# MONEY MANAGER

## plus

### Financial Management Software

### for

### Amstrad PCW computers

# OPERATING MANUAL

**Connect Systems**

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# Introduction

**Money Manager** Plus for the Amstrad PCW is an easy-to-use yet powerful accounting system. It is suitable for personal or business applications where there is a need to record all financial transactions in an orderly way, and to analyse and report financial performance over a 12-month period.

It combines some of the features of a database, spreadsheet and graphics package. Because it is dedicated to a particular task, however, it offers facilities difficult or impossible to program with such packages.

It has been designed to provide an alternative to conventional accounting packages in situations where the tedium of using such packages cannot be justified.

All Money Manager features are selected by "pointing" to a menu.

You start by creating a file covering 12 months for which you define up to 9 accounts (current, deposit, cash, credit card etc.) and up to 50 classes of income/expediture (salary, food, insurance, electricity, tax, overheads etc).

You then enter your financial transactions one by one, whenever it suits you and in any order. Incorrect transactions may easily be amended or deleted at any time. Up to 300 transactions may be entered in each month (3600 per 12-month data file).

You may list your transactions in a number of ways, specifying which accounts and classes should be included. You may also produce a wide variety of tables and graphs which enable you to analyse your financial position thoroughly. Any of these reports may be printed on a suitable printer.

If you are registered for VAT, you may produce a full VAT report automatically. If VAT does not concern you then you may ignore the VAT facilities completely, and they will not get in the way.

You may have any number of different files (or sets of accounts), and keep several of them on one disc. The twelve months covered by a file may be advanced by a month at a time, and copies of a file may be made at suitable intervals.

The transactions which you enter may be a record of what has actually happened, or a forecast of what you expect to happen. You may therefore start a file as a budget forecast, and update it as time progresses.

Money Manager can be used in a wide variety of different ways, depending on the requirements of the user. Learning to use the program itself (which keys to press when, etc) is relatively simple. The important part of the learning process is to study your own financial situation, and design a set of codes which will enable you to extract the maximum amount of useful information from the data you put in. As you will see, the Business Data Sample supplied on the disc has been set up quite differently from the Personal Data Sample, and your own set-up will be different again. Take time to analyse your own requirements before defining your own set of codes.

Most of the procedures for operating Money Manager will be obvious from what is displayed on the screen, and with a little practice they will come naturally to you. Do not attempt to learn everything about Money Manager just by reading this manual, which is an operating guide rather than a comprehensive description. There is no better description than to see the program in action, so load in the sample data files and try out all the features for yourself. You can make as many mistakes as you like with the sample data without doing any harm. This way you will soon acquire the confidence to set up your own system and start using it in earnest.

If this is your first piece of software, do not be too alarmed if you are slightly confused to begin with. Even (or maybe especially) computer experts often go through a similar stage with a new piece of software. Computers are very clever, but not (yet) very wise. To a computer, "yes" means "yes" and "no" means "no", but to a human being there are all sorts of subtle meanings in between. It may require some patience to become accustomed to the way in which the program "thinks", but you will soon find that Money Manager asks sensible questions and gives sensible answers.

# How Money Manager works

When you run Money Manager, the first thing you see is the menu:

```
┌─────────────────────────────────────────────────────────────┐
│                                                               │
│  Connect Systems      MONEY MANAGER plus        (c)1987       │
│                                                               │
│  Data file:  None loaded yet                                  │
│                                                               │
└─────────────────────────────────────────────────────────────┘
```

| | | |
|---|---|---|
| Load a data file | Add or edit entries | Detailed statement |
| Create a new data file | Reconcile entries | VAT statement |
| Save this data file | Edit Account codes | Monthly analysis |
| Archive this data file | Edit Class codes | Account analysis |
| List files on disc | Edit title | Account balances |
| Delete a data file | Edit VAT rate | Account statistics |
| Change system set-up | Print Codes | Bar chart |
| Stop Money Manager | Add a new month | Search for a string |

All Money Manager features are selected from this menu. You will notice that the leftmost column deals mainly with data files, the centre column with entering data, and the column on the right with the production of reports. To select an option, you highlight the option required using the cursor control keys (or a mouse if you have one) and press the **ENTER** key.

Normally the first thing to do is to load a data file. There may be several Money Manager data files on a disc, and a copy of the one you select will be read from the disc into the computer memory. Once it is in the memory, the data may be added to or modified, and various reports and analyses may be displayed and printed. At the end of the session, the data in the computer memory should be saved onto the disc again, so that you may continue updating it next time you run Money Manager.

Many of the questions in Money Manager are asked in the form:

## Question                    <default> ? _

Either type in your answer, or just press **ENTER** if the answer you intend is represented by **<default>**. For example:

## List this on the printer    <n> ? _

may be answered by pressing the **Y** key if you want the report you are specifying to be listed on the printer, or by just pressing **ENTER** if you only want the report to be listed on the screen and not on the printer. Similarly:

## Which disc drive            <A:> ?_

may be answered by typing in **B:** if the disc you intend to use is in drive B: (for a twin drive computer) or by just pressing **ENTER** if you want to use drive A:

From time to time you will wish to abandon whatever you are in the middle of doing and return to a previous stage of the program. To do this press the **]** (close square bracket) key, followed by **ENTER** if necessary.

It is generally best to keep the keyboard in lower-case mode, and not activate the CapsLock key.

When entering numbers, do not include commas for the thousands. 1234.56 is OK, but 1,234.56 will not be accepted. Minus (debit) amounts are entered as -1234.56

Note also that the characters * { } are not allowed anywhere.

Wherever the manual says you should press the **ENTER** key, you could just as well press the **RETURN** key.

The ⁻ (minus) key as far as Money Manager is concerned is the one at the top of the keyboard, not the one to the right of the space-bar.

# Getting started

Before using any software like Money Manager you should be familiar with the basic method of operating your computer and of copying and formatting discs. If in doubt, consult your computer manual. Copy both sides of the Money Manager disc onto a blank disc, and use this copy for all further activities. From now on the disc referred to in the manual as the Money Manager disc will be this copy.

When you have done this, switch on (or reset) the computer, and insert the CP/M disc supplied with the computer. When the **A>** prompt appears on the screen, insert side 1 of your Money Manager disc, type

**install**

and then press the **ENTER** key. You will then be instructed, on the screen, to reinsert the CP/M disc, and then to insert the Money Manager disc again. Certain files will be copied from the CP/M disc onto your Money Manager disc. This procedure need be carried out only once. Leave the write-protect holes on the disc covered up.

You now have a "turnkey" disc. To run Money Manager, reset the computer (or switch it off and then on again) and insert your Money Manager disc. After a certain amount of activity from the disc drive, the Money Manager menu will be displayed on the screen, and you may select any option from it by using the cursor control and **ENTER** keys.

The first time you run for Money Manager, we suggest you start by selecting the **Load a data file** option, and load one of the two sample data files from side 2 of Money Manager disc in drive **A:**. Follow the instructions on the screen, consulting the relevant section of the manual if you get stuck.

When you have a data file loaded, select the **Detailed Statement** option, and try listing a few statements. The first time, press **ENTER** in response to every question, and this will produce a list of all the entries in a month. Then repeat the process, becoming slightly more selective each time, so that you can begin to appreciate some of the analytical power of Money Manager. Don't forget, though, that if you become too selective there may not be any entries which qualify for your selection.

Next try the **Add or edit entries** option. Experiment with inserting new entries and editing existing ones, and then return to the **Detailed Statement** to see how you can include or exclude these entries in a statement.

Then familiarise yourself with all the other options on the menu. Since you are using the sample data, of which you have a copy on your original disc, you can do no real harm. Compare the sample data files with your own situation, and work out a set of codes which will suit your purposes.

Select the **Create a new data file** option to start your own data file. Then select the **Edit Account codes** option to enter your own Account codes, and the **Edit Class codes** option to enter your own class codes. You are now ready to start entering your own transactions.

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# Special note for PCW 9512 users

The Money Manager Plus source disc is a double-sided low-capacity disc. Your PCW9512 working disc will be a single-sided high-capacity disc.

1.      Format a blank disc, using the CP/M utility DISCKIT referred to in your computer manual. This will become your working disc.

2.      Using the CP/M utility 8000COPY referred to in your computer manual, copy Side 1 of your Money Manager Plus source disc onto your working disc. Note that you should answer NO to both screen questions concerning a "bootable" disc and Locoscript files.

3.      Repeat this process to copy Side 2 of your Money Manager Plus source disc onto your working disk.

4.      Proceed to the second paragraph of page 5 opposite.

This manual refers in places to Side 1 or Side 2 of the working disc. You should ignore all references to disc sides, since the information referred to will in either case be on the same side of the same disc.

The program will set your printer to MATRIX mode - do not change it back to DAISY mode.

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# MENU OPTIONS

# Load a data file

When you select this option, the screen will clear, and you will see the following message:

**Insert data disc in drive A: and press any key when ready...**

The first time you run Money Manager, you will want to load one of the sample data files which are on side 2 of your Money Manager disc. Insert side 2, therefore, in drive **A:** and press any key. The following will then appear on the screen:

**Load PERSONAL data file**

**Load BUSINESS data file**

The system has found two Money Manager data files on the disc. If there had been any more (for example a data file saved by you on this disc) it would have found these also and offered them to you for loading.

Load a data file (for example the BUSINESS data file) by highlighting the appropriate line and pressing **ENTER**. The various months of data in the BUSINESS data file will be listed as they are loaded. The main menu will return to the screen, except that the title block will have changed to

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**Connect Systems**          **MONEY MANAGER plus**          (c)1987

**Data file:  BUSINESS   Business data sample   Jan-87 to Dec-87**

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The twelve months of data in the Business Data Sample are now loaded in the computer memory. You may select any of the menu options displayed, and modify the file in the memory as much as you like. The file on the disc will remain unchanged until you deliberately overwrite it by selecting the **Save this data file** option.

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# Create a new data file

Having experimented with the sample data files, you will eventually feel ready to start your own data file, using this option.

You must first give a name to the new data file. This name can be any string of up to 8 characters, typically your own name or an abbreviation of it. Avoid, however, the use of any punctuation marks. A.B.C/87 will not be accepted - you would have to use ABC87 instead.

Next, you must give a title for the data file. This is the text (up to 30 characters long) which will appear at the top of all your reports. Don't worry too much about it at this stage - you can always change the title later on.

Next, you will have to specify the month and year at which you want the data file to start. Chose the starting month and year carefully, because although you will be able to move it forward, you will not be able to move it backwards later on.

Finally, you may ask for the Account and Class codes from another existing data file to be copied across into this file. Rather than start with a completely blank file, you may prefer to start off with the codes from another file and then edit them to suit your requirements.

The menu will then appear on the screen, and you may start to enter data into the file.


# Save this data file

Use this option to save the data in the computer memory onto a disc. When you do so, the previous version of the data file on the disc will be erased (unless you have specified, in the **Change system set-up** option, that back-up versions should be kept).

Normally, you will save the data onto the same disc that you loaded it from, but occasionally you may find reason to save a file onto a different disc, possibly in a different disc drive.

Do remember to make make a back-up copy of your data disc at regular intervals!

# Archive this data file

**Use this option** to make a copy under a different name of the Money Manager data file **in the memory.** You might wish to do this simply to rename a file, or to keep a copy **of the current** version of the file for future reference.

# List files on disc

**This option** enables you to list the files on any active disc directory without leaving **Money Manager.** Use it if you are about to save data on a disc and are unsure of what **is already on** that disc

# Delete a data file

**This option** enables you to delete a Money Manager data file from a disc. Once a file **has been deleted** it cannot be recovered, so be quite sure of what you are doing!

# Change system set-up

Use this option to change the set-up of your Money Manager system, and the way in which it uses your computer's facilities.

The first question asks you whether you wish to re-set all system parameters to their initial values, ie the values present the first time you ever used the disc. You may want to do this if you have become confused, and wish to start afresh.

The next question concerns screen colours, and is self-evident. Then you are asked:

## Do you have a second disc drive fitted                    <n> ? _

If you have a two disc drive machine, and would like the opportunity of using the second drive to store data files, press **y** followed by **ENTER** at this point.

Note that even if you do have a second disc drive, it is not necessarily more convenient to use drive **B:** for data. You may save yourself a few disc insertions, but you will also have to have two discs for Money Manager. Side 2 of the Money Manager disc will hold several data files, so it will often be most convenient just to use the **A:** drive.

If you have specified that you have a second disc drive, you will be asked

## Disc drive normally used for data disc                    <A:> ? _

This allows you to change the drive which is shown as the default choice whenever you are loading or saving data files. You may of course use either drive for data at any time, but it is convenient to have your preferred drive as the default data drive, selectable by just pressing **ENTER.**

## Keep data file back-up copies          <y> ?_

A Money Manager data file has an extension of .MMP, ie the full CP/M name of a Money Manager data file called FRED is FRED.MMP. When you load the FRED data file into Money Manager, FRED.MMP remains unchanged on your data disc. When you save it, the original FRED.MMP on your disc is erased and a new FRED.MMP file is created, containing the data that is active in the memory. It may be convenient if your original data file is not erased when you save a later version, but is instead renamed as FRED.BAK, so that on your disc you have the latest version, FRED.MMP, plus the previous version FRED.BAK. If you then have a disaster with FRED.MMP, you can (through CP/M) rename FRED.BAK as FRED.MMP and carry on from there.

## Preferred quit-key                    < ] > ?_

At this point you may change the quit-key, ie the key used to exit from or abort various Money Manager operations. You might wish to do this if the arrangement of your keyboard is such that the ] key is not convenient for this purpose.

There then follow three questions concerning the paper you use in your printer, so that the program can arrange for form-feeds to be carried out effectively.

## Load program in drive M:              <y> ?_

Normally, the answer to this question is yes. What it means is that when you start up with your Money Manager turnkey working disc, a 68 k program called MONEY.000 is copied into to drive M:. When you load a data file, a temporary copy of this data file is also copied into drive M:. On a 256 k computer, the size of drive M: is 110 k, which means that the data file may be no greater than 42 k long (ie approximately 1500 entries). After loading a data file, a message is displayed telling you how much of the M: drive the temporary data files are occupying. When larger data files are to be used, the answer to this question should be set to **no**, so that the turnkey disc will not load the MONEY.000 program into drive M:. On a 512 k computer this consideration never arises, and you may always leave the answer to this question as **yes**.

If you follow this series of questions right through (without exiting with the ] key) the system set-up file will be modified on your program disc, and the changes you have made will take effect the next time you run the system.


# Stop Money Manager


When you have finished using Money Manager, use this option to terminate and return to CP/M. All data in the memory will then be lost, so you are reminded to save the data on a disc (if you wish) first.

To re-start Money Manager from this point type in **a:money**

# Add or edit entries

Data is entered in a particular month, so the first thing to do after selecting this option is to select the month in which you want to enter or edit data. Do this by moving the highlighting left or right with the cursor control keys until the required month is highlighted, and then press **ENTER**.

Note that the leftmost "month" is labelled **SOs**, which stands for standing orders. For entry purposes this may be treated like any other month.

If there are any entries already entered in the selected month they will be listed in the bottom half of the screen. You may scroll up and down through the list of entries by using the cursor up and down keys.

## Inserting a new entry

To insert a new entry, move the cursor to the position where you want the new entry to be, and press the **I** key. A gap will open up for the new entry. Each column for the entry, **Day, Ac, Ref** etc will be entered in turn, as follows:

### Day
You will see an upward pointing arrow underneath the **Day** column. Enter the day of the month for the transaction you are entering, which may be any number between 1 and the number of days in the month, and then press the **ENTER** key. If you enter anything else, the computer will beep and wait for you to try again.

### Ac
When you have successfully entered the day, the arrow will appear under the **Ac** (Account Code) column. Enter the number, from 1 to 9, of the relevant Account, and then press **ENTER**. If the transaction is for a purchase made with a cheque, for example, you will enter the number corresponding to your bank account and shown in the list of Account Codes at the top of the screen. If you enter anything which is not defined as an Account Code at the top of the screen, the computer will beep and wait for you to try again. If you have just created a new data file, and have not yet defined any Account Codes, you will not be able to move beyond this point. You will have to exit from this option (by pressing the **]** key twice) and define some Account Codes using the **Edit Account codes** option. See Appendix 3 for further discussion on Account Codes.

## Ref

When you have successfully entered the account code, the arrow will appear under the
**Ref** (Reference) column. At this point you may enter any series of six or less
characters. For a cheque, you could enter the cheque number. When you have done so,
press the **ENTER** key. If you do not want to enter a reference, simply press **ENTER**.
If a reference already appears on the line above and you do not want any reference,
press the **-** (minus) key and then the **ENTER** key. See Appendix 6 for further discussion
on the use of references.

## Cl

The arrow will then appear under the **Cl** (Class Code) column. Type in the appropriate
two-character Class Code selected from the list displayed in the upper part of the screen,
and then press **ENTER**. The computer will beep and wait for you to try again if what
you have entered does not correspond to a code displayed in the Class Code list. If you
do not yet have any suitable Class Codes defined, you will have to exit from this option
(by pressing the **]** key twice) and define some Class Codes using the
**Edit Class codes** option. See Appendix 4 for further discussion of Class Codes,
and Appendix 1 for a discussion on the special case of Class code **t0** (TRANSFERS).

## Description

As soon as the Class Code has been accepted, the description associated with that class
code will appear in the **Description** column, with the arrow underneath it. For most
entries this description will be quite adequate, and you may "accept" this description by
pressing **ENTER**. Alternatively, you may type in a different description (up to 18
characters) and then press **ENTER**.

## Mk

The arrow will then appear under the **Mk** (Mark) column. A mark can be almost any
single character, used as a further means of identifying (and, later, selecting) entries.
Type in the mark (or not if you are not using one for this entry) and press **ENTER**.
See Appendix 5 for a discussion on the use of Marks.

## Rec

The arrow will then appear under the **Rec** (Reconcile column). This column may
contain a **y**, to indicate that the entry has been reconciled against a statement, or it may
be blank if it has not yet been reconciled. Although it is possible to enter the
reconciling **y** at this point, it is more usual and convenient to do so using the
**Reconcile Entries** main menu option. For the time being, therefore, ignore
this column by pressing **ENTER**.

### Debit

The arrow will then appear under the **Debit** column. If the transaction is for a debit, enter the amount here, for example 123.45 followed by **ENTER**, and press **ENTER** again when the arrow appears under the **Credit** column. Note that the amount to be entered is gross of any VAT (ie including VAT).

### Credit

If the transaction is for a credit, just press **ENTER** under the **Debit** column, and enter the amount (followed by **ENTER**) under the **Credit** column. If you have already entered an amount as a debit, and wish to change it to a credit, simply press the ¯ (minus) key and **ENTER** when under the credit column, and the amount will become a credit.

### VAT

Unless no amount was entered for either Debit or Credit, the arrow will then appear under the **VAT** column. If VAT does not apply (or does not concern you), simply press **ENTER**. If the debit or credit amount is zero-rated for VAT, type a zero (**0**) and then press **ENTER**. If the debit or credit amount is all subject to VAT, type an **S** and then press **ENTER**. If the VAT is some other number, type it in and then press **ENTER**. See the section on VAT Statements for a fuller discussion on what to enter in the VAT column.


The entry is now complete, and a new line will open up beneath the entry, with the arrow underneath the **Day** column ready for you to enter the next entry.

If you do not wish to make another entry, press the ] key and the blank line will close up.

If you press ] halfway through making an entry, the incomplete entry will be abandoned.

To make a copy of an existing entry, move the cursor to the position below it, and press the **I** key, as you would when inserting an entry normally. When the arrow is under the day column, press the **C** key, and a copy of the entry above will appear ready to be edited.

# Editing an entry

To edit an existing entry, use the cursor control keys to make the cursor appear on the same line as the entry you wish to edit. Press the **E** key, and a line will open up beneath that entry with an arrow under the **Day** column.

The procedure for editing is the same as the procedure for entering a new entry. To keep a particular column item as it is, just press **ENTER** and the arrow will move along to the next column. To change an item, type in the replacement characters and then press **ENTER**. To remove an existing reference, description, mark, reconciliation or VAT item press the ‾ (minus) key and then press **ENTER**.

## Deleting an entry

To delete an existing entry, use the cursor control keys to make the cursor appear on the same line as the entry you wish to delete. Press the **D** key, and a line will open up beneath that entry with the message **Confirm deletion <n>**. If you press **Y** the entry will be deleted. If you press any other key the entry will not be deleted.

## Sorting entries into date order

To sort the entries in a month into date order, press the **O** key. You will be asked to confirm that you wish to do this (in case you had pressed **O** accidentally), and if you press **Y** the entries will be sorted into date order.

## Postponing entries to the following month

Provided you are not dealing with the list of standing orders or with the last month of your file, you will be able to transfer an entry from one month into the following month. This might be useful, for example, if there has been a considerable delay between the writing of a cheque and it being cleared by the bank. If you press the **P** key, the entry at the cursor position will be deleted from the current month and added to the list of entries for the following month. As this is done, the date is automatically changed to the first of the month, since the original date is obviously no longer appropriate.

## Standing Orders

Standing orders are kept in a list which can be manipulated in the same way as a list of entries in an actual month. Whilst entries are in the standing order list they do not participate in any of the reports, but they may easily be transferred into one of the actual months, typically as the first set of entries in a new month.

To do this, select the appropriate month, move the cursor to a suitable location and then press the **S** key. The first entry from the standing order list will appear at the cursor position and you will be asked whether you wish that entry to be inserted in the current month. If you press **Y** then the entry will be inserted just as if you had entered it item by item. If you do not wish the standing order to be inserted (perhaps because it is not applicable to the current month), then press any other key. In either case you will then be offered the next entry from the standing order list, and so on until you have gone right through the list.

This semi-automatic standing order method is felt to be preferable to a fully automatic system, which would have to be programmed by the user. Since some standing order schemes can be quite complex (eg 56.47 in April, 54.39 in the next 9 months, and zero in February and March), the chances of wrong entries being inserted automatically without you realising it would be unacceptably high.

## Find an entry
If you press the **F** key, you will be prompted to enter a string of characters, and the list of entries will be searched until an entry containing that string is found. The string could be a reference, class, amount etc.

## Top
if you press the **T** key, the entries at the top of the list for the month will be displayed on the screen, with the cursor at the top.

## Bottom
If you press the **B** key, the entries at the bottom of the list for the month will be displayed on the screen, with the cursor at the bottom.

## Raise
If you press the **R** key, the entry at the cursor position will be moved one position up the list, which may be useful if you wish to re-arrange the list for any reason.

## Lower
If you press the **L** key, the entry at the cursor position will be moved one position down the list.

## ]=exit
If you press the **]** key, you will be taken back to the stage of selecting a month within the **Add or edit entries** option. You may then select another month, or press the **]** key again to return to the menu.

# Reconcile entries

When you receive a statement from the bank or one of your other accounts, you will want to check that it matches your Money Manager records. Each entry includes a space for a reconciliation character, which is a **y**, to denote that the entry has been reconciled.

Select this option, and then select the relevant month and account. You will be told the reconciled starting balance at the beginning of the selected month, which is calculated by adding up the Account starting balance (as set in the **Edit Account Codes** option) and all reconciled entries up to the start of the selected month. You will also be told whether there are any unreconciled entries in the previous months.

The entries for the selected month and account will be displayed, and the balance will only be shown for those entries which have been reconciled. You may move up and down with the cursor keys or mouse. To reconcile an entry, press **Y** when the cursor is on that entry, and you will see the balance being re-calculated. If an entry has mistakenly been reconciled, you may delete the reconciling **y** by pressing the **–** (minus) key.

To exit from this option press the **]** key.

# Edit Account Codes

You may specify up to 9 Account Codes. See Appendix 3 for a discussion on the choice of Account Codes. This option allows you to add, delete or modify Account Codes, and also to specify the starting balance for each Account Code.

Select the appropriate Account Code using the cursor keys or mouse, and then press the **E** key. An arrow will appear under the Account Code description. To put in a new description, type it in (up to 14 characters) and then press **ENTER**, and the arrow will move along to the starting balance. If there already is a description which you do not need to alter, just press **ENTER**.

The arrow will then move to the Starting Balance column. Type in the correct amount (eg 1233.45 or -8765.43, without commas for the thousands), and press **ENTER**, or just press **ENTER** on its own to leave the existing Starting balance as it is.

To return to the menu press the **]** key.

# Edit Class Codes

Use this option to add, modify or delete Class Codes. You may specify up to 50 Class Codes. See Appendix 4 for a discussion on the choice of Class Codes.

To **edit** an existing Class Code select the appropriate Code using the cursor keys or mouse, and then press the **E** key, and an arrow will appear under the Class Code. If you only wish to change the description, and not the code, just press **ENTER**. If you do wish to change the code, type in the new two-character code (a small letter followed by a number) and then press **ENTER**. Note that you may not repeat a code already used, and you may not have a code with the letter **t**.

The arrow will then move to under the description, and you may type in the new description (up to 14 characters) or just press **ENTER** to leave the existing description unchanged.

To **insert** a new Class Code, move the cursor to the position you want the new code to occupy and press the **I** key. A space will open up for the new code, and you enter the code and then the description as described in the previous paragraphs.

To **delete** an existing Class Code, move the cursor to the code to be deleted and press the **D** key. You will be asked to confirm that you really want to delete it, and if you answer with a **Y** it will be. Once you have deleted a Class Code, you will not be able to specify that code for any listings, so be sure that you do not have any entries using the code you are deleting.

You may also alter the position of Class Codes in the list by using the **R** (for raise) and **L** (for lower) keys.

Do remember to keep your list tidy, with all common letters grouped together (from top to bottom, left to right). To return to the menu press the **]** key.

# Edit title

The title is the text that appears next to the data file name in the menu, and also at the top of all statements and reports. It may be up to 30 characters in length, and can be changed, through this option, at any time.

# Edit VAT rate

The percentage VAT rate is set through this option. This VAT rate is used to calculate the amounts shown in the VAT statement.

# Print codes

Use this option to obtain a print-out of the Account and Class codes in a data file.

# Add a new month

The 12-month period covered by a data file may be advanced by one month using this option. Use this option when you wish to enter data for the month following the last month in your current data file.

A data file covering the period Jan-87 to Dec-87 would, using this option, be transformed into one covering the period Feb-87 to Jan-88. All the entries for Jan-87 would be erased, and a new month with no entries in it would be created for Jan-88. The account starting balances would automatically be modified to be correct for the start of Feb-87.

Before you use this option it is sometimes a good idea, particularly at the end of a calendar or financial year, to make an archive copy of the data file using the **Archive this data file** option from the menu.

# Detailed Statement

A Detailed Statement is a list of entries, one after another, with the running balance shown in the right hand column. You may specify which months the statement should cover, and also which account code, class code and mark should be included (see Appendix 2 for a detailed explanation of these questions). You will also be asked

### With zero starting balance        \<n\> ? _

Normally, you will just press **ENTER** in answer to this question. If you have specified all Class Codes and Marks, the starting balance for the statement will be the relevant Account starting balance, as set in the **Edit Account Codes** option, plus the sum of any relevant entires up to the start of the statement period. If you have specified a particular Class Code or Mark, however, the starting balance at the start of the 12-month period covered by the data file will be zero. If you wish the starting balance at the beginning of the period covered by the statement to be zero, press **Y** in answer to this question.

If you are told that there are **No qualifying entries**, it means that there are no entries matching the specifications you have given. Try it again, and perhaps specify all entries to check what entries there are altogether.

# VAT Statement

A VAT Statement is similar to a detailed statement, except that credit (output) entries are listed before debit (input) entries, and there are columns on the right hand side for the various separate VAT components of the entry. At the end of the statement a VAT summary is displayed.

After the normal specification questions (see Appendix 2 for a detailed explanation of these) you will be asked:

| | |
|---|---|
| **Exclude exempt entries** | \<n\> ? _ |
| **Exclude zero-rated entries** | \<n\> ? _ |
| **Exclude taxable entries** | \<n\> ? _ |

The answers to these questions determine the type of VAT entries that are included in the statement and in the totals.

VAT is calculated as follows. When you insert an entry, the amount which you enter includes VAT. Next to the amount, you enter an item in a column (or field) marked **VAT**. Let us examine the VAT statement for four entries having the same amount, but with different things entered in the VAT field:

**Standard rate of VAT: 15%**

| Exempt/0-rated | Taxable | Rate | VAT | Total |
|---|---|---|---|---|
| 100.00 | | - | | 100.00 |
| 100.00 | | 0 | | 100.00 |
| | 86.96 | s | 13.04 | 100.00 |
| 58.97 | 35.67 | s | 5.36 | 100.00 |

The first entry has a blank VAT field, and is considered to be exempt.

The second entry has a zero (**0**) entered in the VAT field, and is considered to be zero-rated. Although this appears almost the same as the exempt entry in the statement, you may exclude one or other type from the statement and totals.

The third entry has an **s** entered in the VAT field, and so a taxable amount with a VAT of 15% adding up to 100.00 are calculated.

The fourth entry has **5.36** entered in the VAT field, and so the amount of which 5.36 is 15% is shown in the taxable column, and the remainder is shown as exempt/0-rated.

Note that the VAT calculations have a finite accuracy. The taxable amount corresponding to a VAT of 5.36 could in fact be anything between 35.70 and 35.76. However, the maximum innacuracy in any entry will be plus or minus 0.03, and the innacuracies will even themselves out over a number of entries. This is inevitable and common to all systems, and it is also understood and accepted by the VAT authorities.

If the standard rate of VAT is changed, then the VAT statement will make its calculations using the new rate.

# Monthly Analysis

This is a table showing the twelve months of your file along the top, and your Class Codes down the left hand side. The figures which appear will be the totals for each class in each month, with totals for the year in the right-hand column. Note that negative numbers are shown with a trailing minus sign (123- instead of -123), which is a common accounting practice to make tables of numbers clearer.

The questions you will be asked are explained in Appendix 2. Note that you have two extra choices when specifying the Class Code. If you type in **con**, (short for consolidated) then you will only get one line of figures for each group of Class Codes (ie all those consecutive codes that share a common first letter). If you type in **sel** (short for selective) then each Class Code will be displayed in turn, and the line of figures will only be displayed if you press the **Y** key.

Note that the starting balance for the table will be zero unless all Class Codes and all Marks have been specified.

One of the questions in this option will be

**Exclude VAT**                          **<n> ?**_
If you answer this with a **y**, all the figures will be calculated excluding VAT. This can be useful for preparing end-of-year accounts net of VAT.


# Account Analysis

This is a table showing your various Account Codes along the top, and your Class Codes down the left hand side. The figures which appear will be the totals for each class in each account, with totals for all the accounts together in the right-hand column. Note that negative numbers are shown with a trailing minus sign (123- instead of -123), which is a common accounting practice to make tables of numbers clearer.

The questions you will be asked are explained in Appendix 2. Note that you have two extra choices when specifying the Class Code. If you type in **con**, (short for consolidated) then you will only get one line of figures for each group of Class Codes (ie all those consecutive codes that share a common first letter). If you type in **sel** (short for selective) then each Class Code will be displayed in turn, and the line of figures will only be displayed if you press the **Y** key.

# Account Balances

This is a table showing the balances in your accounts at the end of each month. See Appendix 2 for a detailed explanation of the questions you will be asked.

# Account Statistics

This is a table showing the twelve months of your file along the top, and various statistics about one or all of your Accounts down the left hand side. See Appendix 2 for a detailed explanation of the questions you will be asked.

These statistics, month by month, are:
- The number of entries.
- The starting and ending balance, and the difference between them.
- The maximum and minimum balances, and the difference between them.
- The average balance, which is a true time average and not merely the average of either of the previous pairs of balances.
- The total income and expenditure, which does not include transfers between accounts if all accounts have been specified.
- The cash flow for the month.

# Bar Chart

The bar chart is a graphical representation of amounts month by month, useful for spotting seasonal trends or inconsistencies.

You are first asked to specify the maximum amount to be shown, so that the vertical scale of the chart may be established.

You are then asked whether you wish the bar chart to be cumulative. An amount of 100 per month non-cumulative will show as a bar 100 units high in each month. If it were cumulative, it would show as 100 in the first month, 200 in the second month, 300 in the third month and so on.

For example, to show your income in each month, you would want the bar chart to be non-cumulative. To show the accumulation of your income over the year, you would want the bar chart to be cumulative.

To show the monthly balance in an account, the bar chart should be cumulative. Note that the correct starting balance will only be shown if you have selected all class codes and marks, otherwise the starting balance will be zero.

You are asked to specify the account code, class code and mark for the first set of bars (see Appendix 2 for detailed explanations of the questions asked). When you have done so, the bar chart will be drawn. Note that both positive and negative amounts rise upwards, and are distinguished by different shadings.

You may select up to three sets of bars to be shown side by side on the same chart.

The chart will remain on the screen until you press the **ENTER** key. If you need a print-out of the chart, press **EXTRA** and **PTR** simultaneously.

# Search for a string

This option gives you the possibility of searching through all the entries in your file to find and list entries containing a particular sequence or string of characters. These characters may be in any part of the entry, such as the reference, description or amount.

For example, if you have "lost" an entry for a payment of 9.95, but think it might be in the data file somewhere, a search for the characters 9.95 will list all entries that contain 9.95. Entries containing 19.95, 29.95 etc. will also be found and listed.

Note that if you search for a very short string, such as the letter **a**, many entries will be found and listed containing the letter **a** in various fields of the entry.
Note also that any string which appears as part of the description of an entry, and which is identical to the corresponding class code description, will not be found. In such cases it is normal to use the **Detailed  Statament** option, specifying the relevant class code.

If you are searching for an amount of money that doen not include decimals, then leave out the decimals in the search string. To find 59.00, therefore, search for "59" and not for "59.00".

# Appendix 1 - Transfers between accounts

Money Manager is what is known as a single-entry system, ie each transaction has one entry. There is a type of transaction, however, that requires a double entry, and this is when you transfer money between different accounts.

Say you have a credit balance of 500 in your bank account, and a debit balance of 100 on your credit card. You send a cheque for 100 to the credit card company to pay off your debt. You should make a debit entry to register the fact that your bank account will be debited with 100, leaving a balance of 400. You should also make an entry to register the fact that your credit card account will be credited with 100, leaving a balance of zero. Note that after this transaction, your overall wealth remains unchanged at 400.

Money Manager reserves a special Class Code, **t0**, for these transfers between accounts. Entries with a class code of **t0** do not appear in VAT statements, and are not included when working out the total income and outgoings for all Accounts together.

When making new entries (in the **Add or edit entries** option), if you specify a Class Code of **t0** you will be asked

## Transfer to which account ? _

Here you must specify the account to which the transfer is being made. You then specify the Mark and the amount (which must be a debit). This will automatically produce a matching pair of entries, typically as follows:

| Day | Ac | Ref | Cl | Description | | Mk | Rec | Debit | Credit |
|-----|----|-----|----|-------------|---|----|----|-------|--------|
| 23 | 1 | 1234 | t0 | Trnsfr to | Ac 3 | | | 100.00 | |
| 23 | 3 | 1234 | t0 | Trnsfr from | Ac 1 | | | | 100.00 |

In this way transfers are recorded neatly and reliably, and the totals of the **t0** class will always be zero. You can of course change any part of a transfer entry by editing it later, but remember to maintain the matching pair principle.

# Appendix 2 - Specifying Statements and Reports

Statements and reports are produced by making the computer search through all the entries in your data file, selecting the entries which meet the specifications you have given.   For example, you might want a report covering all your entries, or a report just for your current account transactions, or just covering household expenses, etc.. The methods of specifying which entries should be included are common to all types of report.

## Selecting the period covered by a report

This only applies to the Detailed Statement and VAT report.

A line showing the months in your file will be presented, with one of the months highlighted.  Using the cursor control keys, highlight the first month you wish to be included, and press **ENTER**.   Then highlight the last month you wish to be included, and press **ENTER**.  Thus if you want a report for April, May and June, first highlight Apr and press **ENTER**, and then highlight Jun and press **ENTER**.

If you want a single month, then select the same month twice.  If you want the whole year to be included, press **W** when you are asked to select the first month.  The whole year will become highlighted and you will not be asked to select a last month.

If the first month you select is SOS (standing orders) or the last month in your file, you will not be asked for a last month, since it would not be appropriate.

## Which account                          <All> ?  _

This does not apply to the Account Summary.

Type in a number from 1 to 9, and then press **ENTER**.  If what you have typed in does not correspond to one of the codes shown at the top of the screen, you will hear a beep and will have to answer the question again.

If you wish all account codes to be included, just press **ENTER** on its own.

## Which class                                   <All> ?  _

This does not apply to the Account Balances or Account Statistics

To select a particular code, type it in and then press **ENTER**. If what you have typed in does not correspond to one of the codes shown on the screen above, you will hear a beep and will have to answer the question again.

To select a whole group of codes (ie a group sharing the same code letter), type in the letter on its own and then press **ENTER**. If you wish all class codes to be included, just press **ENTER** on its own.

## Which mark                                   <All> ?  _

This does not apply to the Account Balances or Account Statistics

Type in the mark which you wish to be included, and then press **ENTER**. Note that a small **k**, for example, is different from a large **K**. Note also that the system does not check to see whether you have inadvertently typed in a mark which has not been used.

To include all entries which **do not** have a particular mark, type in a minus sign followed by the mark followed by **ENTER**, for example **-k**

To include only those entries which have no mark at all, type in a minus sign on its own followed by **ENTER**.

## Show amounts as percentages          <n> ?  _

This only applies to the Summary Tables.

Occasionally it may be useful to see the amounts in the tables expressed as a percentage of a given amount, rather than as absolute amounts.

If so, press **Y** followed by **ENTER**. You will be asked:

## As percentages of what (enter an amount)          ?  _

Type in the number that you want everything to be shown as a percentage of. If, for example, you specify 12340, then an amount of 1234 will be displayed as 10 and 2468 will be displayed as 20.

## If amounts are large, enter 10, 100 or 1000:
## Show amounts in multiples of        <1> ? _

There is a limit to the number of characters which may be fitted in across the screen, and if a report table contains large numbers (generally over 9999) the table layout may become disorganised. To avoid this, you may specify that the amounts shown on the screen should be divided by 10, 100 or 1000. If you were to specify 1000 at this point therefore, an amount of 1234567.89 would be displayed as 1235. This will not affect tables listed on the printer.

## List this on the printer         <n> ? _

If you wish the report to be sent to the printer, answer this question by pressing **Y** followed by **ENTER**. The report will then be listed on the printer as well as on the screen.

**It is essential that you have a printer connected if you request anything to be sent to the printer!** If you ask for printer output and you do not have a printer connected, the system may hang up.

If you only wish to see the report on the screen, just press **ENTER**.

## With decimals         <n> ? _

Tabular reports on the screen are shown without decimals, for reasons of space. This restriction does not apply to the printer, and you may specify whether or not the printed table should show two decimal places.

# Appendix 3 - Choice of Account codes

The choice of Account codes is important, because it will determine the manner in which you can analyse your financial situation.

An account code is a single number, with an associated description and starting balance. You may define up to 9 different Accounts codes using the **Edit Account codes** option.

Your current bank account will obviously be one of them, conveniently Account No. 1.

You may also define Account codes for your savings accounts with a bank, building society etc..

It is probably not a good idea to define an Account code for very long term, non-liquid accounts such as a mortgage account, as Money Manager is essentially a system for monitoring liquid financial activity.

You should define Account codes for your main credit cards. However, if you use very many credit cards, you will not be able to fit everything in within the 9 accounts allowed. You could in such cases have one Account code defined for general (eg store) credit cards, and differentiate between them by utilising the Mark (see Appendix 5).

You may define a cash account, particularly for business use. Do remember, though, that if you define a cash account you will have to account for **all** cash expenditure, even on newspapers etc..

If you are employed, you may define an account code for your employer. Each month, for this account, you will make a credit entry for your gross salary, debit entries for various deductions such as income tax, and a **t0** Transfer entry for the balance as it is transferred into your current account.

If you have one or two main suppliers or customers, you may define Account codes for them, and treat them as if they were bank accounts. If you have a larger number of, say, customers which you nevertheless wish to analyse individually, you may define one general Account code for customers and use the Mark to identify individual customers (see Appendix 5).

# Appendix 4 - Choice of Class codes

The choice and layout of Class codes is important, because it will determine the manner in which you can analyse your financial situation.

A class code is a lower-case alphabetical character followed by a single number (eg **a1**, **z9**, **t0**), each with an associated description. You may define up to 50 Class codes using the **Edit Class codes** option.

The Account code defines how the transaction was made, and the Class Code defines what the transaction was for.

Think of all your financial transactions, and divide them into a few broad groups, such as income, household, overheads etc.. These groups may be defined by the first letter of the Class Code, for example **h** for household. Define a Class Code with that letter followed by a zero, eg **h0 HOUSEHOLD**. This will serve as a title for the group, and also as a home for odd transactions that do not fit conveniently into any sub-members of the household group.

Within each group you may define up to 9 sub-members, for example **h1 Mortgage, h2 Gas, h3 Electricity** etc.. Arrange the class code list so that all group members are in numerical order.

This arrangement will allow you not only to analyse (for example) all your gas payments individually, but all your household expenses collectively.

Some Class Codes are obvious, but others need careful consideration. For example, should your motoring expenses be sub-members of various groups, or should you have a whole group, say **m**, devoted to motoring, with sub-groups such as **p1 Petrol, p2 Maintenance, p3 Insurance** etc.?

Changing your mind radically about how to organise your class codes after you have entered several months of data would entail a considerable amount of work editing existing entries, so think carefully about it before you start serious work.

Class code letter **t** (and in particular **t0**) is reserved to define transfers of funds between accounts (see Appendix 1).

# Appendix 5 - Use of Marks

The Mark is a single character, from a-Z or 0-9, which may be used for extra identification and selection of entries.

You do not have to use it at all if you do not need it.

A typical use might be **b** for business and **p** for private if you are using the same data file for both, but wish to be able to distinguish between business and personal transactions.

Alternatively, you might use **j** for John and **m** for Mary if you are a couple and who wish to view their finances jointly in some situations and separately in others.

If in business, you may have a number of separate projects (or customers, or suppliers) which you might call project **a**, project **b** etc. Any transaction on project **a** would be marked with an **a**, any transaction on project **b** would be marked with a **b** etc. In this way you could prepare statements for individual projects by selecting the appropriate Mark when specifying a report.

Shortly after starting to use Money Manager, you might be tempted to use the Mark as a means of getting round a badly conceived set of class codes. Think carefully before doing this - it is usually better in the long run to re-design your class codes and start again.

# Appendix 6 - Choice of entry reference

Each entry may have a reference of up to six characters. The purpose of the reference is so that you may uniquely identify an entry in a Money Manager file.

In a personal environment, it is not normally necessary to have a completely rigorous identification system for entries. Cheque numbers are easily available and useful to have as a reference. Many other transactions, such as credit card payments, do not have such an easily obtainable or relevant reference number, and in these cases the amount of the transaction is usually the easiest means of relating a Money Manager entry to a statement. You will see that in the Personal Data Sample many of the entries have no reference at all.

In a business environment, however, there is a much stronger need to have a rigorous identification system for entries. There is also a need to file (in a retrievable format) all the paperwork such as receipts and invoices associated with the entries. Rather than using cheque numbers, supplier invoice numbers etc., all of which may follow different standards, it is a good idea to have your own numbering system.

As a suggestion, you could have a file for all paperwork associated with your entries for each year. Photocopy a number of full page size forms laid out as follows:

```
                           Ref.        _____

                           Day         _____
                           Month       _____
                           Year        _____

                           Account     _____
                           Cheque No.  _____

                           Class       _____

      Customer/supplier  _____


      Description              Amount    VAT
      _____          _____   ____
      _____          _____   ____
      _____          _____   ____
      _____          _____   ____
      _____          _____   ____

               TOTAL           _____   ____
```

You may then use, as a reference, 01001 for the first item in January, 01002 for the second, 02001 for the first item in February, 11001 for the first item in November, etc.. Staple the paperwork associated with a transaction to the form, fill in the blanks, and insert it in a file. This keeps your paperwork very tidy, makes it easier to insert entries into a Money Manager data file, and provides a very reliable referencing system, particularly for tax and VAT inspectors.

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# Help ! ! !

**Q:** I have asked for a statement, and no entries or amounts have been listed.

**A:** There are no entries in the current data file which meet your specification. Try listing (with a **Detailed statement**) all the entries in the month concerned (or the whole year if necessary) by just pressing **ENTER** in response to all the questions, and make sure that entries exist having the account code, class code and mark that you have specified for your statement.

**Q:** I have asked for a long report, but decide before it has finished that I don't want the rest of it. How do I stop it?

**A:** If you press any key during listing on the screen, you will hear a beep and the listing will stop. If you press any key again, listing will continue. If you press ] the listing will be aborted and the main menu will appear on the screen.

**Q:** The computer keeps stopping in the middle of a listing.

**A:** You must have pressed a key or moved the mouse. See previous answer.

**Q:** In the data samples, the first code of a group is a letter followed by **0**, eg number, and the code description is in capital letters. Must I follow the same convention ?

**A:** No. However, we strongly advise that you do follow this convention. When printing a "consolidated" report, the description for each group will be the description for the first code of that group, and it will be misleading if the description is not relevant to the whole group. Besides, it is often convenient to have a class code to use for entries which certainly belong in a group, but not particularly to any of the defined members of that group.

**Q:** I want to use the letter **t** for a group of class codes, but the system won't let me.

**A:** **t** (and in particular **t0**) is reserved for transfers. See Appendix 1.

**Q:** I have several entries which have "Food" as a description, but when I use the **Search for a string** option and ask to find entries containing the string Food nothing is found.

**A:** "Food" must be the default class code description rather than a specially entered description. In such cases the entry description will not be picked out by the **Search for a string** option. Use the **Detailed statement** option and specify the relevant class code.

**Q:** How do I set the starting balances?

**A:** The starting balance is associated with an account code. Select the **Edit Account codes** option and edit the relevant line.

**Q:** The computer just beeps at me when I try to enter a transaction or a new class code.

**A:** When entering such data, each item must be followed by a press of the **ENTER** key - you cannot enter a whole line of data items in one go. If the computer beeps when you have entered a single item of data, it means that what you have tried to enter is illegal in the current context.

**Q:** How do I get things to come out on the printer?

**A:** When specifying any textual report, you will always see the question **List this on the printer   <n> ?** _
If you answer this question by pressing the **Y** key, the report you have specified will come out on the printer as well as on the screen. You must, of course, have a printer properly connected to the computer at the time. If at any time you press the keys marked **EXTRA** and **PTR** together, a dot-by-dot copy of whatever is on the screen will be reproduced on the printer. You may use this procedure for obtaining a printed copy of the bar charts.

**Q:** Occasionally, at the end of one of the options, the same or another option seems to be selected automatically.

**A:** You have pushed the **ENTER** key once too often when exiting from the previous option.

**Q:** I find I need more than 9 Account codes.

**A:** Say you have nine customers (or whatever). Assign one Account code in your file to "Customers", and then create a new separate file in which each customer is assigned an Account code. Enter the detailed transactions with customers in this file. At the end of each month, find the cash flow for all the customer transactions, and make one entry for that amount in the main file (probably as a transfer between the "Customers" account and your bank account). Your main file balances will then be correct, and you may analyse trade with customers in detail by examining the customer file. Variations of this method may be applied to a wide variety of circumstances.

# Conversion of old Money Manager data files.

Users of the original Money Manager system may convert their existing data files for use with Money Manager Plus by using the following procedure:

Switch on the computer, and insert a CP/M disc so as to get to an **A>** prompt. Insert side 2 of the Money Manager Plus disc and type **convert** followed by **ENTER**.
Instructions on the screen will lead you through the conversion procedure.

Note that with Money Manager Plus, class code **t0** is even more strongly reserved for inter-account transfers, and that new class codes t1...t9 cannot be inserted. If your data file already has any class codes t1...t9, you can still use them, but you would be well advised to change them to another letter.