

Handy Finance for Palm v2.3

Contents

| | |
|---|----|
| Handy Finance for Palm v2.3 | 1 |
| Contents | 1 |
| Features of the program | 2 |
| Data structure | 2 |
| System requirements | 2 |
| Installation | 2 |
| Free lite version | 2 |
| Demo version | 3 |
| Personal version | 3 |
| How to buy full version | 3 |
| Starting program and navigation between main tables | 3 |
| Common tips for navigation, search and edit | 4 |
| Quick scrolling and other trivialities | 4 |
| Popup lists and filters, calling editor for popup lists | 4 |
| Editing table cells..... | 4 |
| Currencies | 5 |
| Decimal point (comma) | 6 |
| Security settings | 6 |
| Accounts | 8 |
| Account editing screen..... | 9 |
| Transactions | 10 |
| Transaction editing screen | 11 |
| Transaction notes and reminder | 12 |
| Cross transactions | 12 |
| Fixing currency rate in transaction | 14 |
| Different types of calculations with fixed rate | 15 |
| Generation of transactions by condition | 16 |
| Filters – searching and reporting tool | 17 |
| Autofilling for new transactions | 18 |
| Reports | 18 |
| New in version 2.3 | 19 |
| New in version 2.1 | 20 |
| New in version 2.0 | 20 |
| New in version 1.02 | 21 |
| Handy Finance Desktop..... | 21 |
| Your help is welcome | 21 |
| Developer..... | 21 |

* blue color denotes new sections or sufficiently rewritten sections

Features of the program

“**Handy Finance**” is intended for mobile personal and small business money management. It is an expense tracking software and allows the user and to answer the frequently asked questions like “How much money do I have?”, “What incomes and expenses are planned”, “What have I spent my money on?” and many others.

It has following features:

- personal expense tracking,
- automatic accounting for money movement between different accounts,
- many currencies and convenient tool for converting currencies,
- double (mirror) transactions,
- flexible and powerful tool for searching and analysis,
- four user-defined categories and many other useful fields,
- reports and planning,
- security settings,
- free lite version allows much more than most of simpler paid programs of this class,
- free PC desktop module with open source allows to see all data, make reports and save to Excel.

Data structure

Program has following basic tables:

- list of accounts (every account can be active or passive, it can be excluded from total worth, every account has own currency, name and notes),
- list of transactions (every transaction has destination account and may have source account, amount of money, currency, four categories, date and time, balance type, remind check and type of alarm, currency rate can be remembered in transaction),
- currencies (name and current rate for every currency).

And some additional tables:

- four user-defined categories.

System requirements

- PalmOS 3.5 and higher,
- at least 4mb of memory (2mb for lite version).

Installation

Attention! By installing this program you completely accept terms of license agreement (see License.txt).

Install one of the files **FinanceFull.prc** (for full version), **FinancePers.prc** (for personal version), **FinanceDemo.prc** (for demo version) or **FinanceLite.prc** (for lite version) onto your device. Examples for using “Handy Finance” can be found in the “Example” directory of archive. To use this example, install all *.pdb files onto your device.

Free lite version

“**Handy Finance Lite**” is freeware and offers much more than most of simpler commercial programs for money management. Lite version has no any time limitations or nag screens. There are no limitations to the number of records you can create. Lite, demo and full versions are fully

compatible, and you may continue using your data after purchasing the full version. You may freely distribute lite and demo versions while distributive archive remains unchanged. Feel free to beam it your friends!

The features, which are available only in commercial versions, are grayed. You can edit all data freely, limitations are concerned only advanced features. These features include filtering, reporting and generating of transactions by second, third, fourth category and “from” account, and security settings.

All the data you have collected using free lite version will be available for unlimited analysis and use after purchasing of full version.

Demo version

Demo version has all the features from full version except security settings. Number of transactions you can enter is limited by 200. After purchasing of full version you may continue using your previously collected data.

Personal version

Personal version have the same features as full version, except filtering, reporting and generating by “account from”, “category 2”, “category 3”, “category 4”. It costs **20\$**. Upgrade from personal to full costs **16\$**.

How to buy full version

Price for full version of “**Handy Finance**” is **\$35**. Visit <http://handysolution.com> and proceed to the ordering of “Handy Finance Full”. Please fill your registration information (key1 and key2) and you will receive registration key automatically. Otherwise you will need to send us your registration info by e-mail to receive registration key. Full version does not work without the registration key. Use registration key to unlock full version.

To get your registration information see menu “? / **How to buy**” in demo or lite version. After receiving full version enter please registration key in corresponding field and press “**Register**”. Save your registration code in secure place. Then restart program to begin work.

Registered users have free technical support and upgrades. Unregistered users have limited technical support.

Attention! If you will change your user name on Palm or your Palm, the registration key will become invalid. Ask us if you will need registration key for a new device.

Starting program and navigation between main tables

To start “**Handy Finance**” tap on icon with name “**H-Finance**”.

Use menus “**Edit** ” to switch between accounts and transactions lists. Use item “*edit...*” from currencies popup list to edit currencies.



In “?” menu you can see developer info, registration info and tips for using the program.

Common tips for navigation, search and edit

Quick scrolling and other trivialities

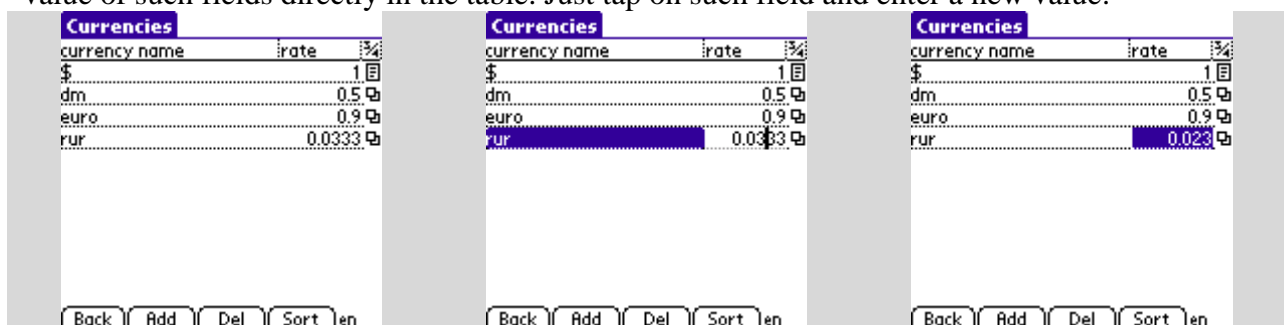
- You can scroll transactions and accounts from editor using ‘up’ & ‘down’ hard buttons.
- You can drag records in any table.
- You can scroll pages up and down by using 'up' & 'down' hard buttons.
- Buttons ‘up’ & ‘down’ in right bottom corner can scroll list by one line.
- Last used record in any table is underlined.
- By flourishing from the screen bottom left to the top right you can scroll the table to beginning, and by the reverse motion you can scroll the table to end.
- By flourishing from the screens right bottom to the left top you can scroll the table to last used record.
- By flourishing from the screens left top to the right bottom you can hide or show column titles.
- Borders and positions of columns can be changed by dragging them.
- You can see this tips by selecting menu “? / Tips”.

Popup lists and filters, calling editor for popup lists

Many popup lists (like “▼ Cash”, “▼ \$”) have item “*edit...*”. Select this item to bring up editor for lists content. If the popup list is filter, then it has item “all”, which disables this filter. By choosing another item you can display records, which satisfies conditions of filter (like categories in PalmOS). For example choosing “**cash**” from accounts filter will display only transactions with destination account “**cash**”.

Editing table cells

In many tables there are fields (cells) underlined with dashed line. You can change the value of such fields directly in the table. Just tap on such field and enter a new value:



When the field is tapped it becomes active and all text in the field becomes selected. So you can immediately start typing a new value. To reset selection tap any place on edited field. To return from editing mode just tap any place outside the cell.

Also you can change values of checkboxes (“☑”, “☐”) just tapping them directly in the table. If it is necessary **”Total”** will be recalculated, and records which are not satisfies conditions of filter will be hidden.

There are buttons **“Add”**, **“Del”**, **“Sort”** and **“Back”** in categories and currency tables. You can use them for creating new records (**“Add”**), deleting records (**“Del”**) and sorting tables (**“Sort”**). If you want to delete record you have to previously select it by tapping.

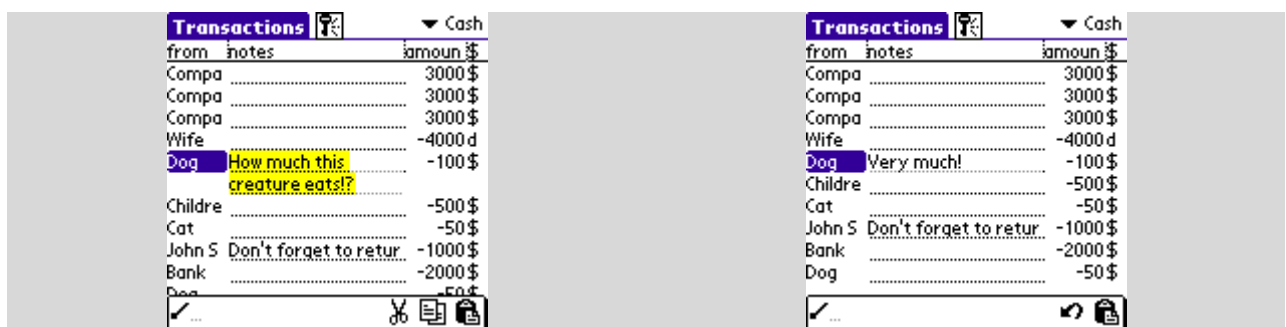
By tapping **“Sort”** you can sort records in alphabetical order.

Use **“Back”** button to return to previous screen.

Use up and down buttons in the screen left bottom corner (line scrolling) or up/down hard buttons (page scrolling) to navigate the table.

The **“no category”** records can’t be deleted. They are needed for cases when category is undefined or unknown (like **“unfiled”** in PalmOS), for example new records or records which category was deleted.

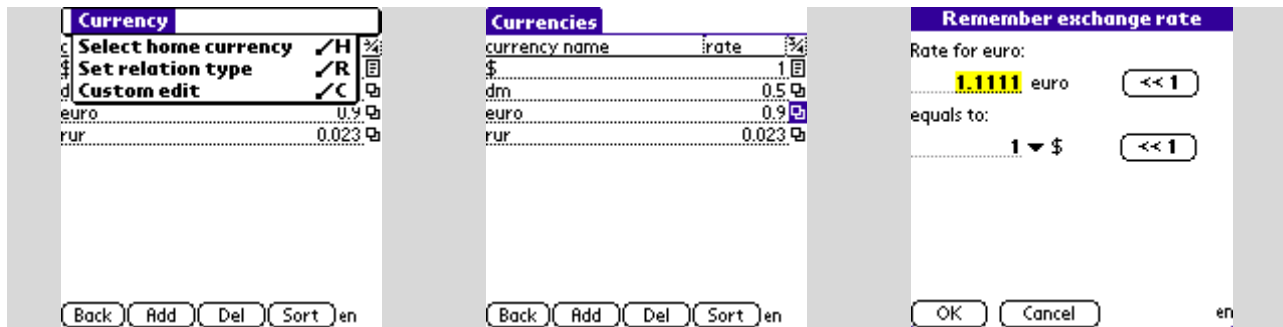
By flourishing on graffiti area from the left bottom corner (“abc” label) to the top right corner you can bring up panel for text operations. Selected text can be copied in clipboard (copy command) or transferred to clipboard (cut command). Then you can use paste command to insert text from clipboard in any place. Such abilities have any Palm application within a standard text edit field.



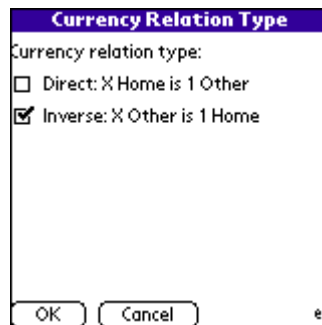
Currencies

In the currency menu you can select home currency. Home currency is used as a default value in some places, and it will be convenient to choose home currency. Home currency is marked with “\$” icon, other currencies are marked with “¤” icons. By tapping these icons you can bring advanced currency editing dialog, see **“Fixing currency rate in transaction”** for details.

There can be any rate for home currency (1, 1000, 0.5 for example) but it supposed no to be constant. Recalculation after home currency changing will be implemented in next versions. If your home currency is small, you can set it rate bigger than 1, for example to 1000. Then other currencies will be displayed according to 1000 of home currency.



From the menu “**Currency / Select relation type**” you can select the relation type. Default relation type is direct, as it is displayed in table: x amount of home currency is equal to I of other currency ($0.9\$ = 1euro$). In the inverse relation type the x amount of other currency is equal to the I of home currency ($1\$ = 1.11euro$). Relation type affects both advanced currency editing dialog and cells in table.



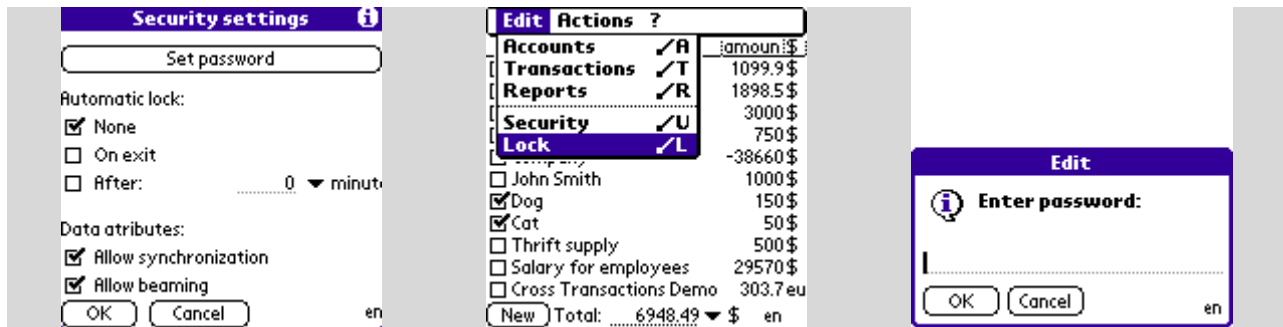
Decimal point (comma)

Integer and fractional part of number are separated by decimal point or comma depending on formats settings. Four digits after decimal points are displayed for small numbers, which are less than 100. For the big numbers only two digits are displayed, and for very big numbers there can be one or no decimal digits, depending on the width of column or field.



Security settings

In the security settings you can set the password to protect launching of this program. Then you can lock this program by password by selecting “Edit / Lock”. This password protects only entrance to the program, it does not perform data encryption. If you want your data to be more safe use standard PalmOS lock feature or some third-party apps.



Locking by password can be performed automatically by selecting corresponding option. It may be locking every time after exiting the program or after inactivity of program during given period of time. Remember that any type of locking will work only after program exiting.

Also you can disable beaming and synchronization by standard means of PalmOS. Doing this you may not afraid occasionally to beam your finance data or appearing a copy of finance data on some desktop computer. Remember that this statement is fair only for standard tools, like Palm Desktop and Application Launcher.

Accounts

Money receiving, spending or transferring can be done only from one account to another. Any operation that moves money from account to account is called transaction. So you need to create at least one account. Every account has own name, notes, and currency that can be edited. Also every account has total worth, the sum of all transactions without filtering. This sum can't be edited and in most cases is calculated automatically.

Every account has two logical features (checkboxes).

First is active and passive account feature (" active account"). Passive accounts can't be destination of the transactions. Active account is account that is fully managed by you, for example "Cash", "Bank". Passive accounts can be only recipients, for example "Wife", "Children". So by marking active and passive accounts you can't mistake and initiate transaction from account you did not manage by yourself. Also you can show only active or only passive accounts in account list by filtering them from corresponding popup list.

Second feature is "include in total worth" check (" include in total"). When this feature is checked, corresponding account is included in total worth calculating ("**Total:**" field). You can change this feature directly from accounts table by taping checkboxes in column "+". The total field will be automatically recalculated.

The accounts list form has following appearance:

Accounts list

Recalculate all accounts

Change sizes of columns

Menu

Which accounts show (all, active, passive)

| + name | amount | |
|---|----------|------------|
| <input checked="" type="checkbox"/> Cash | 886\$ | |
| <input checked="" type="checkbox"/> Bank | 2000\$ | |
| <input checked="" type="checkbox"/> Wife | 3214\$ | |
| <input checked="" type="checkbox"/> Children | 750\$ | |
| <input type="checkbox"/> Company | -38570\$ | |
| <input type="checkbox"/> John Smith | 1000\$ | |
| <input checked="" type="checkbox"/> Dog | 150\$ | |
| <input checked="" type="checkbox"/> Cat | 50\$ | |
| <input type="checkbox"/> Thrift supply | 500\$ | |
| <input type="checkbox"/> Salary for employees | 29570\$ | |
| New Total: | | 7050 \$ en |

Last used record is underlined

Currency of account

Amount of money on account

"Include in total" checkboxes

Create new account

Total sum of accounts which are checked in column "+"

Recalculate total sum to any currency

Total:12679 ▼ dm

The amount of money on each account is automatically recalculated at operations with transactions. However when currency rates are changed or some currencies is deleted you need

to manually recalculate all accounts. Press “**⌘**” button on accounts list form to recalculate all accounts or choose from menu “**Actions / Recalc accounts**”.

Accounts can be sorted by name by selecting from menu “**Actions / Sort**”.

Account editing screen

By tapping on any account in list we will get to the accounts editing screen. To create new account tap “**New**” button.

Account Transactions

Account name: Cash

active account

include in total

Amount: 1099.99 ▼ \$

Notes:

.....

.....

.....

OK Cancel Delete en

Each account must have own currency. So if you just started working with program you need to create at least one currency. You can do this right here by choosing “*edit...*” item from currency popup list. When currency is deleted, the accounts and transactions having this currency are deleted too.

There is no possibility to set starting amount of money on account or to correct an amount. Instead use single starting (or correcting) transaction to set starting amount of money. Similarly you can roll up set of transaction in one resulting transaction. To do this use filtering, then remember total amount and delete chosen transactions, then create a new one with remembered amount.

Use “**OK**” or “**Cancel**” button to save or cancel changes and return to accounts list.

Use “**Transactions**” button to save changes and to go to the transactions list of selected account.

By tapping “**Delete**” button you can delete selected account and all related transactions.

Also you can see amount of money on particular account in other currency. Choose an account and proceed to the editing form. Then choose another currency from popup list. The amount in selected currency will be displayed. Tap “**Cancel**” to return without saving changes.

Transactions

Any operation concerned with money receiving, spending or transferring from account to account is called transaction and must have active destination account (“from” field). All transactions have amount of money, currency and a set of categories and other features.

Also a transaction may have a source account (“to” field), allowing money transferring from one account to another. If the transaction has a source account, then mirror transaction is automatically created and modified. Mirror transaction is an exact copy of the source transaction excepting the source and destination accounts are swapped and amount of money is negated.

The transaction list form has following appearance:

Transactions list

Menu

| date:fr | Filters | Recalc accounts | Delete filtered | Sort | Calculation |
|---------|---------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| 15.10 | Cc | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15.11 | Cc | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15.12 | Cc | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 04.01 | W | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Last used record is underlined

| date | from | amount | currency |
|---------------|------------|------------|-----------|
| 10.15 | Company | 3000 | \$ |
| 11.15 | Company | 3000 | \$ |
| 12.15 | Company | 3000 | \$ |
| 01.04 | Wife | -4000 | d |
| 01.16 | Dog | -100 | \$ |
| 12.27 | Children | -500 | \$ |
| 01.12 | Cat | -50 | \$ |
| 01.26 | John Smith | -1000 | \$ |
| 03.06 | Bank | -2000 | \$ |
| 01.16 | Dog | -50 | \$ |
| 11.09 | Children | -250 | \$ |
| Total: | | 886 | \$ |

Total: 1593 dmn

Transaction filter

Select account

| |
|---------------|
| all accounts |
| Cash |
| Bank |
| Wife |
| Children |
| Company |
| John Smith |
| Dog |
| Cat |
| Thrift supply |

Transaction currency

Amount of money for transaction

Recalculate total sum to any currency

| |
|---------|
| \$ |
| dm |
| € |
| rur |
| edit... |

| |
|---------|
| \$ |
| dm |
| € |
| rur |
| edit... |

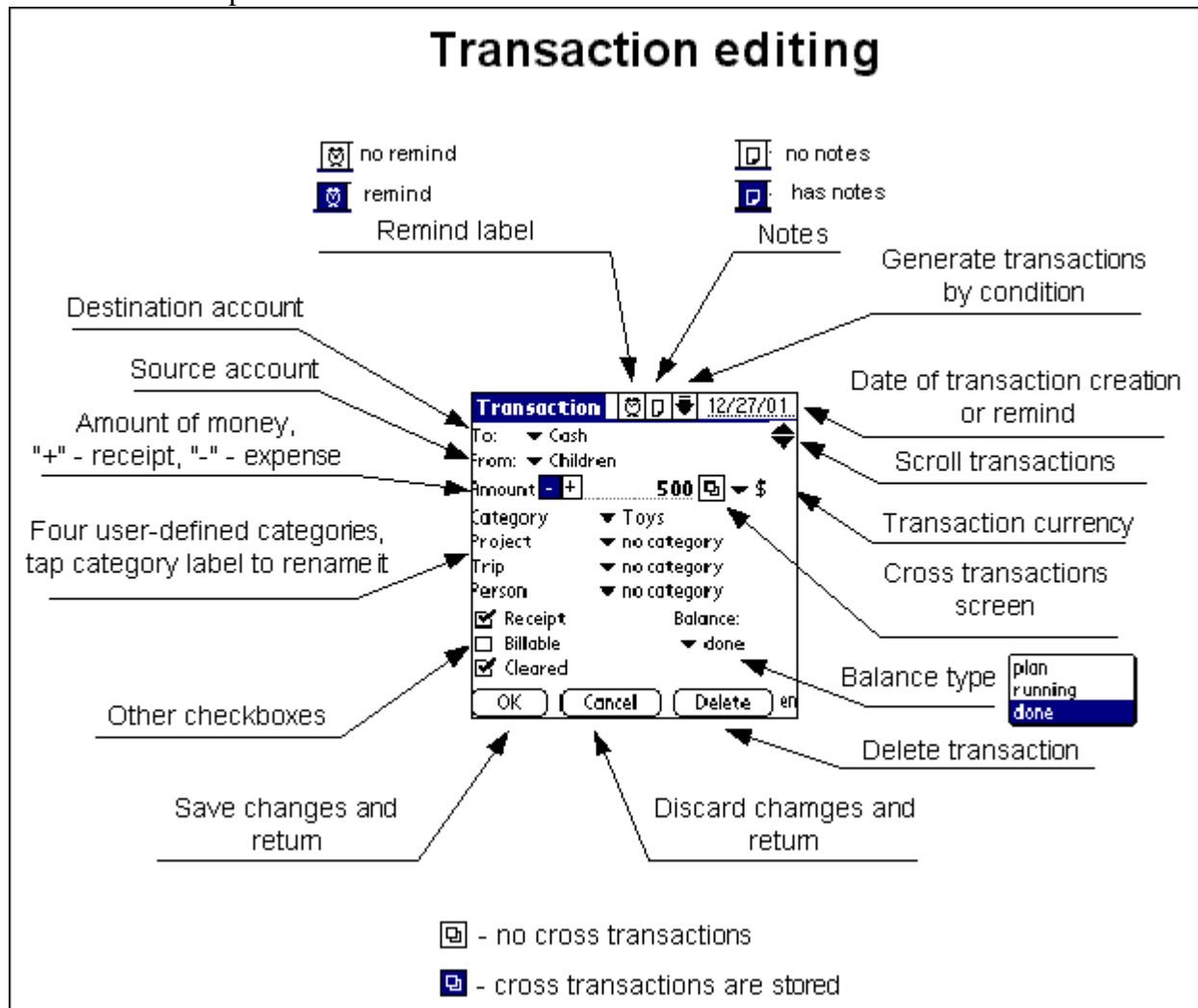
When you change currency rates the “**Total**” field is automatically recalculated.

Transactions can be sorted by date by selecting from menu “**Actions / Sort**”.

You can set up any combination of columns to view in transactions list. By short taping on header of any column in the table you can call popup list with the set of columns you can show or hide. Also you can drag columns to resize. All settings will be remembered. All checkboxes and notes field can be edited directly in the table.

Transaction editing screen

By tapping on any transaction in list we will get to the transactions editing screen. To create new transaction tap “New” button.



The “To” popup list shows only active accounts.

For money transferring (double transaction) you need to select from the “From” field an appropriate account.

After account popups there are transaction amount field and currency popup list. The “+” and “-” buttons are selecting the direction of the transaction (receipts or expenses for destination account). A new transaction has currency equal to currency of destination account.

Every transaction has four user-defined categories. Name of each category can be changed by tapping on its label in transaction edit form. To edit items in any category you can use “edit...” item from corresponding popup list.

Next you can see three checkboxes:

“ Receipt” – receipt,

“ Billable” – billable,




“ Cleared” – cleared.

Balance type popup list “Balance” can be used for planning purposes. There can be three priorities: “plan”, “running”, “done”.

The above mentioned four categories, three checkboxes and balance type has no any special meaning for calculation of totals for transactions or accounts. They are needed for user convenience, searching and reporting.

Transaction notes and reminder

You can change date of transaction by tapping on date field. For new transactions date is set to current.

Buttons “/” and “/” are indicating whether the transaction has or not notes and reminder. By tapping any of them we will bring up reminder and notes dialog. But tapping “/” will immediately position cursor on notes field and select whole text:



The “**Date**” field is the same as on the previous screen and placed here for convenience. The “**Time**” field allows to exactly set time of transaction reminder. Date and time fields can serve both as creation moment and as remind moment.

If the “**Remind by**” field has value differ than “*no remind*”, then after reaching stated date the “ **Remind**” checkbox is automatically checked. Following actions depends on value of “**Remind by**” field:

“*check*” – program only sets checkbox “ **Remind**”,

“*on start*” – all transactions with “ **Remind**” checked will be displayed at program starting,

“*alarm*” – when the given time is reached program automatically will turn on handheld device and play alarm sound.

Taping “**Clear**” button will clear notes.


By tapping “**OK**” button you can save changes and return to transaction editing.

By tapping “**Cancel**” you can return without saving changes.

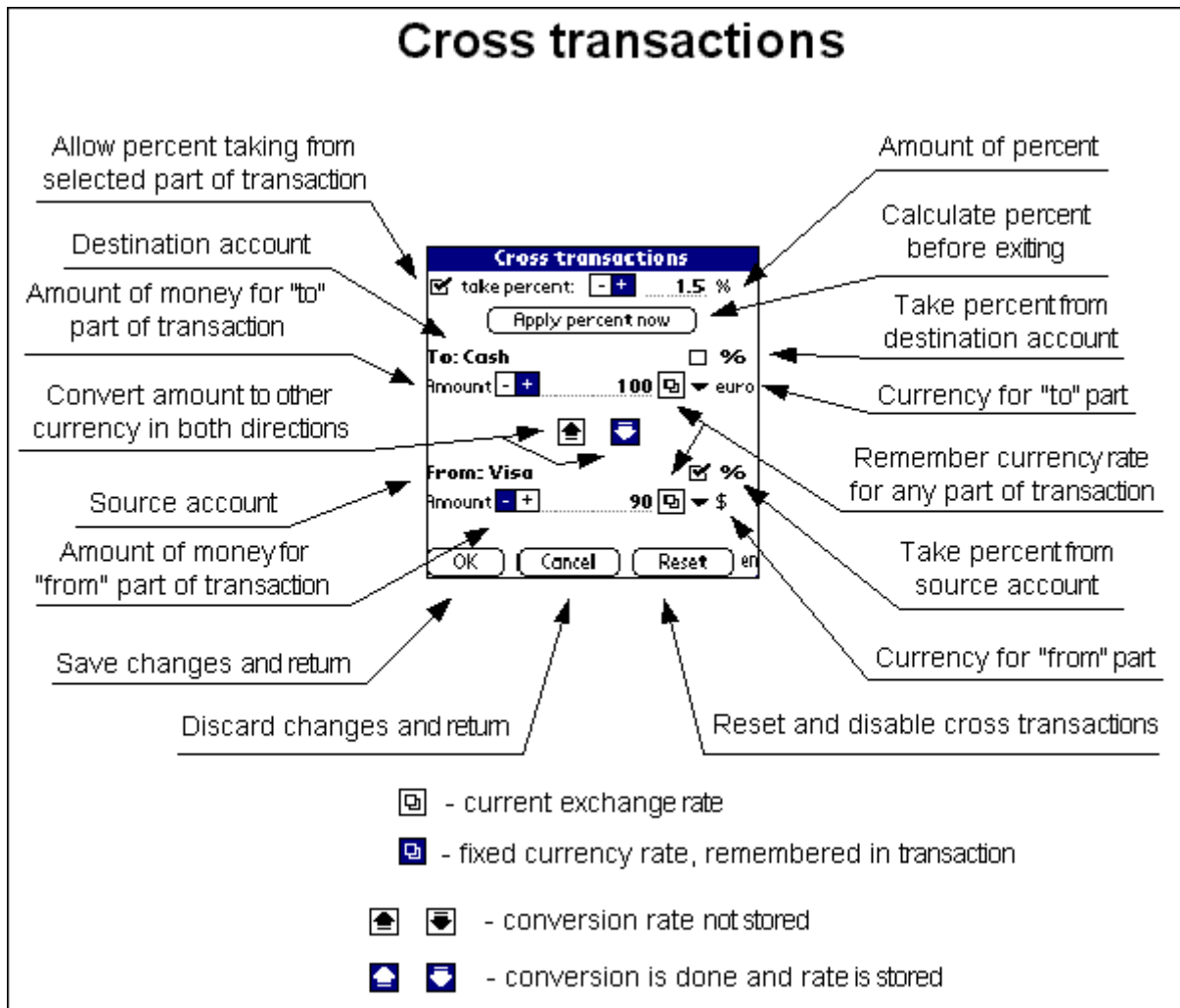
The reminder is released since 2.x versions.

Cross transactions

Cross transactions are intended to store own amounts and currencies for each part of transaction. When the transaction has both “to” and “from” accounts, it consists of two parts, the source and the mirror transactions. So it is very convenient to store own amount and currency for each part of transaction when transferring money between accounts with different currencies. Also it may be required to store different amounts for each part of transaction, for example during wireless money transfer when taking money from credit card to cash. In this case the amount taken from credit card may be greater (for example for 1.5%) than amount, received to cash. Cross transactions screen allows to take percents for such cases. The other case of cross transactions is a simple currency exchange from one currency to another. For example you are changing 10 euro to 9\$, then such exchange can be stored in one transaction.

Tap “” button from transaction editing to call cross transactions screen.

Cross transactions screen has following appearance:



Each part of transaction has own amount and currency. The currency rate can be remembered and edited by tapping “” button.

The “” and “” buttons are intended to convert amounts to different currencies between parts of transaction. Taping such button once will convert amount of money in one part of transaction to corresponding amount of money in other currency to other part of transaction. After taping once this buttons will become highlighted (“”, “”) indicating that conversion is done and exchange rate is remembered. Taping one of this buttons twice will bring currency rate editing/rememering screen. On this screen you can change rate (see below), and after taping “**OK**” conversion will be done with new rate. Taping “**Reset**” on currency editing screen will reset remembered rate and conversion will be recalculated with current rate.

If the source and destination accounts of the new transaction have different currencies, then the first tap by “” button in transaction editing screen will initialize different parts of transaction with different currencies and the proper conversion will be done.

When the remembering currency (“”) button is highlighted, then amount conversion takes into consideration rate stored by “” button.

Remembered by “”, “” and “” buttons rates are not affecting current exchange rates and they are stored only in transactions.

Only the “” buttons affects calculation of a total for transactions. The “” and “” buttons are stored only for information (when it possible), because conversion is already done.

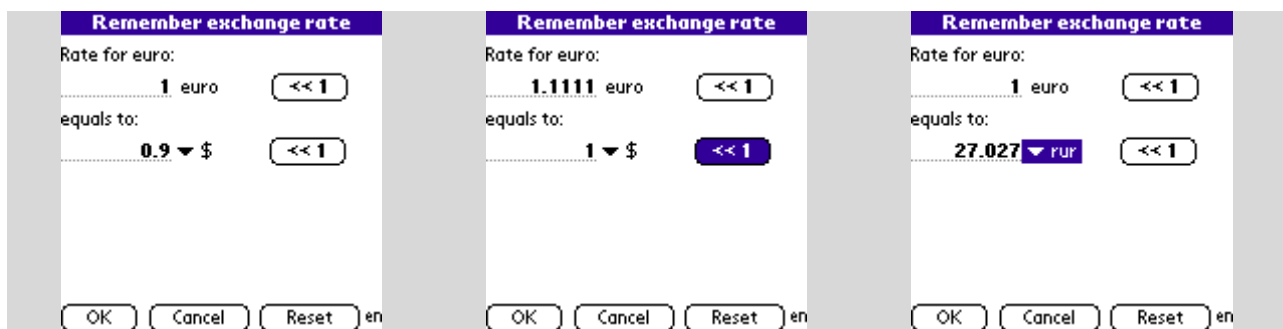
The “ take percent: + 1.5 %” feature allows to take percent from any part of transaction. When this feature is checked, the percent taking is enabled. The “ %” box indicates from which part of the transaction the percent is taken. You can calculate percent during editing by taping “**Apply percent now**” button. Otherwise the percent will be calculated during taping “**OK**” button.

The amount of percent can't be stored in 1.x family, it is used only to calculate final amount, and after returning to such transaction you will see only final amounts without percent.

You can see examples of cross transactions under “*CrossTrans*” account of example.

Fixing currency rate in transaction

By taping “” you can remember (fix) current currency rate in transaction. The button will become like “” indicating that transaction uses own remembered currency rate. Taping this button twice you can bring currency rate dialog to edit rate:



By pressing “**Reset**” button you can return to current rate and button will become like “”. Also you can reset remembered currency rate in previous screen by selecting currency again from popup list.

There are some advanced abilities. You can recalculate target currency to any other currency by selecting it from currency popup list. You can set proportion of target currency not only to home currency, but to any other currency. Both target and destination currency can be recalculated to 1 with updating other currency by pressing “” button.

This dialog box is the same as custom editing box in currencies list.

The main purpose of fixing rate in transaction is the translating from any currency to your home currency. Home currency is the fixed currency, which is supposed not to be changed.

For example your home currency is rubles. You are translating 100\$ to Russian rubles and you have only this 100\$ on some account. By pressing “” button you have fixed exchange rate and now dollars become rubles. Some time has passed and rubles become cheaper. After updating currencies table you can see that you have less than 100\$ on this account when calculating total in dollars, but total remains unchanged when you calculate it in rubles.

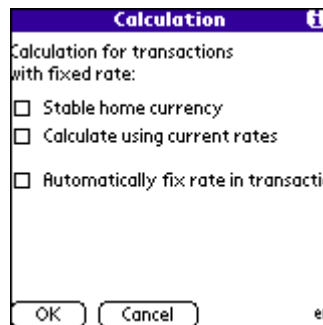
Another example is when your home currency is dollars and you are translating 1000 rubles to dollars. When you have fixed rate, some time has passed and rubles become cheaper, you can see that total in dollars remains unchanged, but total in rubles become greater.

The part of transaction, which subtracts rubles from ruble account, can be left in current rate by using cross transactions in such cases. The other part of transaction, which adds money to dollar account, can be set to fixed exchange rate. And now you will see that for example exactly 1000 rubles was subtracted from ruble account, and 1000 exchanged (fixed/remembered rate) rubles, which are dollars, are added to dollar account. And you will know that these 1000 rubles came to dollars from exchange, but inflation will not affect them.

It is recommended (and enough) to use cross transactions for converting currencies instead of fixing rate in the most of cases, but in some cases rate fixing may be required.

Different types of calculations with fixed rate

There is an ability to calculate total for transactions both by current and past currency rates. Past currency rates may be fixed for a particular moments. These settings are available through “Actions / Calculation” menu.



If your home currency is unstable (rubles or something like) and you have transactions in stable currency with fixed rate, then by checking “Calculate using current rates”, you can get to know how much money in your home currency you will have if you haven’t converted your money to stable currency. This is some kind of journey to the past. By unchecking back this feature you will see again your current state.

If you want to know not only your current financial state, but all you have had in the past accounting the inflation, you need to perform following steps:

- make your home currency to be a stable currency, for example dollar,
- select “inverse” relation from currencies menu,
- turn on “Automatically fix rate for transactions” (or always do manually rate fixing),
- turn on “Stable home currency”.

Now the rate will be fixed for any transaction and the financial history will take into account inflation. You will be able to found answers for questions like “How much money I will have if I have converted all my money to stable currency in time?”, “How much money I spent in dollars by past rates?”. When turning off “Calculate using current rates” you will see past financial state, it means the accounting of inflation is disabled. When turning on “Calculate using current rates”, you will see current state, how much money you have now, and how many dollars you can buy now using your current money.

Example.

You have three currencies:

\$, is equal to 1, we made it home currency

1800 brb = 1\$

30 rur = 1\$

Then we select inverse relation from currencies menu.

We create transaction with 30rur with fixed rate 15rur=1\$. Then from “Actions / Calculation” menu we turn on “Stable home currency”, and now total in rur and brb will not strange floating, like 1800+1800 = 5400.

Then we turn off “Calculate using current rates” and see what we had if we converted in time all money to dollars (total in different currencies):

there is one transaction with 30rur, fixed with rate 15rur = 1\$,

recalculated totals:

2 \$

3600 brb

30 rur

Now we turn off “Calculate using current rates” and see what we have now according to inflation (total in different currencies):

there is one transaction with 30rur, fixed with rate 15rur = 1\$,

recalculated totals:

1 \$

1800 brb


30 rur

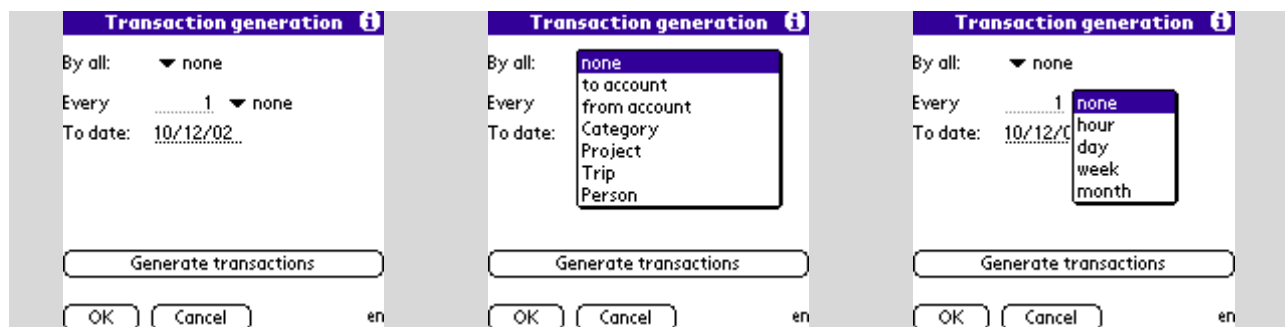
The same way of rate fixing is performed with any non-home currency. It is not necessary to fix rate for transactions in home currency, because it is always equal to itself, 1\$=1\$, and you can't see “how much I will have rubles if I converted in time all dollars to rubles”.

The calculation settings are correct for totals for transactions and reports. These settings are no correct for accounts list, because each account have own currency and total amount first is calculated in account's currency. So if you want to see accounts state according to calculation settings, you need to use reports by account.

The above-described double history is useless for the most of users, and you need to think twice before using it.

Generation of transactions by condition

By tapping “” button while editing the transaction we will get to the transaction generation form:



You can generate the set of transactions using template transactions. Newly generated transactions may differ by such fields as: date/time, from/to accounts, any of four categories. All other fields will be the same as in the template transaction. So, if you want reminder to be set in generated transactions, then you need to set reminder in template before generation. After generation you may remove reminder in template, but in new transactions reminder will remain.

You need to select criteria by which to generate transactions. You can generate transactions for some time in future with selected periodicity, for example each one month or each three days. Transactions are generated up to the end date, stated on from the form.

You can generate transactions by any category or account. It will be convenient, for example, to generate monthly salary transactions for your employees, or payments from club members. If you have devoted one of the categories for your employees (club members), then selecting “Employees” from “By all” field you will generate salaries (payments) for your employees (from club members). Then you may manually correct generated transactions.

You can combine generation by date and by category. So you can generate salary for your employees for some months in future.

Note that there will not be transaction, same as template among generated transactions. For example if you have salary template concerning “John Smith”, then generation will not create again salary for “John Smith” for the same date.

Tap “Generate transactions” button to perform generation.



All settings for generation are common for all transactions, so you need each time to change them manually. Use “OK” and “Cancel” buttons to remember or discard these global settings.

Filters – searching and reporting tool

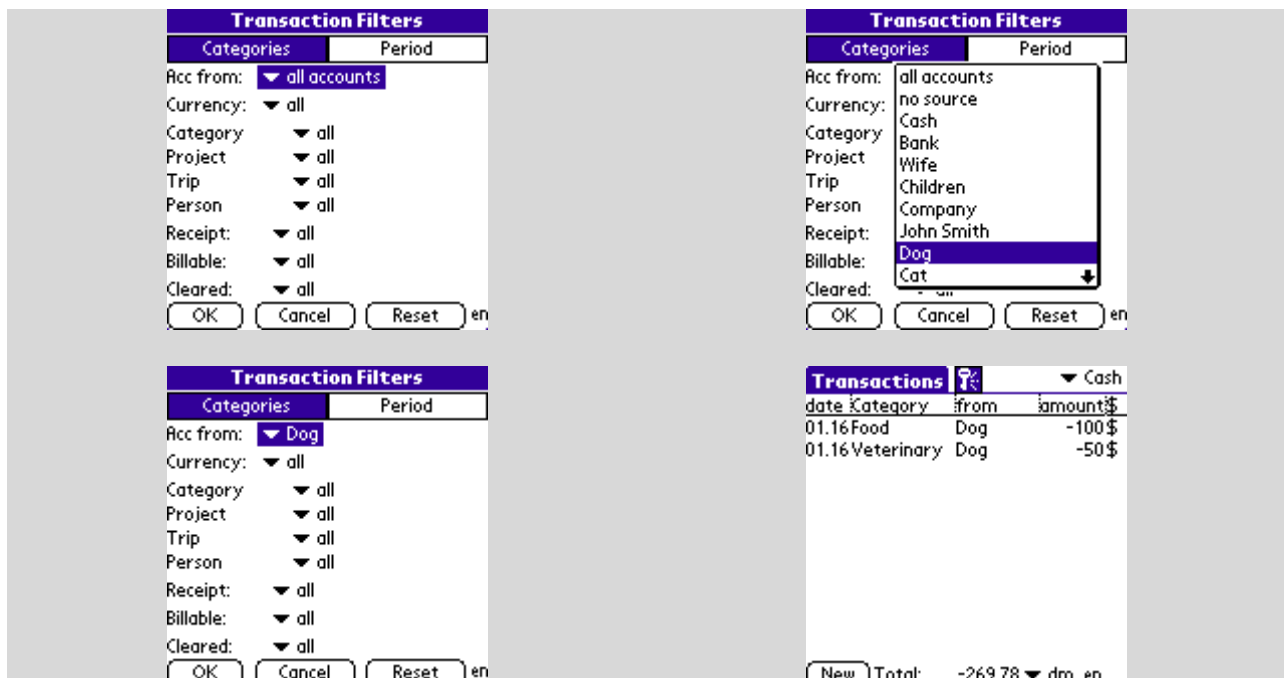
Filters are intended for searching for transactions satisfying determined condition and calculation of the total money balance on such transactions. Filter is a condition, superimposed on one or several fields of transactions. **Only transactions, corresponding to this condition will be shown in table, and amount only of these transactions will is shown in the “Total” field on the transactions list form.** Filters have no effects on calculating balance on particular account.

“Handy Finance” allows transaction filtering almost by all fields. So you can easily find particular transaction or group of transactions. Also you can analyze for example receipts, expenses, current balance for particular accounts by any category and their combination. You can calculate for what, where, when and why money was spent; which receipts will be in future and how they are combines with expenses; which person is debtor, how much, why and when debts returning is expected.

In the next 1.x versions filtering tool probably will be extended to allow setting complicated (composite) conditions and to allow planning abilities.

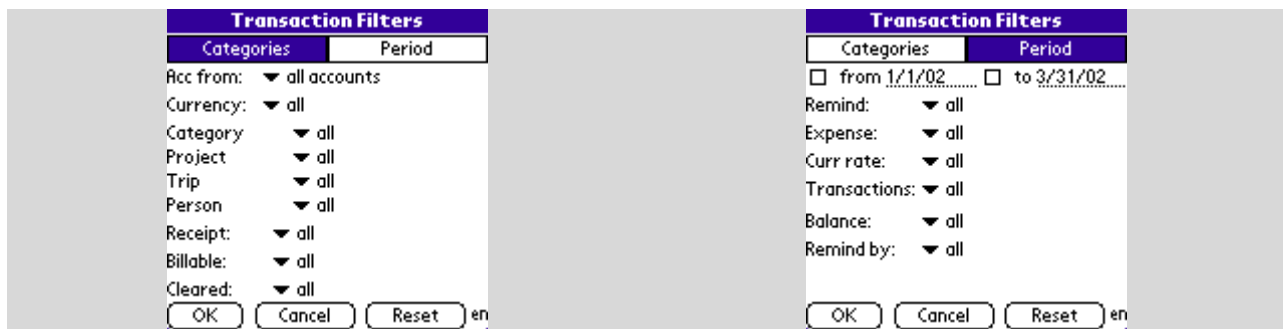
The “” button on transactions list form is intended for indicating filter state. When it is inverted “” it means that filtering is engaged and at least one of filters is enabled. By taping this button you can get into the filters form. Also you can use menu “Actions / Filters”.

Following pictures is showing how to estimate your expenses for dog:



Also you can use any combination of filters. For example if you want to estimate expenses for dog’s food, you need to choose “Dog” from “Acc. from” and “Food” from “Category”.

All filters are divided into two bookmarks labeled “Categories” and “Period”. Taping any of bookmarks will activate it:



Lower and upper bounds of transactions date is set by the fields “ from 1/1/02...” and “ to 3/31/02...”. By tapping corresponding checkboxes you can activate borders: “ from 1/1/02...”. To set date just tap on date field.

Any other filter you can set by choosing an item from corresponding popup lists. For example, if you want to show only mirror transactions, you need to choose item “*mirror*” from “**Transaction:**” popup list and then press “**OK**” button. To show all transactions again proceed to the filters and choose “*all*” from corresponding field.

Tap “**Reset**” button to reset all filters.

Tap “**OK**” button to apply filters and return to transactions list.

Tap “**Cancel**” button to discard changes and return.

Also you can delete all filtered transactions. Choose menu “**Actions / Delete filtered**” on transactions list form.

Autofilling for new transactions

Filters is also can be used as a powerful autofilling tool. The values of following filters is automatically assigned for corresponding fields of new record:

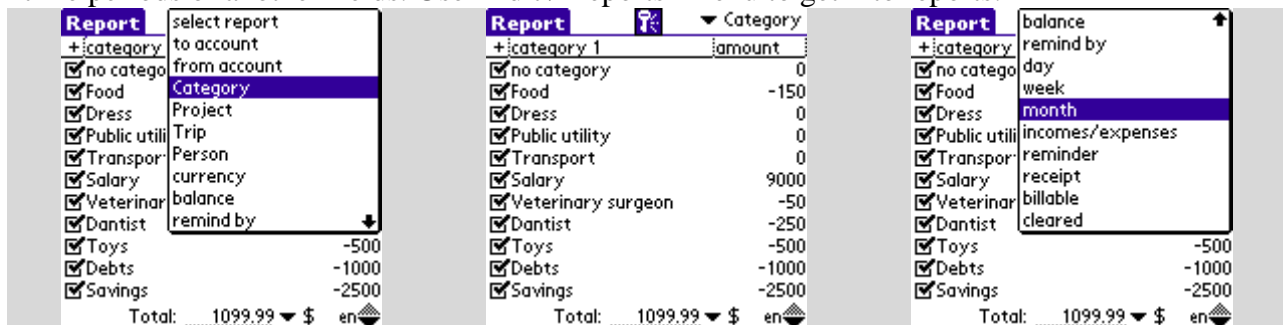
- source account (“**From**” field),
- currency,
- each of four user-defined categories,
- balance type.

If after editing the resulting record is not satisfies filtering conditions, these filters are modified to include this record in condition. Other filters are simply disabled.

For example you have set first category for “Food”. Then, every new transaction will have initially first category set to “Food”. Further, if you have changed “Food” for example to “Dress” then after applying editor changes the first category filter will be “Dress” and every new record will have initially “Dress” for first category.

Reports

Reports, opposite to filters, allow simultaneously viewing expenses by different categories, time periods or another fields. Use “**Edit / Reports**” menu to get into reports.



| Report | | month |
|--|--------|-------|
| + date | amount | |
| <input checked="" type="checkbox"/> 10.01.01 | 3000 | |
| <input checked="" type="checkbox"/> 11.01.01 | 2750 | |
| <input checked="" type="checkbox"/> 12.01.01 | 2500 | |
| <input checked="" type="checkbox"/> 01.01.02 | -3700 | |
| <input checked="" type="checkbox"/> 02.01.02 | -1000 | |
| <input checked="" type="checkbox"/> 03.01.02 | -2450 | |
| Total:1099.99 | | \$ en |

| Report | | balance |
|---|--------|---------|
| + balance | amount | |
| <input checked="" type="checkbox"/> plan | -2000 | |
| <input checked="" type="checkbox"/> running | -950 | |
| <input checked="" type="checkbox"/> done | 4050 | |
| Total:1099.99 | | \$ en |

| Report | | incomes/exp |
|--|---------|-------------|
| + incomes/expenses | amount | |
| <input checked="" type="checkbox"/> Incomes | 9000 | |
| <input checked="" type="checkbox"/> Expenses | -7900 | |
| <input type="checkbox"/> Total: | 1099.99 | |
| Total:1099.99 | | \$ en |

You can combine reports and filters. For example, you can see expenses by all categories for particular period of time. Filters are operated in the same manner as in transactions list, by “?” button. But opposite to transactions this button will be active “?” if you have selected any account in transactions list. This “from” account you can change only from transactions list.

If you want to see report (not a balance) by all accounts you may try following. First you need to select “all accounts” from transactions list, then in filters disable displaying of mirror transactions.

There is a checkbox in front of each item in report. Turn it off to exclude this item from total. Amount for any item and total amount can be recalculated in any selected currency.

New in version 2.3

- Automatic calculation of total can be disabled now. It significantly speeds up viewing and editing of transactions. Tap "Total" button to refresh total. Use menu "Actions - Calculations settings" to switch this feature.
- New menu item "? - Quantity". Now you can see how much records you have in each table, how much of them are displayed and added to total.
- New colors for records which are displayed, but not added to total.
- Improvements in archiving, deletion of accounts and selected transactions:
 - archiving for small amount of transactions performs almost immediately
 - deletion of accounts and selected transactions now performs much faster
 - now it is possible to disjoin mirror parts of transactions from originals before deletion and archiving. This means that now you can safely remove any account or group of transactions without bothering about totals for the rest of accounts. Answer "yes" when program will ask to disconnect mirror parts of transactions. So, only original parts will be deleted and corresponding mirror parts will remain untouched. The same is possible for archiving. Disable "From account" checkbox to archive only original parts of transactions which falls into the filter conditions.
 - Fixed bug with lost mirror transaction, which may appear after archiving. New version checks validity of data.
 - Now it is possible to create resulting transaction after deletion of selected transactions. Be careful when deleting double transactions. It is recommended to disconnect mirror parts before deletion, just answer "yes" when program will ask you to do this. Otherwise you have to check validity of mirror part for resulting transaction manually. Another recommendation is to exclude mirror transactions before deletion, set filter for "Acc From:" into "no source".
- "Reminder" field in date reports is available now in addition to the "balance" field.
- Tap header of date/category column to restore initial order of report items.
- Currency tracking is improved. Enable currency filter and then currency filter will be set into the currency of current account automatically.

- New setting for currency, "Divide by home currency", accessible from "Set relation type" menu. It will be useful if your home currency is not equal to one.
- Reconciliation. Use menu "Actions - Reconcile", enter desired amount and reconciliation record will be created.
- Sorting of reports and transactions by amount. Tap header of "amount" column and select how to sort records.
- Group selection of report items. Tap header of "+" column to do this.
- New features during editing of transaction are available from menu:
 - Create new transaction directly from editing screen
 - Copy current transaction
 - Split amount of money from current transaction into separate record
 - Set current time for transaction
- And many other for improving convenience, speed and reliability of the program.

New in version 2.1

- Now Handy Finance supports colors in any table.
- Autofilling without using of filters. Tap once autofilling button (below the scrollers on transaction's editing screen) to set fields for current transaction as in last saved transactions. Tap twice this button and each new transaction will be automatically filled. Tap once more to disable automatic filling.
- Archiving. Now it is possible to reduce the number of transactions without losing an ability to analyze them. Similar transactions are merged into one resulting.
- New filter "Total account". This allows to analyze any group of account simultaneously. Mark desired accounts by "Include in total" checkbox and enable this filter.
- Now transactions marked by different checkboxes can be displayed in table without adding to total. For example you want to display both cleared and not cleared transactions, but add to total only cleared. You need to go into the filters, reset checkbox in front of "Cleared" and select "yes" for this filter. Then you can switch "Cleared" checkboxes for transactions directly from table. Transactions will remain in table, but total will be changed.
- Separate stable currency to remember rate in transactions. Now you can select stable currency separate from your home currency.

New in version 2.0

- column settings editor, adding any fields to view, saving of column widths,
- reminder is released,
- reports by different criteria, including filtered reports,
- security settings (locking by password, beam and sync disabling),
- generation of transactions by condition: by any account/category, by date (down arrow in transaction editor),
- ability to track expenses in stable currency for countries with unstable home currency, viewing expense both in past and present states,
- transactions and accounts scrolling from editor,
- record dragging in any table,
- fixed bug with rounding of numbers, 85.09 will not become 85.0899,
- demo version now has all features of full version, but number of transactions you can enter is limited by 100,

- lite version allows to edit any fields.

New in version 1.02

- free PC desktop module “Handy Finance Desktop”,
- fractional part not disappears for big numbers,
- sorting for transactions and accounts,
- advanced currency features: home currency, relation type, custom editing,
- cross transactions for storing different amounts and currencies for each part of transaction,
- no nags in demo.

Handy Finance Desktop

“**Handy Finance Desktop**” is a PC desktop module for “**Handy Finance for Palm**”. It allows viewing Handy Finance data, making and exporting reports.

It has following features:

- importing Handy Finance data from PalmDesktop,
- exporting Handy Finance data to PalmDesktop,
- selection of any PalmDesktop user or any custom path for data exchange,
- viewing and navigating all tables of Handy Finance,
- filtering and reporting for transactions,
- exporting report to external files (accepted by Excel),
- it is fully freeware,
- open structure of database and open source.

The source code for “Handy Finance Desktop” is open under some limitations in order to provide fully functional compatibility with “Handy Finance for Palm”. Though you can buy the source code for any other purposes.

See details at our site.

Your help is welcome

If you can help us or you have any ideas or suggestions, you are welcome!

Help us to translate manuals and site into your native language, report bugs and give us a feedback to improve Handy Finance. Thanks in advance!

Developer

“**Handy Finance**” for Palm v2.3, (C) **Dmitry Bryliuk**, Handy Solution Software, 2003.

E-Mail: support@handysolution.com

Internet: <http://handysolution.com>

ICQ: 37384704

Phone: +375 29 6842161 (my English is not perfect)