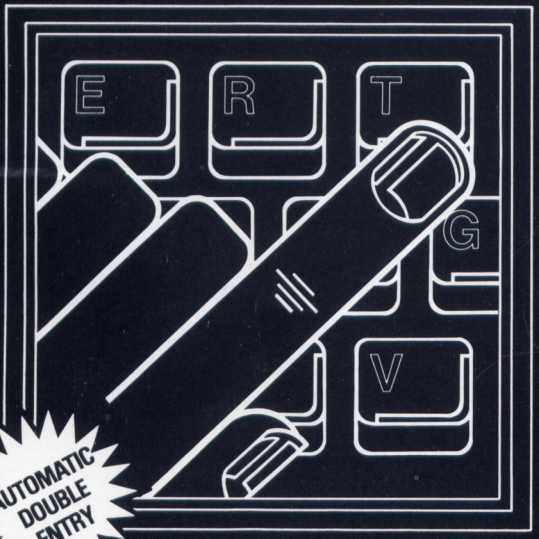
FINANCE MANAGER



AUTOMATIC DOUBLE ENTRY

ZX SPECTRUM 48K

FINANCE MANAGER

FOR THE 48K ZX SPECTRUM

WRITTEN BY FRANCIS AINLEY

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INTRODUCTION

Welcome to **FINANCE MANAGER** — a powerful, flexible and comprehensive financial application program for the 48K ZX Spectrum.

DATA FILES (i.e. information about your accounts) are stored on a cassette separate from the main program. A recess is provided within the **FINANCE MANAGER** pack for the storage of your data cassette. A blank cassette is **NOT** included with the program.

Every attempt has been made to make **FINANCE MANAGER** as easy as possible to use by incorporating **FULL SCREEN** input and editing as well as making the program entirely **MENU DRIVEN.** However a little time should be spent on these instructions until you get a feel for how the program works then you will probably be able to manage without them. Keep them anyway for reference.

SPECIFICATION

FINANCE MANAGER can operate up to 255 separate accounts, plus standing orders and over 1800 individual transactions. **AUTOMATIC DOUBLE ENTRY** will always generate and maintain both entries as they are inputted. The maximum transaction size is 99,999.99 and the maximum individual account balance is 999,999.99.

Accounts can be **MERGED, DELETED, ANALYSED, MARKED** as priority, **RENAMED, EDITED** and **SCROLLED.**

Transactions can be RECONCILED, AMENDED, DELETED, PRINTED, DESCRIBED for analysis and **RENAMED.**

Standing orders can be **APPLIED, REMOVED, DESCRIBED, AMENDED, DELETED** and even **DUMMIED for planning purposes.**

Other features include **DATE CHANGE, RUNNING TOTALS, TWO KEYBOARD MODES, PRINT PAGE/LINE/BLOCK/FROM END/FROM START/FROM DATE etc., RUNNING TOTALS, LIST BALANCES, EXIT TO BASIC, FIELD ERASE/INSERT/DELETE.**

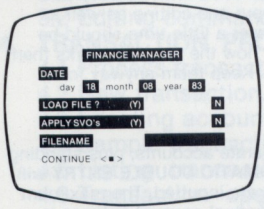
TEST FILE

A test file incorporating transaction and standing order examples is incorporated. See page 19.

1. GETTING STARTED

To load the program type LOAD "" ENTER, the program will take about 2 minutes to load and will start automatically. Stop the tape immediately screen 1 appears.

The first screen to appear will request today's date and is headed **FINANCE MANAGER.** Stop your cassette recorder; you are now ready to start using **FINANCE MANAGER.**



The cursor will be located adjacent to the date prompt. Key in the date in the form xx xx xx. Don't worry if any mistakes are made these can be remedied using the editing facilities described on the opposite page.

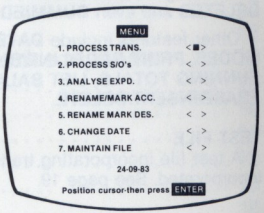
As we have only just started there are no existing data files so we can respond to the LOAD FILE ? (Y) question with N APPLY S/O's (Y) question with N For what happens if you answer Y see para 5.3 para 6.

Leave the FILENAME empty (we don't have files as yet) and using CAPS SHIFT ▼ move the cursor down to CONTINUE < > and press ENTER. These actions will date the current file and bring you to the MAIN MENU.

If for any reason we instruct the program to load a file when we do not have one and the program seems to 'hang-up', just press the BREAK/SPACE key, this will restore things.

2. THE MAIN MENU

The MAIN MENU should look like this.



The MAIN MENU controls the whole of **FINANCE MANAGER** we will pass via this MENU to all the various facilities offered by this program. Before we start however let's get to know a few details about how the various options are selected:

Press any key except ENTER, CAPS SHIFT or SYMBOL SHIFT and see what happens, leave your finger on the key for autorepeat.

The cursor should be moving through the MAIN MENU options one step at a time. All of the menus within **FINANCE MANAGER** operate in this way except that sometimes specific information is requested e.g. dates, account names etc. in order that particular instructions can be carried out.

Pressing ENTER at any time activates the option indicated by the cursor. ENTER is an important key as it is in effect our "do it" key.

Before we select a particular option please read the next few paragraphs covering the main keyboard commands.

3. THE KEYBOARD

By its very nature a finance program requires the inputting of letters and numbers. **FINANCE MANAGER** features **FULL SCREEN** input and editing via the cursor keys CAPS SHIFT (5, 6, 7 and 8). To make the input of data and the use of the FULL SCREEN facility easier the **FINANCE MANAGER** keyboard has two modes so that we can switch between operating the cursors via the CAPS SHIFT key to single keystroke cursor movement.

3.1 MODES

The start-up mode (as seen on the initial screen) is the normal or default mode. To obtain our other keyboard mode we must press SYMBOL SHIFT A, a letter A will appear in the top right hand corner to indicate that we are now in MODE A. Try it and see.

We can toggle back and forth between NORMAL MODE and MODE A by using SYMBOL SHIFT A, try this too. To summarise:

	NORMAL MODE	MODE A
Numbers	single keystroke	via CAPS SHIFT
Letters	single keystroke	single keystroke
cursors	via CAPS SHIFT	single keystroke

The benefits of these two modes will become more apparent as we progress through these instructions.

3.2 EDITING COMMAND KEYS

During the course of these instructions and your use of **FINANCE MANAGER** there will be many occasions when it will be necessary to correct or erase fields of data. There are three field editing keys built into this program and they are listed below.

SYMBOL SHIFT **E** = **ERASE** the total field
SYMBOL SHIFT **I** = **INSERT** within the field
SYMBOL SHIFT **D** = **DELETE** within the field

We can experiment with these later on, please note that insertion and deletion are made **UNDER** the cursor.

MOVES the cursor to the start of the next entry line (we call these FIELDS). This command should be used at the end of each line entry.

The SPACE key has a similar effect in numeric fields (those requiring numbers).

MOVES the cursor back to the start of the previous entry.

ADVANCES the cursor through a field and to the start of the next field.

MOVES the cursor back through a field.

An adhesive strip is enclosed with this program, this can be located onto the ZX Spectrum cabinet behind the cursor keys to act as a reminder while you familiarise yourself with the controls.

4. TRANSACTION PROCESSING

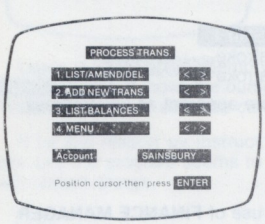
The processing of individual transactions will make up the bulk of any household or business accounting work. **FINANCE MANAGER** features **AUTOMATIC DOUBLE ENTRY** for all transactions logged into the various accounts. This saves a tremendous amount of work.

The principle of double entry assumes that every transaction appears on two separate accounts, as a credit (+) in the account receiving the monies and as a debit (−) in the account paying out the same sum. **FINANCE MANAGER** automatically creates and maintains both the debit and the credit entries as they are inputted. If a credit is raised against an account that does not yet exist then that account will be created, automatically.

(If no second account is entered, e.g. when some petty cash purchase is made, no second account is created.)

4.1 PROCESS TRANSACTION MENU

Select option 1 on the MAIN MENU and press ENTER.



We will now see the PROCESS TRANSACTION MENU which offers four options including return to the main menu (option 4). The cursor is in the field marked Account, we enter our first transaction by typing in the name. Let's input Sainsbury's. You will notice that the name appears in upper case, this helps with the analysis later on.

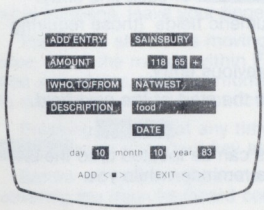
We can now use our editing facilities. Try deleting and inserting a character, try deleting the whole field.

4.2 NEW TRANSACTION

Select option 2. ADD NEW TRANS. and press ENTER.

Notice that we now have a new MENU ADD ENTRY headed SAINSBURY'S. The cursor requests the transaction amount. Remember which mode the keyboard is in before you enter any numbers.

Enter the sum £118.65 by entering 118 SPACE 65 (notice how the first field starts from the right); at this stage the cursor rests on the (−) sign, is it a debit or credit?



Insert a (+) sign as Sainsbury's aren't likely to be giving us any money, complete the next field WHO TO/FROM. We paid by cheque so input NATWEST. Move the cursor down to DESCRIPTION and enter, food, this will appear in lower case for ease of identification in the analysis. These descriptions are important as we will be using them later as a means of analysing our expenditure. Enter a date in the form xx xx xx, at the prompt ADD, press ENTER, EXIT will return us to the MENU and effectively abort the transaction.

We have just made our first transaction. Pressing ENTER after completing the description automatically enters today's date into the date fields. Let's move on to the next paragraph to see the AUTOMATIC DOUBLE ENTRY, i.e. NATWEST.

4.3 LOCATING ACCOUNTS AND DESCRIPTIONS

Following on from the previous section we should now be back into the PROCESS TRANS. MENU. We can now demonstrate a time saving feature of **FINANCE MANAGER** which scrolls back and forth through all the ACCOUNTS and DESCRIPTION FIELDS (although we only have two at the moment!). To scroll through the accounts or descriptions locate the cursor in the Account / Description field and to:

SCROLL FORWARD SYMBOL SHIFT W
SCROLL BACKWARDS SYMBOL SHIFT Q

Alternatively any account may be located by keying in the first few characters and then scrolling as above. This feature operates in **ANY** field where an account name or description is needed.

Example To find the NATWEST account type N as the first letter in the Account field, press SYMBOL SHIFT W and the name NATWEST will appear in the field. Press SYMBOL SHIFT W again and you will see the words **OPENING BAL.**

The OPENING BAL. account that appears in the Accounts field is used for setting up the opening balance in accounts that have funds flowing in and out (debits and credits), such as your Bank Account. This will be dealt with later on in para 4.68.

4.4 SAMPLE TRANSACTIONS

Try inputting the following transactions just for practice. They will be useful for the next section which deals with the manipulation of transactions within an account.

description	who to	who from	amount
restaurant	LUIGI'S	ACCESS	£ 32.00
petrol	GARAGE	ACCESS	£ 55.50
drink	ACME	NATWEST	£ 28.42
windows	BERT	CASH	£ 3.50
chemists	BOOTS	CASH	£ 18.88
clothes	C & A	CASH	£ 26.90
clothes	M & S	CASH	£ 39.90
food	SAINSBURY'S	NATWEST	£118.65
food	TESCO	NATWEST	£ 64.55
food	EXPRESS DAIRY	NATWEST	£ 18.50

The quickest way to enter a group of transactions like these is to add new transactions to the most frequently occuring accounts, i.e. NATWEST, ACCESS and CASH. **FINANCE MANAGER** automatically sets up the PROCESS TRANS. MENU to facilitate multiple transactions on a single account.

Pressing ENTER after completing the description automatically enters today's date. The SAINSBURY transaction may have already been entered in section 4.2.

NATWEST represents payment by cheque on the National Westminster Bank. NATWEST 1 or NATWEST 2 could be used to represent separate accounts.

The above represents a typical month's transactions. It may seem all expenditure at the moment, don't worry we will input some income later. These transactions may be saved onto your cassette via the MAINTAIN FILE option (no. 7 on the MAIN MENU), see para 9.

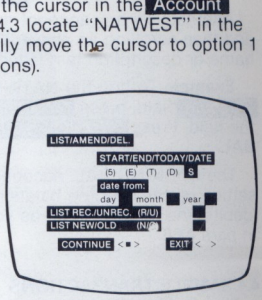
4.5 LISTING TRANSACTIONS

When you have entered the transactions listed above under the heading **SAMPLE TRANSACTIONS** proceed to the paragraph below.

DEFINING OUR LISTING

Return to the PROCESS TRANS. MENU, locate the cursor in the Account field. Using the scroll technique described in para 4.3 locate "NATWEST" in the Account field. Press ENTER, this will automatically move the cursor to option 1 (this is a short cut for this most frequent of operations).

Press ENTER again and the following screen will appear.
Looks fairly complicated doesn't it? Well this screen is only as complex as you want to make it as this is how we define our transaction lists.



Lets consider this screen sector by sector.

a) FROM: START/END/TODAY/DATE

this sector sets the starting point for the account's transactions to be listed. The default is S which instructs the program to list all transactions right from the beginning. The alternatives are:

- E The **END** (last) page of transactions will be listed.
- T Transactions listed from **TODAY'S** date.
- D Transactions to be listed from a specified **DATE.**

If the last selection D is made the sector marked date from: will need to be completed in the normal way, this will become the specified date referred to above.

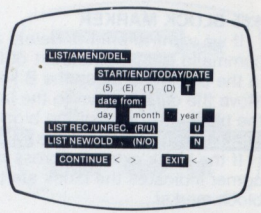
b) LIST REC./UNREC. (R/U)

this sector is used for listing **ONLY** transactions that have either been RECONCILED, in which case R is entered into field, or transactions that are UNRECONCILED, in which case U is entered into the field. We will see how this is done in the next screen.

c) LIST NEW/OLD (N/O)

this sector is used to discriminate between entries made during the current session (i.e. since we started with today's date) and those loaded from an old file. We will see when we list our transactions that a + sign in the left hand margin indicates all new transactions. Selecting N (for NEW) will simply list these.

Any combination of the above can be used to precisely identify the transactions listed, e.g. we could have all the latest transactions that we have inputted today but have yet to reconcile, in which case the field inputs would look like this:



4.6 TRANSACTION OPERATIONS

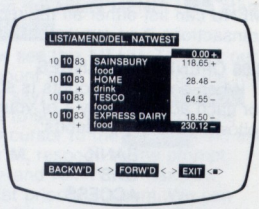
4.61 INTRODUCTION

Before we start this section enter the account NATWEST into the PROCESS TRANS. MENU (if you have not entered the transactions example already select any entered account name), via option 1 set the LIST/AMEND/DEL. MENU back to its default mode so that all transactions will be listed right from the beginning. Locate the cursor against the CONTINUE < > prompt and press ENTER.

You will now see this screen (assuming that all the transactions on page 7 have been entered).

NOTE the following keys are reserved

- **A** — for **AMEND**
- **D** — for **DELETE**
- **P** — for **PRINT a line**
- **B** — for **BLOCK marker**
- **T** — for **TOGGLE BALANCES**
- **R** — for **RECONCILE**
- **U** — for **UNRECONCILE**



Now we can examine details of the account NATWEST (or whichever account that was entered in the PROCESS TRANS. MENU originally). Note that responding to the BACKW'D < > and FORW'D < > prompts allows us to page back and forth through the account. The EXIT < > returns the program back to the PROCESS TRANS. MENU.

4.62 AMEND

Locate the cursor against the transaction to be amended. Press the A key. Delete and correct appropriate field, respond to the prompt ADD < > to make this an **additional** transaction or OVERWRITE which will replace the original.

4.63 DELETE

Locate the cursor against the transaction to be deleted and press the D key. Respond to the prompt DELETE ? (Y/N) with Y (or N if you change your mind). Press ENTER and that transaction will be deleted from file.

4.64 PRINT

Locate cursor against the transaction to be printed and press the key P, if a printer is fitted this transaction will now be printed out together with today's date. For further print facilities see paras 4.65 and 12.

4.65 BLOCK MARKER

If we want to print or delete a whole block of transactions we use this command to mark the start of the block. Locate cursor against first transaction in the block and press the B key, the symbol B will appear in the left margin. Move the cursor down to the last transaction in the block and press D to delete the block or P to print the block. In the case of D, respond to the prompt DELETE ? (Y/N) and press ENTER.

If the block extends across more than one page a blue square at the top left corner indicates the block start flag is in operation. Pressing B twice toggles the block marker.

4.66 TOGGLE BALANCES

Press key T to show the running balances.

4.67 RECONCILE / UNRECONCILE

Cheques and confirmed payments can be reconciled within an account by listing the transactions in the account, locating the cursor against the particular transaction to be reconciled and pressing the R key. The symbol R will appear in the left hand margin to indicate reconciliation. U reverses the process.

The R marker identifies reconciled transactions, the LIST/AMEND/DEL MENU can list either all the reconciled transactions or the unreconciled transactions if so requested.

4.68 OPENING BALANCES

When a set of accounts is started it is customary to set an opening balance for each account. Day 1 of your accounting period may show for instance the following credits or debits:

BANK	£250 to your credit (+)
GAS	£38 owing on the budget account (−)
ACCESS	£210 in their favour (−)

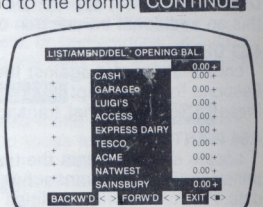
FINANCE MANAGER always creates an undated zero balance OPENING BALANCE for all new accounts. Use this account to set up the credit or debit of the various accounts as required.

To set our NATWEST bank account up with a £250 OPENING BALANCE we will need to specify the date on which the balance occurred. We can do this by treating it as an AMENDMENT.

On the PROCESS TRANS. MENU, scroll the Account field until OPENING BAL. appears in the Accounts field. Press ENTER to move us to option 1, and press ENTER again. You should now see the LIST/AMEND/DEL screen. There is no need to specify any particular date so respond to the prompt CONTINUE < > and you should see a screen like this:

For the sake of our example we will now set our opening balance for the bank account NATWEST TO £250 as at 01.01.83.

Page forward until the NATWEST account appears, locate the cursor adjacent to it and press the A key. Complete the screen as a normal **AMEND**, again pressing ENTER after inserting the figures automatically inserts the current date.

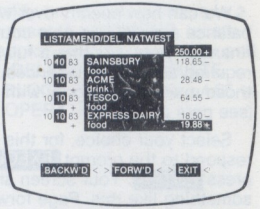


REMEMBER a (—) sign against the OPENING BAL. account represents a (+) or credit to the NATWEST account and vice versa.

Press **ENTER** in response to the **OVERWRITE** < > prompt. Notice that the OPENING BAL. account now shows £250 in favour of NATWEST.

EXIT to the PROCESS TRANS MENU, select the NATWEST account, press **ENTER** three times and see the new transaction list.

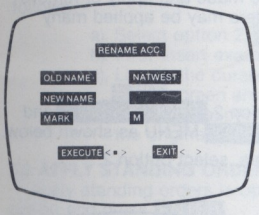
The opening credit balance has been implemented, press T to see the balances.



4.7 RENAMING AND MARKING ACCOUNTS/DESCRIPTIONS

As the number of accounts grows we may want to change their names and/or descriptions. We may also want to identify our more important accounts for priority when we come to listing balances (see below) or analysing expenditure by its description.

FINANCE MANAGER features a remarkably simple system to take account of all these requirements. They are options 4 and 5 on the MAIN MENU. Let's start with option 4, respond to the prompt and press **ENTER**.



We should now see this MENU. To mark our NATWEST account as a priority, type the first few letters (NA say) and use the **SYMBOL SHIFT** W keys to scroll the name into the field. Move the cursor to the **MARK** field and enter the letter **M**, respond to the prompt **EXECUTE** < > and NATWEST has now become our first priority account. We can have as many of these as we like. Return to the **PROCESS TRANS.** MENU. enter NATWEST move to option 3 and now when we list the balances (see below)) an **M** marker appears in the left margin. Specifying M on the first **LIST BALANCES** screen will result in NATWEST **ONLY** being listed.

In a similar way descriptions can be marked as priority for selective analysis (see para 6.). This is accomplished via option 5 on the MAIN MENU. Name and description changes are achieved by completing the appropriate fields then responding to the prompt **EXECUTE** < > Accounts may be **MERGED** by renaming one account with the name of another.

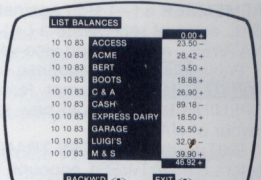
4.8 LIST BALANCES

This option is used to examine the balances of all or specified accounts at a particular date. This lets us see for instance, the state of our bank account at the week prior to Christmas, or before we go on holiday. More seriously it enables us to plan for significant expenditures.

Select option 3. on the **PROCESS TRANS.** MENU (it does not matter which account is showing), press **ENTER**.

We can now specify over which period the balance are required (this could be over a financial year), whether a full print-out is required and are all balances needed or only those marked as priority with an **M** marker (see para above).

Select your choice, for this example just respond to the prompt **EXECUTE** < > and press **ENTER**. Your screen should now look something like this. Page forward to see all the balances. Notice that the running totals eventually amount to zero. What one would expect if double entry is applied throughout.



5. STANDING ORDERS

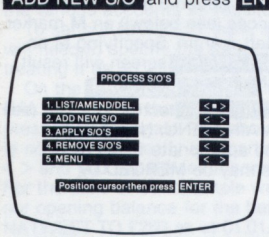
First a short explanation about how standing orders are handled. Standing orders are **REGULAR** payments made to specific accounts for various reasons, such as monthly mortgage or an annual club fee. They can also be regular payments received, such as a salary.

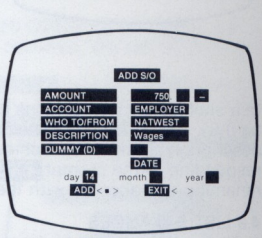
The standing order file is really a **COMMAND REGISTER** that holds details of these payments and applies them as and when they are due. This means that we can specify the period between which payments are made and apply or remove them as necessary. It also means that standing orders may be applied many times within the same period.

5.1 SETTING UP

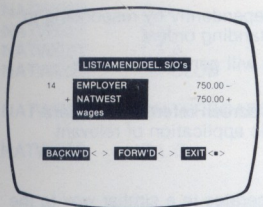
In the MAIN MENU locate the cursor against option 2, **PROCESS S/O's** and press **ENTER**. This will bring us to the **PROCESS S/O's** MENU as shown below.

Let's enter a few examples of new standing orders, select option 2. **ADD NEW S/O** and press **ENTER**.





After completing all the details respond to the prompt ADD < > and this new standing order will be added to the **COMMAND REGISTER.** To check that this has been logged Select option 1 on the standing order MENU **LIST/AMEND/DEL.** and press **ENTER**. All the standing orders will be listed together with their dates.



We can now modify our standing orders in a similar way to transactions. **AMEND,** locate cursor against appropriate standing order and press the A key, **DELETE/BLOCK DELETE** and **PRINT and BLOCK PRINT** as para 4.65 in TRANSACTION OPERATIONS.

If payment is required on a particular day each month just insert that day and leave the MONTH and YEAR fields empty. But be careful as 31 in the DAY field will generate payments **ONLY** in months that have a day 31. Inserting 32 in the (DAY) field ensures that payment is made on the last day of each month. Yes! **FINANCE MANAGER** will make all the adjustments for leapyears etc.

5.2 IRREGULAR PAYMENTS

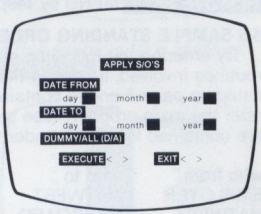
We can instruct the COMMAND REGISTER to log frequent payments that are NOT made at monthly or annual intervals, e.g. school fees and water rates, by modifying a single standing order via the amend function.

For example, if we wanted to install a standing order that would record the water rates payments of £42 due on 30 June and 31 Dec. We would proceed as follows:

a). Select option 2. ADD NEW S/O < > press ENTER.
b). First insert example into the fields. Respond to ADD.
c). Locate the cursor against the transaction on the LIST/AMEND/DEL. S/O's screen and press the key A for **AMEND.** Now change the date to 31.12. Respond to the prompt ADD < > (overwrite would replace the original).

5.3 APPLY STANDING ORDERS

Apply standing orders is option 3 on the PROCESS S/O's MENU. Select this option and press ENTER.



This MENU is used to instruct the COMMAND REGISTER to insert all the standing orders that have been into the various transaction accounts. AUTOMATIC DOUBLE ENTRY will operate so there is no need to open up accounts for new accounts entered into the COMMAND REGISTER. Complete the date prompt as required, i.e. the period over which the standing orders should be applied. The DUMMY marker is explained on the next page.

Dates **MUST be within the years 01 and 99.**
Press ENTER to execute, a display of the standing order dates being processed will appear at the bottom of the screen. Press CAPS SHIFT and BREAK to stop this process if so desired.

The DUMMY standing orders can be applied independently by responding to the DUMMY/ALL D/A with a D, A applies all the standing orders.

CAUTION: Multiple applications of standing orders will generate multiple **IDENTICAL** transactions.

NOTE Response Y to question Apply S/O's on first screen referred to in para 1 plus loading of new data file will result in automatic application of relevant standing orders since last data file was saved.

5.4 REMOVE STANDING ORDERS

Option 4 on the PROCESS S/O's MENU. This operates in a similar way to the APPLY STANDING ORDERS except that this time the COMMAND REGISTER is instructed to remove standing orders over a specified period from all the accounts that have received them.

To implement select option 4. press ENTER, complete the date prompts and respond to EXECUTE < > to implement.

Again DUMMY standing orders can be removed independently by responding to the DUMMY/ALL D/A prompt with a D, A applies to all the standing orders. DUMMY markers are used for budgetting purposes.

5.5 DUMMY MARKERS

From time to time we may want to plan our expenditure and cash flow, to do this we need to tell **FINANCE MANAGER** that these inputs do not represent real standing orders but are simply planning figures or as we call them, DUMMYS.

We do this by means of the DUMMY marker which is actioned at the ADD S/O stage, by responding to the DUMMY (D) field with the letter D.

For example let's suppose that we are looking to buy a more expensive house and want to calculate the effect of a higher mortgage on our accounts, what would we do?

Simple, we would set up a dummy standing order for the INCREASE payable on the same day and from the same account as out ordinary mortgage, we would then apply it over a period of say, 2 years and see what the impact is on our bank account over that period. We can then remove the DUMMY via the REMOVE S/O's MENU by responding to the prompt DUMMY/ALL (D/A) with a D.

5.6 SAMPLE STANDING ORDERS

Try entering the following standing orders to familiarise yourself with the routines involved, a sample file containing all these as well as the transactions listed on page 7 and is contained on the **FINANCE MANAGER** tape immediately after the main program. (see para 10). Instructions on how to load and save files are contained in para 9. under the heading MAINTAIN FILE.

who from	who to	description	amount	dates
EMPLOYER	NATWEST	wages	£750	14th day
NATWEST	GASBOARD	gas	£ 38	10th day
NATWEST	ELECBOARD	electricity	£ 15	10th day
NATWEST	CASH	household	£350	14th day
NATWEST	C.U.	life ins.	£ 30	24th day
NATWEST	HALIFAX	mortgage	£195	last day

NATWEST	C.U.	car ins.	£112	25.06.83
NATWEST	C.U.	home ins.	£ 69	10.04.84
NATWEST	L.T.A.	club	£115	28.10.83
NATWEST	ZX CLUB	club	£ 14	28.11.83
NATWEST	WATERBOARD	water rates	£ 45	31.12.83 and 20.06.83
NATWEST	G.L.C.	rates	£ 42	10 monthly payments starting 1 MAY 1983

The above examples represent typical household standing orders, the first section being regular monthly payments, the second section regular annual payments and the last section normal planned payments.

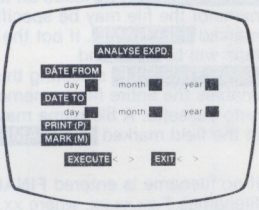
When you have installed these standing order instructions into the COMMAND REGISTER apply them over a period of 16 months say from 01.01.83 to 30.04.84. Try a dummy increase on the mortgage of say, £100 and see what the effect is.

6. ANALYSING EXPENDITURE

FINANCE MANAGER can analyse expenditure by the transaction description. This feature allows the user to identify the amount spent or received under any particular description over any specified period. It is important to note that this function produces a list of the total **THROUGHPUT** for any particular description, ignoring debit and credit. For this reason, the totals displayed are unsigned.

DEFINING THE PERIOD

Select option 3 on the main MENU and press ENTER. You should now see this screen.



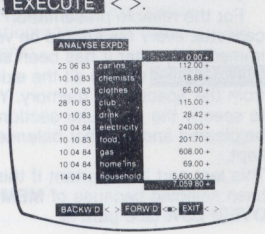
HARD COPY?

If your Spectrum is fitted with a printer, responding to the PRINT (P) prompt with P will generate a print-out.

Reponding to the MARK (M) prompt with an **M** will only produce an analysis for those descriptions marked as priority (see para 4.7).

Complete this screen as required, for the purpose of this example let's analyse all expenditure so far by responding to the prompt EXECUTE < >.

We should now see this screen.
Notice that descriptions are all displayed alphabetically.
Pressing the **T** key will generate the running totals.
Responding to the FORWARD < > prompt will page the analysis forward and EXIT < >returns to the main MENU.



7. CHANGE DATE

Option 6 on the main MENU. Select this option and press ENTER. A date field will appear on the main MENU, complete this with the new date and press ENTER. In effect this redates the current session so that default dating of transactions, print-outs or saved files will now carry the changed date.

8. MEMORY OVERFLOW

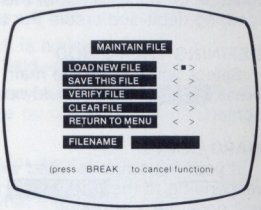
If at any time the **OUT OF MEMORY** message appears on the screen do not panic. There is still adequate memory left to carry out routine maintenance.

One way to make room for more transactions is to **BLOCK DELETE** some old ones (see para 4.65), **MERGE ACCOUNTS** (see para 4.7), **CLEAR FILE** (see para 9) or separating the accounts. This last case is carried out by **SAVING** the entire file and then selectively deleting and saving two or more new ones. Obviously a certain amount of maintenance will be needed to keep two independent but related files up to date.

9. MAINTAIN FILE

This option enables the file created during the current session to be SAVEd onto a blank cassette or an existing file to be LOADed. **CAUTION:** loading a new file automatically clears out the old one from memory.

Select option 7 on the main MENU and press ENTER. You should now see this screen.



LOAD NEW FILES loads an existing file, the name of the file may be specified in the field marked FILENAME. If not the next file on the tape will be LOADed.

SAVE THIS FILE selecting this option enables the entire file in memory to be stored onto cassette. A file name may be specified in the field marked FILENAME.

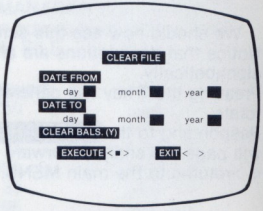
If no filename is entered **FINANCE MANAGER** will automatically insert the filenames F.xx.xx.xx, where xx.xx.xx is the current file date.

VERIFY FILE operates exactly as per the ZX Spectrum manual chapter 20 page 141.

For the reliable presentation of files on cassette, every file should be verified immediately after it has been saved.

CLEAR FILE erases all the existing entries from the Spectrum's memory. You will need to specify the particular section that needs to be cleared and whether balances are to be kept.

This last part is important if this option has been selected because of **MEMORY OVERFLOW** (see para 8).



10. TESTFILE

A file incorporating the transaction and standing order examples in paras 4.4 and 5.6 is stored on your cassette immediately after **FINANCE MANAGER.** Try LOADING this program by entering the filename, testfile, in the MAINTAIN FILE MENU return to **LOAD NEW FILE**, press enter and start cassette.

11. EXIT TO BASIC

We can leave FINANCE MANAGER by the following two operations:

a. Return the MAIN MENU to the screen.
b. Press **SIMULTANEOUSLY** these four keys:

CAPS SHIFT + **1** + **0** + **BREAK/SPACE**

i.e. the keys at the four corners of the keyboard.

This is made difficult deliberately to avoid any accidental erasure of the transactions inputted during the current working session.

12. GENERAL GUIDE

SCREEN SYMBOLS

During the **LIST/AMEND/DELETE** display **FINANCE MANAGER** uses a series of on screen symbols to denote the state and condition of the transaction or standing order. These symbols are as follows:

		para
+	transaction in current session	4.5c
B	block marker	4.65
_	block extends across more than one page	4.65
M	marked as priority	4.7
S	indicates a standing order	5
D	dummy standing order for planning and	5.5
A	on all screens, keyboard in mode A	3.1

LOCATING ACCOUNTS AND DESCRIPTIONS

FINANCE MANAGER features a particularly easy way to enter existing account and description names into their fields (see para 4.3). This feature operates **WHENEVER** a screen prompts for an existing name or description. We can therefore use this feature in the following screens:

		para
PROCESS TRANS.	to enter an account	4.1
ADD ENTRY	for the description/account	4.2
AMEND ENTRY	for the description/account	4.62
RENAME ACC.	to rename/mark as priority	4.7
RENAME DES.	as above for description	4.7
ADD S/O	for accounts/description	5.1
AMEND S/O	for accounts description	5.1

PRINTING HARD COPY

If your ZX Spectrum is fitted with a printer there are several ways in which you can produce a print-out, these are set out below:

a. pressing SYMBOL SHIFT G will print out the screen as you see it including the balances which are always apparent.

b. in LIST/AMEND/DELETE screens pressing the P key will print out the transaction indicated by the cursor and include the current session date.

c. in LIST/AMEND/DELETE screens we can print blocks of transactions by setting the block marker at the first transaction and pressing the P key when the cursor is located against the last (see para 4.65).

d. Account balances (para 4.8) and analysis of expenditure (para 6) can be printed out by responding to the P prompt on the MENU.

BUSINESS PROGRAMS FROM OCP

In addition to **FINANCE MANAGER** and **ADDRESS MANAGER** (see details on the back of this booklet) Oxford Computer Publishing Ltd. will be producing a number of new products that may interest you. They are all to the same high standard featuring FULL SCREEN entry and editing, MENU DRIVEN options and INSTANT RESPONSE so once you have used one the others will be simplicity itself. These new programs will be as follows:

VAT ACCOUNTS MANAGER 48k only

Designed with the smaller VAT paying businessman in mind. AUTOMATIC DOUBLE ENTRY and its unique VAT handling feature makes this an essential tool for businesses that seek the efficiency of computer aided accounts without the usual high investment.

STOCK MANAGER 48K only

This will be another OCP first in terms of value and really useful facilities.

80 COLUMN PRINT OUT VERSIONS

With all these programs we are offering a new PLUS 80 option which provides the user with the ability to print out 80 column hard copy to a CENTRONICS printer (CENTRONICS is a standard interface for quality printers and 80 column means 80 characters in a row. A portion of printout is illustrated below).

16-06-83

					0.00+
01-01-83	OPENING BAL.			250.00+	250.00+
10-01-83 S	GASBOARD	gas	38.00-		212.00+
10-01-83 S	ELECBOARD	electricity	15.00-		197.00+
14-01-83 S	EMPLOYER	wages		750.00+	947.00+
14-01-83 S	CASH	household	350.00-		597.00+
24-01-83 S	C.U.	life ins.	30.00-		567.00+
31-01-83 S	HALIFAX	mortgage	195.00-		372.00+
10-02-83 S	GASBOARD	gas	38.00-		334.00+
10-02-83 S	ELECBOARD	electricity	15.00-		319.00+

We are able to supply all or part of the total package incorporating the PLUS 80 versions of the programs, the centronics interface, and a high quality 80 characters per second very reliable DOT MATRIX printer from Japan.

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These are a range of 4 programs designed to assist programmers to write in MACHINE CODE. We designed these to help us write our own programs.

MACHINE CODE TEST TOOL 16 & 48K (ALSO AVAILABLE FOR ZX81)
A quality, well documented monitor and de-bug program that enables the user to test, display and de-bug hexadecimal machine code routines simply and quickly. HEX:DECIMAL conversion is contained as standard, we also include a superb character generator with the Spectrum version.

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The latest and most comprehensive Editor/Assembler yet produced. FULL SCREEN 42 column input/text editor, assemble to tape/screen or memory, assemble derivatives DEFM, DEFS, DEFW, DEFB, DEFL, ORG, EQU, END. Comprehensive syntax check, binary, octal, HEX and ASCII constants. Superb fully notated "SNAKE" demonstration program as well as our 42 page instruction manual complete this essential piece of software.

This program is co-resident with the MACHINE CODE TEST TOOL, the two programs create a powerful and complete machine code programming environment.

and coming September 83.

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Add many new commands and facilities to your ZX Spectrum with this remarkable program, re-number, auto-number, delete/copy and move block, string search and substitute, variable dump, cross reference, trace function, real time clock and alarm, operating program line display plus many more features. Programming will never be the same after you have purchased the MASTER TOOL KIT.

Notes

Acknowledgement

OCP would like to thank Derek and Nualla Smith, Elizabeth Oliver and Julie Perkins for the many hours spent de-bugging the FINANCE MANAGER.

Whilst we try very hard to produce a totally bug-free program it is always conceivable that there is one bug that we have missed. Users who feel that they have identified such a bug or who would like to find out more about our expanding range of super friendly programs please contact us at the address below.

P.O. BOX 99, OXFORD, ENGLAND

Produced by Artset Graphics, The Old British School House, East Street, Chesham, Buckinghamshire. Tel. (0494) 771938.

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1. MACHINE CODE TEST TOOL:

a complementary monitor and de-bug program to the full screen Editor Assembler (also available for the ZX81). £9.95

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the latest and most comprehensive Editor/Assembler yet produced. FULL SCREEN 42 column input/text editor, assemble to tape/screen or memory, assemble derivatives DEFM, DEFS, DEFW, DEFB, DEFL, ORG, EQU, END. Comprehensive syntax check, binary, octal, HEX and ASCII constants. Superb fully notated "SNAKE " demonstration program as well as our 42 page instruction manual complete this essential piece of software.

This program is co-resident with the MACHINE CODE TEST TOOL, the two programs create a powerful and complete machine code programming environment. £9.95

4. CHESS — THE TURK:

a very comprehensive chess program for the 48K Spectrum. £8.95

5. ADDRESS MANAGER:

a fast machine-coded application program that offers Spectrum owners a professional standard address/data filing, indexing and retrieval system. Will store up to 400 full name and addresses in 48K, full screen entry is standard. £8.95

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ERRATA

FINANCIAL MANAGER

Page 11: §4.61 text should read ".....(assuming that all transactions on page 9.....)"

Page 11: §4.61 diagram contains error. Entry against Sainsburys should be – and not + as shown.

Page 16: §5.6 text should read ".....on page 9....." not page 7.

Page 17: §6 last diagram. Entries should be unsigned, not signed as shown.