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Introduction Control Your Portfolio

CYP is designed to save you money by making it easy for you to prepare statements of investment activity to hand to your accountant at the end of the financial year.

This program does not replace your broker, accountant, or financial advisor.

It will save you money because you will log your various financial transactions not your accountant. At the end of the financial year various reports financial will summarise all of your. investing for the year. This is an administration program.

This program has been designed to allow you to take control and manage your investment portfolio.

The program features 5 modules:

Calendar	which is the home page.
Investing	where your transactions are recorded
Calculator	to study what-if situations.
Contacts	
Personal Data	to store passwords, serial numbers etc
Preferences	

Module Description

Calendar (Home)	Features a full calendar program which also displays reminder dates of things like maturity dates for investments.
Investment	Controls and organises your transactions for share trading, managed funds, term deposits, unit trusts and bonds.
a	
Contacts	Password protected, permits storing of your contact information
Personal Data	Password protected, is handy for storing all of your passwords, serial numbers, user names etc.
	,
Preferences	Stores your information that will print on reports etc

The program incudes the financial pages necessary to help you, as well as a very extensive Calendar module, a Contacts module, and a Personal data module where you can store passwords, serial numbers etc.

You commence the program by clicking twice on "Start.USR".





The navigation between modules is via buttons located at the top of the screen. Navigation buttons and "tabs" only require a single click to operate.

Simply click once to move to a different module. Here the "Calculate" module has been selected. This a module that permits you to perform "what-if" situations.



The Investment module has "tabs" to permit you to navigate between the various investment types, such as shares and term deposits etc. Note also the smaller "tabs" that allow you to choose a Company List, also Company Reports and Dividends.

Shares	Managed Funds	Term Deposits	Bonds	Banks - Reports
Company Details	Company List Comp	any Reports Divider	nds	

"Tabs" are also provided for transaction control for each investment type on the applicable control screen. Here the Share transaction control "tabs" are shown.

Share Purchase Transactions	Share Sale Transactions	New Share Purchase	New Share Sale	

The main screen for each tab is a control screen that allows you to manipulate an investment on one screen. Buy, Sell, Update etc, all on one screen.

The page control buttons for finding, editing, deleting, or creating new records, are located at the bottom of the page. When you create a new record (that is a new entry), you use the "New" button. To change an existing record, you click on the 'Edit' button.



When you apply either of these buttons, you will be presented with a "Cancel" and a "Save" button. Save has an "OK" label. These buttons are waiting for you to complete your entry. Click "OK" to save your entry.



You cannot navigate away from a page whilst a "Cancel" and an "OK" buttons are showing. If you are in doubt about your entry, click "Cancel" which will return you to the original screen without affecting anything.

Remember: you only click once on buttons and tabs to make your selection. **Every data entry page works the same way.**

On the initial start screen, click on the "Click to Start" button, and the Home Page/Calendar screen appears, similar to this:

Under the "Settings" tab, you are able to alter the appearance of this page. Note the lower section marked "Financial Reminders".

This is where investments maturing or dividends due on this date would be shown. There are example two examples shown: Payments from BTA and a term deposit maturing for BWA..

d Back FWD					(50	rch			
Day	Week	Month	Year	Schedule	Set	tings			
						e	go to t	oday	selec
Saturday, 1	L May 2010 W17							April 1	10
Appointn	nents	To-Do List		Other Item	IS	W 1	4 Tu	W Th	Fri 2
				G	new appointment		56		9
clea	r show hide		clear show hide	-	clear show hide	15 1	2 13	14 15	16
	user title		contact	resource	type			21 22 28 29	
						17 2	6 2/	28 29	30
						6	-	May 1	0
						<u>_</u>		W Th	
						17	1 10		·
						18			7
								12 13 19 20	
								26 27	
						22 3			
								June 1	
								W Th	
						22		2 3 9 10	
								16 17	
								23 24	25
						26 2	8 29	30	
					*				
						_			
ancial	Payment due f		1/05/		<u>市</u>	/	Cala	ndar b	
	BWATerm Deposi		1/05/						

Important Details

1. Auto Calculations and decimal places.

The auto calculations within this program round to two decimal places, because that is what every day currency is. Some trading houses use six decimal places and some dividends can be in cents with six decimal places as well. That means effectively eight decimal places. This program does its best but every now and then they might be a slight difference between this program's calculation and your supplied data. You can over-ride the calculated data by typing over the top.

2. Too many fields.

This program is a "one size fits all" administration program. That means there are fields to cope with all data required to be stored. In some countries there are fields within this program that do not require an entry. For example, not every country has a GST or VAT. If indeed there is a country tax on trades enter the percentage on the preference page instead of a GST.

You do not have to fill information into every field. There are some that you must enter; but they are obvious, such as Company Name etc.

3. All investments in this program have a number or a quantity held and some have a "sale" price. Please note that some investments such as Term Deposits have a "hidden" cost price of \$1 to make calculations correct for reports. So when a report shows a latest price of \$1 it is only used for reports and does not affect your valuations in any way.

How a database works

This program is in effect a database. A database program stores information, permits manipulation of data, and allows reports to be generated.

Consider a simple database that stores information on contacts.

For example, you might have a contact: John Smith, who lives at 21 West St, Bondi, NSW, 2020, and has a telephone number: 9833 4567

This is a record, and every contact is a different record. The information within each record is stored in a *field* of information. Fields can be defined (designed) to store text, numbers, pictures etc. A database consists of records and their data stored in fields.

This Contact database would have the following fields:

First Name Last Name Address Suburb PostCode State Telephone Number

Here is an example showing how three different records (contacts) would be stored:

First Name	John	Mary	Michael
Last Name	Smith	Adams	Moore
Address	21 West St	10, 42 Ocean St	21, 189 Main St
Suburb	Bondi	Frankston	Kew
PostCode	2020		3101
State	NSW	Vic	Vic
Telephone Number	9833 4567		

Note that data does not have to be entered into every field.

On a data entry screen, these fields are shown as boxes. See below for a section of a new Share Company entry screen:

Shares	
	Company Details
Company :	Northern Coal Ltd Category : Shares
ASX Code : NCL	Sector : Mining Activity : active Choice : Purchase
Number of Shares	Held : Notes:
Average purchase	price :
Tota	I Cost :
Last Sale	Price : Debt/Equity : %
Date Up	dated : Dividend Date 1 :
Stock Held	value : Dividend Date 2 :
Financial Situ	Datum Price :

First you enter data into a field, then press the tab key to move to the next field (box). Click the OK (or Cancel...to not save your entry) button when you have entered all of your data to save your entry.



Button Activity Description



New button permits a new record to be created. Some programs call this button "Enter" or "Create"

Allows changes to a record.

Allows a record to be deleted permanently

Will stop what ever you are doing, not save your actions, and return you to a main screen.

This will save what ever you are doing and return to a main screen. You should only click this when your data entry is correct and complete.

You will save yourself time and no doubt frustration if you do not rush your data entries. When people rush they invariably make mistakes, which then need to be corrected by using the Edit function. Slow and steady wins the day.

Selecting from a list

Various lists are provided as easy way to see data and allow a quick *Find* to be performed. Here is a typical list. Note the three arrow icon(s) to the left of each record. Click once on this icon

		Home	Investments			Personal	Preference
meror	Last Name	First Name	Company	Phone One	Phone Two		
222	Smith	John	Ajax	213-456-0987	0411224220		
	Edwards	Mike		415-908 6547	4321 89376		
	Blake	Mary		215 6728910			
	Rabbit	Peter		213-896-8923			
	Spencer	Adam	ABC				
222	Evans	Mike		909090909090			
222	Edwards	Ralf	UBS	1278127821			
						Close Wi	ndow

to go the full record screen for the record horizontal line you chose.

Clicking on a 3 arrow icon to select a record from a list is standard throughout this program.

Data Entry

Most data entry screens have boxes that will store your data. These are called fields of information and each record you create is made up of fields.

Fort example, with Contacts, you would have a field named "Title" where you would enter : Mr or Mrs etc., then a field named 'First Name" where you would enter : John or Mary etc., and so on.

To move between these fields you should use the *Tab* key. It will automatically position the insert bar into the next field for you. *Shift Tab* combination will go backwards. This saves you having to click into each field when entering data. **Tab through all the fields to complete your data entry**.

Starting

You should go to the Preferences module and enter your personal data and various financial preferences listed.

You can enter data into the calendar, contacts, and personal data whenever you wish.

The Investment module takes a bit of consideration before you rush into it. If you are using a demonstration version, there is data there to play with straight away. Go ahead.

If you wish to enter your own data into: shares, term deposits etc., you need to go to the main or control screen for each option. The logic behind the operation of this program, is that you enter a company name that you wish to purchase shares or invest, and save this entry.

Click on the New button and enter the company details for the shares or other investments you have made. The New button permits a new record to be entered.

We recommend entering all your investment company information before entering transactions as a time saver.

Remember, if in doubt, click cancel and start again. You cannot leave a screen showing a *Cancel* and *OK* button; you must click one or the other. Clicking *OK* saves or actions your choice, *Cancel* will stop whatever you have been doing and return to a main screen as if nothing happened.

Then enter your purchase shares or investment as a transaction, via a Tab on the main screen such as:

Share Purchase Transactions	Share Sale Transactions	New Share Purchase	New Share Sale	

This is the Tabs available on the share control screen. To enter a new share purchase transaction in the applicable company, click the "New Share Purchase" tab once.

Note that the four tabs shown are in the exact same order on the control screens for: Managed Funds, Term Deposits, and Bonds. The terminology just changes between the different forms of investment.

When you click on a "New Purchase" tab (shown above as "New Share Purchase"), a new window will appear where you will create a new record (transaction) for this company.

If you click on the "New Share Sale" tab, (or the equivalent in the other investment modules), a list of investments held in that company will appear, and you can choose from which transaction to sell. At times, you might have to do several "Sale" transactions to cover one actual, in this case share sale. The reason being, you may buy shares several times over the years but decide to sell them all in one lot. You need to assign the purchased the new transaction to sale transaction to keep track of capital You can overwrite the gains. automatic brokerage etc costs. As a suggestion, it is easy to assign the total brokerage etc costs to just one sale and make the rest a zero cost for multiple sales. This way the numbers will be correct and avoid rounding errors that can occur

in the second	y Details		aged Funds	any Reports	Dividends	onds	Banks - Rep
ompa		Comp	Broken Hill Pt		1.00	negory :	Dares
Ce	de 1 BH	Sector		Activity :			Purchase
lumbe	r of Share	Held 1	4,500		Notes:		
A.	erage cost Tota	i price 1	\$39.21				
Last Sale Price :			\$44.00		Debt/Equity		
,	Date Up Stock Held		29/56/2010 \$198,000.00 \$21480.64		Dividend Date 3 Dividend Date 2		
-	nancial Situ	ation :			Fair Value	1	
are Pi	rchase Tra	insections	Share Sale Trans	sections	New Share Purchase	Ne	w Share Sale
		eference #	Date	Qty Purch	Qty Still Held	Price	Total Cost
200	8HP	695	1/4/10	1,000	0	\$35.75	\$36,733.13
200	BHIP BHIP	696	4/5/10	6,000	1,500	\$38.75	\$238,893.75 \$116,795.93
		5	* *			+	ſ

The main control screen for each investment type displays a list of purchase or investments made in that company at the bottom of the page, with the first tab showing, in the case of share, "Share Purchase Transactions". You may go to the entry screen for a purchase or investment by clicking

once on the three arrow icon to the left of the applicable line. As long as you haven't made a sale or reduced your investment in that transaction, you can edit or even delete it in case you have made an error.

The remaining tab, when clicked once, will display a list of sale or investment reduction transactions.

Once more, you can go to the entry screen for the investment by clicking once on the three arrow icon to the left of the applicable line. This allows you to edit or delete as you can for purchases.

	ures		ped Funds	Term De		Bon	ds	Banks - Repor
Company	y Details	Company	List Compar	y Reports	Dividends			
Compan			Broken Hill Pty			Cate	90IY 1	Shares
Ced	les ann s	Rector :	Hining A	utivity :			E	Purchase
Number	of Shares Held	41	4,500	1	Notes	-		1
Average	purchase price		\$39.23					
	Total Cost	R 1	\$176,519.3625					
						(/Equity :	1	80
	Last Sale Price		\$44			d Date 1 :		
	Date Updated tock Held value		\$198,000.00		Dividend Date 2 : Datum Price :			
	COLA PRES TR.S.		1170,007,00					
Share Pu	rchase Transac	tions	Share Sale Transa	ections	New Pure	hase	Ne	w Share Sale
		Please	click on the tripl	-	go to the shar	e sale scre	en	
	leference #	Date	Code	Qty Purcha		Held	Buy Price	Total Cost
300	695	1/4/10	BHP	1,000		0	\$35.75	\$36,733.13
200	696	4/5/10	BHP BHP	6,000		1,500	\$38.75	\$238,893.75
	T	State of the						

When you are comfortable with the operation of this program, and remember every page works the same way, and each investment type works the same way, you will find entering transactions a breeze, taking no time at all.

If, for some reason your computer shuts down, say due to a power failure, and you are mid way between entering a transaction, you will need to check what was entered next time you start your computer. You should be able to delete nearly every transaction in this program. There are a few situations where you cannot delete due to double entry standards. Should that occur simply enter another transaction to counter the one in error, and make a comment for your accountant to register what you have done, and why. This way the numbers will be correct.

Problems

Any problems please email us at: <u>admin@controlyourportfolio.com</u> for assistance.

It may take a day or so to respond.

Shares Investments Module

The Investment Module is the heart of this program and the reason why this program was developed in the first place.

Control Your Portfolio was written to permit an investor to keep track of his or her investments in: Shares, Managed Funds, Term Deposits, and Bonds. It keeps track of all investment purchases, sales, dividends etc., so at the end of the financial year, financial statements can be produced for your accountant to process for the "tax man". You use your labour instead of paying an accountant's data entry person, while having the ability to watch your portfolio worth at any time.

The Investment Module has five sections: Shares, Managed Funds, Term Deposits, Bonds, and a Basic Bank Account balance to enable complete financial status reports to be generated. The Shares, Managed Funds, Term Deposits, and Bonds sections all behave in the same manner. In fact, investing in any investment vehicle involves buying and selling and sometimes waiting for dividends. The separate tab items were chosen to make it easy for the user to identify which area their money was being invested in.

Each section has a "control or main screen" where a company's details are recorded. In the *Share* section, a company is one in which shares are bought and sold. In the *Managed Funds* section, a company is one in which managed fund products are held. In the *Term Deposits* section, a company is one where money is deposited to receive a definite income. Similarly, a Bond company is one in which a bond has been purchased.

On the *control screen,* everything to do with a particular investment can be actioned: Buying, selling, dividends, and price updating.

You need to identify which section your investment needs to be entered into for you to control. For example: *Shares* entered into the *Bonds* area will not allow correct financial reports to be generated. You cannot change a company's investment section by clicking something. You would need to delete and re-enter in the correct section. So don't rush.

The screen on the right shows a typical share investment. This is the control screen for shares. Note the use of tabs to perform various actions. For example: *New Share Sale*. You only click once in this program to perform any action. Clicking once on the *New Share Sale* tab will take you to the screen where you would choose from a list of purchases in this company to sell.

The buttons at the bottom of the screen enable the functions : *New*, *Find*, *Edit*, *Delete*, and price *Update* to be performed. They work the same way as every other screen in this program.

	i <mark>ares</mark> ny Detail:		aged Funds	mpany Reports	Deposits	Bond	ls	Banks - Repo	rt	
Compa			Sydney Manuf			Categ	ory :	Shares		
ASX Co	de : SI	MC Sector :	Multi-sector	Activity :	active			Purchase		
Numbe	er of Sha	res Held :	7,	000	Notes:					
Averag		se price :	\$3	8.45						
		ged Cost :	\$22,497.							
	Avera	ged Cost :	\$24150	0.00						
	Last Sale Price :			8.45	Debt/Equity : Dividend Date 1 :					
		Updated :	4/02/2010 \$24,150.00				1/04/2010			
	STOCK HE	eid value :				d Date 2 :				
Fi	nancial S	Situation :	\$0	0.00	Fa	ir Value :				
Share P	urchase	Transactions	Share Sale Tr	ansactions	New Share P	urchase	Nev	w Share Sale		
		Reference #	Date	Qty Purch	Qty Still Hel	d F	Price	Total Cost		
222	SMC	404	4/2/10	1000			\$2.20	\$2,321.00		
222	SMC	406	4/2/10	4500			\$3.10	\$14,717.25		
292	SMC	407	4/2/10	1500	150	0	\$3.45	\$5,459.63		

To begin and invest in a new company in which to purchase shares, click once on the *New* button.

The *OK* and *Cancel* buttons are not shown in this picture. Remember, every screen in which you enter data, you will get an *OK* and *Cancel* button. Data is entered into the fields as above; then press the Tab key to move to the next field. Click the *OK* button to save your entry.

Shares				
	с	ompany Details		
Company :	Northern Coal Ltd		Category : Share	
		vity : active	Choice : Purcha	
Number of Shares Hel	/d :	Notes:		1
Average purchase pric	;e :			
Total Cos	st :			
Last Sale Pric	:e :	Debt/	Equity :	%
Date Update	ed :	Dividend	Date 1 : 3/04/2010	
Stock Held valu	ie:	Dividend	Date 2 : 3/10/2010	
Financial Situatio		Datur	m Price :	

trol your Portfolio Shares	Managed Funds	ments Contacts	Calculate Pe Bonds	Sonal Prefer
Company Details	Company List Comp Northern Co Sector : Mining	pany Reports Dividend	S Category :	Shares Purchase
Number of Shares He Average purchase prid Total Co Averaged Co Last Sale Prid Date Update	ce: st: st:		bt/Equity :	3/04/2010
Stock Held valu Financial Situatio	ctions Share Sale Tra	nsactions New Share	air Value : Purchase Ne	3/10/2010 w Share Sale
Refer	ence # Date	Qty Purch Qty Still He	ld Price	Total Cost
	a 🔶 🔿		-	

The screen now shows the record called Northern Coal Ltd. There have been no purchases or sales. However, you decided to enter in the dividend due dates.

These appear at the bottom of the Home Page Calendar screen thus: (this appears on the April 3 screen)

	Dividend due for:ncl	3/04/2010	Û
Financial			
Reminders:			
Renninger 5.			

To **purchase shares** in this company, click the *New Share Purchase* tab once.

CYP Control your Portfolio	Home Investments	Contacts	Calculate Personal	Preferences
Shares				
	Share Pu	rchase Sc	reen	
Stock Code:	Date:		Reference Number:	
	Quantity Purchased:			
	Price: Purchase Sub Total:			
	Brokerage: GST:			
	Costs Sub Total: Total Buy Price:			
	Total Buy Price:			
New			Go B	ack

At this stage, nothing has happened except prepare the program to accept a new purchase.

Click the *New* button again to go to the actual entry screen:

The screen has had data entered and is ready to be saved by clicking the OKbutton. Note that the date entry has a calendar box to make date entry easier.

The *Brokerage* and *GST* will automatically enter using numbers you chose as defaults in the *Preferences Module*.

CYP ontrol your Portfolio	Home	1vestments	Contacts	Calculate	Personal	Preferenc
Shares						
	Shai	re Tra	nsaction S	creen		
Stock Code:	NCL	Date:	6/2/10	Reference Number	: 418	
	Quantity Purcha	sed:	2,500		QTY Still Held	1
	Pr Purchase Sub To	tal:	\$3.15			
	Brokera	age:	118.13			
	Costs Sub To	ST:	\$11.81			
	Total Buy Pr		\$129.94			
Comment:	New share purchase					
					×	*
				(Cancel	ок

							202	Show all record
Share	Company Name	Stock Code	e Qty	Price	Purch Cost	Latest Price	Latest Value	Profit/loss
1 200 /	Auckland Taxis	ATN	4500	\$2.50	\$11,250.	\$3.00	\$13,500.0	\$2,250.0
2 >>>	Watch Makers	WMC	1,000.0	\$3.30	\$3,300.0	\$4.10	\$4,100.00	\$800.0

Note the ability to have a **Watch List portfolio** of shares. The numbers used for a *Watch List* share company do not appear on any report. You may add or edit any *Watch List* share by clicking on the *New Share Purchase* tab. This is an example.

To convert a Watch List share to a Purchase share, delete the company and re-entry as Purchase.

After clicking the *OK* button, the program will return you to the *Share Control Screen*:

You can see the purchase transaction in the list at the bottom of the screen. Note that the Financial Position shows \$0 because the *Average Purchase Price* and the *Last Sale Price* are the same.

trol your Portfolio Shares	Home	Investme	Term D		Calculate	Personal Banks -	Preference
Company Details	Company Lis	t Compa	ny Reports	Dividends			
Company : ASX Code : NCL S		lorthern Coal	Ltd Activity :	active	Category :	Shares Purchase	
Number of Shares He Average purchase prio Total Co Averaged Co	ce:	2,500 \$3.15 \$8,004.9375 \$7875.00		Notes:			
Last Sale Pri Date Update Stock Held valu Financial Situatic	ad:	\$3.15 6/02/2010 \$7,875.00 \$0.00		Dividend Dividend		3/04/2010 3/10/2010	
Share Purchase Transa		re Sale Trans		New Share Pu	rchase	New Share Sa	le
		0ate (/2/10	2ty Purch 2500	Qty Still Held 2500	Price \$3.1	Total (Cost 04.94
	<u>a</u> (Edit	Delete		Update	

Control your Portfolio	home Investment	Contacts	Calculate P	ersonal References
	Share Tra	ansaction Se	creen	
Stock Code:	NCL Date:	6/2/10	Reference Number:	418
	Quantity Purchased:	2,500		QTY Still Held 0
	Price: Purchase Sub Total:	\$3.15		
	Brokerage: GST:	118.13		
	Costs Sub Total:	\$129.94		
Comment:	Total Buy Price:	\$8,004.94		
New	P Edit	Delete		Go Back

To Update the latest Share price, click on the Update button on the Control Screen and enter your data as shown on the right.

Then click OK to save your entry. Note that the Financial Situation will now change as shown below:

Number of Shares Held :	2,500	Notes:	
Average purchase price :	\$3.15		
Total Cost :	\$8,004.9375		
Averaged Cost :	\$7875.00		
Last Sale Price :	\$3.55	Debt/Equity :	
Date Updated :	6/02/2010	Dividend Date 1 :	3/04/2010
Stock Held value :	\$8,875.00	Dividend Date 2 :	3/10/2010
Financial Situation :	\$1000.00	Fair Value :	

Share Sale

To sell shares, click once on the *New Share Sale* tab and a screen like that on the right will appear:

Capital Gains tax applies to the profit made on a share sale. Therefore you need to apply a sale to a purchase transaction. Sometimes you may need to have multiple "*New Share Sale*" transactions where you have made many purchases over time, but chose to sell "in bulk".

To Edit or Delete a purchase transaction, click on the three arrow icon on the left hand side for the applicable row to go to the Edit Screen, shown here on the left.

The Edit button permits a change to be made and the Delete button will rid of the entry altogether.



	(Hai	naged Funds	Term	Deposits	Bonds	Banks - Report
Company Deta	ils Comp	any List Comp	any Reports	Dividends	3	
Company :		Northern Co	al Ltd		Category :	Shares
ASX Code :	ncl Sector :	Mining	Activity :	active		Purchase
Number of St	ares Held :	4,00	•	Notes:]
Average purc		\$3.4				
	Total Cost :	\$18,525.712	5	Det	ot/Equity :	
Last	Sale Price :	\$3.6	7		nd Date 1 :	
	e Updated :	14/02/2010			nd Date 2 :	
Stock	leid value :	\$14,680.0	•	Dat	um Price :	
Share Purchas	e Transactions	Share Sale Tran	sactions	New Pure	chase N	lew Share Sale
		ease click on the tr	iple arrows			
Refere			Qty Pure	hased Qty Still		Total Cost
222	418 6/2/ 421 14/2			00	2500 \$3.15 1500 \$3.45	\$8,004.94 \$10,520.78

Selling an allotment of shares that have been purchased over a period of time.

Take this example here of Broken Hill Pty Ltd.

Suppose that you wish to sell 1,000 shares. You will want to assign the sale to the oldest held stock, shown here on the right from References 668 and 669.

		Man	aged Funds	Term D	eposits	Bon	ds	Banks -	Report	
Compa	ny Details	Compa	ny List Com	pany Reports	Dividends					
Compa	any :		Broken Hill	Pty Ltd		Cate	gory :	Shares	Shares	
ASX Co	ode : BH	P Sector	Hining	Activity :	Active			Purchase		
Numbe	er of Share	s Held :	2,6	00	Notes:				1	
A	Average cost price :		\$30.	31						
Total Cost : Last Sale Price :		\$78,809.25	00							
		\$39.	40	Debt		96				
		pdated :	22/06/2010 \$102,440.00 \$23630.75		Dividend Date 1 : Dividend Date 2 : Fair Value :		-			
	Stock Held	I value :					[
Fi	nancial Sit	uation :								
Share P	urchase Tr	ansactions	Share Sale Tra	nsactions	New Share P	urchase) Ne	w Share Sale	•	
		teference #	Date	Qty Purch	Qty Still Held	đ	Price	Total C	ost	
300	BHP	668	22/6/05	600	60		\$25.00	\$15,41		
200	BHP	669	22/6/06	400	40	-	\$31.00	\$12,74		
200	BHP	644	16/6/10	1,500	1,50		\$30.00	\$46,23		
	onr	047	17/0/10	1,000	1,00		\$43.00	944 ,10	2.30	

Shares						
		Sha	re Sale S	creen		
Original Pu	rchase:					
ASX F	leference #	Date	Quantity	Qty Still Held	Price	Total Cost
BHP	668	22/6/05	600	600	\$25.00	\$15,412.50
Sale:	Stock Code:	BHP D	ate: 22/6/10	Referen	ce Number:	473
		Quantity Sold:		600		
		Price:	\$41	.85		
		Sale Sub Total:	\$25,110	0.00 the l	the program calcu prokerage on a sale	lates of
		Brokerage:		600	shares.	
				whic	 type this with \$83 h is what the total unt on a sale of 1,0 	brokerage
		GST:	\$63	2.78 shar	es would be	
		Costs Sub Total:	\$690	0.53		
	То	tal Sale Amount:	\$24,419	.48		
Comment:	Share Sales					

To sell 1,00 shares:

First, here we will sell an initial 600 shares and enter the full brokerage and GST charges against this sale.

Note the red text shown on this screen example:

This program will auto calculate the Brokerage from your preference selection. However, you can over-write this as shown on the left.

This screen picture shows the completed transaction before it is saved.

Note, if you now use the tab key to move around the screen and pass through the Sales Sub Total again the program will auto calculate the original Brokerage and GST. So be careful.

You can always edit any transaction in the program.



So far we have shown how to sell the first 600 shares of a sale of 1,000.

Now, we will show how to add another 400 shares to complete the sale.

Here we will assign a sale of 400 against a purchase Reference 669.

Note the red text....it says to over-write the auto calculated Brokerage to indicate a zero amount.

Shares		Cha	re Sale S			
Onininal Dunal		Sna	re Sale s	ocreen		
Original Purcl ASX Ref BHP	erence # 669	Date 22/6/06	Quantity 400	Qty Still Held 400	Price \$31.00	Total Cost \$12,741.00
Sale:	Stock Code:	BHP Da	ate: 22/6/10	E Refere	nce Number:	474
		Quantity Sold:	<u>[</u>	400		
		Price:	\$4		ou need to enter sev lways add the broker rst sale, then zero o	eral 'age
		Sale Sub Total:	\$16,74	0.00 all the o	ther sales.	
		Brokerage:	4	18.5 Here yo the bro	u will need to over ty kerage and enter a "o	/pe o" amount.
		GST:	\$4	1.85		
		Costs Sub Total:	\$46	0.35		
	То	tal Sale Amount:	\$16,27	9.65		
Comment: SI	nare Sales					



Here is the completed entry ready to be saved by clicking once on the OK button.

Note as before: if you now tab through the fields again and pass through the Sale Sub Total field that the program will auto calculate the original brokerage amount. So be careful your entry looks correct before saving. You can always edit a transaction in this program.

	mpany by-date Su	ımmary R	leport						Control You	
	В	etween:	22/6/10	And:	22/6/10					
Code	Sale Date	Ref #	QTY Sell	Buy Price	Purch date	Sell Price	Purch Ref	Sell Costs	Nett Amount	Profit/Loss
BHP										
	22/6/10	473	600	\$25.00	22/6/05	\$41.85	668	\$920.70	\$24,189.30	\$10,110.00
	22/6/10	474	400	\$31.00	22/6/06	\$41.85	669	\$0.00	\$16,740.00	\$4,340.00
					Tot	tal Sales for:	BHP		\$40,929.30	\$14,450.00
						G	Frand Total Sa	les:	\$40,929.30	\$14,450.00

On the Share Sale Summary report your accountant will be able to see how you have completed a complex sale correctly as show above.

YP

ASX Code : NCL

Sector

r of Shares Held :

Last Sale Price : Date Updated :

ck Held value

240 241 242

chase price Total Cost raged Cost

Managed Funds Term Deposits

Company Details Company List Company Reports Dividends

Mining

14/2/10 14/2/10 14/2/10

Northern Coal Ltd

2,500

\$3.45 \$18,525.7125 \$8625.00

\$4.10 14/02/2010 \$10,250.00

\$1625.00

NCL NCL

Activity

421 421 421

2

Banks - Reports

Cha

\$5000.00 \$2555.00 \$6150.00

Bonds

Category :

Sell Pr

\$5.00 \$5.11 \$4.10

Debt/Equity : vidend Date 1 :

end Date 2 :

Fair Value :

QTY Sold

1000 500 1500

To edit a sale transaction, click on the *Share Sale Transactions* tab once.

Click on the transaction line you wish to change or delete. For example, suppose we entered the sale price incorrectly in our last sale. Instead of being at \$4.10, it should have been \$4.21. Click once on the three arrow icon opposite Ref# 242.

Control your Portfo		testments	Calculate	Personal	Preferences
	Share	e Sale Edit S	creen		
Ple	ase check carefully that you have	e the correct Sale Refer	ence # and the Origina	l Purchase #	
Sale:	Reference Number: 242	. Origin	al Purchase Ref # Num	ber: 421	-
	Stock Code:	NCL			
	Date:	14/2/10			
	Quantity Sold:	1500			
	Price:	\$4.10			
	Sale Sub Total:	\$6,150.00			
	Brokerage:	\$92.25			
	GST:	\$9.23			
	Costs Sub Total:	\$101.48			
	Total Sale Amount:	\$6,048.53			
Comment:	Share Sales				
	Edit	Delete_		Clos	e Window

The *Delete* button will reset the system and cancel the sale.

To edit, click once on the *Edit* button and enter the correct data, and click the *OK* button once to save.

	Share	Sale Ed	lit Screen		
Original Purchase:					
ASX Reference #	Date	Quantity	Qty Still Held	Price	Total Cost
NCL 421	14/2/10	3000	0	\$3.45	\$10,520.78
Original Sale: Refer		242	Original Purchase R	lef # Number:	421
	Stock Code:		NCL		
	Date:	14/02/20	D10		
	Quantity Sold:		1500		
	Price:		\$4.21		
	Sale Sub Total:		15.00		
	Brokerage:				
			94.73		
	GST:		\$9.47		
	Costs Sub Total:	\$1	04.20		
	Total Sale Amount:	\$6.2	10.80		
	Total bare Amount				

After you click the *OK* button once, the Share Control screen will appear.

Click once on the *Share Sales Transaction* tab to see the new result shown on the left hand side.

		Ma	anaged Fu	nds 📄	Term De	posits	Bonds	Banks - Report
Company Det	ails)	Com	npany List	Company	Reports	Dividends)	
Company :			North	ern Coal L	td	1	Category :	Shares
ASX Code :	NCL 5	Sector	r : Mining	Ac	tivity :	active		Purchase
Number of S	hares He	d :		2,500	1 .	lotes:		
Average purc				\$3.45	1			
	Total Co raged Co			25.7125 8625.00				
			3	_	'	Debt/Equ		
Last Sale Price : \$4.21 Date Updated : 14/02/2010								
	Held val			0.525.00		Dividend Dat		
Financia	I Situati	on :	\$:	1900.00	1	Fair Val		
hare Purchas	e Transa	action	s Share Sal	e Transac	tions	New Purchase	, T	ew Share Sale
R	eference		Date		Driginal Ref	¥ QTY Sold	Sell Price	Total Recvd
202	240	1	14/2/10	NCL	421	1000	\$5.00	\$5000.00
222	241	1	14/2/10	NCL	421	500	\$5.11	\$2555.00
222			14/2/10	NCL	421	1500	\$4.21	\$6315.00
	242	1	14/2/10	NCL	421	1500	\$4.21	\$6315.00

Share Dividends



Click on the *New* button once and go to the dividend entry screen shown below.

ncl		Northern Coal Ltd
	: 72	
	: 72	
		Dividend Reference Number:
	14/2/10	Date:
	2,500.00	Number of Shares:
	0.8900	Dividend rate:
	\$2,225.00	Franked Amount:
	\$0.00	Unfranked Amount:
	\$953.57	Franking Credit:
		Less Withholding Tax:
		Less Withholding Tax: Nett Amount:
	z \$2,225.00 z \$0.00	Franked Amount: Unfranked Amount: Franking Credit:



Enter your data from the company dividend statement, and then click the *OK* button once to save your entry.

Company Reports

These will be covered in detail in a separate chapter.

The Company Reports are duplicated under the Bank-Reports tab, except for the bottom two highlighted buttons show above: *View Shares Purchased List* and *View Watch Profile Share List*.



Control your Portfolio	restments	Calculate	Personal Preferences
			>>> Show all records
Share Company Name Stock Code	Qty Held Purch Cost	Latest Value	Profit/loss
1 DDD Ajax Tyres Ltd ATL	5500.00 \$24,421.41	\$27500.00	\$3078.59
2 SSS Burton Shoes td BSL	3000.00 \$3,882.00	\$3000.00	\$-882.00
3 SSS Northern Coal NCL	2500.00 \$18,525.71	\$10525.00	\$-8000.71
There are <u>3</u> items in this list. You may	r need to use the scroll bars to	see further down the p	age. Close Window

To see the View Shares Purchased List, click the button once to see this (shown compressed) view:

To see the *View Watch Profile Share List*, click the button once to see this (shown compressed) view:

Control your Portfolio			ontacts	Calculate	Personal	Preferences
					>>> s	how all records
Share Company Name	Stock Code Qty	Price	Purch Cost	Latest Price	Latest Value	Profit/loss
1 DDD Auckland Taxis	ATN 4,500.0	\$2.50	\$11,250.	\$3.00	\$13,500.0	\$2,250.00
2 DDD Watch Makers	WMC 1,000.0	\$3.30	\$3,300.0	\$4.10	\$4,100.00	\$800.00
There are 2 items in th	is list. You may need to	use the sc	roll bars to see	e further down the	e page.	Close Window

Note : If you have no data entered, you cannot expect a program to find data for you that doesn't exist.

If you have entered Watch Profile shares, you can enter data directly into the fields and tab across to allow the program to re calculate for you. For example, suppose you wanted to see what profit you might have made had you held Watch Makers if they sold at \$5.00...just enter 5.00 into the Latest Price field for Watch makers and press Tab. You can change any data here to see "what ifs".

Managed Funds Module

This module will control Managed Funds, Unit Trusts and Property Trusts. There are Entry and Exit screens for 4 digit decimal places. Summary screens, such as the list below, will round these to two decimal places, that is, usual currency.

This screen shows a typical Managed Fund investment. This is the control screen for Managed Funds. Note the use of tabs to perform various actions. For example: *Investment Exit*: You only click once in this program to perform any action. Click once on the *Investment Exit* tab. That will take you to the screen where you would choose from a list of investments in this company to exit.

The buttons at the bottom of the screen allow the functions : *New*, *Find*, *Edit*, *Delete*, and Price *Update* to be performed. They work the same way as every other screen in this program.

Sh	nares	Ma	naged Funds	s Tern	n Deposits	Bonds	Banks - R	epor
Fina	ancial Inst	titution	Interest					
Co	mpany N	lame :		BT Australia		Category	: Managed Fund	-]
	Fund N	lame :	Pacifi	ic Basin Fun	Code : PBF			
Nur	nber of l	Jnits Held : 🗍	100,00	0000.000	Notes:			
A	-	ntry Price :		1.0000		yes		
		Total Cost :	\$309,05					
-	veraged	Buy Cost :	\$100,	,000.00	Divider	d Date 1 :		
Exit Price :		*	1.0000		nd Date 2 :			
	Date	e Updated :	24/02/2010		Dividend Date 2 :			
	Pres	ent Value :	\$100,00	0000.000	Dividend Date 3 :			
Pro	ofit/Loss	Situation :	\$	0.0000		id Date 4 .		
Investr	ment Tra	Insactions	Investment W	Vithdrawals	Investment	Purchase	Investment Exit	
		Reference #	Date	Units Pu	rch Qty Still	Held Entry P	rice Total Cost	
222	PBF	503	24/2/10	100,000.0	000 285,000	.0000 \$1.7	500 \$177,887.500	0
222	PBF	505	24/2/10	25,000.0			\$47,013.125	0
222	PBF	506	24/2/10	25,000.0			\$39,389.375	
222	PBF	511	24/2/10	5,000.0			\$9,250.000	
222	PBF	512	24/2/10	10,000.0			\$15,755.750	
222	PBF	515	24/2/10	15,000.0	000 45,000	.0000 \$1.7	\$26,250.000	0

To begin and invest in a new Managed Fund, click once on the *New* button.

Managed Funds			
Company :	Marin Managed F wth Fund	Financial Institution Funds ASX Code : MMF	Category : Managed Fund
Number of Units Held : Average Entry Price : Total Cost : Averaged Buy Cost : Exit Price : Date Updated : Present Value : Financial Situation :		Notes: recon Dividend Di Dividend Di Dividend Di Dividend Di	ate 2 :



The OK and *Cancel* buttons are not shown in this picture. Remember, every screen in which you enter data, you will get an OK and *Cancel* button. Data is entered into the fields, as above; then press the Tab key to move to the next field. It is normal to enter the dividend dates when you actually enter the amount invested, via the Investment Purchase tab. Click the OK button to save your entry.

The screen now shows the record called Marin Managed Funds. There have been no purchases or sales. To invest in this Managed Fund, click the *Investment Purchase* tab once.

At this stage, nothing has happened except to prepare the program to accept a new purchase. Click the *New* button again to go to the actual entry screen:



Control your Portfolio	Investments	Contacts Calculate	Personal Preferences
L	anaged Fund	l/Unit Entry Scre	en
Company Code: MMF	Date:	1/3/10 Reference Numl	per: 529
Number of Units Purchased: Buy Price: Purchase Sub Total: Brokerage: GST: Costs Sub Total: Total Buy Price:	25,000.0000 \$3.7500 \$93,750.0000 \$1,406.25 \$140.63 \$1,546.88 \$95,296.8750	The dates below display (Int Payment Date Int Payment Date Int Payment Date Int Payment Date	1 : 1/6/10 (C) 2 : 1/9/10 (C) 3 : 1/12/10 (C)
Comment: New well part	hase		
			Cancel OK

The screen on the left has had data entered and is ready to be saved by clicking the *OK* button. Note that the date entry has a calendar box to make date entry easier. The *Brokerage* and *GST* will automatically enter using numbers you chose as defaults in the *Preferences Module*.

After clicking the *OK* button, the program will return you to the *Share Control Screen* shown below.

You can see the investment transaction in the list at the bottom of the screen. Note that the Profit/Loss Situation shows \$0 because the *Average Entry Price* and the *Exit Price* are the same.

To Edit or Delete an investment transaction, click on the three arrow icon on the left hand side for the applicable row to go to the Edit Screen shown below.

Financial Institution	Interest Marin Managed F	unds Category : Managed Fund
Fund Name :	Growth	Code : MMF
Number of Units Held :	25,000.0000	Notes:
Average Entry Price :	\$3.7500	Recommended by Bruce
Total Cost : Averaged Buy Cost :	\$95,296.8750	
Exit Price :	\$3,7500	Dividend Date 1 : 1/06/2010
Date Updated :	1/03/2010	Dividend Date 2 : 1/09/2010 Dividend Date 3 : 1/12/2010
Present Value :	\$93,750.0000	Dividend Date 3 : 1/12/2010
Profit/Loss Situation :	\$0.0000	
Investment Transactions	Investment Withdrawals	Investment Purchase Investment Exit
Reference		
200 MMF 529	1/3/10 25,000.	.0000 25,000.0000 \$3.7500 \$95,296.8750
Reference MMF 529	# Date Units Pr 1/3/10 25,000.	

CYP Control your Portfolio	fome	Investments	Contacts	Calculate Po	ersonal Preference
Managed Funds					
	Man	aged Fun	ds/Units	s Entry Scree	n
Company Code:	MMF	Date:	1/3/10	Reference Number:	529
Number of Units Pur	chased:	25,000.000	1		QTY Still Held 25000.0000
Bu	y Price:	\$3.750	í.		
Purchase Su	b Total:	\$93,750.000			
Bro	kerage:	\$1,406.250	The di	ates below display on Ho	ne Page Calendar
	GST:	\$140.625		Int Payment Date 1 :	1/6/10
Costs Su	h Totalı	\$1,546.875		Int Payment Date 2 :	1/9/10
				Int Payment Date 3 :	1/12/10
Total Bu	y Price:	\$95,296.875		Int Payment Date 4 :	1/3/11
Comment:	New unit purcha	54			
		Ec.	it Dele	te	Go Back

The Edit button permits a change to be made and the Delete button will rid of the entry altogether.

To Update the latest Exit price, click on the Update button on the Control Screen and enter your data. Then click the "OK" button to save your entry.

Note that the Profit/Loss Situation will now change:

Number of Units Held :	25,000.0000	Notes:	
Average Entry Price :	\$3.7500	Recommende	d by Bruce
Total Cost :	\$95,296.8750		
Averaged Buy Cost :	\$93,750.00		
		Dividend Date 1 :	1/06/2010
Exit Price :	\$3.8010	Dividend Date 2 :	1/09/2010
Date Updated :	1/03/2010	Dividend Date 2.	1/03/2010
Present Value :	\$95,025.0000	Dividend Date 3 :	1/12/2010
Tresent value i	\$33,023.0000	Dividend Date 4 :	1/03/2011
Profit/Loss Situation :	\$1,275,0000		



Investment Exit

To exit a managed fund, click once on the *Investment Exit* tab and a screen like shown on the right hand side will appear.





Capital Gains tax applies to the profit made on a Managed Fund Exit.

Click once on the triple arrow icon next to MMF and 529 reference and the screen shown on the left would appear.

Click *New* button to go to the transaction screen where you can enter your data. Then click the *OK* button to save.

	Managed	Funds/U	nits Exit S	creen	
Original Purcha	ise:				
Code Referen	ce # Date 529 1/3/10	Quantity 25,000.0000	Qty Still Held 25,000.0000	Buy Price \$3.7500	Total Cost \$95,296.8750
Sale:	Code: MMF	Date: 14/3	/10 🔲 Refe	rence Number:	332
	Quantity S	old: 10,	000.0000		
	Pr	ice:	\$4.955		
	Sale Sub To	tal: \$ \$4	9,555.00		
	Brokera	ge:	6593.33		
	G	ST:	\$659.33		
	Costs Sub To	tal: \$	7,252.66		
	Total Sale Amou	int: \$4	2,302.34		
Comment: Man	aged Fund exit				



The program will then return you to the Managed Fund Control screen where you can see the result shown on the left hand side.

Note how you can see when a partial withdrawal or edit has taken place in the screen above.

Reference # 529 Invested 25,000 units initially, but only has 15,000 remaining after the Exit.

To edit an Exit transaction, click on the *Investment Withdrawals* tab once.

Financial Institution	Interest		
Company Name :	Marin Managed Fu		Category : Managed Fund
Fund Name :	Growth	Code : MMF	
Number of Units Held :	15,000.0000	Notes:	
Average Entry Price : Total Cost :	\$3.7500	Recomm	nended by Bruce
Averaged Buy Cost :	\$56,250.00		
Exit Price :	\$4,9555	Dividend Date 1	
Date Updated :	1/03/2010	Dividend Date 2 Dividend Date 3	
Present Value :	\$74,332.5000	Dividend Date 3	
Profit/Loss Situation :	\$18,082.5000		
Investment Transactions	Investment Withdrawals	Investment Purchase	Investment Exit
Reference #	Date Origin	al Ref # QTY Sold	Sell Price Total Recvd
200 332 i	14/3/10 MMF 5	29 10000	\$4.96 49555

ontrol your Portfolio	istments	acts Calcul	ate Person	aal Preference
Managed Funds				
Managed Fu	nds/Units	Exit Edit	Screen	
Original Purchase:				
Code Reference # Date	Quantity	Qty Still Held	Buy Price	Total Cost
MMF 529 1/3/10	25000	15000	\$3.75	\$95,296.88
Exit: Stock Code: MMF Quantity Sold Price		100	nce Number:	332
Sale Sub Total	\$4.95			
Brokerage		_		
Costs Sub Total	. , , , , , , , , , , , , , , , , , , ,	_		
Total Sale Amount	\$42,302	34		
		ti i		Close Window

Click on the transaction line you wish to change or delete. There is only one shown here, so it is obvious.

For example, suppose we entered the sale price incorrectly in our last exit. Instead of being at \$4.9555, it should have been \$4.5955.

Click once on the three arrow icon opposite Ref# 332 above and the screen on the left appears.

The *Delete* button will reset the system and cancel the sale.

To edit, click once on the *Edit* button and enter the correct data. Then click the *OK* button once to save.

CONTROL CONTROL OF THE CONTROL OF TH		acts Calcul	ate Perso	nal Preferences
Managed Funds				
Managed Fui	nds/Units	Exit Edit	Screen	
Original Purchase:				
Code Reference # Date	Quantity	Qty Still Held	Buy Price	Total Cost
MMF 529 1/3/10	25000	15000	\$3.75	\$95,296.88
Exit: Stock Code: MMF Quantity Sold:	Date: 14/3/10		ice Number:	332
Price				
Sale Sub Total:	\$4.59			
	\$45,955			
Brokerage:	6593.3	25		
GST:	\$659	.33		
Costs Sub Total:	\$7,252	.66		
Total Sale Amount:	\$38,702	.34		
			Canc	

After you click the *OK* button once, the Managed Fund Control screen will appear.

Click once on the *Investment Withdrawals* tab to see the new result:

Company	Name :	Interest Marin Manag	ged Fur	nds	Categ	ory :	Managed Fund	a
Fund	Name :	Gro	owth	Code : MMF				
Average	f Units Held : Entry Price : Total Cost : ed Buy Cost :	15,000.0000 \$3.7500 \$95,296.8750 \$56,250.00		Notes:	ecommende	d by Bruce		
Da	Exit Price : ate Updated : esent Value :	\$4.5955 1/03/2010 \$68,932.5000		Dividend D Dividend D Dividend D Dividend D	late 2 : late 3 :	1/06/: 1/09/: 1/12/: 1/03/:	1010	
Investment T	ss Situation : ransactions	\$12,682.5000 Investment Withdra	<u> </u>	Investment Pur	chase	Inve	itment Exit	
R(200	eference # 332	Date 0 14/3/10 MMF	Drigina 51	-		ell Price \$4.60	Total Recv 45955	d

Managed Funds Interest Payments

Click on the *New* button on the right hand side once and go to the interest entry screen below:





Enter your data from the company dividend statement, and then click the *OK* button once to save your entry.

Note: you can edit and delete the interest transactions just like you can every other transaction in this program.



Term Deposit Module

The screen on the right shows a typical Term Deposit investment. This is the control screen for Term Deposits.

Note the use of tabs to perform various actions. For example: *Term Withdrawal*. You only click once in this program to perform any action. Clicking once on the *Term Withdrawal* tab will take you to the screen where you would choose from a list of term Deposits with this company to withdraw funds.

Financi	al Institution	Managed Fu		m Deposits			Banks - Rep
Comp	any Name : Code :	BWA	Bank of WA	x	Ca	itegory : T	erm Deposit
			1	Notes:			
Total Am	ount Invested	4: 🛛 🔹	250,000.00			yes	
	Total value		250,000.00				
Ir	nterest Earned		\$76117.50				
	nterest Earned		\$76117.50	ns New Term	Deposit	Term	Withdrawal
	it Transaction	IS Term Withd	irawi Transactio Start	Mature		Total	No of
	it Transaction Reference	IS Term Withd	irawi Transactio Start nt Date	Mature Date	Deposit Term 30		
erm Depos	it Transaction Reference VA 52:	ts Term Withd	frawl Transaction Start nt Date 000 1/2/:	Mature Date 10 1/3/10	Term	Total Interest Due	No of Payments

The buttons at the bottom of the screen allow the following functions : *New*, *Find*, *Edit*, *Delete*, and price *Update* to be performed. They work the same way as every other screen in this program.

Company :		Australian Govern	iment	Category :	Bonds
und Name :	Secu	irity Bonds	ASX Code : AGSB	Certificate :	123-098-SDF
Average	Units Held : Entry Price :		Notes:		
Average	Total Cost : d Buy Cost :		Dividend Da		
Dat	arket Price : te Updated : sent Value :		Dividend Da Dividend Da	ate 2 :	
	I Situation :		Dividend Da	ate 4 :	

To begin and invest a new Term Deposit Company, click once on the *New* button.

The *OK* and *Cancel* buttons are not shown in this picture. Remember, every screen in which you enter data, you will get an *OK* and *Cancel* button.

Data is entered into the fields as shown; then press the Tab key to move to the next field. Click the *OK* button to save your entry.

The screen now shows the record called Macquarie Bank. There have been no investments or withdrawals.

To invest a Term Deposit with this company, click the **New Term Deposit** tab once.

Financial Institution		Funds Te	erm Deposits	Bonds	Banks	Kep
Company Name : Code :	MAC	Macquarie E	lank	Catego	ry: Term Dep	osit
		1	Notes:			
Total Amount Invest	ted :			Australia's leading	investment bank	
Total va	lue :					
Interest Earn	ned :	_				
Interest Earn		hdrawl Transact	ions New Terr	n Deposit	Term Withdra	awal
	ions Term Wit	hdrawi Transact Start ount Date	ions New Terr Mature Date		Term Withdra Total No o rest Due Paym	f
Term Deposit Transacti	ions Term Wit	Start	Mature		Total No o	f

At this stage, nothing has happened except prepare the program to accept a new investment.

Click the *New* button again to go to the actual entry screen shown below.

Control your Portfolio	Contacts Calculate Personal Preferences
Term	Deposits
Stock Code: Date:	Reference Number:
Investment Details : New Investment Amou	nt :
Те	rm :
Starting Da	ite :
Maturity Da	te :
New Interest Details :	The dates below display on Home Page Calendar
Interest rate pa :	Int Payment Date 1 :
Interest frequency :	Int Payment Date 2 : Int Payment Date 3 :
Nett Interest :	Int Payment Date 4 :
. Comment:	
New	Return to main Window



The screen above already has had data entered and is ready to be saved by clicking the OK button. Note that the date entry has a calendar box to make date entry easier.

After clicking the *OK* button, the program will return you to the *Term Deposit Control Screen* shown below.

You can see the investment transaction in the list at the bottom of the screen. Note no interest has been paid yet..

To Edit or Delete an investment transaction, click on the three arrow icon on the left hand side for the applicable row to go to the Edit Screen shown below.

shares	Man	aged Funds	Term D	eposits	Calculato		Banks - Repor
Company	Name : Code : MAC		quarie Bank		Cat	tegory : T	erm Deposit
Total Amoun	it Invested : Fotal value :	\$250,00 \$250,00		Notes:	stralia's lea	ding investment	bank.
Inter	est Earned :		_				
Inter Term Deposit Ti		erm Withdrawl T	ransactions	New Term 1	Deposit	Term	Withdrawal
Term Deposit Ti	ransactions T Reference #	Amount	Start Date	Mature Date	Term	Total Interest Due	No of Payments
	ransactions T		Start	Mature	-	Total	No of



The Edit button permits a change to be made and the Delete button will rid of the entry altogether.

Note, if you change a Payment date the original date record will still display on the applicable calendar date page.

The payment for June 1, 2010 would be displayed thus on the Home page:

Financial Reminders:	BWATerm Deposit mature Payment due for:BWA Payment due for:MMF Payment due for:MAC	s 1/06/201 1/06/201 1/06/201 1/06/201	0 10 0 10	Calendar by: SEEDCODE
Legend = Selected	= Today • = Notes present = Conflict	Shift-click a date to create a new Appointment.	print	

The interest due from MAC is shown on the last line.

Term Withdrawal

This program handles a full withdrawal, a partial withdrawal and a total rollover.

To exit a Managed Fund click once on the *Term Withdrawal* tab and a screen like the one on the right hand side will appear.

Click once on the triple arrow icon next to MAC and 531 reference and the screen on the right would appear.

shares	Home	Funds	Term Deposi		Bonds	Personal Banks -	Repor
Financial Institutio	n (
Company Name Code		Macquar	ie Bank		Category :	Term Depo	sit
			Not	es:			
Total Amount Inve	sted :	\$250,000.00		Austra	alia's leading inv	estment bank.	
Total v	alua :	\$250,000.00					
i otali vi	aide :	\$250,000.00					
Interest Ear	rned :						
Interest Ear		ithdrawl Trans	actions Ne	w Term Dep	osit	Term Withdray	val
Term Deposit Transac	tions Term W		actions Ne to go to the Ter			en.	
Term Deposit Transac Ple Refer	tions Term W case click on the rence # An	e triple arrows nount St	to go to the Ter art Mat	m Deposit V ure T	Vithdrawal scre erm Interes	en.	nts
Term Deposit Transac Pie Refe	tions Term W case click on the rence # An	e triple arrows nount St	to go to the Ter art Mat	m Deposit V ure T	Vithdrawal scre erm Interes	en. t Due Paymer	nts
Term Deposit Transac Pie Refe	tions Term W case click on the rence # An	e triple arrows nount St	to go to the Ter art Mat	m Deposit V ure T	Vithdrawal scre erm Interes	en. t Due Paymer	nts
Term Deposit Transac Pie Refe	tions Term W case click on the rence # An	e triple arrows nount St	to go to the Ter art Mat	m Deposit V ure T	Vithdrawal scre erm Interes	en. t Due Paymer	nts

Control your Portfolio		ontacts Calculate	Personal Preferences
Company	Y: Macquarie Bank	Reference Number:	535
Stock Co	de: MAC 225		
	Investment Amount :	\$150000.00	
	Term :	120 days	
	Interest rate pa :	7.25	
	Starting Date :	1/2/10	
	Maturity Date :	1/5/10	
	Gross Interest Payable :	\$2718.75	
Please choos	e from one of these two button Please click here to withdr		
	Please click here for a and Re-Invest <mark>OR</mark> a	Partial withdraw Total Rollover	j
			Return to main Window

Term Deposits offer different ways of exiting and investing.

You can either withdraw the lot or do a partial withdrawal, which then incorporates a reinvestment situation, or roll the entire investment over, with or without the interest due.

On the screen on the left, you can see the initial investment details. You must decide if you will withdraw all the money, or withdraw some and re-invest the rest, or roll the investment over.

The two large buttons offer you those two choices.

We will take you through a partial withdraw and re-invest. This is a two stage process. Please note that an investment total rollover with or without the interest is exactly the same process as a partial withdrawal. Later, a total withdrawal will be covered.

The Investment Rollover OR Partial Withdrawal and Re-Investment

First you withdraw an amount, and save that transaction. Then you re-invest the remainder. You can choose to include any interest as a roll over if you wish.

In the case of a total rollover, you must withdraw a zero amount, and re-invest the principle with or without the interest due.

To make a *partial withdrawal*, click the bottom large button: "Please click here for a Partial Withdrawal and Re-Invest OR Total Rollover"

The screen shown on the right will appear. Please note the 4 sections clearly marked.

The First section (1) shows the total amount you can withdraw. The Second section (2) is where you enter the date of the transaction and the amount to withdraw as you tab down through the various fields (boxes). Note that the program will auto calculate to add the interest to roll over. If you don't wish to do that, just type over the correct amount. Above we typed "150,000" over the default "\$159062.50 in Section (3). If you tab through the fields again, the program will recalculate again. Therefore please check your entry for correctness before clicking the "OK" button in Section (4). You can *EDIT* later, but it is best to get it correct the first time.

	screen , stage two, where you will complete investment details.	
1	Total Amount Maturing on: 1/9/10 is : \$250000.00	
2	Stage 1: withdraw desired amount.	
	Company: Macquarie Bank Code: MAC	
	This Reference Number: 225 Date: 17/03/2010	
	Investment Reference Number: 531	
	Enter the Amount you wish to withdraw : \$100,000.00 \$150000.00	
	Gross Interest Payable : \$9,062.50 \$159062.50	
3	Stage 2: Re-Invest an amount	
	Enter the Amount you wish to Re-Invest: \$150,000.00 \$150000.00	
	(This may include the Gross Interest Payable from above)	

To make a **total rollover**, enter zero (0.00) in the "Enter the amount you wish to withdraw" field shown above, (instead of the \$100,000 displayed) then continue as for the partial withdrawal.

When you have checked your entry, here we want to withdraw \$100,000 and re-invest \$150,000, click the OK button, which will complete Stage 1, and the following screen on the right will appear.

This is now Stage 2 for the partial reinvestment. The program has automatically created a new entry, less some details such as term, dates, and interest etc. You now need to *EDIT* this record to complete the transaction.

Note that you cannot alter the investment amount on this screen.

CYP ntrol your Portfolio	Home Investme	ents Contacts	Calculate	Personal	Preference
		Term Deposits			
	n Deposit has been created to following data to pe			ils below by u	sing Edit.
Stock Code:	MAC Date:	17/3/10	Reference Number:	532	
Investment De	New Investme	ent Amount : Term : arting Date : aturity Date :	\$150000.00		
New Interest D	etails :	The	dates below display or	n Home Page Cal	lendar
	Interest rate pa :	%	Int Payment Date 1		
I	nterest frequency :		Int Payment Date 2	:	
	Gross Interest :	_	Int Payment Date 3		
Comment:	Nett Interest :		Int Payment Date 4		
	2				

If you wish to change the amount, you will have to complete the rest of this entry, dates, interest etc and save it. Then on the Term Deposit Control Screen you can line select this transaction and edit it. Remember the program only saves what you type in.

Continuing:

Click the *EDIT* button in the screen above and use the tab key to move around the screen and complete the entry. An example of this is shown on the right hand side.





Click the OK button, on the screen above when your entry is correct.

The program will then return you to the Term Deposit Control screen where you can see the result on the left. If you wish to EDIT the last transaction, click once on the three arrow icon opposite MAC and Ref# 532, and the screen on the right hand side will appear.

CYP Itrol your Portfolio	Home	nvestments	Contacts	Calculate	Personal	Preferen
		Term	Deposits			
Stock Code:	MAC	Date: 1	7/3/10 Re	ference Number	" <u>532</u>	
Investment De						
	New Ir	nvestment Amou	nt: \$1	50000.00		
		Ter	m :	\$7.20		
		Starting Da	te: 17/3/	10		
		Maturity Da	te : 17/6/	10		
New Interest D	etails :		The dates	below display o	n Home Page Cal	lendar
	Interest rate pa :	\$7.20	Int	Payment Date 1	L: 17/6/	10
1	nterest frequency :	once	Int	Payment Date 2	2 :	
	Gross Interest :	\$2700.00	Int	Payment Date 3	3:	
	Nett Interest :	\$2700.00	Int	Payment Date 4	\$:	
Comment:	Partial re invested amount					
	<u></u>					rn to main
	Edit		Delete		w	indow



The *Delete* button, on the screen above, will reset the system and cancel the investment.

To edit, click once on the *Edit* button and enter the correct data. Click the OK button once to save and return to the Term Deposit Control Screen shown on the left hand side.

Total Withdrawal: We now return to the withdrawal process. So far, we have discussed the partial withdrawal. Click once on the Term Withdrawal tab to see Deposits available to withdraw:

	Please click	on the triple a	rrows to go to t	the Term Depos	it Withdra	wal screen.		
	Reference #	Amount	Start	Mature	Term	Interest Due	Payments	
MAC	532	\$150,000	17/3/10	17/6/10	90 days	\$2700.00	once	-
								_
								_

Click on the *triple arrow icon* next to the record line you wish to withdraw, here MAC and 532.

Click once on the button: "Please click here to withdraw the entire amount". The screen below will appear.

Company	Macquarie Bank	Reference	Number: 532	
Stock Code:	MAC 225			
	Investment Amou	ent : \$150000.0	2	
	Те	rm : 90 day	•	
	Interest rate	pa: 7.20		
	Starting Da	ite : 17/3/10		
	Maturity Da			
		ste: 17/6/10		
ise choose fi	Gross Interest Payabl	le : \$2700.64	i	
nse choose fr	Gross Interest Payabi	e: \$2700.04		
ase choose fr	Gross Interest Psysbi	e: \$2700.04		



You can only change the date of the transaction and the Gross Interest payable before selecting "*OK*" to save, or "*Cancel*" to stop. Both will return to the *Term Deposit* Control screen.

An example is shown here on the right hand side after clicking "*OK*".



Click on the "Term Withdraw Transaction" tab and the screen on the right appears.

Image: Construction Image: Construction<

Term Withdrawal Transaction ... Editing

Click once on the *triple arrow icon* next to the Reference # line you wish to edit for record "336", and a screen like this will appear.

You can only Edit the Gross Interest Payable on this screen. If you choose to Delete this transaction, you will have to re-invest the amount of money in another transaction. This is a double entry system. You cannot make money disappear. If there is a problem with the reinvestment, you can edit that transaction.

Company: Macquarie Bank		Code: MAC
This Reference Number: 336	Date:	18/3/10
Investment Reference Number	532	MAC
Investment Amount	\$150000.00	150000
Term	: 90 days	
Interest rate pa	: 7.20	
Starting Date	: 17/3/10	
Maturity Date	: 17/6/10	
Gross Interest Payable	: \$2700.00	

Note: you cannot edit the amount as stated above. If you have made an error; delete your entry. Follow the instructions above to re insert the amount. Then action another withdrawal.

Term Deposit Interest Payments

Click on the *New* button once and go to the interest entry screen shown below.

Shares	Manage	d Funds	Term Deposits	Bond	s Ban	iks - Rep
Company Nam Cod		Macqu	Jarie Bank	Cate	jory : Term	Deposit
Amount Inve	sted :	150,00	0			
	Please o	lick on the tri Date	iple arrows to go to the ASX Code	Interest Entry s Rate %	creen. Nett Amount	
	Reference P					_

Enter your data from the Term Deposit statement, and then click the *OK* button once to save your entry.

	Managed Fi	unds Tern	n Deposits	Bonds	Banks	- Repo
Company Nar Co	ne: de: MAC	Macquarie Ban	k	Categ	ory: Term De	posit
Amount Inv	ested :	150,000				
	Please click Reference #	on the triple arrow Date	ws to go to the I ASX Code	nterest Entry so Rate %	Nett Amount	
299	138	1/5/10	MAC	7.25	\$2,718.75	

Interes	t Payments				
		Term Deposi	t Interest P	ayments	_
	Company Name:	Macquarie Bank	Code:	MAC	
,					
		Interest Payment Refere	nce Number:	138	
			Date:	1/5/10	
		Amo	int Invested:	150,000.00	
		I	nterest Rate:	7.2500	
		1	nterest Paid:	\$2,718.75	
		Less Witi	holding Tax:	\$0.00	
			Nett Amount:	2718.75	
				2710.75	
				×	~
				Cancel	ок

Note: you can edit and delete the interest transactions just like you can every other transaction in this program.

The total interest earned from this investment is shown on the control screen. An example is shown below:

-	ancial Institution	Manag	Jed Funds	Term D		Bon	as t	Banks - Rep
			Interest					
c	ompany Name : Code :	MAC	Mac	quaire Bank		Cate	egory: T	erm Deposit
					Notes:			
Total	Amount Investe	ad :	\$100,00	0.00				
	Interest Earne	ed :	\$550	D.00				
	Interest Earne	ed :	\$550	0.00				
erm De	Interest Earne		\$550(m Withdraw Tr	ansactions	New Term	Deposit		Withdrawal
erm De		ons Terr			New Term Mature Date		Term Total Interest Due	Withdrawal No of Payments
erm De	eposit Transactio Referen	ons Terr	m Withdraw Tr	ransactions	Mature		Total	No of
	eposit Transactio Referen	nce #	m Withdraw Tr Amount	ransactions	Mature	Term	Total	No of
	eposit Transactio Referen	nce #	m Withdraw Tr Amount	ransactions	Mature	Term	Total	No of

Bonds Module

The screen on the right shows a typical Bonds investment. This is the control screen for Bonds.

Note the use of tabs to perform various actions. For example: *Investment Exit*. You only click once in this program to perform any action. Click once on the *Investment Exit* tab will take you to the screen where you would choose from a list of Bonds with this company to withdraw funds.

Financial Institut		Interest			Categor		londs
Company Nam Fund Nam		ment Bonds	ac Corporate B	Code : WCB	Certific		097-111
Averaged Bu Marke Date Up	t Price : pdated : : Value :	\$20 19/0 \$5,000,00	000.000 00.0000 03/2010	Dividend I Dividend I Dividend I Dividend I	Date 2 : Date 3 :		
Investment Transa	actions	Investment V	Withdrawals	Investment Pu	rchase	Investme	nt Exit
Re 200 WCB	ference # 545	Date 19/3/10	Units Purc 25,000.0000		i Entry i \$200		Total Cost 082,500.00

The buttons at the bottom of the screen allow the following functions : *New*, *Find*, *Edit*, *Delete*, and price *Update* to be performed. They work the same way as every other screen in this program.

Company :	Australian Gover	nment	Category : Bonds		
und Name : Sec	urity Bonds	ASX Code : AGSB	Certificate : 123-098-SDF		
Number of Units Held :		Notes:			
Average Entry Price :					
Total Cost :					
Averaged Buy Cost :					
Market Price :		Dividend Da			
Date Updated :		Dividend Da	ate 2 :		
Present Value :		Dividend Da	ate 3 :		
		Dividend Da	ato d :		

To begin and invest in a new Bond, click once on the *New* button to enter a new company.

The *OK* and *Cancel* buttons are not shown in this picture. Remember, every screen in which you enter data, you will get both an *OK* and *Cancel* buttons.

Data is entered into the fields as shown then press the Tab key to move to the next field. Click the *OK* button to save your entry.

The Bond control screen for "Westpac Corporate Bonds" shows one investment of 25,000 units.

To invest another Bond with this company, click the *Investment Purchase* tab once.

	ncial Institutio		Interest Westpac Co	rporate B	onds	Catego	ry:	Bonds	
	Fund Name	Gove	rnment Bonds		Code : WCB	Certific	ate :	156-097-11	1
Nur	nber of Units	Held :	25,000.00	00	Notes:				1
A	verage Entry	Price : Cost :	\$200.00	_					
	Total veraged Buy		\$5,082,500.00 \$5,000,000.						_
	Market	Price :	\$200.00	00	Dividend I				
	Date Updated :		19/03/2010		Dividend Date 2 : Dividend Date 3 :				
	Present	Value :	\$5,000,000.00	00	Dividend I				
Pro	fit/Loss Situ	ation :	\$0.00	00					
Invest	nent Transad	tions	Investment Withd	rawals	Investment Pu	rchase	Inve	estment Exit	
	Ref	erence #	Date L	Inits Purcl	h Qty Still Held	i Entry	Price	Total C	ost
299	WCB	545	19/3/10 25	,000.0000	25,000.0000	\$200	.0000	\$5,082,500	0.00

At this stage, nothing has happened except prepare the program to accept a new investment.

Click the *New* button again to go to the actual entry screen shown below.

No your Portfolio Elome	Investments	ontacts	Personal	Prefere				
Bond Entry Screen								
Company Code:	Date:	Reference Nur	nber:					
Number of Units Purchased: Buy Price: Purchase Sub Total:								
Brokerage: GST: Costs Sub Total:		The dates below display Int Payment Dat Int Payment Dat Int Payment Dat	e 1:	lendar				
Total Buy Price:		Int Payment Dat	84:					
New			60 1	Back				



The screen above already had data entered and is ready to be saved by clicking the OK button. Note that the date entry has a calendar box to make date entry easier.

After clicking the *OK* button, the program will return you to the *Bonds Control Screen* shown below.

You can see the new investment transaction in the list at the bottom of the screen

To Edit or Delete an investment transaction, click on the three arrow icon on the left hand side for the applicable row to go to the Edit Screen shown below.




The Edit button permits a change to be made and the Delete button will rid of the entry altogether.

Note: If you change a Payment date, the original date record will still display on the applicable calendar date page.

The payment for April 6, 2011 would be displayed on the Home page in the same way as the other modules within this program.

Investment Exit

Suppose you wish to exit from the 25,000 unit bond purchased on March 19, 2010.

Clicking once on the three arrow icon to the left of the horizontal line (record), in this case Reference 545, the screen below would appear.

E	onds Exit	Screen		
Original Purchase:				
Code Reference # Date WCB 545 19/3/10	Quantity 25000	Qty Still Held 25000	Buy Price \$200.00	Total Cost \$5,082,500.00
Sale:				
Stock Code: WCB	Date: 19/3/1	0 Referen	nce Number:	341
Quantity So	ld:	0		
Prio	:e:	1.00		
Sale Sub Tot	al:	\$0.00		
Brokerag	le:			
	iT:			
G				
G Costs Sub Tot	al:			
		0.00		



At this stage, nothing has happened. The program is preparing for a sale or an exit.

Click the "New" button to enter the Exit data.

In this case, we are only withdrawing 10,000 units at \$215.00.

Tab through all of the fields, entering data where necessary. The brokerage and GST will be automatically calculated for you. You can over write these.

Click once on the "OK" button to save your entry.

Bonds					
	Во	nds Exit S	Screen		
Original Purchase:					
Code Reference # WCB 545		Quantity 25,000.0000	Qty Still Held 25,000.0000	Buy Price \$200.0000	Total Cost ?
Sale:	Code: WCB	Date: 6/4/10	E Refere	nce Number: 3	45
	Quantity Sold:	\$10,000.0	000		
	Price:	\$215.0	000		
	Sale Sub Total:	\$2,150,00	D.00		
	Brokerage:	\$32,25	D.00		
	GST:	\$3,22	5.00		
	Costs Sub Total:	\$35,47	5.00		
	Total Sale Amount:	\$2,114,52	5.00		
Comment: Bond exit					



Shown here is the Bond Control screen after the partial withdrawal.

You can edit and / or delete transactions as for other modules, except you cannot delete a transaction that has had a transaction against it, such as a partial sale.

You can edit the partial sale itself and or delete the actual transaction, but you cannot delete the original transaction.

Bonds Interest Payments

Click on the *New* button once and to go to the interest entry screen shown below.

Jild	res	Manage	ed Funds	Term Deposits	Bonds	Banks	s - Rep
Cor	npany Name Code		Westpac Cor	porate Bonds	Categ	ory : Bond	ls
Ar	nount Invest	:ed :	25,000				
		Please Reference #		le arrows to go to th ASX Code	e Interest Entry so Rate %	Nett Amount	

Enter your data from the Bonds statement, and then click the <i>OK</i> button once to save your entry.	Income / Interest Payments Company Name: Westpac Corporate Code: WCB
Control your Portfolio Image Funds Image	Income / Interest Payment Reference Number: 144 Date: 6/4/10 Number of Units Heid: 25,000.00 Interest Rate: 5,0000 Interest Paid: \$1,250.00 Less Withholding Tax: \$0.00 Nett Amount: 1250
Amount Invested : 25,000 Please click on the triple arrows to go to the Interest Entry screen. Reference # Date ASX Code Rate % Nett Amount 200 144 0/4/10 WCB 5 \$1,250.00	Cancel

Note: you can edit and delete the interest transactions just like you can every other transaction in this program.

CYP

CYP

Shares

Shares

60

SSS

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222

pany Share Reports:

Company Earning Reports:

So Bond Incom

De Bank Interest

Total Financial Position:

SSS Term Deposit Income

Managed Fund In

Share On Hand Valu

Share Sales Report by Date

Banking and Reports Module

The Banking and Reports module opens with the Reports tab being offered initially.

Click once on the Banking tab to go to the Banking section, shown below.

R	eports		Banking				
	Bank :	 		NAB	_		
	Bank Code : Account No :	NAB		Category :	B	anks	
		Balance :	\$7	5,000.00			
					ſ	Interest Pa	yments

This section is provided as a means for you to enter the bank balances of any and all accounts you wish to display on a total asset report. It is not a cash book program.

To create a **new bank account**, click the "New" button at the bottom of the screen, enter the required information, and click once on the "OK" button to save your entry.

If you click "Cancel", your entry will not be saved.

Use "Edit" to alter the bank balance.





Balance : 23,575.89

Managed Funds Term Deposits

Term De

Bonds

posit Reports

Serm Deposits Held

>>>> Investments by Mature Date

Non Withdrawals

>>>> Investments

Withdrawals

>>>> Investment

m Price Check:

nd Reports:

Nanaged Fund Pr

DDD Bond Present Value DDD Withdrawals

>>>> Investr

To Find an existing bank account, click once on the "Find" button and a list of all your bank accounts will appear.

Interest Payments

×

Click once on the three arrowed icon on the left hand side if the list to choose the record you wish to see on a control screen.

Öø

Banks - Reports

Interest payments from a bank can be entered by clicking once on the "Interest Payments" button at the bottom of the bank control screen.

An interest control screen then appears.

Click once on the 'New" button to go to the actual interest entry screen.

This is shown below:

CYP

2

Control your Portfolio Bank Interest	Investments	Calculate	Preferences
	Bank Interest Payments	i	
Company Name:	Bank of America Co	de: BAA	
	Interest Payment Reference Number: Date: Account Blance: Interest Rate: Interest Paid: Less Withholding Tax: Nett Amount:	143 10/2/10 23,575.89 5.7500 \$335.53 335.55	
		×	~
		Cancel	ок

Shares	Manageo	d Funds	Term De	posits	Bo		Banks - Re
Bank :		Bank o	of America		=1		
Bank Code : B	AA		Category :	Banks		Balance :	\$23,575
Account No: 12	23-37373-118	282					
	Please click o	on the triple	arrows to go	o the Interest	t Entry scr	een.	
Ref	Please click of erence #	on the triple Date	arrows to go ASX Cod			een. Nett Amount	
Ref							
Ref							
Ref							
Ref							
Ref							
Ref							
Ref							
Ref							
Ref							
Ref							

Enter your details, using the Tab key to move between the entry fields, and when correct, click the "OK" button once.

The "Cancel" button is provided to reset the program and not save your entry.

ol your Portfolio	Home	Investmen	ts Contacts	Calcul	ate Person	al Prefere
Shares	Manage	d Funds	Term Deposit	s B	onds Ba	inks - Report
Bank :		Bank of	America			
Bank Code :	BAA	Ca	tegory :	Banks	Balance :	\$23,575.89
Account No : 1	223-37373-11	8282				
	Please click	on the triple ar	rows to go to the l	Interest Entry s	creen.	
Re	ference #	Date	ASX Code	Rate %	Nett Amount	
Re 380	ference # 145	Date 10/3/10	ASX Code BAA	Rate %	Nett Amount \$335.55	

Instatments Calculate Periodal	Any interest payment
Bank Interest Payments Bank of America Code: BAA	on the row containi you wish to edit.
Interest Payment Reference Number: 149 Date: 10/2/10 Account Balance: 23.575.89 Interest Rate: 5.7500 Interest Paid: \$335.53 Less Withholding Tax: Nett Amount: \$335.53	The screen on the record. Click once your entry. Then cl or "Cancel" to reven

Close Wi

Any interest payment entry may be edited by clicking once on the three arrow icon to the left, on the row containing the applicable record that you wish to edit.

The screen on the left will redraw with your record. Click once on the "Edit" button to alter your entry. Then click "OK" to save your entry or "Cancel" to revert back to how it was.

The "Delete" button will allow you to delete an entry all together.

Home

The calendar base of this program is supplied by *Seedcode*.

Under the Settings tab, there is a full explanation of how this wonderful feature of this program works. Please read it carefully. A screen picture follows.

The Financial Reminders at the bottom of this screen are fed from information you enter in the various financial modules.

The Print button at the very bottom allows you to print a list of financial dividends etc., due by a date search.

Back FWD	Week	Month	Year	Y	Schedule	Sear)
							e	go to r	today	select
Saturday, Appoint	1 May 2010 W17	To-Do List			Other Items		w	1 Tu	April W Th	
Appoint	unencs	10-00 05					13			2
						appointment	14 5 15 1		7 8 14 15	
cle	ar show hide		clear show h			r show hide			21 22	
	user tibe		contact	res	Jurce	ype			28 29	
							6		May	10
							w	4 Tu	W Th	
							17			
									5 6 12 13	
									12 13	
									26 27	
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	Payment due BWATerm Depo			1/05/2010		8 (ndar	



Contacts Module

This module permits the storing of your contacts and their photos. There is also the ability to create a send a mail merge letter to those you select from your contact list.

Per Kiana: [Pock] Per Kiana: [Pock] Per Kiana: [Subset 25] [011078123 Email: 0] Instrument@html.com Tim Mr Company: [Nevroint] Note: [Goldadd worker Note: [Goldadd worker] Birthday: [21/41.0 Birthday: [21/41.0] Birthday: [21/41	Last Name Exams Penses \$983-3425 D411678123 Email: Q; Finkhorse@hotheil.com Tos Mr Company: Neverst Weblas: Weblas: Gedicated worker Inset Pricture Inset Pr	
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Address Related Contacts Scored Adverse	THERE Y FAMILY	
Main Aridrase	Annual Reminder Date:	
Main Address: Second Address:		
Street: 123 New St. Street:	Street: 123 New St Street:	
City: Brigton City:	City: Brigton City:	
	State: Vic State:	
State: Vic State:		
	Postal Code: 3111 Postal Code:	
	Address Related Contacts Annual Reminder Date: anniversary/graduation/etc Main Address Street: 123 New St Scoond Address Street: 123 New St	
	State: Vic State:	
State: Vic State:		
	State: Vic State:	
	Dentel Outer	
State: Vic State: Postal Code: 3111 Postal Code:	Postal Code: 3111 Postal Code:	

When you have contacts entered, a list will appear first.

000				Contacts			\bigcirc
	your Portfolio	Home	Investments	Contac		Personal	Preferences
	Last Name	First Name	Company	Phone One	Phone Two		
222	Smith	John	Ajax	213-456-0987	0411224220		
222	Edwards	Mike		415-908 6547	4321 89376		
222	Blake	Mary		215 6728910			
222	Rabbit	Peter		213-896-8923			
222	Spencer	Adam	ABC				
222	Evans	Mike		909090909090			
222	Edwards	Ralf	UBS	1278127821			
						Close Win	idow A
100 🞿 🖬 🗖	Browse C						

Click once on the *3 arrow icon*, to the left of the name, whose record you wish to see. Clicking on a *3 arrow icon* to select a record from a list, is standard throughout this program.

The buttons at the bottom of the page allow you to enter a *NEW* contact, or to *EDIT* an existing contact, or to *Delete* a contact.

Mail Merge Tab

After you have created a Mail Merge template, the following screen will appear:

000		Contacts	\bigcirc
Control If ye		Home Investments I Contacts to receive this letter	Preference
	Letter Title	Letter Date	
222	Welcome	18/8/09	
222	Announcement	18/8/09	
100 🖬 🖛 🗖	Browse	Create New Letter Close Window	

YP

If you have no templates and wish to create a mail merge letter, just click the "*Create Merge Letter*" button at the bottom of the screen.

This is a completed letter. First, we will show you how to create a create merge letter, by clicking on the *New* button.

 Instrume
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 Catalate
 Conduct
 Conduct</t

Note the *Cancel* and *OK* buttons at the bottom right hand side. You may not leave this screen until you have chosen to click once on either of those buttons. One will save your entry, the other will disregard what you have done without saving.

Give your letter a name; then press the *Tab* key to move around the screen. The buttons in light blue will insert the fields to be populated when you choose to print. To populate means to fill-in data from your records.

CONTROL YOUR PORTION	olio	Home	Investment	s C.	ntacts	Calculate	Personal	Prefer	ences
Create a	Merge	e Letter							
Title:									
Body:							Body abov		
	e butt						Body abov		h
	Title	First Name	Last Name	Full Name	City	Full Add.	Company	Date	
							Cancel	✓ ок	

Print your mail merge letter

From the screen two above, click once on the button "Choose From Contact List" and a new window will open showing all of your contacts.

ntrol your Portfolio	Home	Investme	nts Contac	ts Calcul	ate Personal	Preferences
Last Name	First Name	Company	Phone 1	Phone 2	Choose to print	
Smith	John	Ajax	213-456-0987	0411224220		
Edwards	Mike		415-908 6547	4321 89376	\boxtimes	
Blake	Mary		215 6728910			
Rabbit	Peter		213-896-8923			
Spencer	Adam	ABC				
Evans	Mike		909090909090			
Edwards	Ralf	UBS	1278127821			
O'Connor	Danny		7787867			
	Print Let	ter	(Close Window		

Click the "Choose to print" box on the right hand side to identify whom you wish to send the applicable letter. Next, click once on the *Print Letter* button.

The following screen displays, and you choose where to print from the button on the bottom left; then click the *Print* button once. It is a good idea to go to the *File menu* and select "*Page Setup*", and choose portrait or vertical.

			Contact	S		0
I your Portfolio	Home	Investme	nts Contac	ets Calcu	ulate Personal	Preferences
Last Name	First Name	Company	Phone 1	Phone 2	Choose to print	
Smith	John	Ajax	213-456-0987	0411224220		
Edwards	Mike		415-908 6547	4321 89376	\boxtimes	
	Screen Printer File		Print)	Close Wind	low
	I your Portfolio Last Name Smith	Last Name First Name Smith John Edwards Mike Screen Printer	Last Name First Name Company Smith John Ajax Edwards Mike Screen Printer	Image: Your Portfolio First Name Company Phone 1 Last Name First Name Company Phone 1 Smith John Ajax 213-456-0987 Edwards Mike 415-908 6547 Screen Printer Print	Image: Name Company Phone 1 Phone 2 Smith John Ajax 213-456-0987 0411224220 Edwards Mike 415-908 6547 4321 89376	Your Portfolio First Name Company Phone 1 Phone 2 Choose to print Last Name First Name Company Phone 1 Phone 2 Choose to print Smith John Ajax 213-456-0987 0411224220 Image: Choose to print Edwards Mike 415-908 6547 4321 89376 Image: Choose to print

The Calculator Module

This is provided to permit you to calculate values for a purchase or a sale. As well, there is the Potential Sale Calculator that will calculate potential profit/loss on selling shares you own. No data entered here affects your real data. These calculations are not stored or saved.

Screen 1: A general buy/sell calculator, shown on the right hand side.

The "*Clear Data*" button is used to clear old calculations. The "Enter Data" button will allow you to enter data. There is no "*Cancel*" or "*OK*" button displayed because data entered on these screens is not saved or stored as useful data.

Use the *Tab* key to move between the fields of data.

Control your Portfo	lio Home Investment Contacts	Calculate Per	sonal Preferences			
Share buy/sell Calculator Potential Sale Calculator						
Purchase:	Quantity to Buy Price Sub Total Buy 0 \$0.00 \$0.00	Brokerage GST	Purchase Costs \$0.00			
	Total Share Purchase Cost : \$0.00	Þ				
Sale:	Quantity to Sell Price Sub Total Sell	Brokerage GST	Total Costs			
	0 \$0.00 \$0.00	\$0.00 \$0.00	\$0.00			
	Receive from Sale : \$0.00					
	Please note that no data is stored from actions on this screen					
	Clear Data	Enter Da	ita			

Control your Portfo	olio Home	Investments	Matacts Calculate	Personal Preferences
Share buy	/sell Calculator	Potential Sale	Calculator	
First:	Choose stock which y Click button to choose	ou wish to consider selling a from a list.	Load Data	
Second:	These are the shares	you have chosen to experi	ment with. No data used on th	is screen is saved or altered.
	Company:	Quantity of shares hele	d: 0.00 Average pu	rchase price: 0.00
Third:		button below to enter the ell Price Sub Total	quantity and proposed sell pric	
	0	\$0.00	\$0.00	\$0.00 \$0.00
			Receive from sal	e: \$0.00
			Profit/Loss on Sale	: \$0.00
	Clear Data		E	nter Data

Potential Sale Calculator

There are three steps to this calculator.

<u>Step One</u>: Select from your list of Investments that you wish to achieve a theoretical sale. There is a demonstration list shown below.

	Company	ASX Code	Category	Stock Held	Average Buy Price	
22 >>>	BT Australia	BTAP	Shares	98,500	\$2.50	
23 🔊	City Mutual	CML	Manage	50,000	\$1.35	
24 >>>	Cascade Brewery	CSB	Shares	7,500	\$6.35	
25 >>>>	AGC	agcb	Manage	7,000	\$1.15	
26 >>>	St George bank	SGBK	Banks	35,000	\$1.00	
27 >>>	WestpacBurwood	WBCB	Banks	23,500.75	\$1.00	
28 >>>>	Customers	CUS	Shares	13,500	\$3.10	

<u>Step Two:</u> To choose the applicable line, just click once on the "*three arrow icon*" on the left hand side. In this example, we choose AGC, which has a code of ageb:

CONTROL YOUR PORT	olio Flome Investments	s Calculate Preferences
Share buy	/sell Calculator Potential Sale Ca	lculator
First:	Choose stock which you wish to consider selling: Click button to choose from a list.	Load Data
Second:	These are the shares you have chosen to experiment	with. No data used on this screen is saved or altered.
	Company: agcb Quantity of shares held:	7000.00 Average purchase price: 1.15
Third:	Click the "Enter Data" button below to enter the quan	
	Quantity to Sell Price Sub Total Sell	Brokerage GST Total Costs
	0 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
		Receive from sale: \$0.00
		Profit/Loss on Sale : \$0.00
	Clear Data	Enter Data

<u>Step Three:</u> Click once on the "*Enter Data*" button and then enter your data as you use the tab key to move between the fields (boxes). Below, 5,000 shares were entered to sell at \$1.45 with brokerage, (auto calculates, you can override) and in this case, a profit of \$1368.00 would result. A green number is positive; red indicates a negative amount.

Share buy	/sell Calculator Potential Sale Calculator
First:	Choose stock which you wish to consider selling:
Second:	These are the shares you have chosen to experiment with. No data used on this screen is saved or altered.
	Company: agcb Quantity of shares held: 7000.00 Average purchase price: 1.15
Third:	Click the "Enter Data" button below to enter the quantity and proposed sell price to calculate profit/loss:
	Quantity to Sell Price Sub Total Brokerage GST Total Sell Costs Costs
	5000 \$1.45 \$7250.00 \$120.00 \$12.00 \$132.00
	Receive from sale: \$7118.00
	Profit/Loss on Sale : \$1368.00

These two calculators are provided to allow quick calculations to be performed.

Personal Data

The Personal Data Module is provided to allow you to store: serial numbers, passwords, usernames, etc.,

The command buttons at the bottom control the data entry as they do for all the screens in this program. "*New*" creates a new data entry. Use the "*Cancel*" and "*OK*" buttons to either save or not save the entry. Use the *Tab key* to move between the fields (boxes).

The "Find" button presents a list, shown below, of your entries from which to choose.

CYP Control your Portfolio	Home	Investments I Calculate Preferences
Product Information	Product	t List
	Company :	Macromedia
	Product :	Dreamweaver
	User Name :	peterRabbit
	Password :	flash
	Serial Number :	ewiuewa2382381239
	Notes :	CS3 set
New	Find Prev	



This compressed view shows a typical view. To choose a product, click once on the "*three arrow icon*" on the left hand side. This action will produce a screen showing all the relevant data concerning this product.

Control your Portfolio	Home	Investments	Contacts	Calculate	Personal	Preferences
Product Information	Produc	t List				
	Company :		Microsoft			
	Product :		Word			
	User Name :		tallships Wo	rd		
	Password :	nil				
	Serial Number :		3723782378	32		
	Notes :					
			9 🚆	8		
New	Find Pre	v Next	Z Edit Dele	2		

This compressed view shows a typical view. To choose a product, click once on the "*three arrow icon*" on the left hand side.

This action will produce a screen showing all the relevant data concerning this product, like the initial screen at the top of this page.

Preferences Module

The Preferences Module stores items such as your Company name, or any other name you wish to appear at the top of reports. Use your own Name if you wish.

You will also enter on this page various tax items and various charges, such as brokerage. These are necessary to complete Investment purchases and sales.

There is only one screen for *Preferences*. When you select either "*New*" or "*Edit*", a "*Cancel*" and an "OK" button appear like every other data entry screen. "OK" saves your entry. "Cancel" disregards what you entered.

Control your Portfolio	Home Investments I Calculate Personal Personal
Company Name: Address : Suburb, PostCode : Telephone : ACN :	My Company Image: Company 42 Ocean Ave Image: Company Melbourne, 30101 Image: Company 03-8899-1234 Fax : 03-8899-1233 123-456-980 Password : agreed77
Capital Gains Tax Amou GST : Company or Fund Tax R State or Province Tax R Share Price Alert % mo	10.00 % Brokerage Variable Fee: 2.5 % Late : 30.00 % Brokerage Flat Fee: \$
New	

Many countries use the term VAT instead of GST. In this program it doesn't matter what the official term is. The GST field should store all the various country and state/province taxes combined. They are a "cost". Your accountant is only interested in purchase prices and sell prices less any costs. In the case of many combined "taxes" you will need to calculate a "combined" percentage. Our suggestion is to contact your accountant and ask his or her advice.

If your country does not have a GST or VAT, be very grateful, enter a zero in the GST field. At least you have the knowledge the ability is built in for you in this program.

Many countries allow taxation credits on dividends. In Australia this is called a "franking credit". At the time of writing this manual, June 26, 2010, the franking credit in Australia is 30/70. In the field above for Dividend Franking Credit you need to enter this as a decimal. If it ever changes just use a calculator to compute a decimal amount. The current 30/70 computes to ".4286" corrected to 4 decimal places.

If your country does not offer this benefit just enter a zero in this field.

The State or Province Tax is not used at this time. It is included in case a state in a country ever imposes such a tax.

Installation

The CYP folder containing your program should be installed:

- 1) for Windows into C:\MyApplications
- 2) for OSX in the Applications Folder

Program Layout

Your CYP program will be loaded into several folders looking like this screen picture below:

CYP	×	Extensions FMP Acknoments.pdf	f	Contacts.USR	Data 🕨	ContactsData.USR homeData.USR MasterData.USR
		Start.USR		home.USR		
		support support		Master.USR		

The program is laid out like this to make it easier to install program upgrades.

The only time you should ever open the "support" folder is to install an upgrade. Never move any of the files shown above from their locality. Doing so will render your program inoperative.

Keep your folder looking like this shown on the right hand side and use the "Start.USR" file to commence using this program.



Minimum Equipment and Software requirements: Windows: Mac OS:

•Windows Vista, Business, or Ulimate: Pentium III 800 MHZ or faster with 512MB RAM

•Windows XP SP2: Pentium III 700 MHZ or faster with 256MB RAM

•SVGA (1024 x 768) or higher resolution video adapter and display.

• Macintosh computer with an Intel-based Macintosh computer

•Mac OS X version 10.5 or higher with 512 MB RAM

•Max OS X version 10.4.11 with 256 MB RAM