”Handy Finance” for Palm v1.0

Contents

Program abilities

“**Handy Finance**” is intended for mobile personal management. It allows to answer the frequent questions like “How much money I have now”, “What receipts and expenses are planned”, "For what things I have spent my money" and many other.

It has following abilities:

- 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 reporting,
- four user-defined categories and many other useful fields,
- free lite version allows much more than some simpler paid programs of this class.

Structure of database

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 2mb of memory.

Installation

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

Install file **FinanceLite.prc** on your device. The example of working with "**Handy Finance**" can be found in directory "**Example**" of archive. To use this example install please all ***.pdb** files on your device. Also you can estimate performance of our program working with big amounts of data. To do this you have to install the file **FP_Transaction.pdb** from directory "**Example\Big**" after installing basic example. This file has over thousand randomly generated transactions.

Lite version

"**Handy Finance Lite**" is freeware and offers much more than some commercial programs for money management. Lite version has no any limitations for period of the use and no any nag screens. You can use any number of records in any table. Lite, demo and full versions are fully compatible, and you may continue using your data after purchasing full version. You may freely distribute lite version while distributive archive remains unchanged.

The main limitations of lite version are following. Lite version has only one category (four in full version), only "Cleared" checkbox is enabled ("Receipt" and "Billable" in full version) and no "Balance type" field. Lite version has reduced filter set according to enabled fields. Also it wouldn't have reminder and column editor.

The following documentation describes full version.

Full version

The full version of "**Handy Finance**" costs **30$**. You can use demo version to see all abilities of full version. To get full version you may visit our site (http://handyware.tripod.com) and proceed to purchasing area. Enter your registration information (key1 and key2) in corresponding fields. After paying, registrar will send you full version and registration key. Without registration key full version completely wouldn't work. The 1.x version updates for registered users are free for now. Distribution of full version is strictly prohibited.

The other way to pay registration fee is the Western Union, but probably it will be convenient only for several registrations. Payment info: *Western Union, Minsk, Belarus, recipient Dmitry Bryliuk*. Send us your registration information and Western Union pin-code. After receiving money we will send you registration key and full version. It can take from some hours to several days. You can contact us via e-mail or via phone, see ***Developer*** section.

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

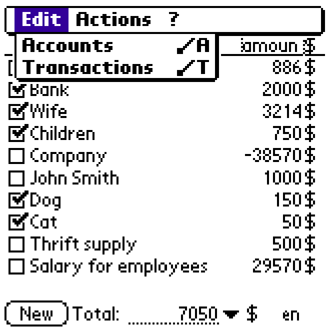
Registered users have free technical support. However it may be changed with time. Unregistered users have limited technical support.

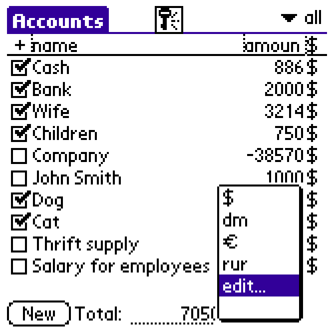
Attention! If you will change your PalmDesktop user name or device, the registration key will become invalid. After changing device and user name back to original, you can use your registration key again.

Starting program and navigation between main tables

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

Use menus “**Edit / Accounts**” and “**Edit / Transactions**” 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 program.

Common tips for navigation, search and edit

Quick scrolling and other trivialities

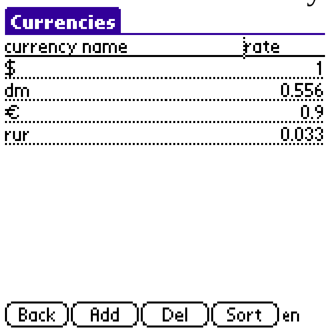
- You can scroll pages up and down by using 'up' & 'down' hard buttons.
- Buttons ‘up’ & ‘down’ in right bottom corner can scroll list by one line.
- Last used record in any table is underlined.
- By flourishing from the screen bottom left to the top right you can scroll the table to beginning, and by 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**”.

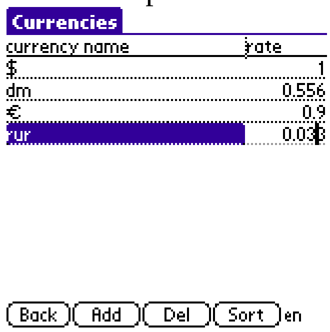
Popup lists and filters, calling editor for popup lists

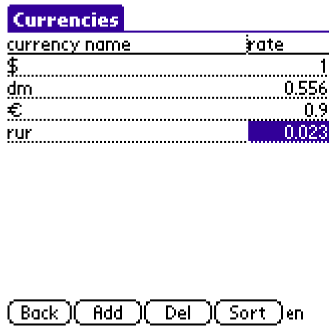
Many popup lists (like “▾Cash”, “▾$”) have item “***edit...***”. Select this item to bring up editor for lists content. If the popup list is filter, then it has item “all”, which disables this filter. By choosing another item you can display records, which satisfies conditions of filter (like categories 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 taping 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 taping.

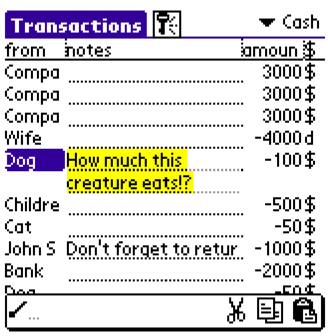
By taping “**Sort**” you can sort records in alphabetical order. Attention! If you have called category or currency editor from transaction or account editing form, then after returning corresponding category or currency field may have wrong value. Correct it manually or cancel editing and return to the transaction or account record again.

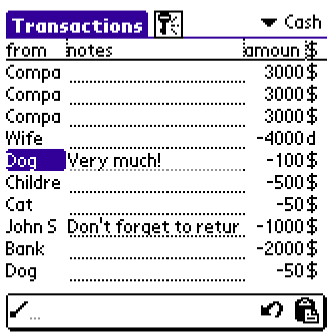
Use “**Back**” button to return to previous screen.

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.





Accounts

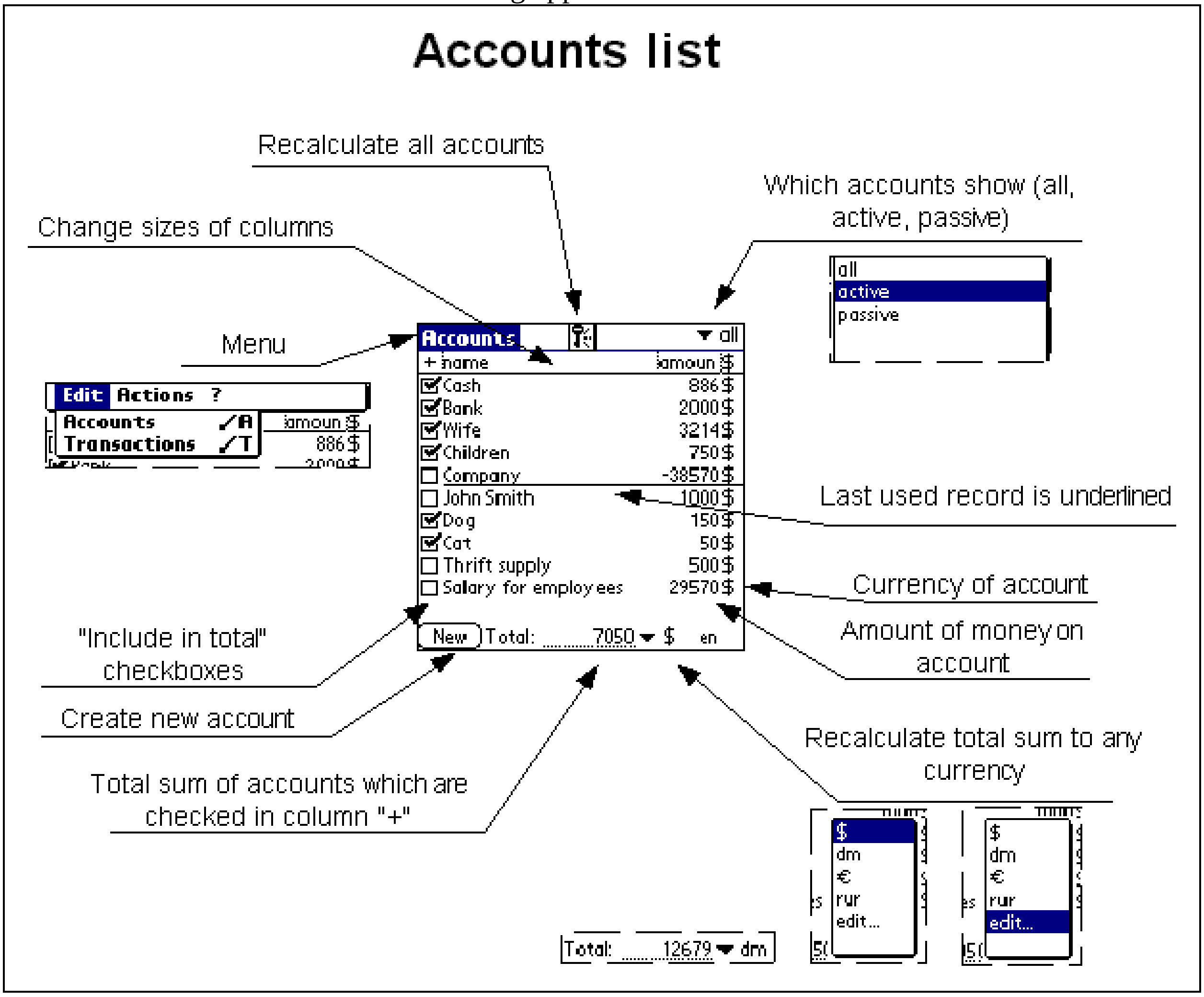
Money receiving, spending or transferring can be done only from one account to another. Any operation that moves money from account to account is called transaction. So you need to create at least one account. Every account has own name, notes, and currency that can be edited. Also every account has 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.

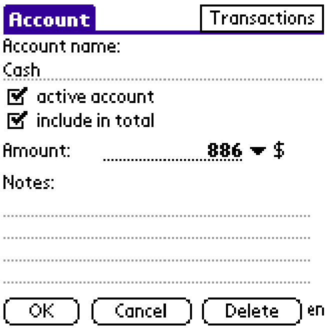
The accounts list form has following appearance:



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**”.

Account editing screen

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



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

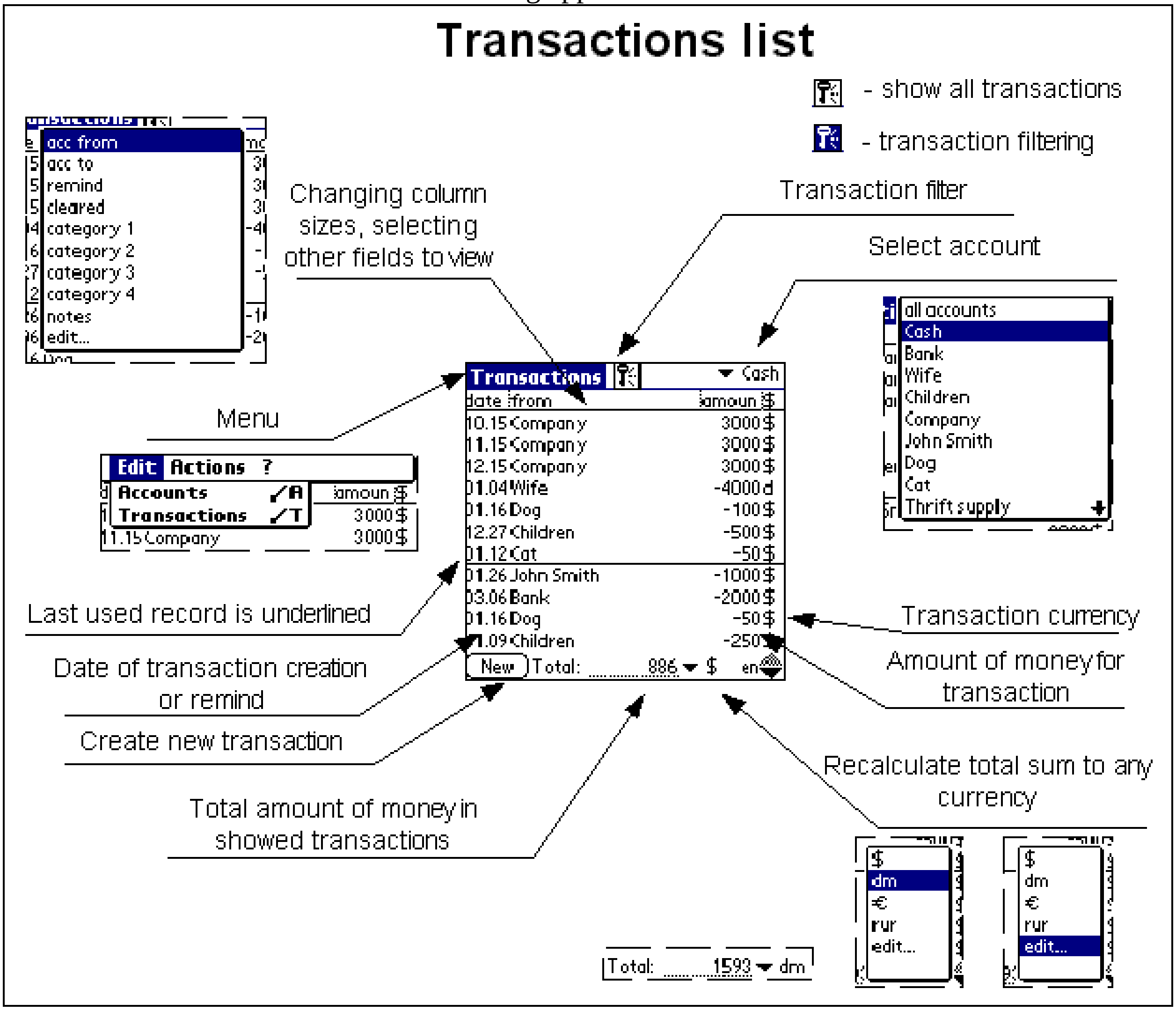
Also you can see amount of money on particular account in other currency. Choose an account and proceed to the editing form. Then choose another currency from popup list. The amount in selected currency will be displayed. Tap “**Cancel**” to return without saving changes.

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:



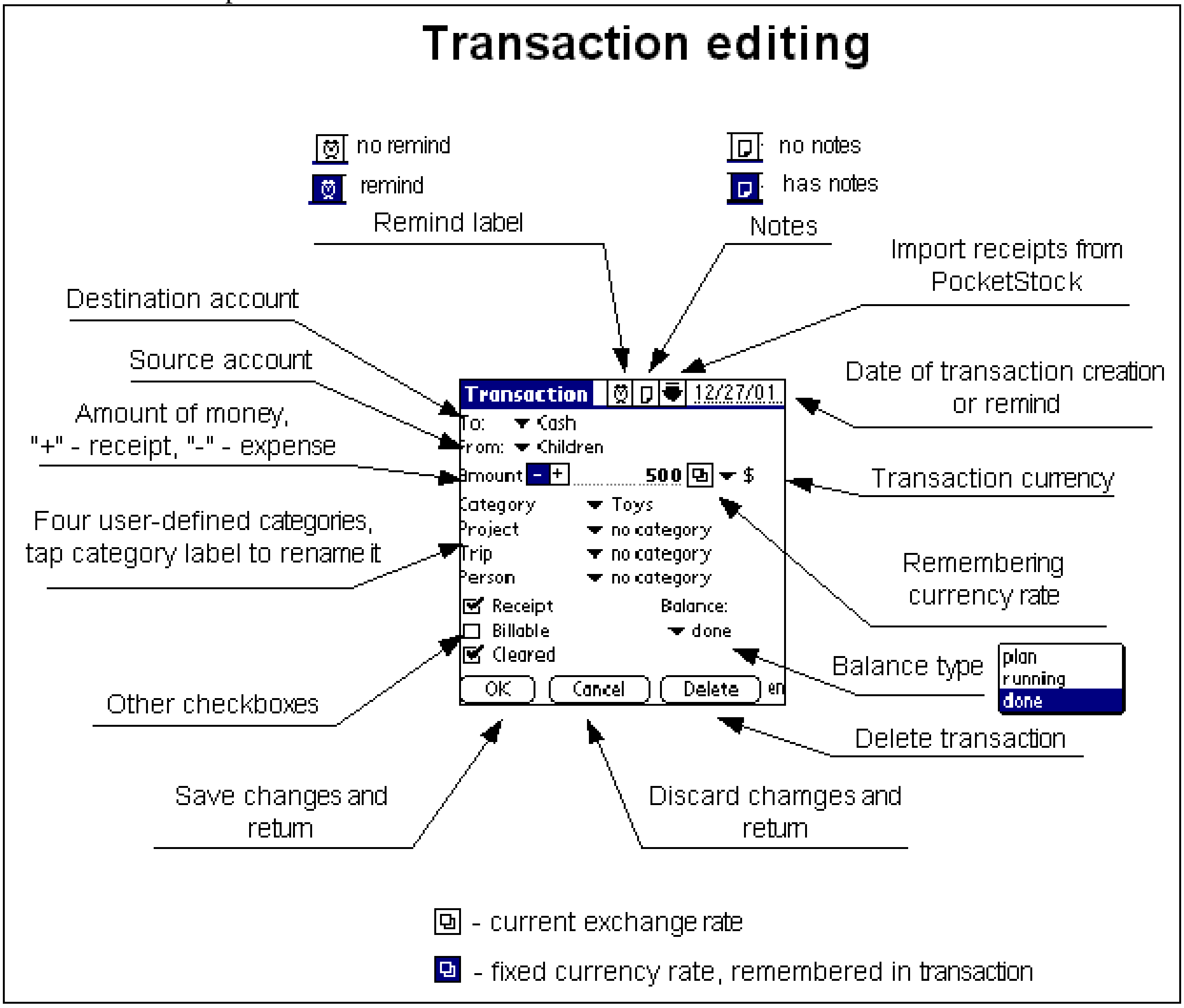
When you change currency rates the “***Total***” field is automatically recalculated.

By short taping on header of any column in the table you can choose from popup list other fields to view:

- both fields “from” and “to”,
- add “reminder” checkbox “**R**”,
- add “cleared” checkbox “**C**”,
- any of four user-defined categories,
- notes for transactions, it can be edited directly in the table.

Transaction editing screen

By taping 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 taping on it 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,

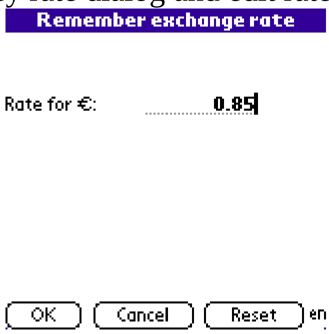
“☑ Cleared ” – cleared.

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.

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 and edit rate:



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

The main purpose of fixing rate is the translating from any currency to your home currency. Home currency is the currency with exchange rate “1” which remains unchanged.

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.

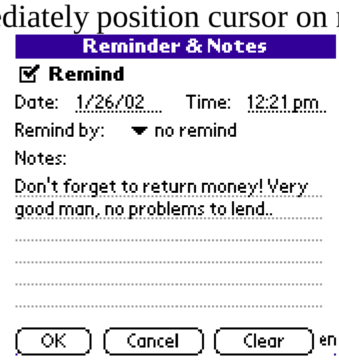
Another example is when your home currency is dollars and you are translating 1000 rubles to dollars. When you have fixed rate, some time has passed and rubles become cheaper, you can see that total in dollars remains unchanged, but total in rubles become greater.

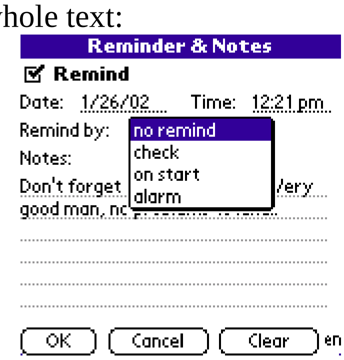
This feature will be further developed in next versions.

Transaction notes and reminder

You can change date of transaction by taping 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 taping any of them we will bring up reminder and notes dialog. But taping “” 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.

If the “**Remind by**” field has value “***no remind***” you can manually set “☑ Remind ” checkbox and it will be saved.

Warning! Reminder is not released in version 1.0, it is reserved for future versions.

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

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

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

Filters – searching and reporting tool

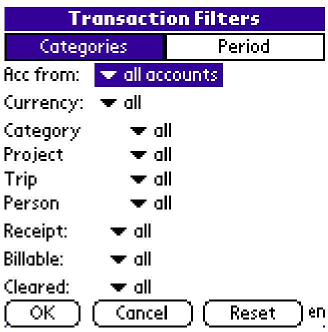
Filters are intended for searching for transactions satisfying determined condition and calculation of the total money balance on such transactions. Filter is a condition, superimposed on one or several fields of transactions. **Only transactions, corresponding to this condition will be shown in table, 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.

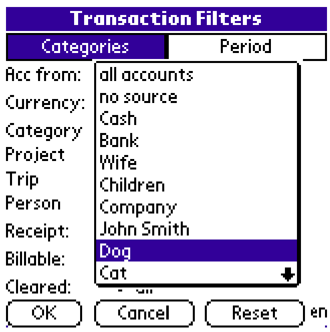
“**Handy Finance**” allows transaction filtering almost by all fields. So you can easily find particular transaction or group of transactions. Also you can analyze for example receipts, expenses, current balance for particular accounts by any category and their combination. You can calculate for what, 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.

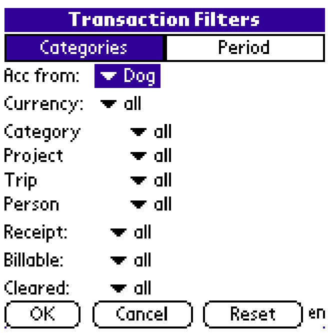
In the next 1.x versions filtering tool probably will be extended to allow setting complicated (composite) conditions and to allow planning abilities.

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:

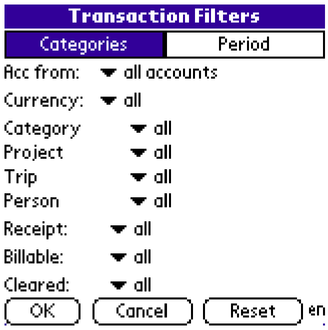


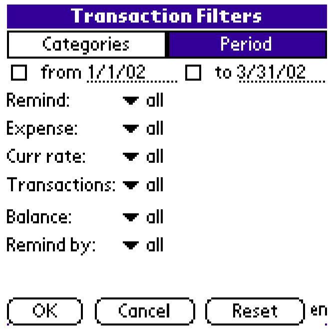




Also you can use any combination of filters. For example if you want to estimate expenses for dog’s food, you need to choose “Dog” from “**Acc. from**” and “Food” from “**Category**”.

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 taping 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.

Palm-PC database converter

The Palm-PC database converter for “Handy Finance” will be available soon. It will allow converting Palm database to the one of the native PC databases (Access and Paradox7) in both directions (Palm to PC, PC to Palm).

The converter is written on Borland C++ Builder. The Paradox7 version will need Borland Database Engine to be previously installed.

Sources of the converter and database structure are open and free both for non-commercial and commercial use. It will allow other developers to integrate “Handy Finance” with different desktop finance programs or to convert data from other Palm finance programs.

Also we are developing conduit to integrate “Handy Finance” with most popular desktop finance programs. Your help is welcome.

Plans

In next 1.x versions we are looking to release following features:

- reminder with alarm for transactions,
- transactions with currency exchanging,
- column editing and saving for transactions list,
- more perfect filtering and reporting mechanism,
- converter for “Handy Finance” database with free sources.

However this much depends on your opinion. Send us your ideas and remarks, all of them will be considered.

Many of mentioned new features will be available for registered users with no additional charge. May be all 1.x family will have no additional charges for update.

Your help is welcome

How can you help us?

First, you can find and report bugs.

Second, you can correct my awful English both for manual and site.

Third, you can translate manual and program interface to your native language. Are you familiar with C/C++ and PalmOS Constructor? Want to see “Handy Finance” on your native language? You are welcome!

If your help will be essential you will have free registrations (possibly even more than one) for “Handy Finance”. Of course you may present free registrations to your friends.

Also you can suggest ideas for creating other programs for Palm. It must be related with databases and tables.

Developer

“**Handy Finance**” for Palm v1.0, **(C) Dmitry Bryliuk**, HandyWare Inc., 2002.
e-mail: bdv78@mail.ru
url: http://handyware.tripod.com
icq: 37384704
phone: +375 29 6842161 (attention! my english is not perfect!)