Darhon Finance

User Manual
Version 1.5.x

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Introduction

This is a personal finance application oriented for desktop allowing 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 a password to encrypt your database with a 256-bits key.
- 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	Silver version	Gold version
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 your data with a password to encrypt your database	Yes	Yes

using a 256-bits key		
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	Editable
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 *File* menu and create a new database.
3. Click the *Data/General* menu to create your list of Banks and Types to be used as basic information once you create your Accounts.
4. Click the *Data/General* menu to create your list of Payees, Categories and Classes to be used as basic information once you create your Transactions.
5. Click the *Accts* button to enter into the Account's maintainer to create your first account.
6. To add a new transaction, double-click the new account from the main window and click *Add* records from the toolbar (or *Actions* menu).
7. Enter a 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 its own currency and all transactions created from an specific account will use this currency.

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 visualization easier and improve your searching when you need to go to a specific account in a congested database. 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.

This screen will automatically filter out all inactive accounts to avoid congestions with unused accounts. However, you have the option to list them with the filter.

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 right-click the header and toggle the visualization of the columns to be shown. Any change of the screen format is saved in 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 the headers.

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 to be edited, otherwise it will show you only the list of existing accounts without any particular account selected.

You can then add new accounts to your list by clicking *Add* from the toolbox (or Action menu) and delete any existing one with *Delete*. Note that accounts can only be deleted if they don'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 activates *Apply* button and you will need to click it to make your 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 this account.

Bank: Bank associated to this account.

Type: This should be something like "Checking", "Saving", "Credit", "Cash", "Liability", etc.

Currency: Currency associated to this account.

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

Number: Account number and branch.

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

Icon: The icon to be associated to your account.

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

Status: Active or inactive account. This is helpful to hide accounts which are no longer needed, but you cannot delete because they have existing transactions. Inactive accounts won't be shown in Accounts screen.

Account Info screen

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

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 transfered 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*]" as Category.

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 default, 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 those 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 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 "*--///--*" as Category. This action also disables the Class from the parent transaction, because each split transaction can have a different class and so this option is made available when creating them.

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 Accounts screen and click (or double click depending on the platform) an Account to open its transactions.

You can add and delete transactions by clicking *Add* or *Delete* buttons from the toolbox (or Action menu). 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 Editing Transactions screen.

This screen also let you filter your transactions by Account, Payee, Class, Category and Status to make visualization easier and improve your searching when you need to go to a specific register in a congested account.

You will also have a quick access to your current balance at 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 Accounts screen or from Report/Budget screen.

In case this is coming from 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 right-click the header and toggle the visualization of the columns to be shown. Any change of the screen format is saved in 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 the headers. 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).

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* button from the toolbox (or Action menu) from Transactions screen. The Edit Transactions window appears allowing you to fill in the following fields:

State: Select the state of your transaction: Uncleared/Cleared/Reconciled.

Date: Date of transaction.

Payee: The name of your Payee. You may enter a name or select from the list. 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 list. You can also split a transaction over multiple Categories by selecting "*--///--*" from the Category list. You may also transfer money to another Account by selecting its name enclosed in brackets (e.g., [Visa]) from the bottom of the Category list.

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.

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.

Scheduled Transactions

This 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 Accounts screen's menu.

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

Every time you edit any existing register, the *Apply* button will become enabled and no 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 right form.

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 right-click the header and toggle the visualization of the columns to be shown. Any change of the screen format is saved in 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 the headers.

Frequency: The number 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. 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 list. You can also split a transaction over multiple Categories by selecting "*--///--*" from the Category list. You may also transfer money to another Account by selecting its name enclosed in brackets (e.g., [Visa]) from the bottom of the Category list.

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.

Limit: You have the option to make unlimited scheduled transactions or set a limit of date or number of times a transaction will be triggered.

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

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 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.

Split Transactions

Transactions may be split across multiple categories, by selecting "**--///--**" from the Category list. 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 from the toolbox (or Action menu) 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 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 right form.

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 list. 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 list. 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.

Multiple Currencies

This 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 list.

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* button from the toolbox (or Action 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 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 right form.

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

It is not possible to select more than one currency at the same time, so it is only possible to delete currencies one by one. Note that a currency assigned to any 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* button from the toolbox (or Action menu) and an empty item will be created in the current Tab for you to fill out. *Delete* will remove any existing item from the list.

Every time you edit any existing register, the *Apply* button will become enabled and no 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 form.

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 list 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. Note 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 list 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 list 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.

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 the visualization easier and improve your searching when you need to go to a specific budget in a congested database. You will also have a quick access to your current situation as explained below:

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

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

Elapsed time: Progress bar indicating 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 hight 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.

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 editing, 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* button from the toolbox (or Action menu) and delete any existing one with *Delete* button.

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 your 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.

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.

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 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 query 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 query 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

Your database is encrypted using your password. Every time you login and enter your password, your database is decrypted to give your application access to your data. whenever you finish using your application, it is a good practice to log out (quit) in order to leave your database encrypted again.

Setting and changing a Password -- Select *Password* from *Settings* menu in Accounts screen. The Set Password Dialog is displayed. Activate the edit status by typing the current password and pressing *OK*.

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.*

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* button from the toolbox (or Action menu) and *Delete* button 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 to make the visualization easier.

Clicking the *Info* button 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* button from the toolbox (or Action menu) from 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 the only ones that were named during the creation of the group.

You can add any text in each field. 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 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

File

- **Open** – Open an existing database (*.drf).
- **New** – Create a new blank database (*.drf).
- **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 fields are exported in a set order regardless the actual configuration of the Transactions screen.
- **Quit** – Exit the application.

Data

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

Transactions

- **Transfer** – Opens the Transfer screen.
- **Purge** - Opens the Purge Dialog.
- **Adjustment** - Opens the Adjustment Dialog.

Actions

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

Tools

- **Report** – Opens the Report screen.
- **Budget** – Opens the Budget screen.
- **Safebox** - Opens the Items screen window to manage your private data.
- **Search** – Opens the Search screen.

Settings

- **Password** - Opens the Set Password Dialog.
- **Settings** - Opens the Settings screen.

Help

- **Help** – Quick start up help to assist new user the first time.
- **About** – Opens the About Dialog.