

1 Introduction

This is a manual for the installation and use of the application 'AccountancySoftware'. The program is a Windows application, aimed at households, accountants, financial planners etc. for planning for retirement and administrating your wealth. It would also be suitable for people in other roles than this, possibly not with ready access to financial advice (perhaps because of its cost or their circumstances). The program does not have regulatory approval (if indeed this exists for such software) and will not replace the legal obligation, in some jurisdictions, to obtain (implying pay for, what are often significant amounts) financial advice, before embarking upon major financial decisions. However, I (c/o Mathematical Services Limited) have used it successfully to make my own financial decisions on such matters, and it is this personal and corporate endorsement which a user can trust.

2 Pre-requisites.

1. A PC running Windows 7 or above.

3 Installation/Removal

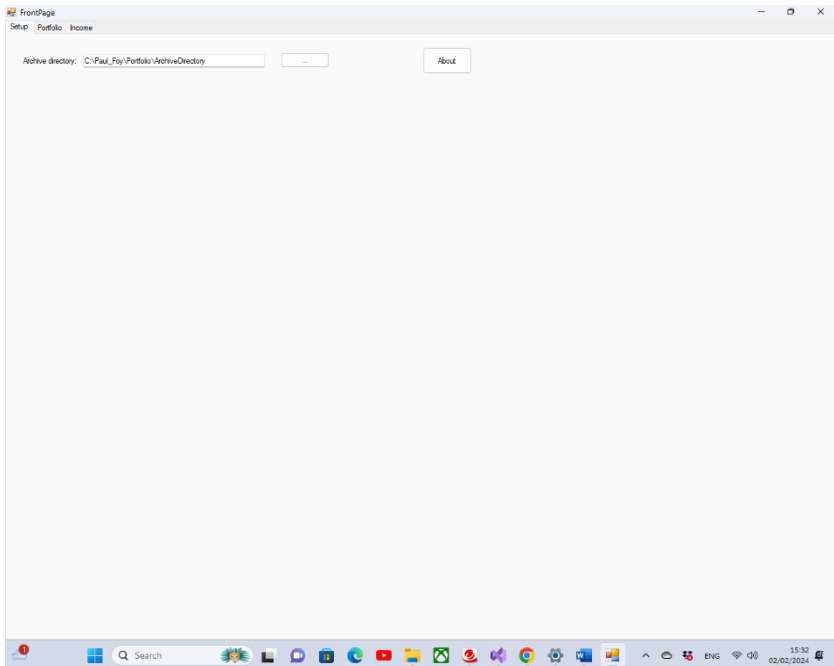
Insert the supplied stick into the PC and run the 'setup.exe' program. If the Microsoft .NET framework is not present on the PC, you will be prompted to install this – please allow this to occur.

The program can be removed from the PC, by using the 'Program & Features' menu from within Control Panel.

4 Use

The application has 3 tabs:

4.1 Setup



This tab is to create an archive directory where backup of your work occurs. There is also an **About** button, with information on the software and contact details.

4.2 Portfolio

Stock	Code	Purchase Day	Purchase Month	Purchase Year	Purchase Price	Number	Sale Day	Sale Month	Sale Year	Sale Price	Type
Rightmove	RMG	18	July	2023	6.76	5916	1	February	2024	7.7247	Equity
Treasury Gil. 202...	TT25	8	January	2024	1.05029	9753	8	March	2025	1.00	Bond
Judges Scientific	JDG	3	August	2023	93.76	106	1	February	2024		Equity
Twenty Four Inco...	TFIF	16	October	2023	1.0025	10000	1	February	2024	1.044	Equity
Rightmove	RMG	3	November	2023	4.66	2142	2	February	2024		Equity

Below the table, there is a large blue rectangular area, followed by a dark grey area containing several buttons: 'Select All', 'Delete Selected Stock', 'Calculate Weighted Average APY', and a checkbox labeled 'Include accrued interest (bonds only)'.

This tab contains a flex grid containing a listing of the stocks in a portfolio. A stock can be a bond, paying a coupon on fixed dates, such as a government gilt, or an equity with dividends which vary in frequency, amount, and time.

The fields are:

- Name
- Code (must be provided)
- Purchase day
- Purchase month
- Purchase year
- Purchase price
- Number of stocks held

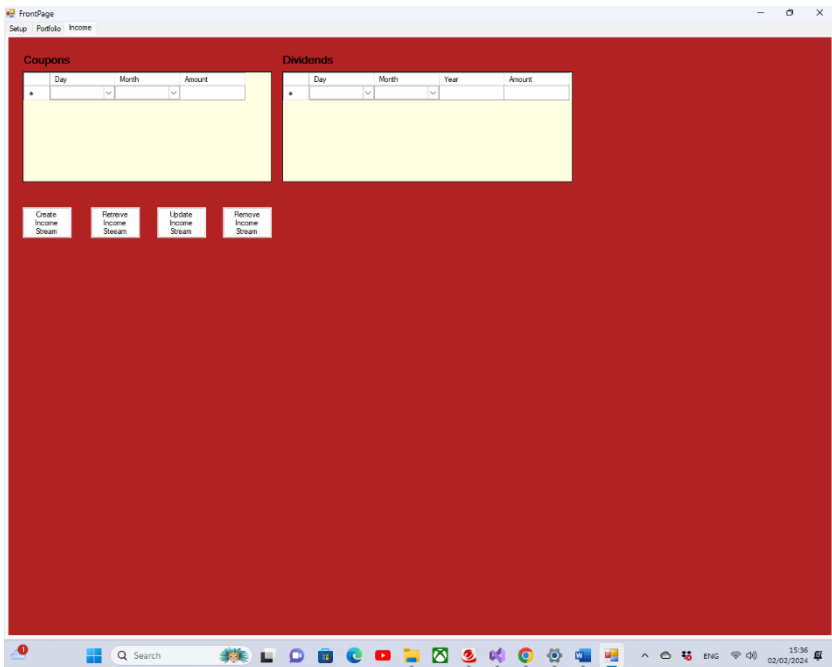
- Sale day
- Sale month
- Sale year
- Sale price
- Stock type (Equity or Bond)
- Whether an income stream has been attached or not
- Stock selected

A selected stock can be deleted, or all stocks can be selected at once.

The button **Calculate Weighted Average APR** calculates the APR of the selected investment over the time, considering the coupons or dividends added during the duration of the hold. Then the APRs are averaged according to the weighting of their initial size and the average result returned to the user. In this way it is possible to enquire of the return by an individual investment or the average return by a subgroup of the portfolio or indeed of the whole portfolio (by selecting all stocks).

The checkbox **Include accrued interest (bonds only)**, is used to alter the return (of a bond only) by considering that in this case the bond is bought having to pay for interest accrued from the last coupon payment and is sold with the accrued interest. This check box applies to bonds only.

4.3 Income



This tab is used to add an income stream to either a bond (coupons) or an equity (dividends).

The button **Create Income Stream**, creates an income stream from scratch, for the stock selected in the portfolio tab.

The button **Retrieve Income Stream** retrieves an already created income stream for the selected stock.

The button **Update Income Stream** updates a pre-existing income stream.

The button **Remove Income Stream** removes the income stream from the selected stock.

It must be remembered that the income stream has to be provided in the same denomination (currency and magnitude) as the associated stock.

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