



Darhon Finance

User Manual

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Table of Contents

Introduction.....3
License Matrix Comparison.....3
Quick Start.....5
Accounts.....5
 Accounts screen.....5
 Edit Account screen.....6
 Account Info screen.....6
Transaction.....6
 Transactions screen.....7
 Edit Transaction screen.....8
 Transaction Info screen.....9
Scheduled Transactions.....9
 Schedule screen.....9
Transferring funds between Accounts.....10
 Transfer screen.....10
Split Transactions.....11
 Split Transaction screen.....12
Multiple Currencies.....12
 Currency screen.....13
Lists.....14
 General screen.....14
Tools.....14
 Purge Menu.....14
 Adjustment Menu.....15
Reports and Graphs.....15
 Report screen15
Budget.....17
 Budget screen.....17
 Edit Budget screen.....18
 Budget Report.....19
Search.....19
 Search screen.....19
Security.....20
Safebox.....21
 Items screen.....21
 Edit Item screen.....21
 Item Info screen.....22
Settings.....22
Menu Commands.....22

Introduction

This is a personal finance application oriented for mobile devices that allows you to:

- Track your balances and record cheques, savings, credit cards, cash and any other custom transactions with multi currency capabilities.
- Currency rate is accessible from most of the windows and rates can be edited during the registration of a particular transaction for convenience.
- Reconcile your bank statement assigning one of three different status to your records: Unclear, Clear and Reconciled.
- Split transactions are supported to register one payee with multiple categories and classes.
- Generate reports, charts and histograms filtered by any field. Edit transactions from report table by drilling down the register.
- Set up your budgets per category and customize periods, class and currency to control your expenses.
- Export transaction lists and convenient printing capability and search tool.
- Personalize your views using different date formats and font sizes.
- Icons can be assigned to accounts and categories to make the visualization of records much easier in the lists.
- Register scheduled transactions for repeating operations. Split transactions, multi-currency and transfers are allowed in this context.
- Secure your data using an encrypted password.
- As a premium, safe box module comes with a very convenient tool to record credit card numbers, web passwords or any other kind of data normally in your wallet or your memory.

License Matrix Comparison

Darhon Finance comes in two different versions and they are described in the table below:

Description	Free Distribution	Paid Distribution
Tracking of account balances	Yes	Yes
Filter transactions by Account, Payee, Class, Category and Clear/Reconciled status	Yes	Yes
Filter accounts by Bank, Type, Currency and Clear/Reconciled status	Yes	Yes
Globally modify Category, Payee and Class to be updated in all transactions	Yes	Yes
Globally modify Type, Bank and Currency to be updated in all accounts	Yes	Yes
Protect database with password	Yes	Yes

Customize date format and font size	Yes	Yes
Assign icons to accounts and categories to easy identification	Yes	Yes
Adjustment and Purge accounts in only one click	Yes	Yes
Comprehensive search tool to look for your transactions	Yes	Yes
Number of accounts	5	Unlimited
Number of scheduled transactions	5	Unlimited
Multiple currencies	No	Yes
Split transactions	No	Yes
Safebox to keep private data	No	Yes
Printing capabilities	No	Yes
Export file to TXT format	No	Yes
Report functionality		
Time interval	Fixed	Changeable
Table	screen Only	Editable
Histogram	No	Yes
Pie	No	Yes
Budget functionality		
Create custom budgets per category	1	Unlimited
Table report showing used and budgeted amounts	screen Only	Editable

Quick Start

1. Launch the application on your device.
2. Click on *More..* menu and create a new database (*File* menu for desktop platform).
3. Click on the *General* menu to create your list of Banks and Types to be used as basic information once you create your Accounts.
4. Click on the *General* menu to create your list of Payees, Categories and Classes to be used as basic information once you create your Transactions.
5. Click on the *Accts* button to enter into the Account's maintainer to create your first account.
6. To add a new transaction, select the new account from the main window and click the *Add* menu.
7. Enter the Date, a Payee, an Amount, select a Category and if needed a class from the lists and click *Apply* to close the Window. You'll return to the Register and the transaction you entered will be displayed and your ending balance will be updated.

Accounts

The accounts work as a container of transactions. You can have different kind of accounts (Credit, Savings, Checking, Cash, Liability, etc.) and they are associated to a bank. Each account has also its own currency and all transactions created from an specific account will use the currency of this one.

Accounts screen

When you first launch the application you are presented with the Accounts screen. No accounts will be shown in the beginning. You can create, edit and delete your accounts by clicking *Accts* button in this screen to open the Edit Accounts screen.

This screen also let you filter your accounts by Bank, Type, Currency and Status to make easier the visualization or improve your searching when you need to go to a specific account in a data base with many existing ones. You will also have a quick access to your current balance (calculated with the base currency) on the bottom right and it will change according to what you have listed in the current screen. A deeper explanation of the Status filter is provided in the Transaction section.

Clicking the *Info* menu will take you to the Account Information screen, which will give you in one picture all the related information about your account and the associated bank.

The current screen can be customized by moving and swapping position of the columns to fit your own necessities or taste. You can also tap and hold (right-click for the desktop platform) the header and toggle the visualization of the columns to be shown. Any change of the screen format is saved as part of your database and it will be restored the next time you open it. It is also possible to sort the list by any column when clicking on its header title.

Accounts screen allow you to access to the *General*, *Currency*, *Schedule*, *Safebox*, *Report*, *Budget*, *Transfer* and *Search* views with the corresponding menus. This screen also provide you with the *More..* menu to access to a set of actions not very commonly used and that is the reason why they have been packed together as a sub menu of the main application menu.

These additional actions are: *Open* (existing database), *New* (create database), *Password* (set or change password to access the database), *Settings* and *About*. These options are located in the normal menus for the desktop platform.

You can open the transactions associated to each account (Transactions screen) by clicking or

double clicking (depending on the platform) on any row. The only exception is when you click the Icon column; It will only select the row without opening the Transactions screen for convenience.

Edit Account screen

You may create new accounts or edit existing ones by clicking the *Accts* button from the Accounts screen. In case you had one account selected, then it will be also selected in this new screen and ready for edition, otherwise it will show you only the list of existing accounts without any particular account selected.

You can then add new account to your list by clicking *Add* menu and delete any existing one with *Delete* menu. Notice that an account can only be deleted if it doesn't have any existing transactions. Therefore, in order to delete an account you will need to delete first its transactions.

It is not possible to select more than one account at the same time, so it is only possible to delete accounts one by one.

Every change that is made in this window activate the *Apply* button and you need to click on it to make sure to apply the changes. If you just close the window without applying the changes, they won't be saved.

This screen let you choose the the following parameters for your new account:

Name: Name of the account.

Bank: Bank associated to the account listed in the combo box. To include more banks, you need to use the maintainer located in *General* menu.

Type: This should be something like "Checking", "Saving", "Credit", "Cash", "Liability", etc. These choices need to be created in the *General* screen.

Currency: Select the currency associated to the account.

Holder: Name of the account's holder as it is registered in the bank.

Number: Account number which can also include the portion related to the bank brunch in case it is applicable.

Initial Balance: Corresponding to the current balance of the account previous to start registering transactions.

Icon: The icon to be associated to your account.

Notes: Memo to include any kind of additional information with the comfort of rich text.

Edit Account screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Account Info screen

This screen allow you to have in one picture all the information associated to your account on the left panel and the bank on the right panel.

Account Info screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Transaction

A transaction is a record associated to an account showing some expense, income or transfer

to another account.

The transactions are divided into 3 main categories:

Regular Transactions:

Expenses or Incomes, recording negative or positive amounts respectively and with a Category name different of "--///--" or "[Account]".

This kind of transactions can have any Payee name and the amount has the currency associated to the mother's account. Therefore the Rate can not be edited.

Regular transactions affect the results on the Reports by Category, Payee and Account.

Transfers:

A transfer is a special kind of transaction to register the money transfers between 2 accounts. It is created either from the Transfer screen by selecting the source and destination accounts or from the Transactions screen when selecting an "[Account]" in the Category combo box.

This kind of transactions don't have the possibility to choose a payee and it will always be "====>". The Rate will be enabled when the accounts have different currencies and it will have the registered rate as the default value, but it can be modified.

Transfers do not affect the result for Reports by Category and Payee because they do not generate actual expenses or incomes. They only affect the result for Reports by Account because the actual balance in the accounts will be modified when transferring money between each other.

Split Transactions:

A split transaction is a register where more than one category/class is affected at the same time. For instance when you go to the supermarket and pay with your debit card linked to your saving account and request X amount as a cash back in addition to the Y amount that you spent in Groceries, then the transaction should be registered as a split transaction where X amount is associated to a Transfer to your "Cash" account and Y is associated to the category "Groceries". In this case we have combined the 2 possible kind of transactions in only one register due to the nature of the case.

The *Split* button is made enabled when selecting "--///--" in the Category combo box. This action also disable the Class combo box and assign the main SPLIT transaction always to the empty class.

This kind of transactions can have any Payee name and the amount has the currency associated to the mother's account. Therefore the Rate can not be edited in the Transactions screen, but it can be edited in the Split screen for each particular case.

Split transactions affect the results on the Reports by Category, Payee and Account depending on the actual individual transactions.

Transactions screen

Once your are finished editing your accounts, return to the Accounts screen and click (or double click depending on the platform) an Account to display its Transactions screen. The Transactions screen displays a list of transactions.

You can add and delete your transactions by clicking the *Add* menu and *Delete* menu respectively. Multi section is allowed in this window to be able to delete many transactions at the same time.

In order to edit one transaction, you need to click or double clicking (depending on the platform) on any row to open the Editing Transactions screen.

This screen also let you filter your transactions by Account, Payee, Class, Category and Status to make easier the visualization or improve your searching when you need to go to a specific register in an account with many existing ones.

You will also have a quick access to your current balance on the bottom and it will change accordingly of what you have listed in the current screen. The currency used in the total balance will depend if the Transactions screen is coming from the Accounts screen or from the Report/Budget screen.

In case it is coming from the Accounts screen, this is showing only transactions for one specific account and the Balance will use the Account's currency.

On the other hand, if this is coming from the Report or Budget screen, it will be showing transactions for a specific Payee, Category or Account which will include accounts not necessarily with the same currency. Therefore the Balance will be calculated based on the Report or Budget currency.

Clicking the *Info* menu will take you to the Transaction Information screen, which will give you in one picture all the related information about your register.

The current screen can be customized by moving and swapping position of the columns to fit your own necessities or taste. You can also tap and hold (right-click for the desktop platform) the header and toggle the visualization of the columns to be shown. Any change of the screen format is saved as part of your database and it will be restored the next time you open it.

It is also possible to sort the list by any column when clicking on its header title. Note that when you have many transactions with the same value on the selected sort column, the records will be sort per creation time as secondary criteria.

You will also be able to click the status icon in this screen to change the status of the register as cleared (orange --), reconciled (orange X) or not cleared (blue).

Filtering by status has the following options applicable in all the views that allow this kind of filtering:

- **All:** Displays all of your transactions - no filter applied.
- **Reconciled:** Initial Balance amount plus all Reconciled transactions (should be equal to last month's statement).
- **Unreconciled:** A zero Initial Balance plus all Cleared and Uncleared transactions (this will show you a total of what you spent since your last statement).
- **Cleared:** Initial Balance amount plus all Reconciled and Cleared transactions (should be equal to your bank's online balance).
- **Uncleared:** A zero Initial Balance plus all Uncleared transactions (this will essentially show you a total of what you've spent that hasn't cleared your bank yet).

Transactions screen allow you to access to the *General*, *Currency*, *Print*, *Export*, *Purge* and *Adjustment* windows by the corresponding menus.

You can open Edit Transaction screen to edit the transactions by clicking or double clicking (depending on the platform) on any row . The only exception is when you click the Icon column; It will only select the row without opening the Transactions screen for convenience.

Edit Transaction screen

To create a transaction, click the *Add* menu from the Transactions screen. The Edit

Transactions window appears. You may fill in the following fields:

State: Select the state of your transaction: Uncleared if the transaction has yet to clear your bank, Cleared, Reconciled if the transaction has been verified against your statement.

Date: Date of transaction.

Payee: The name of the Payee. You may enter a name or select from the combo box. It is built with auto fill for convenience and any new Payee used will be included in the Payee's list. When you use the combo box to choose one payee, the program will fill out automatically the category, class and amount used for this payee, base on the last transaction it was used.

Amount: The amount of the transaction. The amount is recorded in your account's currency. You may enter a foreign currency and its exchange rate by clicking the Currency Converter. Be advised to use the correct sign for the amount. Expenses should be negative and incomes positive.

Category: You can choose between the existing list of categories (e.g., Auto, Dining, Groceries, etc.) in the Category combo box. You can also split a transaction over multiple Categories by selecting "--//--" from the Category combo box and clicking on the enabled *Split* button. You may also transfer money to another Account by selecting the name enclosed in brackets (e.g., [Visa]) from the bottom of the Category combo box.

Check: The number of the check used for this transaction.

Rate: The rate for the transaction if Category is an "[Account]". The transfer will be done from the principal account to the account chosen in the Category combo box.

The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.

In case the accounts have the same currency, the rate editor will be unable.

Class: You can choose between the existing list of Classes (e.g., Personal, Business, etc.).

Note: Enter a memo for more information using rich text.

Edit Transaction screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Transaction Info screen

This screen allows you to have in one picture all the information associated to your transaction. It also show you clearly the account that this transaction belongs to.

Transaction Info screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Scheduled Transactions

The application supports Scheduled Transactions, enabling you to setup transactions that occur on a regular basis. Once you setup a scheduled transaction, it will be recorded automatically every time the time is met.

Schedule screen

Select *Schedule* from Account screen's menu. The Schedule window appears.

Click *Add* menu and an empty Scheduled Transaction will be created for you to fill out. *Delete* menu will remove any existing scheduled transactions from the list.

Every time you edit any existing register, the *Apply* button will become enabled and no actual change is done until this button is pressed.

List of Transactions: Present the list of Scheduled Transactions where you can see the most relevant information. Click on each row to see its detail on the controls.

It allows multi selection to be able to delete many transaction in one click.

The current screen can be customized by moving and swapping position of the columns to fit your own necessities or taste. You can also tap and hold (right-click for the desktop platform) the header and toggle the visualization of the columns to be shown. Any change of the screen format is saved as part of your database and it will be restored the next time you open it. It is also possible to sort the list by any column when clicking on its header title.

Frequency: The amount of days, weeks or months the transaction will have the next occurrence.

Unit: Day, Week or Month.

Account: This is the account that will be affected by this transaction.

Date: Date of the next scheduled transaction.

Payee: The name of the Payee. You may enter a name or select from the combo box. It is built with auto fill for convenience and any new Payee used will be included in the Payee's list.

Amount: The amount of the transaction. The amount is recorded in the selected account's currency. Be advised to use the correct sign for the amount. Expenses should be negative and incomes positive.

Category: You can choose between the existing list of categories (e.g., Auto, Dining, Groceries, etc.) in the Category combo box. You can also split a transaction over multiple Categories by selecting "--///--" from the Category combo box and clicking on the enabled *Split* button. You may also transfer money to another Account by selecting the name enclosed in brackets (e.g., [Visa]) from the bottom of the Category combo box.

Class: You can choose between the existing list of Classes (e.g., Personal, Business, etc.). In case the transaction is SPLIT this combo box will be disabled with the empty class selected.

Note: Enter a memo for more information using rich text.

Schedule screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Transferring funds between Accounts

You may transfer funds between your accounts using one of the following methods.

Click the *Transfer* menu from the Accounts screen or select an account [*Account*] from the Category combo box inside Edit Transactions screen.

These two corresponding transactions are dynamically linked and if you change the data in one, it will be reflected in the other.

Transfer screen

Date: Enter the date of the transaction.

From Account: The Account the funds will be withdrawn from.

Amount: The amount of the transaction. The amount is recorded in your From Account's

currency. You may enter a foreign currency and its exchange rate by clicking the Currency Converter. Be advised to use the correct sign for the amount, a positive value will move the money from account 1 to account 2. In other words, it will create a negative amount in the first account and a positive amount in the second account.

To Account: The Account the funds will be deposited into.

Check: The number of the check used for this transaction.

Rate: The rate for the transaction if both accounts have different currencies. The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.

In case the accounts have the same currency, then the rate edition will be unable.

Class: You can choose between the existing list of Classes (e.g., Personal, Business, etc.).

Note: Enter a memo for more information using rich text.

Transfer screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Split Transactions

Transactions may be split across multiple categories, by selecting "--///--" from the Category combo box. The Split screen will be displayed to show the actual list of split transactions or an empty list if it is a new record.

Following are some examples of why/how you would perform a Split Transaction:

Example 1: You write a check to your mortgage company that includes mostly interest and some principal. You want to track each separately in a Mortgage Liability account, and a Home Equity Asset account.

Account	Checking
Payee	MortCo
Amount	\$1,000.00
Category	--///--
[Mortgage Acct]	\$900.00
[Home Equity]	\$100.00
Total	\$1,000.00

Example 2: You bought some groceries with a debit card and withdrew additional cash. You want to track the amount you spent on groceries, and track the cash deposit in your Cash Account.

Account	Checking
Payee	Supermarket
Amount	\$50.00
Category	--///--
Groceries	\$30.00
[Cash Acct]	\$20.00
Total	\$50.00

Split Transaction screen

Click *Add* button and an empty Split Transaction will be created for you to fill out. *Delete* button will remove any existing transactions from the list.

Every time you edit any existing register, the *Apply* button will become enabled and no actual change is done until this button is pressed.

List of Transactions: Present the list of Split Transactions where you can see the most relevant information. Click on each row to see its detail on the controls.

Amount: The amount of the transaction. The amount is recorded in the mother account's currency. Be advised to use the correct sign for the amount. Expenses should be negative and incomes positive.

Rate: The rate for the transaction for Transfers between the mother account and the *[Account]* selected in the Category combo box. It is enabled only if both accounts have different currencies. The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.

Category: You can choose between the existing list of categories (e.g., Auto, Dining, Groceries, etc.) in the Category combo box. You may also transfer money to another Account by selecting the name enclosed in brackets (e.g., *[Visa]*) from the bottom of the Category combo box.

Class: The associated class for each of the split transactions.

Note: Enter a memo for more information using rich text.

Split Transaction screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Multiple Currencies

The application supports multiple currencies allowing you to track accounts in different currencies as well as recording individual transactions in different ones and converting them to your account currency. The base currency is the first currency in the list and it cannot be deleted nor change its rate which is always 1.0.

All other currencies will have a conversion rate relative to the Base Currency. Each account can use a different Currency, but there is only one Base Currency. In the Accounts screen, each

account balance is displayed in its own currency, but the Total Balance (Net Worth) at the bottom of the Accounts screen is calculated by converting each account total to the base currency and summing the account totals.

Similarly, all the reports and budgets are calculated with the selected currency and when viewing transactions in Transactions screen with different currencies the totals will be calculated with this currency.

When you edit the conversion rate for a transaction, you are only editing the conversion rate for that specific transaction. It will not affect the conversion rate for any previously or future transactions.

Entering a Foreign Currency in a Transaction

While entering a transaction in the Edit Transactions screen or Transfer screen, click the Currency Converter button, which appears to the right of the Amount Field.

1. Select a Currency from the Currency combo box.
2. Enter the amount in the currency selected above.
3. Enter the Conversion Rate. The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.
4. Click Calc and the final amount is calculated.
5. Press OK and the converted amount in your Account Currency appears in the Amount field.

Since conversion rates change daily, they can be edited in the Edit Transactions screen and Transfer screen while entering a new record.

Currency screen

You may create currencies by selecting *Currencies* from the menu.

Each currency comes with its own conversion rate. All currencies conversion rates will be in relation to the Base Currency.

Click *Add* menu and an empty Currency will be created for you to fill out. *Delete* menu will remove any existing currencies from the list.

Every time you edit any existing register, the *Apply* button will become enabled and no actual change is done until this button is pressed.

List of Currencies: Present the list of Currency names. Click on each row to see its detail on the controls.

The base currency cannot be deleted and only his name and symbol can be edited.

The list do not allow multi selection and currencies need to be deleted one by one. Notice that one currency assigned to one account or budget cannot be deleted. You will need to delete the account or budget first or change its currency.

Name: Select the name for the currency.

Symbol: Enter a currency symbol.

Rate: Enter a conversion rate. The conversion rate is relative to the base. For example, if your base currency is US dollar (\$) and you want to enter the conversion rate for Euro (E) and the conversion rate is 1.2 US dollars to 1.0 Euro, the conversion rate is calculated by dividing 1.0/1.2 resulting in a conversion rate of 0.8333333333.

Lists

There is a centralized window to maintain most of the common lists used along the program. Click on *General* menu and the General screen will allow you edit, add and delete the common lists.

General screen

The screen allow you modify the following lists by using a tab format:

- Lists used by Accounts: Bank, Type
- Lists used by Transactions: Payee, Category, Class

Click *Add* menu and an empty item will be created in the current Tab for you to fill out. *Delete* menu will remove any existing item from the list.

Every time you edit any existing register, the *Apply* button will become enabled and no actual change is done until this button is pressed.

List of Items: Present the list of Items in each Tab. Click on each row to see its detail on the right controls.

It allows multi selection to delete multiple items in one click.

The controls for each tab are self explained and they allow you to change the name of the item, the associated icon for Category and some other parameters for Bank.

Tools

Purge Menu

The application provides several methods for removing transactions, each with unique characteristics, as follows:

Deleting Transactions

When you delete a transaction it is removed from your register and it is no longer calculated into your account balance. You should not delete valid transactions as it will alter your balance and potentially cause problems when reconciling. It is recommended that you purge valid transactions instead.

Purging Transactions

When you purge a transaction, it is removed from your register but your initial balance is adjusted by the amount of the transaction being purged. The end result is that your ending balance will be accurate even though the purged transaction is no longer listed in the register. For example, you can purge all cleared transactions or all transactions over 3 months old, and still have an accurate ending balance.

The Purge Transactions screen provide with the following options:

Purge Before: As an alternative to purging all cleared or reconciled items, you may wish to keep several months worth of transactions on your data base for your records. Using the Purge Before command you can purge transactions before a specified date. Note: Any items that are purged will be automatically cleared and your initial Balance will be adjusted so that the Ending Balance will remain accurate.

Purge Cleared: It will remove the cleared transactions from your register and adjust your initial Balance by the total amount of the purged transactions, so that your Ending Balance will remain accurate.

Purge Reconciled: It will remove the reconciled transactions from your register and adjust your Initial Balance by the total amount of the purged transactions, so that your Ending Balance will remain accurate.

The purging tool acts on the current transactions listed in the Transaction screen. It means that if you have filtered your screen per status as *reconciled* for example and you choose to purge all the cleared transactions, then the result will be to delete all transactions of the screen. But when you switch the status to *All* transactions, you will notice that you still have cleared transactions but no one of the reconciled ones.

Purge is only available when Total Balance includes the initial balance for the particular account. It means that, it will be available for transactions accessed from Accounts screen without any filter and only for status: *All status, Reconciled* and *Cleared*.

Adjustment Menu

This option allows you to adjust the Total shown in the bottom right of the Transactions screen to a set amount by changing the initial balance of the current account.

Adjustment is only available when Total Balance includes the initial balance for the particular account. It means that, it will be available for transactions accessed from Accounts screen without any filter and only for status: *All status, Reconciled* and *Cleared*.

Reports and Graphs

The application will generate reports showing how you are spending your money over a specified period of time.

Report screen

Click on Report menu from Accounts screen. The default report shows spending by Category for the last 30 days with any Class and all transactions (incomes + expenses). The default configuration also shows Totals as the column structure, the base currency and the Status will copy the state of the Accounts screen.

The values are calculated in the selected currency. And the symbol of the currency will appear on the Table Report for clarification purposes.

You can drill down each row to review the list of transactions that create this register by clicking or double clicking (depending on the platform) on any row . The only exception is when you click the first column; It will only select the row without opening the Transactions screen for convenience.

In order to provide with a comprehensive report, the screen allows to select two group of buttons:

1. The buttons which affect the structure of the report.
2. The buttons to filter the final result.

Report structure

The Report screen allows to modify the structure with the following parameters:

Type: The combo box allows to choose the Transaction field to be reported. The options are Category, Payee and Account. This choice will determine the content of the first column in the report.

Columns: The combo box allows you to determine the type of report required for the period of the queried range.

- “*Total*” will give you the sum of all transactions during the range and it will only have one column no matter the length of time.
- “*Months*” will arrange the report in monthly bases showing you one column per month. The amount of columns will be determined by the range.
- “*Years*” will arrange the report in yearly bases showing you one column per year. The amount of columns will be determined by the range.

It is possible to choose between Report, Histogram and Pie representation.

Table representation: It shows the actual sum of transactions including in the report. The first column indicates the transaction field being queried. The last column in bold shows the totals for each of the rows and the last row at the bottom also in bold shows the totals for each column.

You may drill-down any row on the report by clicking or double clicking (depending on the platform) on it. For instance, if you are viewing a report by Category, you can click the row for “*Groceries*” to generate a Drill-down report showing all the transactions that are assigned to the “*Groceries*” category in a Transactions screen. This list will depend on the selected set of filters. Please note that clicking on the first column, in this example “*Groceries*” you only select the row without opening the Transactions screen, hence you will need to click on the next columns to generate the drill-down.

You can edit and delete transactions inside the Transactions screen generated from Report screen and any change will affect the resulting report immediately. The Transactions screen generated will also show you the parameters that you are using to generate the report at the bottom: Range of dates and Amounts. All the rest of the parameters will update the combo boxes associated with the corresponding filter.

The selected currency is used to calculate the Balance in the Transactions screen.

In order to return to the main report screen, click on *Return* button.

Pie representation: It shows the percentages of each of the selected transaction fields. There is only one pie for a report of type Total. But there will be the same amount of pies as columns in the table for a report of type Month and Year. It also includes the Pie for the Total column to analyze the overall percentages of the fields being queried.

The color coding for each of the slices are the same across the different Pies. Notice that small values will be presented together and labeled as “*Other*”.

In order to return to the main report screen, click the report's window.

Histogram representation: It shows the scaled size of each transaction field. It will show all the fields without limitation of space. There is only one histogram for a report of type Total. But there will be the same amount of histograms as columns in the table for a report of type Month and Year.

The color coding for each of the bars are the same across the different histograms.

In order to return to the main report screen, click the report's window.

Filtering buttons

The Report screen allows to filter the final result using the following parameters:

Range of dates: You have the possibility to choose a preset period of time from the combo box or choose a customized period of time that fit your interest using the Start and End buttons.

Class: The class to be included in the resulting report. If the selection is "Any", all classes will be taken in consideration.

Amounts: This combo box filters the resulting transactions by their amount. It will include only positive (and zero) values if "Incomes" is selected or only negative ones if "Expenses" is selected. In case all values should be included just choose "All amounts".

Status: This combo box filters the resulting transactions by their status. It will include Reconciled, Unreconciled, Cleared and Uncleared transactions depending on the selection. In case all need to be included, then choose "All".

Currency: The selected currency to use for the evaluation of the overall Report.

Report screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Budget

This module allows you to define a target in your expenses per category in order to follow up your current situation in comparison with your expected target.

Budget screen

Select *Budget* menu from the Accounts screen to open the Budget. No budgets will be shown in the beginning. You can create, edit and delete your budgets by clicking *Budgets* button in this screen to open the Edit Budget screen.

This screen also let you filter your budgets by Class to make easier the visualization or improve your searching when you need to go to a specific budget in a data base with many existing ones. You will also have a quick access to your current situation explaining as explained below:

Used field: Sum of all the transactions occurred inside the parameters of the budget (date ranges, class and categories in use).

Budget field: Sum of all the amounts registered for each category in this budget.

Elapsed time: Progress bar indicating the today's date inside the budget's range of dates. Additionally to the elapsed time information, you get an idea of how good or bad your expenses are in comparison with the expected amount that you should have used until today as follows:

- Yellow bar: Current expenses are reasonably inside the parameters. Less than 15% above or below the target amount.
- Orange bar: Current expenses are a bit high and you are warned. More than 15% off, but less than 30% above the target amount.
- Red bar: Current expenses are considerably higher and you are warned. More than 30% above the target amount.
- Green/yellow bar: Current expenses are lower than predicted. More than 15% off, but less than 30% below the target amount.
- Green bar: Current expenses are considerably lower than predicted. More than 30% below the target amount.

Budget screen allow you to access to the *General* and *Currency* views with the corresponding menus.

You can open the detailed report associated to each budget (Budget Report) by clicking or double clicking (depending on the platform) on any row. The only exception is when you click the Name column; It will only select the row without opening the Budget Report for convenience.

Edit Budget screen

You may create new budgets or edit existing ones by clicking the *Budgets* button from the Budget screen. In case you had one budget selected, then it will be also selected in this new screen and ready for edition, otherwise it will show you only the list of existing budgets without any particular budget selected.

You can then add new budget to your list by clicking *Add* menu and delete any existing one with *Delete* menu.

It is not possible to select more than one budget at the same time, so it is only possible to delete budgets one by one.

Every change that is made in this window activate the *Apply* button and you need to click on it to make sure to apply the changes. If you just close the window without applying the changes, they won't be saved.

This screen let you choose the following parameters for your new budget:

Name: Name of the budget.

Recurrent: When the budget is scheduled to re-calculate the beginning and ending date after its period is completed. The current available periods are:

- None: The budget is fixed and the dates are not re-calculated.
- Weekly: Budget period of 1 week and the dates are re-calculated at the 7th day to start over again.
- Fortnightly: Budget period of 2 weeks and the dates are re-calculated at the 14th day to start over again.
- Monthly: Budget period of 1 month and the dates are re-calculated at the 28th/30th/31st day depending on the particular month to start over again.

Start: Starting date.

End: Ending date.

Currency: Select the currency associated to the budget.

Class: Select the class for the transactions that will add to the amount used in this budget. If the selection is "Any", all classes will be taken in consideration.

Categories: List of categories to be tracked with the budget. Click on each cell to open the editor and introduce the amount for all required categories. Set the target budget in each category that you are interested to control. Note that the amount needs to be calculated in the budget's currency. In case the category is an expense, you will need to use a negative amount or a positive amount if the category is an income.

In case that you are not interested to include a category, simply leave it with amount 0 (zero) and it won't be taken in consideration by the report.

Edit Budget screen allow you to access to the *General* and *Currency* windows by the corresponding menus.

Budget Report

Click on any row from the Budget screen to enter to the Budget Report associated to this budget.

The values are calculated with the budget's currency. And the symbol of the currency will appear on the Table Budget for clarification purposes.

You can drill down each row to review the list of transactions that create this register by clicking or double clicking (depending on the platform) on any row . The only exception is when you click the first column; It will only select the row without opening the Transactions screen for convenience.

The Transactions screen generated will also show you the parameters that you are using to generate the report at the bottom: Range of dates. All the rest of the parameters will update the combo boxes associated with the corresponding filter.

The line at the bottom shows the Name of the budget, range of dates and the class for the transactions adding to the total used.

Budget Report allow you to access to the *General* and *Currency* windows by the corresponding menus.

Search

The search module allows you to look for transactions using all the existing parameters associated to them. When you click on *Search* menu from Accounts screen, the Search screen is opened allowing you to set the parameters for the search.

Search screen

Select *Search* menu from the Accounts screen to open the Search module.

The first set of parameters are just the same as the combo boxes found in Transactions screen. You can use this group of filters to narrow your search by Account, Payee, Class and Category. The rest of the controls will allow you to narrow your search using more specialized set of parameters as explained below:

Range of dates: Click on the check box to enable the *Start date* or *End date*. The transactions will be filtered by dates based on the selected range. In case you only need the top limit, leave the *Start date* unchecked and it won't take part on the parameters for the search. Or on the other hand, if you only need the bottom limit, leave the *End date* unchecked to exclude this one from the search parameters.

Range of cheques: Enter a cheque number to activate the starting cheque or ending cheque. The transactions will be filtered by cheques based on the selected range. In case you only need the top limit, leave the starting cheque blank and it won't take part on the parameters for the search. Or on the other hand, if you only need the bottom limit, leave the ending cheque blank to exclude this one from the search parameters.

Range of amounts: Enter an amount to activate the starting amount or ending amount. The transactions will be filtered by amounts based on the selected range. In case you only need the top limit, leave the starting amount blank and it won't take part on the parameters for the search. Or on the other hand, if you only need the bottom limit, leave the ending amount blank to exclude this one from the search parameters.

The amounts are absolute numbers and your search will have different behavior depending on the type of amount you have chosen:

- *All amounts:* Will search for transactions fitting in the range regardless if they are incomes (positive values) or expenses (negative values).
- *Incomes:* Will search for transactions fitting in the range only if they are incomes (positive or zero values).
- *Expenses:* Will search for transactions fitting in the range only if they are expenses (negative values).

If you leave the starting and ending amount blank, the search result will include all amounts, positive amounts only or negative amounts only depending on the type of amount selected.

Memo: Enter an alphanumeric value to activate the *Memo*. The transactions will be filtered by Memo based on the content of this field. The text is case-insensitive and it will look for all transactions which Memo's field has any occurrence of the alphanumeric value.

Example: "rain" will find transactions with the following memo: "rainforest" , "Rain" "fastRAIN".

When you click on *Apply* button, the Transactions screen will be opened showing the result of your search. The Transactions screen generated will also show you the parameters that you are using to generate the search at the bottom: Range of dates, Range of amounts and Range of cheques.

Security

You can secure your data so that a password must be entered to access the application. You will be required to enter the password when launching next time.

Setting and changing a Password -- Select *Password* menu from the sub menu activated by *More..* from Accounts screen (*Password* from the main menu for the desktop platform). The Set Password Dialog is displayed. Activate the edit status by typing the current password and pressing *OK*. If no password was previously set, the edit status will be already activated.

Enter your new password pressing any kind of combination of numbers you want and click *Save*.

In order to clear your input in case you want to start over again the recording, press *Clear*.

Removing a Password -- To remove a password, select *Password* menu from the sub menu activated by *More..* from Accounts screen (*Password* from the main menu for the desktop platform). The Set Password Dialog is displayed. Activate the edit status by typing the current password and pressing *OK*.

Click *Reset Password* and the password will be reset.

Entering a Password -- You will be required to enter your password each time you launch the application.

Safebox

The Safebox tool is an extension to expand the usability and help to keep your important information in only one place.

Safebox is a set of three windows that allow you to register webpages and logins, mails and passwords, license information or any other kind of private data that needs to be well kept and at the same time easy to retrieve.

The structure for Safebox includes the following:

1. The group is a container to join together items of the same kind. Each group has a name and a number of fields which are named as convenience. Modifying or deleting the field names do not affect the actual data associated of each of them.
2. The item is a record associated to a group and contains the actual data per each of the fields named by the group.

Items screen

Select *Safebox* menu from the Accounts screen. The Item screen window appears.

You can add and delete your items by clicking the *Add* menu and *Delete* menu respectively. Multi section is allowed in this window to be able to delete many items at the same time.

You can open Edit Item screen to edit the items by clicking or double clicking (depending on the platform) on any row . The only exception is when you click the first column; It will only select the row without opening the Edit Item screen for convenience.

This screen also let you categorized your items by Group using the combo box control to make easier the visualization.

Clicking the *Info* menu will take you to the Item Information screen, which will give you in one picture all the related information about your register.

The current screen only shows the columns that were named during the creation of each group and they always appear in the same correlative order. The columns are sorted always by the first field as default, but you can click on any column header to change the sort status.

In order to edit the Groups you need to click on the *Group* button to open the Group Edit window.

Edit Item screen

To create an item, click the *Add* menu from the Items screen or to edit the item click to any record in the list.

The Edit Item window appears. You will see the fields activated in the group. These fields are

only the ones that were named during the creation of the group.

You can add any kind of text in each of the fields. Click *Apply* button to save the record or *Cancel* to close the window without any modification.

Item Info screen

This screen allows you to have in one picture all the information associated to your item. It also shows you clearly the group that this item belongs to.

Settings

You can customize global parameters related to the appearance of Views by changing the parameters on the Settings screen. Open this screen by clicking on the *Settings* menu from the context menu activated by *More..* from Accounts screen.

The list of available parameters are as follows:

- Format of dates to be applied to various views and forms.
- Font size to be applied to all the table views: Accounts screen, Transactions screen, Report, Schedule screen, Items screen, etc.
- You can also reset the custom changes on all table views (Accounts screen, Transactions screen, and Schedule screen) by pressing the *Reset* button. This action will reset changes like columns hidden, moved or resized.

Menu Commands

Accessible from various screen

- **General** - Opens the General screen.
- **Currencies** - Opens the Currency screen.

Accessible from Accounts screen

- **Schedule** - Opens the Schedule screen.
- **Safebox** - Opens the Items screen window to manage your private data.
- **Transfer** - Opens the Transfer screen.
- **Report** - Opens the Report screen.
- **Budget** - Opens the Budget screen.
- **Info** - Opens the Account Info screen.
- **Search** - Opens the Search screen.

More..

- **Open** - Open an existing database (*.drf).
- **New** - Create a new blank database (*.drf).
- **Password** - Opens the Set Password Dialog.
- **Settings** - Opens the Settings screen.
- **Help** - Quick start up help to assist new user the first time.

- **About** - Opens the About Dialog.

Accessible from Transactions screen

- **Print** - Print the current list of transactions showing the same columns currently selected in the Transactions screen and using the same order. The size of the font will be adjusted to fit the page.
- **Export** - Export the current list of transactions. All the fields are exported in a set order regardless the actual configuration of the Transactions screen.
- **Purge** - Opens the Purge Dialog.
- **Adjustment** - Opens the Adjustment Dialog.
- **Info** - Opens the Transaction Info screen.
- **Add** - Open the Edit Transaction screen with a new record.
- **Delete** - Delete the currently selected records.

Accessible from Items screen

- **Info** - Opens the Item Info screen.
- **Add** - Open the Edit Item screen with a new record.
- **Delete** - Delete the currently selected records.

For the desktop platform, the menus are all accessible from the views as explained above.