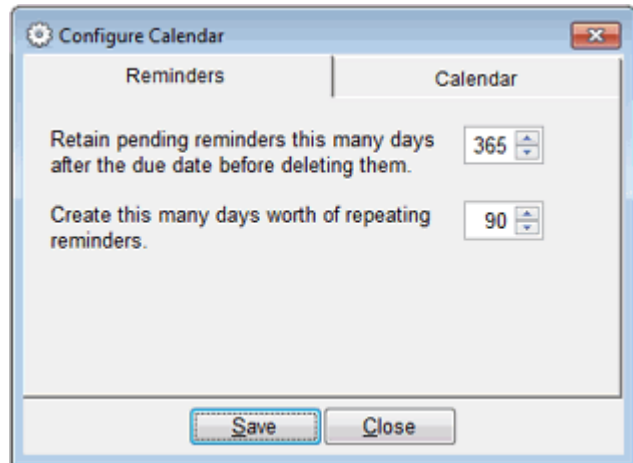


The Configure calendar window is displayed by clicking the [Configure] button on the Calendar tool strip.

The values entered on the Reminders tab are used to control the deletion of old reminders and the creation of repeat reminders.

Reminders with a “pending” status are automatically deleted by the software when this number of days has elapsed after the due date of the reminder. Reminders with a “completed” status are kept until such time as you choose to delete them.

Repeat reminders are created, and appear on the Calendar, for this many days in the future based on today’s date.



Stopping a repeating reminder

You can stop a reminder from repeating by editing the *root reminder record*.

If you are unsure which is the root record, open one of the reminders in the repeating chain and click on the Repeat tab. If this is not the root reminder record you will see a button labelled "Go to root"; click on this button to open the root record in this reminder window.

Edit the frequency and/or last date as required. Click [Save] to save your changes.

Tip: editing the root reminder will affect all other reminder records based upon it. If you clear the frequency and last date values in the root record all the reminder records based on the root record will be deleted!

Deleting a reminder

To delete a reminder, select the day in the Calendar containing the reminder so that the events for that day are displayed in the Events list.

Highlight the reminder in the Events list then click on the [Delete] button on the Events list tool strip.

Tip: if you delete the root reminder record in a chain of repeating reminders the remaining reminders in the chain will no longer point to a root reminder record and will act as independent reminders.

Reminder types

Reminder types are used to categorise reminders. Reminders can be filtered so that only those reminders of the selected reminder type(s) are displayed on the Calendar.

Select the "Reminder types" option from the Settings menu to open the "Reminder types" window.

Adding a new reminder type

Click on the [Add] button.

In the window that appears, enter a description for the new reminder type.

Click [OK] to save the new record.

If the reminder type does not already exist, it will be added to the list and will be available when you next create a reminder.

Deleting a reminder type

Select the entry in the list and then click on the [Delete] button.

If the reminder type has not been used in any reminder records it will be deleted.

Graphs and Charts

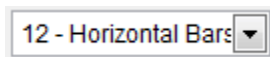
Home Accounts uses a graphing utility called “FoxCharts” to produce accurate and attractive graphs from your data.

Some sample outputs, along with a brief explanation of controls, are shown below.

Controls



The buttons on the control strip, shown above, are described in more detail below.



Use the dropdown to switch between different chart types. Not all chart types may be available depending on the data being plotted.



Use the Legend button to switch the chart legend on or off. The legend tells you which data is represented by which colour and is very useful when printing your graph.



The Colour/Mono button is used to switch between a coloured and monochrome chart. The monochrome setting is useful when you are printing graphs and don't have a colour printer.



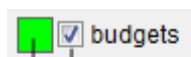
Use the 3D button to toggle between a 2-dimensional chart and a 3-dimensional one. Push in the button to get a 3-dimensional chart.



When displaying a 3-dimensional chart you can use the 3D depth spinner to increase or decrease the depth of the chart.



These buttons are used to switch background lines on and off. Background lines can make it easier for you to identify the data values.



toggle series on/off

click to change colour

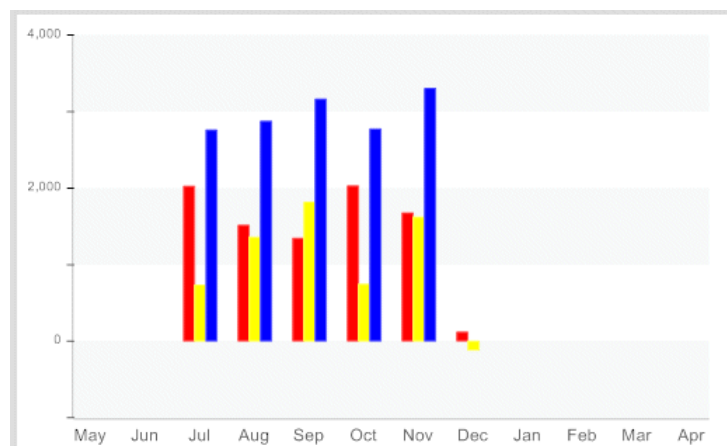
Click on the colour swatch to change the colour used for a particular data series.

Use the checkbox to toggle a data series on or off.

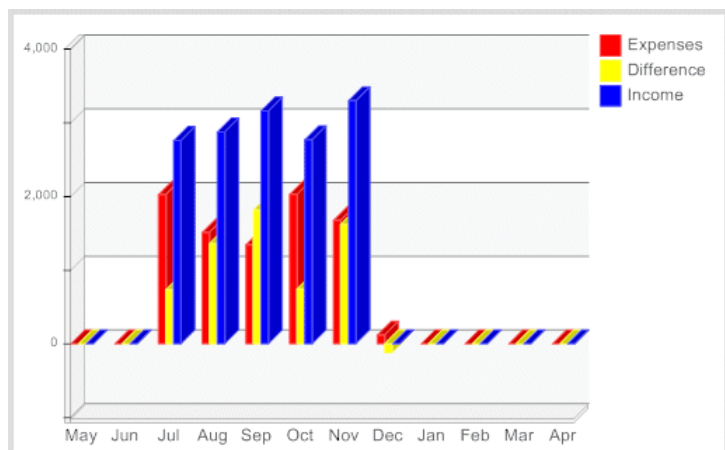
Chart types

Multiple bars

The multiple bars chart plots all the data series on one chart using a different colour for each data series. The chart shown has the 3D button out to produce a 2-dimensional chart.



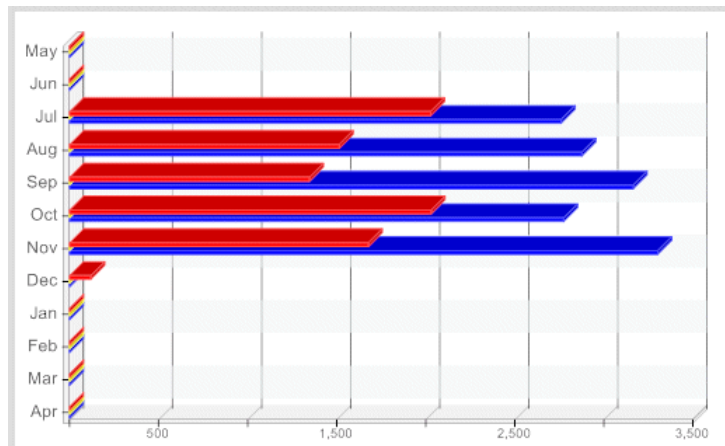
This chart shows the same data in a 3-dimensional chart with the legend switched on and with horizontal background lines.



Horizontal multiple bars

The horizontal multiple bars chart is similar to the multiple bars chart but is rotated through 90 degrees.

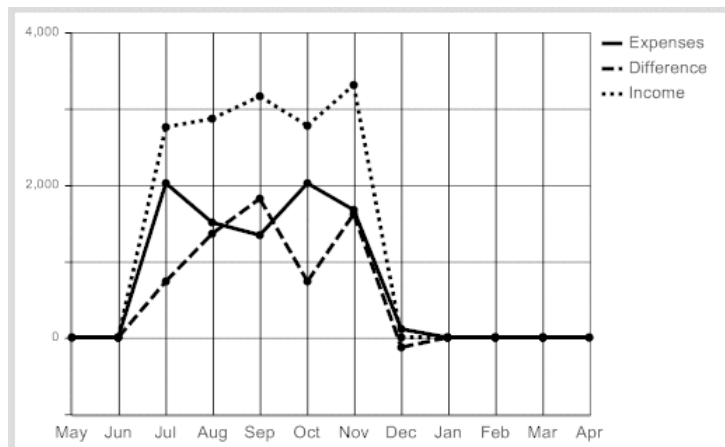
In the example shown you will notice that the x- and y-axis have changed places.



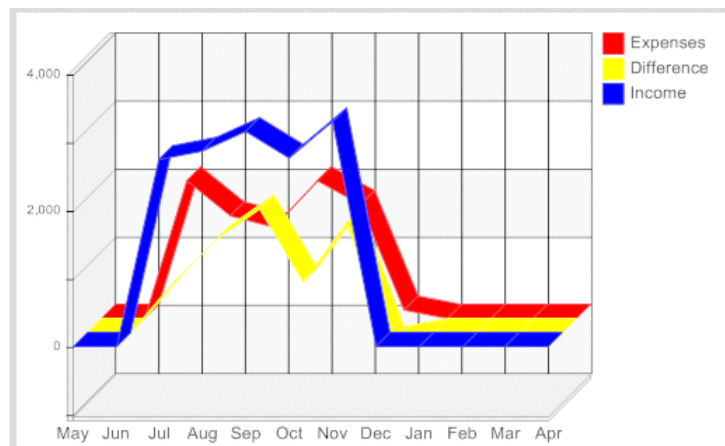
Lines

The line chart plots all the data series on one chart using a different colour for each data series.

The chart shown has the 3D button out to produce a 2-dimensional chart. It also has the Colour/Mono button pushed in to produce a monochrome chart and has both horizontal and vertical background lines.



This chart shows the same data as the one above but in a 3-dimensional chart.



Utilities

Rebuild Data

This option on the Utilities menu is used to rebuild your data files after, for example, you have suffered a power cut and your data has become damaged.

You can also run this utility on a regular basis to compact your data files, so that they take up less space on your hard drive.

Clear old transactions

Every now and again, when you have accumulated a lot of transactions, you may want to get rid of old transactions that you no longer wish to keep.

The "Clear old transactions" option, on the Utilities menu, removes old transactions replacing them with brought forward balances. The brought forward balance for a category or account will be the net total of all the transactions being removed.

For example, shown below is a screenshot of the account ledger for a bank account:

Date	Reference	Category	Payee	Details	Paid out £	Paid in £	Balance £
27/01/2010		Pets : Vet bills	ARNCLIFFE VETERIN		65.61		1,255.31
27/01/2010		Household : Clothing	MATALAN	C		16.00	1,271.31
27/01/2010		Personal pension	PRUDENTIAL	14	54.70		1,216.61
28/01/2010		Groceries	NETTO 9421		4.88		1,211.73
28/01/2010		Household : Postage	POST OFFICE LTD		5.40		1,206.33
29/01/2010		Wages & Salaries : Salary	EZPZ SOFTWARE			796.60	2,002.93
29/01/2010		Recreation & Leisure : Club Membership	ENGLISH HERITAGE		31.50		1,971.43
01/02/2010		Groceries	W M MORRISON 123		29.67		1,941.76

After running the "Clear old transactions" option, with a date of 31/01/2010, we get the following:

Date	Reference	Category	Payee	Details	Paid out £	Paid in £	Balance £
31/01/2010				Balance brought forward		1,971.43	1,971.43
01/02/2010		Groceries	W M MORRISON 123		29.67		1,941.76
01/02/2010		Beauty treatment	TRANQUIL	£	30.00		1,911.76

Here, all the transactions that made up the balance of £1,971.43 have been replaced by a single balance brought forward transaction for that amount.

Transactions are removed based on the date you enter that you want to clear down to. A transaction will be removed if its date is on or before the date you enter. If the transaction is a bank transaction it must also have been reconciled and the reconciliation date must also be on or before the clear down date you enter.

Delete all transactions

The "Delete all transactions" option, on the Utilities menu, will remove all of the transactions you have entered so that you can start over.

Use with extreme caution as this process cannot be reversed!

Your account records, automated entry and preset records will not be affected by this process.

View error log

In the event that an error occurs in the program, a screen will usually appear showing details of the error and asking if you want to log it.

Click on the [Yes] button on this screen to record details of the error in a log file that can be emailed to us. Reporting errors in this way helps us to correct them and improve on the software. Clicking on [No] will not log the error.

In the next screen that appears, click on [OK] to continue with the program.

Note: depending on what stage the program is at, further error messages may occur. Keep repeating the process until the program is able to continue normally.

The error log can be inspected by selecting the “View error log” option from the Utilities menu.

You will be viewing one log entry at a time. The date/time value at the top right of the screen shows when the error was logged. The up/down arrows to the right of this box let you scroll through the logged errors.

Clicking on the User Notes on Errors tab lets you enter your own comments about a particular error.

Click on the email button to send a copy of the log file to us as an email attachment. This information can then be put to good use in correcting the error.

Maintaining your data

Backing up your data

Changes you make to your data and new data that you create when adding new records is saved when you click on the [Save] button on the relevant screen. Although this should be sufficient, we strongly recommend that you also create a backup of your data on a regular basis.

A backup file, as created by the software, is a zip file that contains a copy of your data, from all the individual tables in the dataset, compressed into a single portable file. If needed, you can restore the contents of this file using the software and put your data back to the position it was in when the backup file was created.

If anything happens to your computer, for example it is damaged or stolen, all you need to do to be up and running again is to:

- download the software from our website and install it
- register the software using the registration code you were provided with
- create a new dataset and restore from a backup file into it

It is a good idea to create your backup files on a USB flash drive or memory stick. You can then store this away from your computer and not run the risk of losing your backups if you lose your computer.

It is important that you back up your data on a regular basis. This will help you to overcome problems that result, for example, from entering incorrect data or accidentally deleting data. If you have made a backup of your data, you can restore from the backup, which will place your data back at the position it was in when the backup was made.

Backups should also be made before carrying out important procedures in the software.

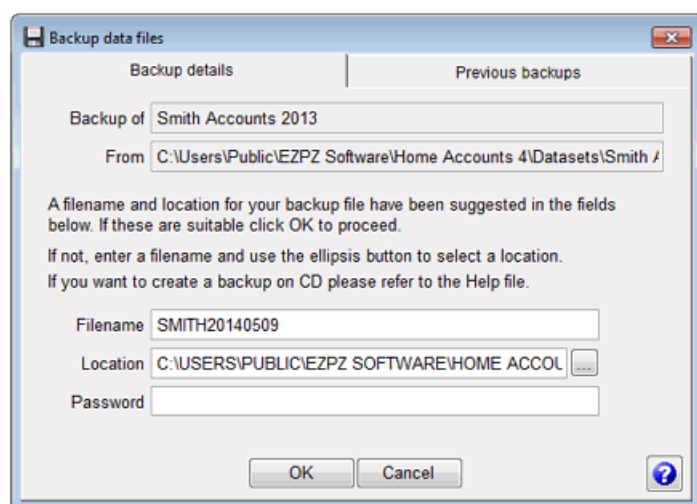
How to backup up your data

Select the "Backup Data Files" option from the software's File menu to open the Backup Data Files window.

A filename for the backup file will be suggested, which can be edited as required.

The suggested filename is based on the *filename stem* which can be changed in the Dataset defaults window. If you have elected to add the date to the filename the date will be in filing order (YYYYMMDD).

The backup file will automatically be saved with a ".ZIP" extension, so there is no need to add one.



A location for the backup file will be suggested but can be changed using the [Pick file] button. Where backups have previously been carried out from this computer the location previously used will be suggested.

The location must start with a drive letter such as "C:\". Backups cannot be created to network locations that begin with two backslashes such as "\\SERVER". Attempting to backup to such a location will generate an "Invalid path or filename" error. Mapped network drives are allowed.

If you wish to password-protect your backup file enter a password in the field provided. The password can be any word or phrase up to 65 characters in length and is case-sensitive. If a password is entered the backup file will be encrypted and cannot be decrypted without entering a matching password.

Note: if you forget the password that you used to encrypt a backup file we are unable to extract the password for you.

You may also see a message reminding you to create a backup when you exit the program. Whether this message appears or not depends on the setting in the My Settings (Shutdown tab) window.

Backing up to CD

Backups can be made to any location on your computer, such as the hard drive or floppy disk. If you wish to store a backup file onto a writeable CD ROM you should first create the backup file onto your hard drive. You can then use your CD burning software (part of the operating system in modern versions of Windows) to drag the file onto the CD to burn it.

Restoring your data

Restoring data from a backup file will overwrite your existing data with the data stored in the backup file, effectively putting your system back to the state it was in when the backup was created.

Tip: if you want to return to your current data position you should make a backup of it before restoring the data contained in another backup file.

To restore the data contained in a backup file, select the "Restore Data Files" option from the software's File menu.

The dialogue window that appears will advise you that restoring from a backup file will overwrite your current data. Click [Yes] if you want to continue. This will open the Restore Data Files window.

Click on [Browse] to locate the backup file on your system and select it.

If the backup you want to restore from is listed on the "Previous backups" tab you can click on it and the location and filename will be copied into the fields on the "Backup details" tab.

If the backup file was password-protected when created enter the password in the field provided. Passwords are case-sensitive.

Click on [OK] to continue with the restore or on [Cancel] to abort the process.

Once your files have been restored, the system will check the integrity of the restored data before continuing.

Renaming a dataset

Each dataset you create has a name, which appears on the Title bar and Status bar and in the list of datasets on the "Select dataset" window.

You can change the name of the currently open dataset if required.

Select the "Dataset defaults" option from the Settings menu. When the Dataset defaults window opens, select the Name tab.

Edit the dataset name as required.

Click on [Save] to save your changes.

Note: the dataset name is stored in the backup file when you create a backup file. When restoring from a backup file the current dataset contents, including the dataset name, will be overwritten by the contents of the backup file.

Year end processing

The year end process clears the balances of your income and expense categories effectively resetting their balances to zero so that, when looking at the Categories list, the totals you see are only those for the current year. Bank and credit card accounts and asset, investment and liability accounts are not affected by this process.

The year end process can be carried out at any time; you don't have to perform it specifically on the last day of the financial year you are working to. There is no "closing off" carried out by the software, so you can add transactions for the next financial year before you carry out the year end process for the year that has ended.

None of your transactions are removed during this process; on the contrary, the balance that has accumulated from the transactions for a category is made zero by creating an additional transaction for an amount equal to the balance but with the opposite sign. This means that you are still able to view all the transactions you have entered prior to running this process.

The year end process is carried out by running the option on the Utilities menu.

In the window that opens, enter the date you want to use for the year end. Transactions whose date is before or on this date will be included in the balance calculation. A single transaction, for an equal and opposite amount to the category's balance, is added for each category dated with the year end date.

Note: the total of all the reversing transactions is posted to a special account known as the Reserves account. To avoid confusion, this account is hidden in the software although its balance can be seen in the Trial Balance report.

Settings

Areas

Area records are a means saving you time when completing the address portion of a record as they will automatically fill in part of the address for you.

Select the "Areas" option from the Settings menu to display the "Areas" window.

Adding a new area

Click on the [Add] button to add a new area record. A blank "Area" window will appear for you to complete.

Enter a 3-character code, that has not already been used, in the *Code* field and enter details in the *Area*, *Town* and *County* fields as required. The area name field corresponds to line 3 of an address.

Select the *Country* from the dropdown list.

Not all fields will need to be completed in every case. For example:

Code	Area name	Town	County
WAT	Wath-upon-Dearne	Rotherham	South Yorkshire
SHF		Sheffield	
DAR	Darnall	Sheffield	

Click on [Save] to save the new record.

Editing an area

To edit an area, highlight the entry in the list and click on the [Edit] button. Alternatively, double-click on the entry in the list.

Changes can be made to any of the details with the exception of the Code, which cannot be changed once the record has been created.

Use the [Save] button to save any changes you have made. When changes are saved, those records having this area code will have their address fields updated accordingly.

Deleting an area

To delete an area, highlight the entry in the Areas list and click on the [Delete] button. If the area code is not referenced in the system, the record will be deleted.

Countries

Country records are used in addresses to indicate the country a particular object, such as a contact, is located in.

A full list of countries has been added to the software, and these countries are indexed using the standard 2-character country code as defined in ISO 3166. Adding a new country to the list should not be required by the user but, if you do need to add a country to the list, the country code used for the new record must be 2 characters and must lie in the range 'QN' to 'QZ' inclusive.

Select the "Countries" option from the Settings menu to open the "Countries" window.

Adding a new country

Click on the [Add] button to open a blank "Country" window.

Enter a 2-character code, which has not already been used and is in the range 'QN' to 'QZ' inclusive, in the *Code* field.

Enter the country's *Name* in the field provided.

Tick the box if this country is an *EU member* country.

Click on [Save] to save the new record.

Editing a country record

To edit a country, highlight the entry in the list and click on the [Edit] button. Alternatively, double-click on the entry in the list.

Changes can be made to any of the details with the exception of the Code, which cannot be changed once the record has been created.

Deleting a country record

Only countries that have been created by the user can be deleted.

To delete a country, highlight the entry in the Countries list and click on the [Delete] button. If the country code is not referenced anywhere in the system, the record will be deleted.

Currencies

Several default currencies are created by the software when it is installed, but you can also add your own.

Adding a new currency

Open the "Currencies" window by selecting the "Currencies" option from the Settings menu.

Click on the [Add] button to open the "Currency" window.

Enter a 3-character code for the new currency in the *Code* field. The code must not have already been used for another currency.

Enter the currency *Name* and *Symbol* in the fields provided.

Enter the descriptions for the currency *units* and *sub-units* in the fields provided. For example, if we were entering the details for the US dollar then we would enter "dollars" in the units field and "cents" in the sub-units field.

Enter the default exchange rate, in terms of your base currency, in the "Current exchange rate" section. Exchange rates cannot be negative or zero.

The default exchange rate will be suggested when you enter transactions for a foreign currency account but can be edited.

The default exchange rate is updated with the new value when a new transaction is entered.

Click on [Save] to save the new record.

Editing a currency record

To edit a currency, highlight the entry in list on the "Currencies" window and click on the [Edit] button. Alternatively, double-click on the entry in the list.

Changes can be made to any of the details with the exception of the currency Code, which cannot be changed once the record has been saved.

Deleting a currency record

To permanently delete a currency, highlight the entry in list on the "Currencies" window and click on the [Delete] button.

Tip: a currency cannot be deleted if it is referenced in transactions or account records.

Frequencies

Frequencies are used in the system where calculations involving periods of time are required, such as in automated entries.

In addition to standard frequencies, such as weekly and calendar monthly, the system also supports user-defined periods so that calculations can be based on whatever period you require.

The following frequencies are created by default when the software is installed:

Code	Description	years	calendar months	days
A	year	1	0	0
F	four weeks	0	0	28
M	calendar month	0	1	0
Q	quarter	0	3	0
S	six months	0	6	0
T	fortnight	0	0	14
W	week	0	0	7

Select the option from the Settings menu to open the "Frequencies" window.

Adding a new frequency

Click on the [Add] button to add a new frequency. A blank "Frequency" window will open ready for you to complete.

Enter a 1-character *Code* that does not already exist and enter a suitable *Description* and values for the *Years*, *Months* and *Days* fields.

Click on the [Save] button to save the new record.

Editing a frequency

To edit a frequency, highlight the entry in the list and click on the [Edit] button. Alternatively, double-click on the entry in the list.

You can edit the values for the *Description*, *Years*, *Months* and *Days* fields as required. The *Code* field cannot be edited.

Deleting a frequency

To delete a frequency, highlight the entry in the list and click on the [Delete] button.

If the frequency code is not referenced anywhere in the system, the record will be permanently deleted.

My Settings

The "My Settings" window lets you set local settings for the computer you are working on. This option is available from the Settings menu.

Variables tab

Computer ID

The Computer ID is used to identify the workstation when the software is used on a LAN (local area network).

Date format

Determines how dates are displayed on screen and in reports. The default setting is BRITISH or DD/MM/YYYY format.

Use GDI+ for reports

Determines whether GDI+ is used when generating reports. GDI+ produces reports that are closer in appearance to the on-screen preview. GDI+ may not display reports correctly on some computers. Un-tick the checkbox to switch off GDI+.

Screen Layout tab

Screen font

The font and font size used for displaying data and on controls, such as buttons, can be changed as required. Care should be taken not to select a font size that is too large as it may make some controls unreadable or even unusable. We recommend a font size no greater than 14 points, depending on the font used. The default font is Arial 10 point.

Grid lines on screens

A grid is similar in appearance to a spreadsheet. It has rows and columns that are separated by grid lines. This setting dictates which grid lines (if any) are displayed in the grids used in the software.

Start-up tab

Check for automated entries due

Where this option is ticked, the system will check if there are any automated entries due for posting at today's date and will advise you if there are.

Shutdown tab

Prompt me to create a backup

When closing the program you can be prompted to create a backup file of your data. You can change the number of days that must elapse before this prompt appears using the control provided. By default, this value is set to 0 and you will be reminded each time you exit the software. Increase this value if you do not want to be reminded every day but say once a week. Once a backup has been created the message will not appear again until the number of set days has passed.

You can create a backup at any time using the "Backup data files" option on the File menu.

Tip: set the number of days to -1 if you want the prompt message never to appear.

User access and security

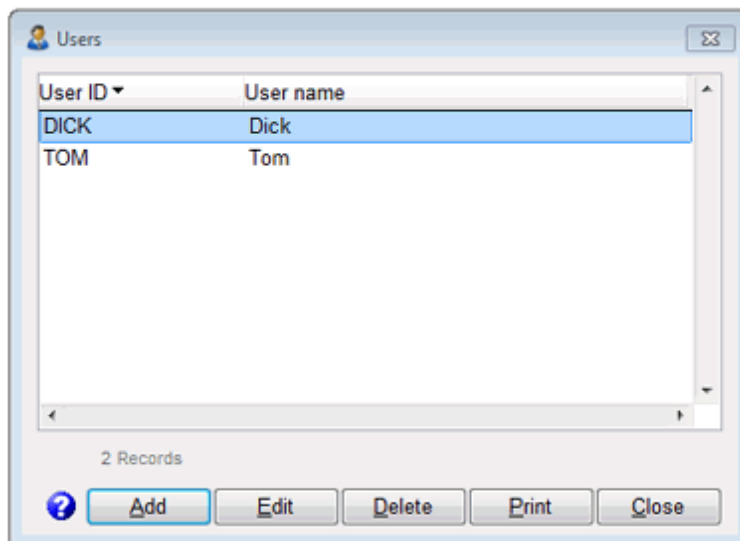
The software allows you to create and maintain a list of users that have access to your data.

Each user has a User ID, a user name and a password which they use to log onto the system.

You can control which parts of the system a user has access to by setting up access rights for the user.

The User List

User records are managed via the User List. The User List is displayed by selecting the option on the Settings menu.



Adding a User

To add a new user to the system, open the User List and click on the [Add] button.

Enter a User ID for the new user. This can be up to 10 characters long and can be any mixture of letters and numbers. The User ID must be entered by the user, along with his password, when logging on to the system.

Enter the User name and a suitable Password. The password can be up to 10 characters long and can be any mixture of letters and numbers. Passwords are case sensitive. Blank passwords are allowed.

A screenshot of a software window titled 'User'. It contains several input fields: 'User ID' with the value 'HARRY', 'User name' with the value 'Harry', 'Password' with masked characters '*****', and 'Confirm password' with masked characters '*****'. There is a checkbox labeled 'show characters' next to the password field, with a note '(maximum 10 characters, case sensitive)' below it. At the bottom, there are buttons for 'Access rights', 'Save', and 'Close'.

Click on the [Save] button to save the new user record.

Once you have saved the record you can enter access rights for the new user.

Access Rights

You can control which parts of the system a user has access to by setting up access rights for the user.

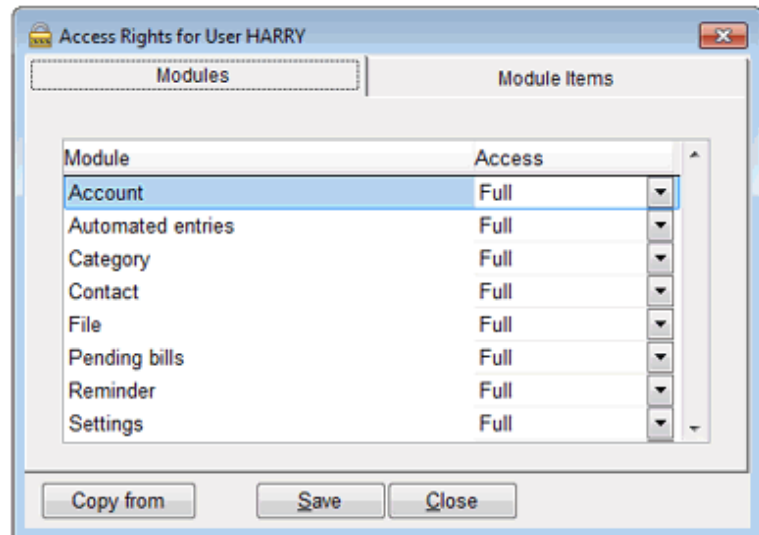
Click on the [Access rights] button, on the user record window, to edit access rights for the user.

The Access Rights screen has 2 tabs, labelled "Modules" and "Module Items".

The Modules tab is used to control access to all the items in a single module.

To block a user's access to all items in a module, select "None" from the dropdown in the Access column.

To enable a user's access to all items in a module, select "Full" from the dropdown in the Access column.



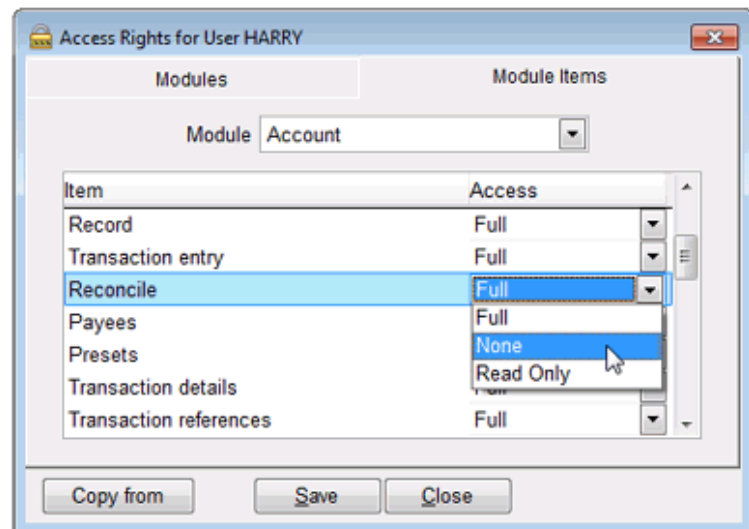
Note: the "Partial" option in the dropdown cannot be selected. It is only used to indicate that a user has partial access to the module.

The Module Items tab is used to control access to the individual items within a module.

When a module is selected from the dropdown at the top of the page, the items in that module are displayed in the grid.

You can control a user's access to a single module item by selecting the relevant value, "Full" or "None", from the dropdown in the Access column.

In addition, where the item is a "Record", a user can be given "Read Only" access. This means that they can view the details within a record but are not allowed to save any changes they make, or to create a new record or delete a record.



Once you have selected user access as required, you must click on the [Save] button to save the new settings.

Note: ensure at least one user has access to the User List on the Settings menu otherwise you will not be able to add and remove users or control access rights!

Copying User Access Rights

Where there are several users on the system that have the same access rights, you can save time by copying access rights from another user into the current user record using the [Copy from] button.

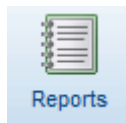
Deleting a User

To delete a user, highlight the user in the User List and click the [Delete] button.

Printing reports



The [Print] button is used to print a report or document. When you see this button on a list screen it will enable you to print the current list.



The [Reports] button opens the reports screen with the reports pertinent to the area of the software you are currently in.

When printing a report you have multiple output options:

- Preview** Shows you on screen what the printed results will look like. The toolbar that appears with the preview allows you to move through the pages of the report, zoom in and out of the display, and send a single copy of the whole report to the printer using the current printer settings.
- Print** Sends the report to the printer. When this option is selected you will be presented with a screen where you can select the page range and number of copies and can set printer options.
- File** Converts the report to the selected file type and saves it as a file. When the report is run, and this option has been selected, a 'Save as' window will appear enabling you to select the location and file name for the output file. If the 'open file' checkbox is ticked the relevant software application will be opened when the output file has been created.

The following file types are supported:

- PDF - Adobe Acrobat Document
- XLS - Microsoft Excel spreadsheet
- HTML - standard HTML file

The above file formats are generated by converting the native report output to the chosen file format. Not all reports are suitable for conversion and the resulting file, when displayed, may not always match the look of the native report file.

Tip: if you are printing to a file we recommend you use the PDF file type; it is most accurate and the file cannot be edited by the recipient whereas the other file formats can.

Report Manager

Report Manager provides control over the reports used by the system to output results. Using Report Manager you can customise the reports provided with the software.

The Report Manager screen is opened by selecting the "Report Manager" option on the Utilities menu.

Each report has an *Object type*, and this controls which reports list the report will appear on. For example, when you select the "Reports" option for Contacts, only those reports whose object type is "Contact" will be listed in the reports list window.

Each report in the system is represented by a report record and each record has a report file associated with it. The report file is the file that controls how the report will appear when it is printed.

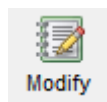
The name of the report file is shown in the *Filename* column. The *Location* column shows where the report file is located if the report file is a customised one. Initially, report files are embedded in the software and these files will have a blank entry in the Location column.

When you customise a report file a copy of the file is saved into the "MY REPORTS" folder, where it can be edited, and this copy is selected for use when running the report. The "MY REPORTS" folder is a shorthand name for an actual folder on your computer whose location can be changed as you desire; see [My Reports folder](#).

Editing an existing report file

You can customise one of the default report files supplied with the software to make it more suitable for your own use, perhaps by adding text labels or changing the font for example.

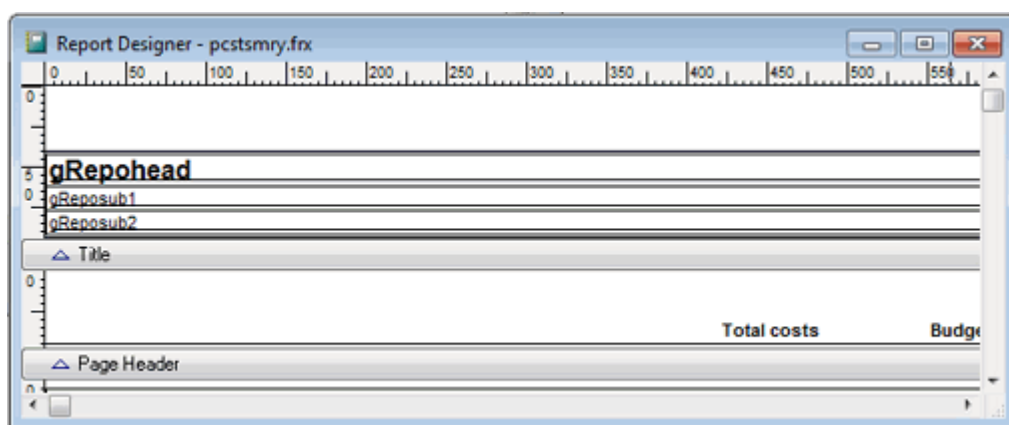
You can customise a report file if it has a 'Y' character in the "Editable" column.



Select the report in the list then click on the [Modify] button.

This will create a copy of the report file in the "MY REPORTS" folder and open up the report file in a "Report Designer" window, such as the one shown below, ready for editing.

Resize the Report Designer window so that you can see the whole of the report layout or enough of it that you can work comfortably.



When you have finished making changes select the "Save" option on the File menu.

Alternatively, click the close button of the Report Designer window. You will be asked if you want to save the changes you have made. Select "Yes" to save the changes, "No" to discard the changes or "Cancel" to return to editing the report.



For details on using the Report Designer see [Report Designer](#).

Editing a report record

Report records control the details of a report and the file that is used to produce that report. The report records are listed in the Report Manager window.

To edit a report record, highlight the record in the list and then click on the [Edit] button. Alternatively, double-click on the record in the list. This will open the "Report record" window. An example is shown right.

Each report record has a unique *Report Code* that is used to reference it and that cannot be changed.

The *Object type* indicates the reports list that this report appears on.

The *Display name* is the title of the report as it appears in the reports list. You can change this if you want to.

The *Filename* field shows the name of the report file used to produce this report. If a report record has no report file linked to it, the report just won't do anything.

If this report is using the default report file then the *Location* field will be empty.

If this report is using a customised report file, the *Location* field will display "MY REPORTS" as the location of the report file. If you want to revert to using the default report file click on the [Restore default] button, to clear the *Location* field, then click the [Save] button.

The *Comments* field can be used to enter your own optional notes about the report.

Deleting a report record

Only custom reports, those of type "User" or "Query", can be deleted from the Report Manager list.

To delete a record, highlight the record in the list and then click on the [Delete] button.

You will be asked to confirm that you wish to delete the report record and the associated report file.

My Reports folder

The "My Reports" folder is the location where customised report files are stored.

The system stores the location to this folder in a variable referred to as the "MY REPORTS" shorthand folder.

When you customise a report, a copy of the report file is placed in the folder stored in "MY REPORTS" and the location of the report is changed to "MY REPORTS". When running a customised report, or editing a report file, the path stored in the "MY REPORTS" variable is substituted by the program to get the full path to the file.

The location of "MY REPORTS" can be changed by the user. This is best done before any reports are customised, however it can be done later as long as you remember to copy the actual report files to the new location using Windows Explorer.

To change the location of "MY REPORTS" open Report Manager using the option on the Utilities menu.



Click on the [Configure] button. This will open the "Configure reports" window.

Click on the [Select path] button and select the folder you want to use for "MY REPORTS". You must select a folder with suitable Windows User Account privileges to enable you to edit the files it contains.

Click on [Save] to save the new path.

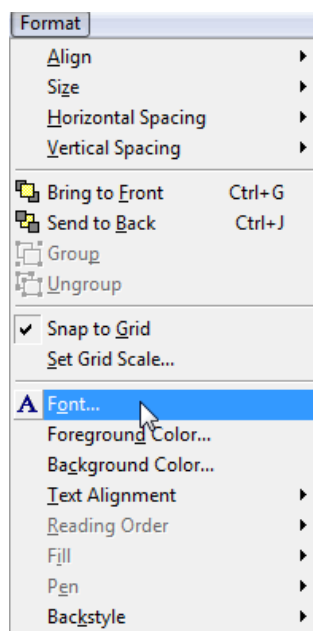
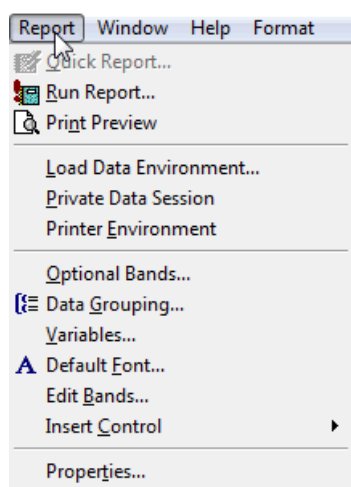
Report Designer

The program comes with a set of standard reports ready for use. Some of these reports can be modified to customise them for your own use. See [Report Manager](#) for recommendations regarding customising reports.

Modification of reports is carried out using Report Designer, a built-in function of the Visual FoxPro system. There are many things that can be done to a report using Report Designer; the descriptions below only touch the surface and are not meant as a comprehensive guide.

Tip: the Report Designer is not easy to use! You should only try to use it if you are reasonably competent using computers and design software.

When the Report Designer window is active, Visual FoxPro adds the "Report" and "Format" menus to the Menu bar.



Bands



By default, a report has three bands; Page Header, Detail, and Page Footer. A separator bar is located at the bottom of each band. The name of the band type appears on the bar next to an arrowhead, which indicates that the band is above, not below, the bar. The arrowhead on the Detail band is blue in colour.

You can add the following bands to your report.

Band	Printed	Typical contents
Column Header	Once per column	Column title
Column Footer	Once per column	Summary, totals
Group Header	Once per group	Preface to following data
Group Footer	Once per group	Calculated values for group data
Title	Once per report	Title Date or page number Company logo Box around the title
Summary	Once per report	Grand totals Text such as Grand Totals

Relating a report file to the output it produces

The two graphics below what the output from a report looks like when the report is run.

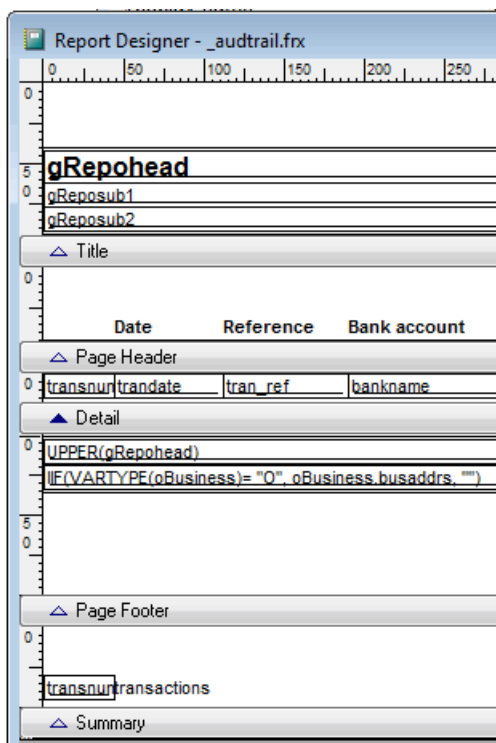
The **Title** band appears once at the beginning of the report. In this example, the Title band contains three fields and two lines, one above and one below the three fields. The field containing "gRepohead" is in a different font to the other two. The field containing "gReposub2" does not print because it is empty and the field's "Print when" property has been set to "remove line if blank". The Title band is an optional band; not every report will have one.

The **Page Header** band appears at the top of every page. In this example, the Page Header band contains several text labels including "Date" and "Reference" that act as column headings, and a line element that runs under the labels.

The **Detail** band is the most important band in the report as it displays your data. In this example, the Detail band contains a single row of field elements such as "trandate", which displays the transaction date value from the field with the same name in the transactions table. The row repeats once for each row of data that is sent to the report.

The **Page Footer** band appears once at the bottom of every page and will often include things like the name of the report and the page number.

The **Summary** band appears once at the end of the report. It is often used to display totals and other calculations. The Summary band is an optional band; not every report will have one.



	Date	Reference	Bank account
1617	19/09/2010		First Direct joint acco
1694	19/09/2010		First Direct joint acco
1619	20/09/2010		First Direct joint acco
1620	20/09/2010		First Direct joint acco
1621	20/09/2010		
1622	20/09/2010		
1688	02/10/2010		First Direct joint acco
1689	02/10/2010		First Direct joint acco
1	16/06/2011		First Direct sole acco
2	16/06/2011		Cash ISA 2011/12
3	16/06/2011	Visa debit	First Direct sole acco
57	25/06/2011		First Direct sole acco

AUDIT TRAIL
Family Finances

The graphic on the left shows a report open in Report Designer.

The graphic on the right shows the output that is produced by this report.

Ruler

The Report Designer has a vertical and horizontal ruler you use to more precisely position objects in the bands. The scale for the ruler is determined by your system measurement settings. You can change from the system default scale (inches or centimetres) to pixels.

To change the ruler scale to pixels

From the Format menu, choose "Set Grid Scale". The Report Properties window is displayed. From the *Units* dropdown select "Pixels". If the box "Show position in status bar" is ticked the position of a selected report element appears as a series of numbers on the status bar and can be very useful for precise positioning. Click on an area of white space on the report layout to deselect an element.

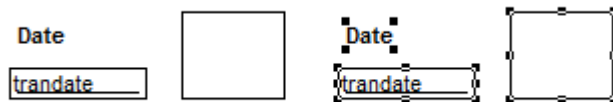
Click [OK] to save the new setting.

Selecting a report element

In order to make a change to an element on the report layout you must first select it by left clicking on it. A selected element will have a box around it with resizing handles.

You can select/deselect multiple elements by holding down the <Shift> key on your keyboard whilst you make the selection.

In the graphic below the three elements at the left are a text label, a data field and a shape (rectangle). The three elements at the right show what those same elements look like when selected.



Moving a report element

You can move an element by clicking on it and holding down your left mouse button and then dragging it to the desired position. Release the mouse button when the element is where you want it to be.

When moving a shape, such as a rectangle, you need to place the mouse pointer on one of the shape's edges but avoid the resizing handles.

Care should be taken when moving elements between report bands. For example, remember that the elements in the Detail band will repeat for each record in the data being printed, so placing a text label in this band will print the text label once for each record.

Changing the font of a report element

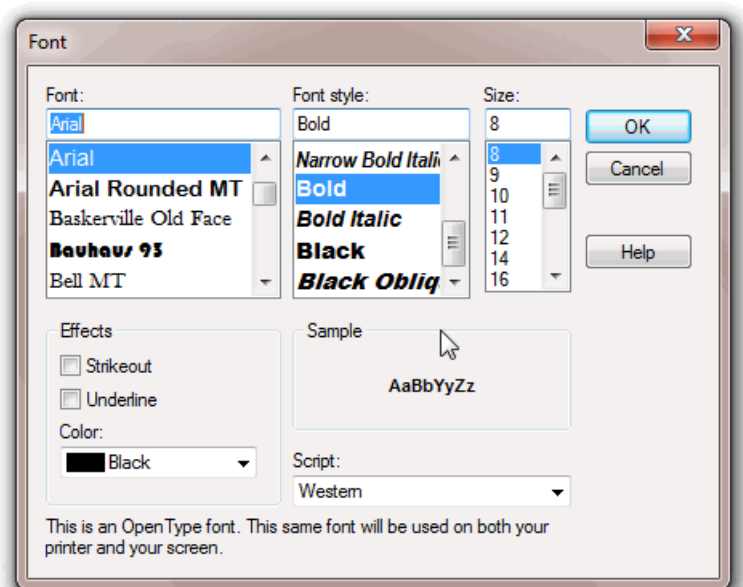
You can change the font of a report element quite easily.

First, select the element whose font you want to change by left clicking on it.

Then go to the Format menu and select the "Font" option. This will display a window similar to the one on the right.

Select the font, font style, font size and effects as required using the controls provided.

Click [OK] to apply the font.

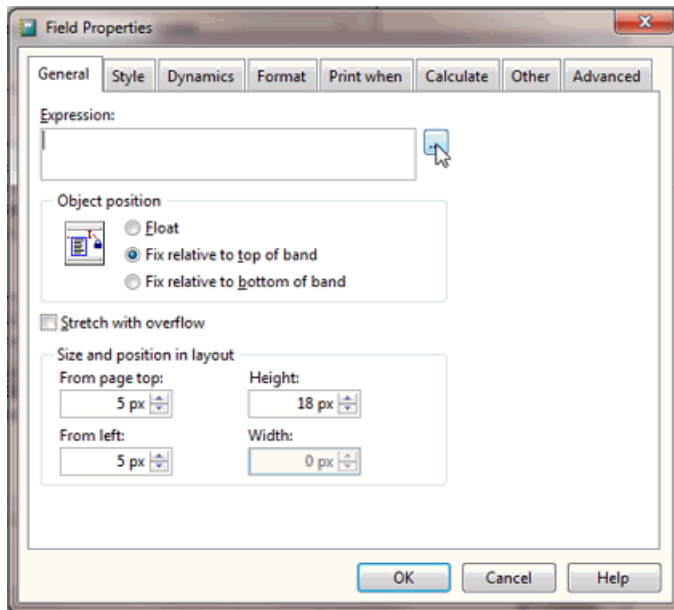


Tip: if you change the font used for a data field to a larger font size you may also need to widen the data field to display the contents. If you see a string of asterisks "*****" displayed for a numeric data field then that field is not wide enough to display the contents.

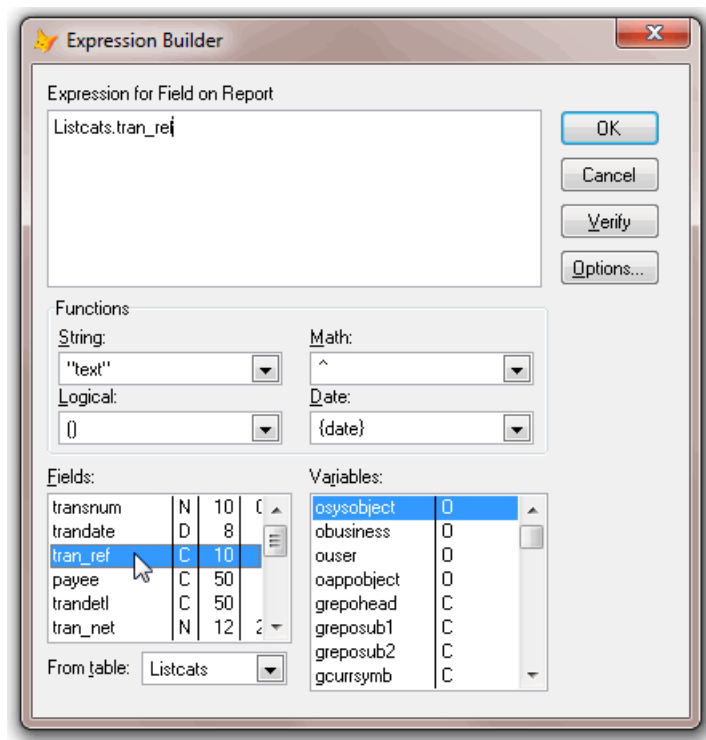
Adding a new element to a report

To add a field, go to the Report menu and move to the "Insert control" option then, from the sub-menu that appears, select the control required. The chosen control will be placed at the top left of the report layout from where it can be dragged into the required position.

If the selected control is "Field" the "Field Properties" window will appear:



Click on the button to the right of the Expression box to open the "Expression Builder" window:



The data fields that can be used in a report are limited to those in the data records prepared for the report.

The available fields are listed in the "Fields" list at the bottom left of the Expression Builder window. Locate the required field in the list and double-click on it. The field name will appear in the "Expression for Field on Report" box.

Click [OK] on the Expression Builder window.

Click [OK] on the Field Properties window.

The selected field will be added to the report at the top left from where it can be dragged into the desired position.

When you have finished modifying the report select the "Save" option, from the File menu, to save the changes you have made.

Account reports

The following reports are available via the [Reports] button on the Accounts list tab of the main toolbar.

Account balance by date

This chart shows the balance of the selected account as it varies by date. The chart can show historical or forecast balances for the account by selecting the appropriate option, and for a selected period.

Where the "Historical" option is selected, the balances shown are based on the actual transactions entered for the selected account.

If the "Forecast" option is selected, the balances are forecast based on the forecast Basis selected. The forecast options available are:

- **auto entries/bills** - shows the forecast balance based on any automated entries or bills pending that are dated due in the selected period.
- **last month** - shows how the balance would look if last month's transactions were repeated and fell on the same date. Transactions marked as 1-off are ignored. Care should be taken in interpreting the forecast balances where last month was, for example, February, which does not normally have a 29th, 30th or 31st day. In this case there would be no transactions to apply to those days when forecasting the balances for March.
- **3 month average** - takes the transactions for the past 3 months and averages them on a daily basis. The resulting average amount is then applied to the same date in the forecast period. Transactions marked as 1-off are ignored.

Account details

This report shows the physical account details e.g. account name, number and sort code for each of the selected accounts.

Account ledger

This report produces a ledger for the selected period for each selected account. The total of transactions dated before the selected period will be shown as a brought forward balance.

If the "show sub-accounts" option is ticked, sub-accounts and their transactions are shown separately from their parent accounts. If the option is not ticked sub-account transactions will be included with the parent account.

Transactions are shown in the native currency of the account. Each account starts on a new page.

Account statement

This report produces a document similar to a bank statement and is based on transactions that have been reconciled.

When a transaction is reconciled the program stores the date of the bank (or credit card) statement against each transaction. The report extracts all transactions having the selected reconciled date to appear on the report. All transactions having a reconciled date earlier than that selected appear on the statement as the brought forward balance.

Select the Account using the dropdown provided. The Statement date dropdown will then be populated with the dates of reconciliations carried out for that account. Select the required date from those available in the dropdown.

Annual savings budgets vs. actuals

This report shows the annual totals of savings budget values and actual amounts from transactions for a selected 12 month period.

The "Difference (B-A)" column shows the value of the budget less the actual.

The "Ratio (A/B) %" column calculates the actual amount divided by the budget amount as a percentage.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for the year.

Balance sheet

The Balance sheet report shows the value of your assets and liabilities at the selected date.

Assets comprise bank accounts and cash, investments and other asset accounts.

Liabilities comprise credit cards and charge accounts and other liability accounts.

Totals for sub-accounts are included in the accounts they belong to.

The difference between the total asset balances less the total liability balances is known as your "net worth".

Balance sheet year on year

This report produces figures for three balance sheets, at the selected date and the previous two anniversaries, on the same report for comparison purposes.

For more details see the "Balance sheet" report above.

Bank payments / Bank receipts reports

These reports list all the payment (or receipt) transactions within a selected period. The report can be run for both bank accounts and/or credit cards.

The report can be produced for a single account or for multiple accounts. You select an account for inclusion by ticking the box at the left of the account's name. Ticking or unticking the boxes in the Include section will cause all accounts of that type in the list to become ticked or unticked.

Select the Period you want to report on using the dropdown provided. To report on a date range not listed, select the "Custom dates" option to enable you to enter your own date range.

The report lists transactions grouped by account with each account starting on a new page. Amounts are shown in the native currency of the account.

Bank transactions

This report lists all the payment and receipt transactions within a selected period. The report can be run for both bank accounts and/or credit cards.

The report can be produced for a single account or for multiple accounts. You select an account for inclusion by ticking the box at the left of the account's name. Ticking or unticking the boxes in the Include section will cause all accounts of that type in the list to become ticked or un-ticked.

Select the Period you want to report on using the dropdown provided. To report on a date range not listed, select the "Custom dates" option to enable you to enter your own date range.

The report lists transactions grouped by account with each account starting on a new page. Transaction amounts are shown in the native currency of the account. Total receipts and payments for the period are shown for each bank account.

Bank transactions pending

This report lists all the automated entries, pending bills and credit card payments that will fall due for processing within the selected period for the selected bank/credit card accounts. Entries are grouped and totalled by account. Amounts are shown in the native currency of the account.

Cash flow statement

The Cash flow statement shows the movement of money during the period selected. The report is based on transactions for bank and credit card accounts.

It includes amounts received as Income, amounts spent on Expenses, Assets and Liabilities and transfers in and out of bank and credit card accounts.

The difference between the balances at the start and end of the period shows whether there was a net flow of cash in or out.

Net worth by month

This chart plots monthly totals for assets, liabilities and net worth for the selected 12 month period. In the context of this report the accounts featured on the Accounts list are included such that assets consists of bank accounts and cash, investments and other assets, liabilities consists of credit cards and charge accounts and other liabilities and net worth is the total of assets less liabilities.

Period savings budgets vs. actuals

This report shows the totals of savings budget values and actual amounts from transactions for a selected period.

The "Difference (B-A)" column shows the value of the budget less the actual.

The "Ratio (A/B) %" column calculates the actual amount divided by the budget amount as a percentage.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for the period.

Quarterly savings budgets vs. actuals

This report shows the quarterly and annual totals of savings budget values and actual amounts from transactions for a selected 12 month period.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for each quarter and the year.

Reminders

This report lists any reminders that exist that meet the criteria you enter.

Savings budgets

This report shows the savings budget values by month for a selected 12 month period.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for each month and the year.

Unreconciled transactions

This report lists transactions for the selected account(s) that have not yet been reconciled against a statement. The report can be run for both bank accounts and/or credit cards.

Category reports

The following reports are available via the [Reports] button on the Categories tab of the main toolbar.

Annual budgets vs. actuals

This report shows the annual totals of budget values and actual amounts from transactions for a selected 12 month period. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The "Difference (B-A)" column shows the value of the budget less the actual. For Income categories the difference is taken as negative where the actual figure is lower than the expected budget; thus the calculation for Income categories is actually A-B.

The "Ration (A/B) %" column calculates the actual amount divided by the budget amount as a percentage.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for the year calculated as income less expenses less assets less liabilities. A positive balance, or surplus, results when spending is less than income, whilst a negative balance, or deficit, results when spending exceeds income.

Audit trail

The audit trail report gives a list of all transactions dated within the selected period.

Budgets

This report shows the budget values by month for a selected 12 month period. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for each month and the year calculated as income less expenses less assets less liabilities. A positive balance, or surplus, results when spending is less than income, whilst a negative balance, or deficit, results when spending exceeds income.

Categories list

This report lists the Categories used in the system. The report is grouped into Expense and Income categories.

When running the report you can select whether to include Income and/or Expense categories and whether to show sub-categories in the report. If this option is ticked, any sub-categories are shown following the main category.

Expenditure by category

This chart shows the top 10 categories/accounts you have spent money on in the selected period. You can change the number of items shown by changing the value in the "Show top" control. Where the number of entries would exceed the value in the "Show top" control an entry labelled "Other" will be included that includes the total for those entries not shown. This is to ensure consistency of percentage values when viewing the chart as a pie or doughnut. When any of the values at the right of the chart are changed, click the [Apply] button to update the chart.

Expenditure by payee

This chart shows the top 10 payees you spent money with in the selected period. You can change the number of items shown by changing the value in the "Show top" control. Where the number of entries would exceed the value in the "Show top" control an entry labelled "Other" will be included that includes the total for those entries not shown. This is to ensure consistency of percentage values when viewing the chart as a pie or doughnut. When any of the values at the right of the chart are changed, click the [Apply] button to update the chart.

Income & expenditure

The Income & expenditure report shows the totals of transactions for Income and Expense categories, and Asset and Liability accounts, during the period selected.

The Income & expenditure report can therefore be seen as showing your day-to-day running expenses and whether you are living within your means; where total expenditure exceeds total income there will be a net deficit showing you are spending more than you earn!

The report also shows, in the column to the far right, the total as a percentage of the total income for the period.

Note: in accountancy terms a true Income & expenditure report would not include spending on assets or liabilities since these are balance sheet items. You can emulate this report by un-ticking the box provided.

Income by category

This chart shows the top income categories in the selected period. You can change the number of items shown by changing the value in the "Show top" control. Where the number of entries would exceed the value in the "Show top" control an entry labelled "Other" will be included that includes the total for those entries not shown. This is to ensure consistency of percentage values when viewing the chart as a pie or doughnut. When any of the values at the right of the chart are changed, click the [Apply] button to update the chart.

Income by payee

This chart shows the top payees for income received in the selected period. You can change the number of items shown by changing the value in the "Show top" control. Where the number of entries would exceed the value in the "Show top" control an entry labelled "Other" will be included that includes the total for those entries not shown. This is to ensure consistency of percentage values when viewing the chart as a pie or doughnut. When any of the values at the right of the chart are changed, click the [Apply] button to update the chart.

Monthly budgets vs. actuals

This report shows the monthly totals of budget values and actual amounts from transactions for a selected 6 month period. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for each month calculated as income less expenses less assets less liabilities. A positive balance, or surplus, results when spending is less than income, whilst a negative balance, or deficit, results when spending exceeds income.

One month budgets vs. actuals

This report shows the totals of budget values and actual amounts from transactions for a selected month. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The "Difference (B-A)" column shows the value of the budget less the actual. For Income categories the difference is taken as negative where the actual figure is lower than the expected budget; thus the calculation for Income categories is actually A-B.

The "Ration (A/B) %" column calculates the actual amount divided by the budget amount as a percentage.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for the month calculated as income less expenses less assets less liabilities. A positive balance, or surplus, results when spending is less than income, whilst a negative balance, or deficit, results when spending exceeds income.

Period budgets vs. actuals

This report shows the cumulative totals of budget values and actual amounts from transactions for a selected period. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The "Difference (B-A)" column shows the value of the budget less the actual. For Income categories the difference is taken as negative where the actual figure is lower than the expected budget; thus the calculation for Income categories is actually A-B.

The "Ration (A/B) %" column calculates the actual amount divided by the budget amount as a percentage.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for the period calculated as income less expenses less assets less liabilities. A positive balance, or surplus, results when spending is less than income, whilst a negative balance, or deficit, results when spending exceeds income.

Quarterly budgets vs. actuals

This report shows the quarterly and annual totals of budget values and actual amounts from transactions for a selected 12 month period. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The "Net surplus (deficit)" row, at the end of the report, shows the totals for each quarter and the year calculated as income less expenses less assets less liabilities. A positive balance, or surplus, results when spending is less than income, whilst a negative balance, or deficit, results when spending exceeds income.

Totals by category

This report shows totals of transactions for the selected period for each category. If the "show sub-categories" option is ticked, each category and sub-category is shown with its own total. If the option is not ticked, totals for sub-categories are included with the parent category total. The user can select the category/account type to be included in the report from any combination of income and expense categories and asset and liability accounts. The report is grouped and subtotalled by type.

The column "% of Sub-total" shows the Total expressed as a percentage of the subtotal for the type, for example the Total for a "Groceries" expense category as a percentage of the subtotal for all expense categories.

The column "% of Income" shows the Total expressed as a percentage of total income (the subtotal for all income categories).

Totals by category/bank account

This report is similar to the "Transactions by category/bank account" report (see below) but shows only totals instead of individual transactions.

Totals by payee

This report shows totals of transactions for the selected period for each category (or account in the case of assets and liabilities) grouped and totalled by payee. The value for payee is taken from the transactions themselves as opposed to the current values in the Payees list. If the "include blank payee" option is ticked transactions having a blank payee field will be included and shown in the report under "No payee". The report includes transactions for income and expense categories and for asset and liability accounts.

Transactions by category

This report lists transactions for the selected period grouped and subtotalled by category (or account in the case of assets and liabilities). Transactions for sub-categories are displayed after any transactions for the parent category and are also subtotalled. The report includes transactions for income and expense categories and for asset and liability accounts, so the grand total at the end of the report gives a true picture of income against spending for the period.

Transactions by category/bank account

This report lists transactions for the selected period grouped and subtotalled by category (or account in the case of assets and liabilities) and bank account.

The format of the report depends on the ordering selected from the "Order by" dropdown. If "category then bank account" is selected transactions are grouped and totalled by category then sub-grouped and sub-totalled by bank account within that category. If "bank account then category" is selected transactions are grouped and totalled by bank account then sub-grouped and sub-totalled by category within that bank account.

If "show sub-categories" is not ticked, transactions for any sub-categories are included within the parent category.

Transactions by payee

This report lists transactions for the selected period grouped and subtotalled by payee. The value for payee is taken from the transactions themselves as opposed to the current values in the Payees list. If the "include blank payee" option is ticked transactions having a blank payee field will be included and shown in the report under "No payee". The report includes transactions for income and expense categories and for asset and liability accounts.

Trial balance

The Trial balance report is a report used in bookkeeping and is included here for the sake of completeness. The report shows the balance of all accounts and categories at the selected date. The headings "Debit" and "Credit" used in the report are accounting terms that are used to enable all balances to be shown as positive values. The total debits and total credits, shown at the end of the report, should equal each other.

Investment reports

The following reports are available via the [Reports] button on the Investments tab of the main toolbar.

Commodity price history (chart)

Displays a graph of market price against date for the selected commodity. Select the commodity and period as required and click the [Apply] button to refresh the graph.

Investment transactions

This report lists the transactions that fall within the selected period for the selected investments. Transactions are grouped and totalled by investment.

Performance by investment account

This report summarises the performance indicators for the selected investments. See [Investments](#) for definitions of the performance indicators used in the report.

Portfolio value by investment account

This report shows current values for the selected investments based on the latest market price entered. The cost price and potential gain are also shown.

Project reports

The following reports are available via the [Reports] button on the Projects tab of the main toolbar.

Project costs detailed

This report lists the transactions associated with the selected projects during the selected period.

Transactions are grouped and totalled by project then sub-project. The budget for each sub-project is shown and the percentage of the budget used calculated as the total of the transactions divided by the budget.

Project costs summary

This report lists the total costs, budget and percentage budget used for each sub-project for the selected projects during the selected period. Sub-projects are grouped and sub-totalled under the parent project.

Contact reports

The following reports are available via the [Reports] button on the Contacts tab of the main toolbar.

Contacts list

This report shows the name, address, and contact details for the selected contacts.

Contacts Telephone list

This report shows the name and telephone details for the selected contacts.

Managing multiple datasets

Home Accounts 4 lets you have multiple sets of data called *datasets*. Each dataset is stored in its own folder and has its own set of database tables that are maintained independently of any other dataset on your computer.

When you start Home Accounts 4 the Select Dataset window appears containing a list of the datasets you have created. You can add further datasets, or remove datasets that you no longer use, using the controls provided in the Select Dataset window.

To open a dataset from the list, click on it to select it and then click the [Open] button. Alternatively, double-click on the dataset in the list. The selected dataset will be opened and will become the current dataset.

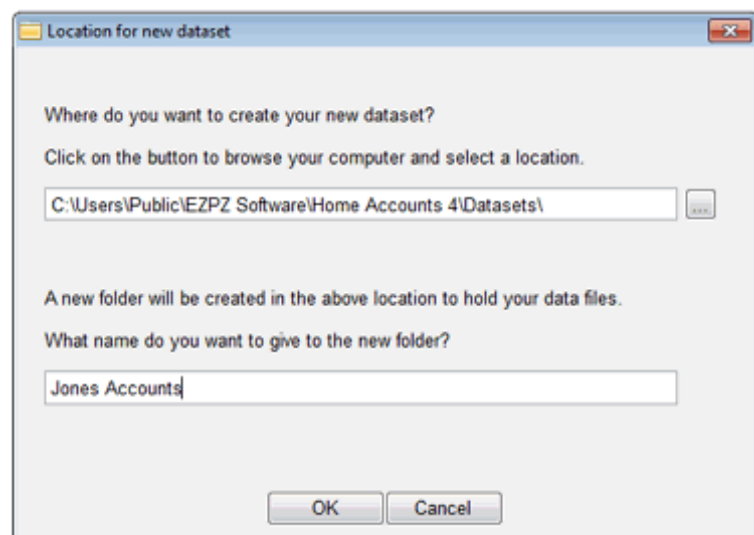
Adding a new dataset

To add a new dataset to the system, select "New dataset" from the software's File menu. If the Select Dataset window is currently open you can add a new dataset by clicking on the [New] button in that window.

In the window that opens, select/enter a location on your computer where you want your new dataset to be created if you don't want to use the recommended location.

Your new dataset will be created in its own folder at the location you selected.

Enter a name for the new folder in the field provided. The folder name cannot contain the characters \ / * ? or a full stop.

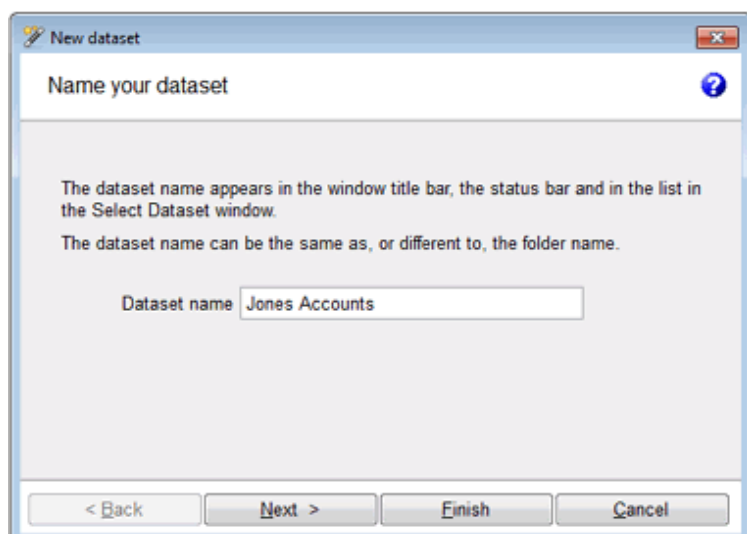


Click on [OK] to continue. The New dataset wizard will appear.

Page 1

Enter the name you want to give your new dataset in the field provided.

The dataset name can be the same, or different, to the folder name entered on the previous window.

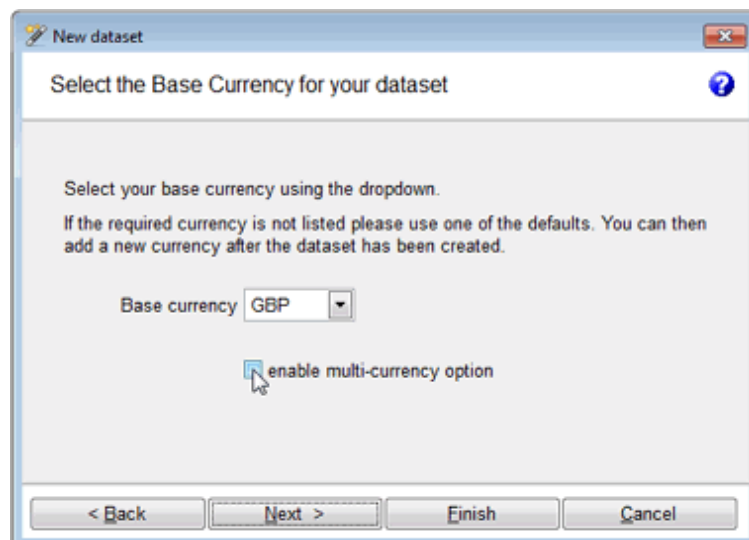


Page 2

Select the base currency for your new dataset. This is required whether or not you intend to use the multi-currency option.

If the required currency is not listed, use one of the defaults. Once the new dataset has been created you will be able to add a new currency to the currencies table and select it as the base currency. This must be done before entering any transactions.

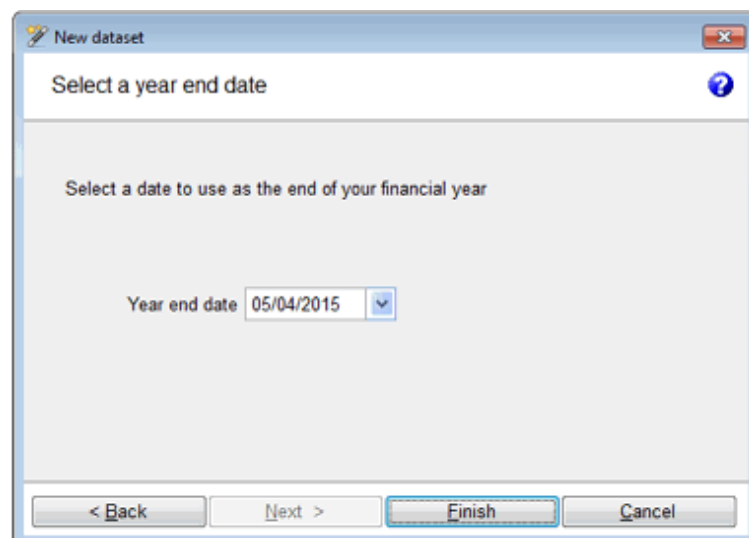
Tick the multi-currency option if you want to be able to record bank accounts in a currency other than your base currency.

The screenshot shows a window titled 'New dataset' with a sub-header 'Select the Base Currency for your dataset'. Below the header, there is instructional text: 'Select your base currency using the dropdown. If the required currency is not listed please use one of the defaults. You can then add a new currency after the dataset has been created.' A dropdown menu labeled 'Base currency' currently shows 'GBP'. Below this is a checkbox labeled 'enable multi-currency option' which is currently unchecked. At the bottom of the window are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'.

Page 3

Select a date to use as the end of your financial year.

By default this will be the end of the UK tax year.

The screenshot shows a window titled 'New dataset' with a sub-header 'Select a year end date'. Below the header, there is instructional text: 'Select a date to use as the end of your financial year'. A date field labeled 'Year end date' shows '05/04/2015' with a dropdown arrow to its right. At the bottom of the window are four buttons: '< Back', 'Next >', 'Finish', and 'Cancel'.

Click on [Finish] and confirm that you wish to create the new dataset.

Once the new dataset has been successfully created, the system will use it as the current dataset.

Selecting a location for your new dataset

It is very important that you select a location on your system that has full access rights for all users in order that your data can be updated. If you are running the software on a single PC the suggested locations are as follows:

Windows XP

C:\Documents and Settings\All Users\Documents\EZPZ Software\Home Accounts 4\Datasets

Windows Vista

C:\Users\Public\Documents\EZPZ Software\ Home Accounts 4\Datasets

Windows 7

C:\Users\Public\EZPZ Software\ Home Accounts 4\Datasets

Network Users

If you are running the software on a LAN you should first create a shared folder to hold all your datasets, on the computer you are using as your server, and name it "EZPZDATA" or similar. You would then select the shared folder on the server as the location for the new dataset.

Removing a dataset

If you have multiple datasets and there is one that you no longer wish to keep, a dataset can be removed in the following way.

Start the software in the usual way.

When the Select Dataset window appears, highlight the dataset you wish to remove from the list and click the [Delete] button.

You will be asked to choose whether to:

- Remove the entry from the list but without deleting any data files. If you choose this option, the data files will be left intact on your system and can be added back to the list at a later date if required.
- Delete the dataset from your system including all the data files that make up the dataset.

Note: if you choose to delete the data files, you cannot recover them! Use with extreme care!

Adding a dataset back to the list

If a dataset has previously been removed from the list but the data files have not been deleted (see above) you can add the dataset back to the list using the [Browse] button in the Select Dataset window.

In the window that opens select/enter the location of the dataset folder and click [Proceed]. The dataset will be added back to the list.

Note: the dataset folder is the one containing the BUSDATA.DBC file.

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