

# Handy Finance for Palm v2.0

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\* 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.

## New features 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 features 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.

## 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 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. You can also estimate performance of our program as it works with large amounts of data. To do this, you will have to install the file FP\_Transaction.pdb from the “Example/Big” directory after installing the basic example. This file has over a thousand randomly generated transactions.

## 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 100. 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\$**.

## Purchasing and registration of full version

The full version of “**Handy Finance**” costs **35\$**. To get full version you need to visit our site <http://handysolution.com> and proceed to purchasing area. After payment you will be asked to enter your registration information (key1 and key2) in corresponding fields. Then 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 ways to pay registration fee are the Western Union and wire transfer directly to my account. These ways are slower, but cheaper, all prices are lowered, \$30/\$16/\$14 for full/personal/upgrade. Contact us to get more info, [support@handysolution.com](mailto:support@handysolution.com).

To get your registration information see menu “**? / Registration**” in demo or lite version. After receiving 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 and upgrades. 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. Though in case of upgrade of device or OS you can ask us for free re-registration. The main criteria for free re-registration is the same Palm Desktop user name, it means the key1 expected to be the same.

## 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.

Edit	Actions ?	
Accounts	✓A	amount:\$
Transactions	✓T	1099.9\$
Reports	✓R	1898.5\$
		3000\$
Security	✓U	750\$
Lock	✓L	-38660\$
		1000\$
<input type="checkbox"/> John Smith		150\$
<input checked="" type="checkbox"/> Dog		50\$
<input checked="" type="checkbox"/> Cat		500\$
<input type="checkbox"/> Thrift supply		29570\$
<input type="checkbox"/> Salary for employees		303.7eu
<input type="checkbox"/> Cross Transactions Demo		
New	Total: 6948.49	\$ en

Edit	Actions ?	
+nam	Filters	✓F \$
<input checked="" type="checkbox"/> Cash	Recalc accounts	✓N \$
<input checked="" type="checkbox"/> Bank	Delete filtered	✓D \$
<input checked="" type="checkbox"/> Wife	Sort	✓S \$
<input checked="" type="checkbox"/> Child	Calculation	✓C \$
<input type="checkbox"/> Company		-38660\$
<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\$
<input type="checkbox"/> Cross Transactions Demo		303.7eu
New	Total: 6948.49	\$ en

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.

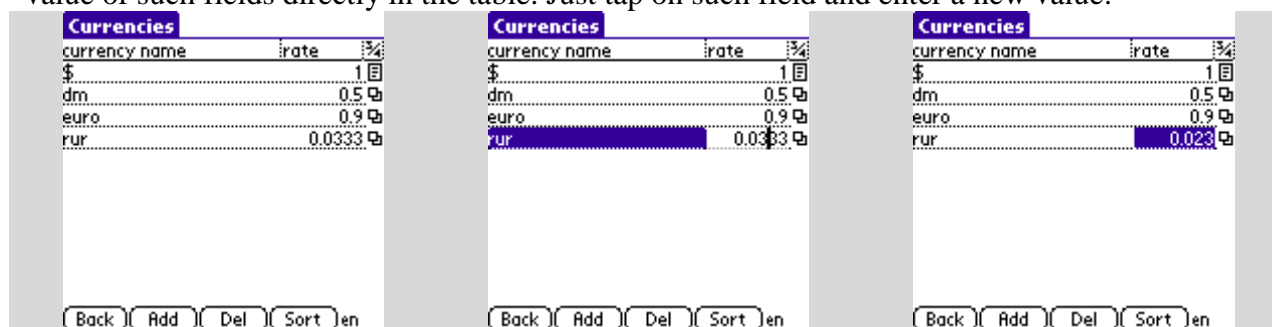
- You can drag records in any table.
- You can scroll pages up and down by using 'up' & 'down' hard buttons.
- Buttons 'up' & 'down' in right bottom corner can scroll list by one line.
- Last used record in any table is underlined.
- By flourishing from the screen bottom left to the top right you can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

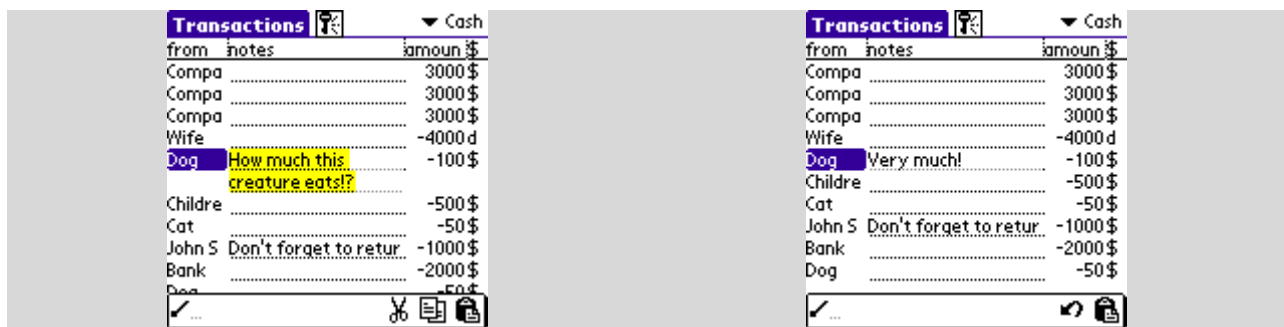
Use “**Back**” button to return to previous screen.

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.



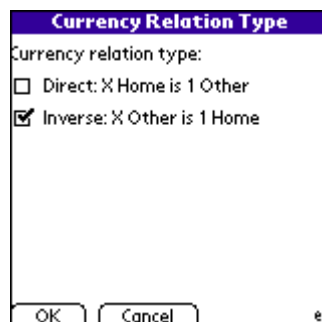
## Currencies

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.

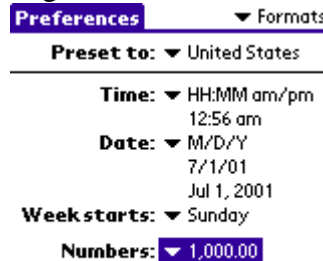


From the menu “**Currency / Select relation type**” you can select the relation type. Default relation type is direct, as it is displayed in table:  $x$  amount of home currency is equal to  $1$  of other currency ( $0.9\$ = 1euro$ ). In the inverse relation type the  $x$  amount of other currency is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



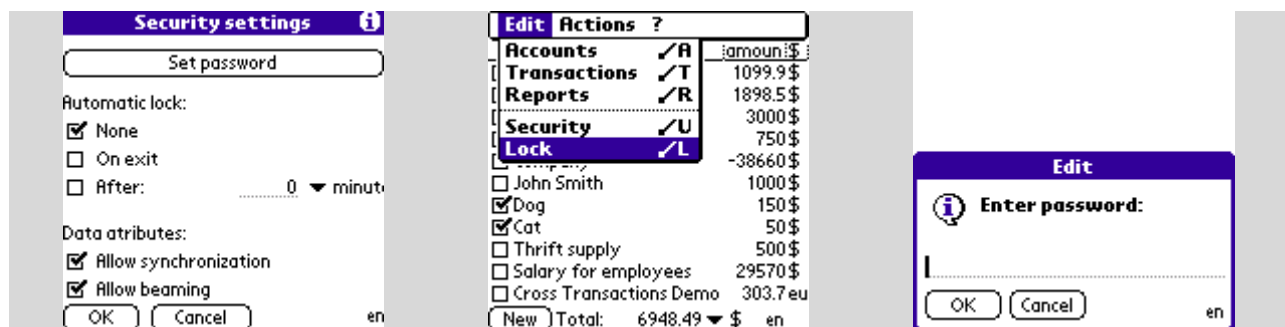
## Decimal point (comma)

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 be 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)

Last used record is underlined

Currency of account

Amount of money on account

Recalculate total sum to any currency

"Include in total" checkboxes

Create new account


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

+	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

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.



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**

 - show all transactions  
 - transaction filtering

Changing column sizes, selecting other fields to view

Transaction filter

Select account

Menu

Last used record is underlined

Date of transaction creation or remind

Create new transaction

Total amount of money in showed transactions

Transaction currency

Amount of money for transaction

Recalculate total sum to any currency

date	from	amount	\$
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	\$
01.09	Children	-250	\$
<b>Total:</b>		<b>886</b>	<b>\$</b>

Total: 1593 dm

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.

**Transaction editing**

Annotations and fields in the Transaction editing screen:

- Remind label:** Includes "no remind" (empty icon) and "remind" (filled icon).
- Notes:** Includes "no notes" (empty icon) and "has notes" (filled icon).
- Generate transactions by condition:** A button at the top right.
- Date of transaction creation or remind:** A date field showing "12/27/01".
- Scroll transactions:** A vertical scroll bar on the right.
- Transaction currency:** A currency field showing "\$".
- Cross transactions screen:** A checkbox field.
- Balance type:** A dropdown menu showing "plan", "running", and "done".
- Delete transaction:** A button at the bottom right.
- Discard changes and return:** A button at the bottom center.
- Save changes and return:** A button at the bottom left.
- Other checkboxes:** Includes "Receipt" (checked), "Billable" (unchecked), and "Cleared" (checked).
- Four user-defined categories, tap category label to rename it:** Includes "Category", "Project", "Trip", and "Person".
- Amount of money, "+" - receipt, "-" - expense:** An amount field showing "500" with "+" and "-" buttons.
- Source account:** A field showing "From: Children".
- Destination account:** A field showing "To: Cash".

Legend:

- ☐ - no cross transactions
- ☒ - cross transactions are stored

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.

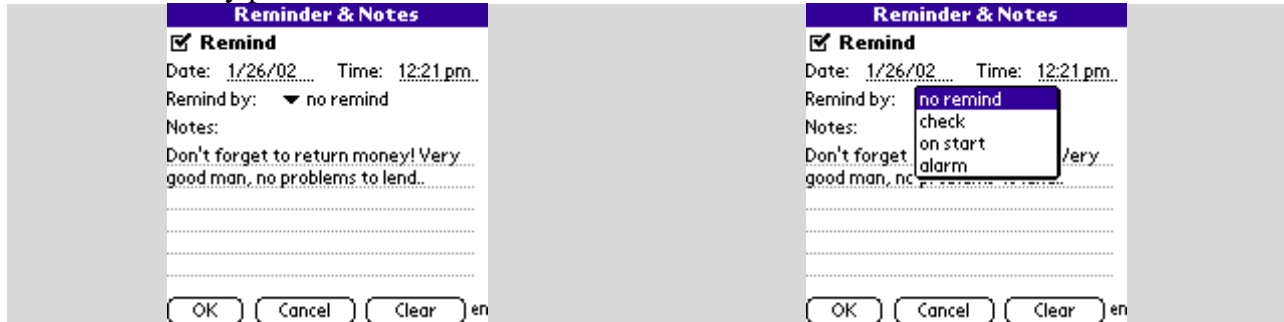
Balance type popup list “Balance” can be used for planning purposes. There can be three priorities: “plan”, “running”, “done”.

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 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.

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.

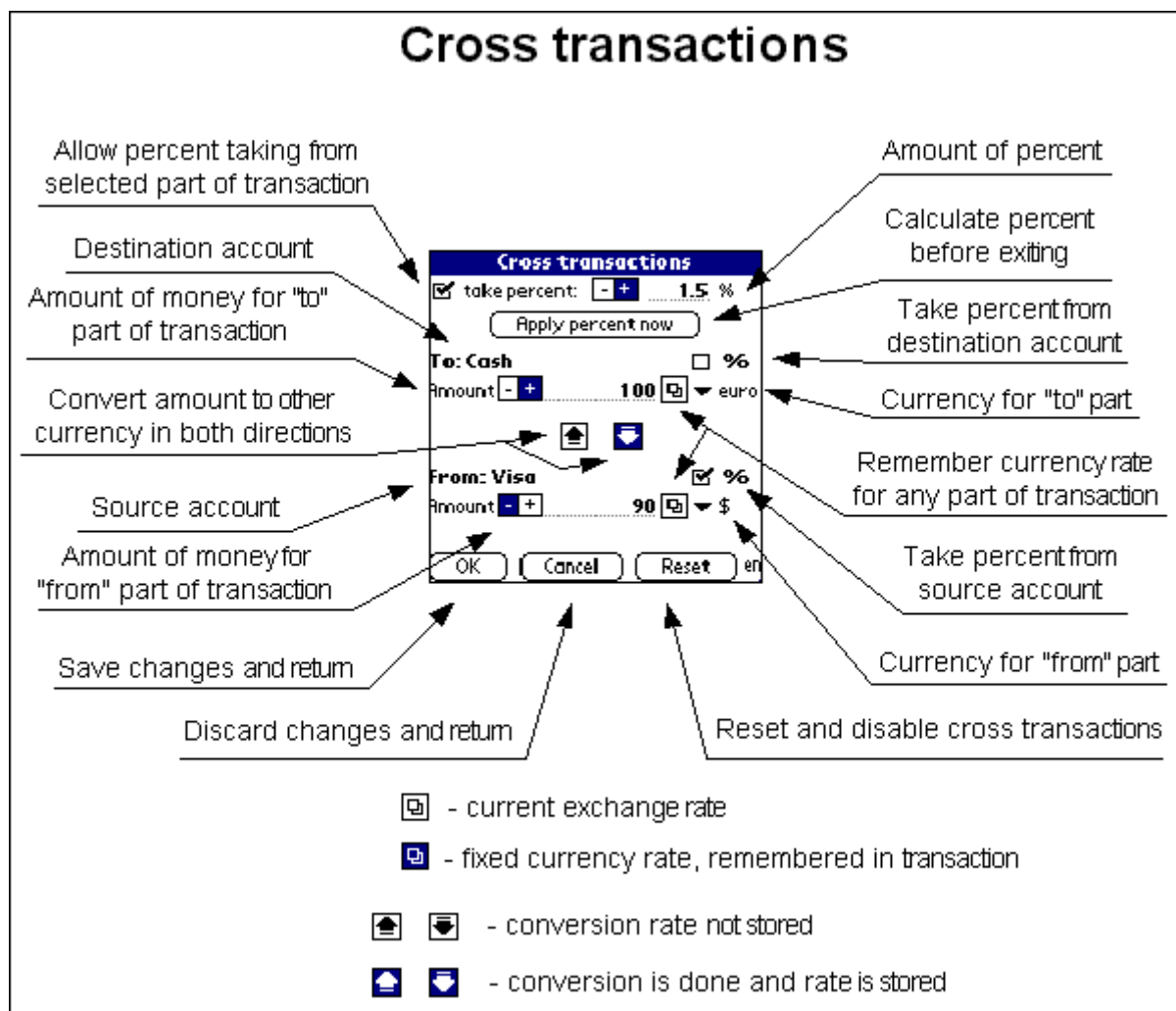
The reminder is released since 2.x versions.

## 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/remembering 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.

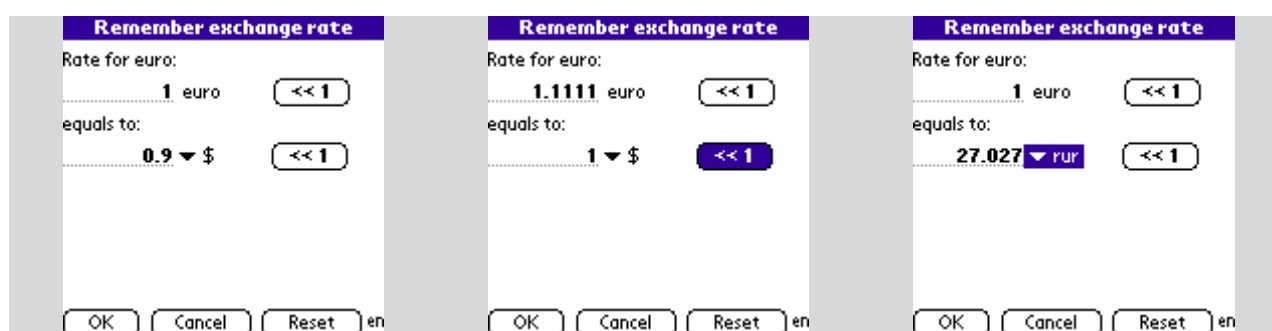
The “☒ take percent: ☐ %” box indicates from which part of the transaction the percent is taken. You can calculate percent during editing by tapping “**Apply percent now**” button. Otherwise the percent will be calculated during tapping “**OK**” button.

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 tapping “☒” 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.

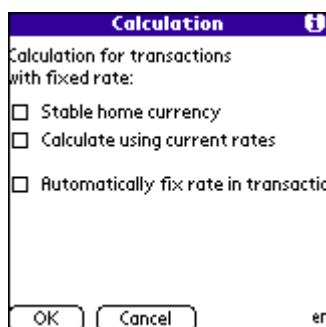
Another example is when your home currency is dollars and you are translating 1000 rubles to dollars. When you have fixed rate, some time has passed and rubles become cheaper, you can see that total in dollars remains unchanged, but total in rubles become greater.

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 calculating 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 30rub, fixed with rate 15rub = 1\$,  
recalculated totals:*

*1 \$*

*1800 brb*


*30 rub*

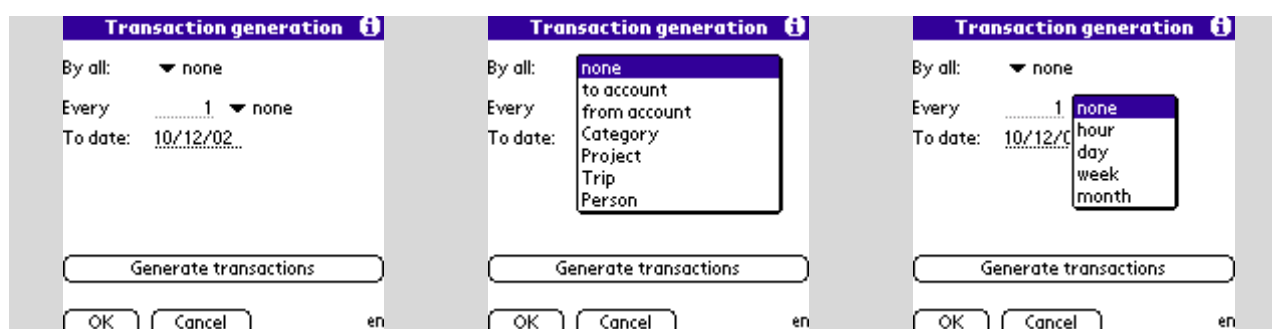
The same way of rate fixing is performed with any non-home currency. It is not necessary to fix rate for transactions in home currency, because it is always equal to itself, 1\$=1\$, and you can't see “how much I will have rubles if I converted in time all dollars to rubles”.

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



The image shows three sequential screenshots of the 'Transaction generation' form. Each screenshot has a title bar 'Transaction generation' with an information icon. The form contains the following fields: 'By all:' with a dropdown menu, 'Every:' with a numeric input and a dropdown menu, and 'To date:' with a date input. At the bottom are 'Generate transactions', 'OK', and 'Cancel' buttons. The first screenshot shows 'By all:' set to 'none'. The second screenshot shows the 'By all:' dropdown menu open with options: 'none', 'to account', 'from account', 'Category', 'Project', 'Trip', and 'Person'. The third screenshot shows the 'Every:' dropdown menu open with options: 'none', 'hour', 'day', 'week', and 'month'.

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

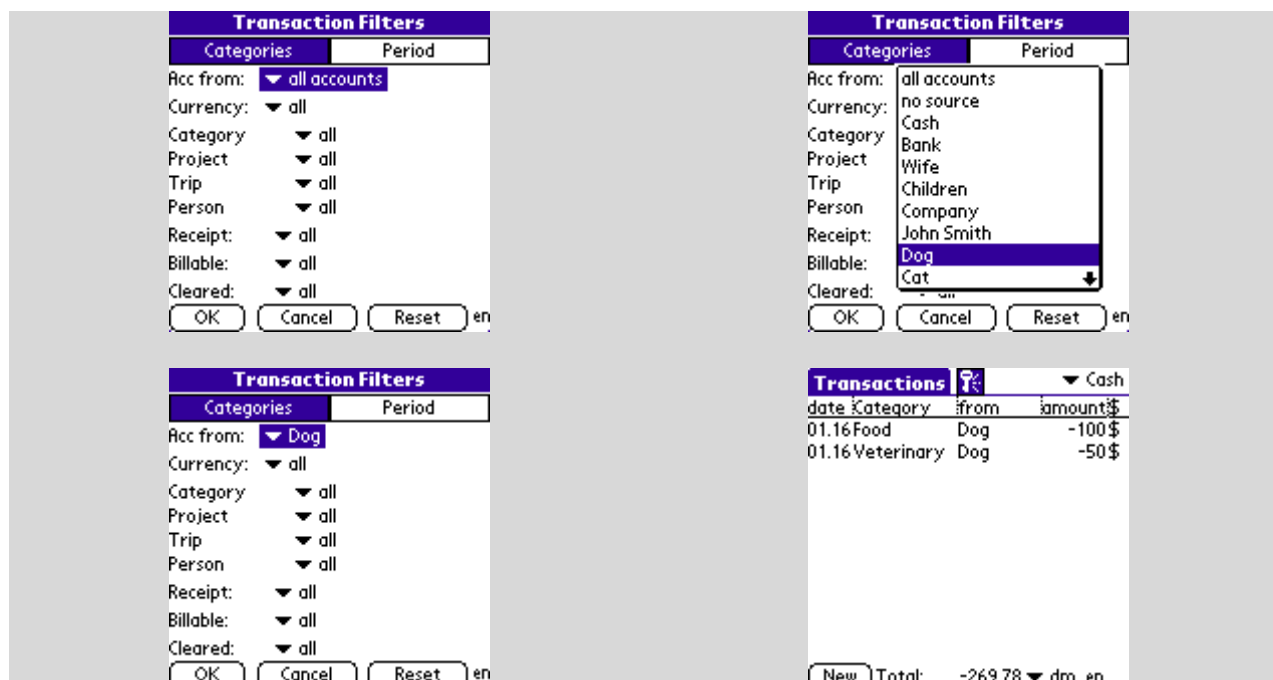
Filters are intended for searching for transactions satisfying determined condition and calculation of the total money balance on such transactions. Filter is a condition, superimposed on one or several fields of transactions. **Only transactions, corresponding to this condition will be shown in table,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



The first two screenshots show the 'Transaction Filters' form with 'Acc from' set to 'all accounts'. The third screenshot shows 'Acc from' set to 'Dog'. The fourth screenshot shows the 'Transactions' list with two entries for 'Dog' and a total of -269.78.

date	Category	from	amount\$
01.16	Food	Dog	-100\$
01.16	Veterinary	Dog	-50\$

New Total: .....-269.78 ▼ dm en

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:

Transaction Filters

Categories

Period

Acc from: ▼ all accounts  
Currency: ▼ all  
Category ▼ all  
Project ▼ all  
Trip ▼ all  
Person ▼ all  
Receipt: ▼ all  
Billable: ▼ all  
Cleared: ▼ all  

OK Cancel Reset en

Transaction Filters

Categories

Period

☐ from 1/1/02 ☐ to 3/31/02  
Remind: ▼ all  
Expense: ▼ all  
Curr rate: ▼ all  
Transactions: ▼ all  
Balance: ▼ all  
Remind by: ▼ all  

OK Cancel Reset en

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.

## 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

+category

select report

to account

from account

Category

Project

Trip

Person

currency

balance

remind by

-500

-1000

-2500

Total: .....1099.99 ▼ \$ en

Report

+category 1

Category

no category

Food

Dress

Public utility

Transport

Salary

Veterinary surgeon

Dantist

Toys

Debts

Savings

0

-150

0

0

0

9000

-50

-250

-500

-1000

-2500

Total: .....1099.99 ▼ \$ en

Report

+category

balance

remind by

day

week

month

Incomes/expenses

reminder

receipt

billable

cleared



-500

-1000

-2500

Total: .....1099.99 ▼ \$ en

Report	▼ month	Report	▼ balance	Report	▼ incomes/exp
<input checked="" type="checkbox"/> +date	amount	<input checked="" type="checkbox"/> +balance	amount	<input checked="" type="checkbox"/> +incomes/expenses	amount
<input checked="" type="checkbox"/> 10.01.01	3000	<input checked="" type="checkbox"/> plan	-2000	<input checked="" type="checkbox"/> Incomes	9000
<input checked="" type="checkbox"/> 11.01.01	2750	<input checked="" type="checkbox"/> running	-950	<input checked="" type="checkbox"/> Expenses	-7900
<input checked="" type="checkbox"/> 12.01.01	2500	<input checked="" type="checkbox"/> done	4050	<input type="checkbox"/> Total:	1099.99
<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		Total: .....1099.99 ▼ \$ en		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.

## 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.

## Plans

- Color version.
- Data editing in desktop.
- Graphical reports.

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

## 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!

Fourth, you can subscribe our software to your national software archives.

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 v2.0, (C) **Dmitry Bryliuk**, Handy Solution Software, 2002.

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