

# CARES DISK

for the

**BBC MICRO**

SQUIRREL  
SOFTWARE

## CONTENTS

Getting Started .....	below
VAT CARE .....	3 to 5
BUILDING SOCIETY CARE .....	6 to 10
CASH CARE .....	11 TO 14
INVESTMENT CARE PLUS .....	15 TO 19
Universal Options explained .....	Back Page

## GETTING STARTED

To load - Auto-Boot (SHIFT/BREAK). The first screen that will appear is the program selection Menu.

This offers a choice of four programs, each has it's own menu which forms the main hub of the program -pressing ESCAPE or RETURN, depending on which area you happen to be in, will return you to it.

However if you wish to use a different 'Care' program then you will have to press CTRL/BREAK to leave the program you are currently using followed by an auto/boot to re-load the program selection Menu.

Note - the RED Function keys are not used at all in any program.

LIMITATIONS - Note that because the columns are mathematically interactive some limits are lowered to accord with the limits of the other columns. Warning messages like 'TooHi!' are screened but you can override most of the time - this is intentional.

### VAT CARE - Introduction

This program will cater for over 220 Sales and over 220 Purchase invoices each month for a three month period.

Listing three month's Sales and Purchase details for the VAT Return is an inevitable consequence of being registered for VAT but adding them up and inserting the correct VAT content where necessary can make the job a trauma.

Computers are very good at adding up and working out VAT percentages and this program will, once you have entered the details of each invoice/receipt, do the rest of the work for you - AND produce a very clear PRINTOUT of the three month period. (Which will please the VAT inspectors when they pay you a visit:)

Furthermore the work can be done a little at a time -say weekly - saved and reloaded to disc when required.

### VAT CARE - Menu Options

*(1) Set VAT rate & period etc.*

Enter answers as directed including the firm's name and whether this is for your Sales or Purchases. You will also be asked the correction amounts for the Gross and Vat columns - in most cases this will be zero - however you may find it useful to enter corrections from a previous VAT Return here.

If you mess it up don't worry - press ESCAPE to return to Menu - you can then start afresh.

*(2) LORD DATAFILE* - see back page. (The practice datafile is Galled 'VATTEST')

## VAT CARE - Menu Options - cont.

### (3) VAT ACCOUNT

This is where you enter all the data required for the three month period of either Sales or Purchases invoices/receipts. You could say, begin with your Sales Invoices, ignoring all Purchases, then save them to tape or disc, then start again by using 'CTRL-D'(see bottom of page) to erase the Sales data and, in exactly the same manner, enter and save your Purchase invoice details (data).

'M' key - Produces a page with key information (to save you referring to these instructions all the time) and month selector. To change month use the cursor keys to move arrow - then press 'RETURN' to return to main account.

'S/9AR' - Enables scrolling from one page to the next - the 'PAGE No' at the bottom of the screen will change from a steady red to a flashing yellow. Then press the UP or DOWN cursor which will now cause a scroll back to the previous page or on to the next page respectively.

Using the LEFT or RIGHT cursor instead, at this point, will instantly take you to the first or sixteenth page respectively of that particular month. As soon as the 'PAGE No' has returned to a steady red you can begin entering data on the new page.

*CTRL D (DELETE)* - This combination of two keys will result in the erasing of all invoice data including the name details. This is useful for those who do not want to reload the main program all over again when changing from Sales to Purchases or vice-versa. The program will hold EITHER the Sales OR Purchases data - not BOTH. So please remember to save the data held in memory before deletion.

### VAT CARE - Menu Option 3 - cont.

INVOICE NAME and/or NUMBER details :-

First set the arrow to the extreme left-hand column of the selected row - then press the 'TAB' key. You can now enter, on the screen only, an abbreviated name & number - e.g. B/Oxy 1234. (when ready to enter this in memory - press 'RETURN'). You are limited to 10 characters and the program has been designed to place all letters to the left and all digits to the right. Try it and you will see that you can enter letters & numbers in any order - the program will separate it to make a neat entry - this also saves you time. However if you do not want to enter any name detail you can use the "Inv 1-nnn" detail already there. (The figure 1 indicates the first month and the figure 'nnn' indicates the invoice number (up to the maximum of over 220 each month). Obviously these **numbers** will need to be written on each invoice.

AMOUNT details are entered by first using either the 'TAB' key or the '(d' key :-

1.) 'TAB' key (Single Column Entry) - enter amount and press 'RETURN'. The Net figure displayed is always the resultant of Gross & Vat, even if sometimes temporarily negative! - however ( ALERT WARNING! ) -if a VAT figure is entered which is incorrect by 2% or more the computer will beep, the row of data will turn red and flash until you either re-enter more accurate data or you ignore it and move on to the next invoice (in which case, on the printout, a "\*" will indicate that line).

2.) '@' key (AUTO) - enter amount, press 'RETURN' - the other two columns will immediately display their relevant amounts ( calculated by the program using the current VAT percentage rate ). This is useful for entering receipts that show only one or two of the Gross, Vat, or Net amounts.

### VAT CARE - Menu options

(4) *SAVE DATAFILE* - see back page.

(5) *PRIN7bUT* - see back page.

(6) *TOTALS for VAT RETURN*

Load both Sales & Purchases datafiles using menu option 2. Although the Vat Account will only hold the data of the last file loaded, this Totals Account does hold the totals of ROTH Inputs & Outputs required to be entered on your Vat Return form.

(7) \* *COMMANDS* - see back page.

### B/SOCIETY CARE - Introduction

This program wilt cater for over 220 entries i.e. an average of over 18 per month for a 12 month calculation period and, if entered carefully, wilt produce an accurate interest figure. If you have access to a printer you will be able to produce a copy of your calculations.

In addition to each deposit and withdrawal every interest rate change wilt have to be entered in date sequence. If you haven't been making a careful note of each alteration to this rate do not despair - very few people bother to keep this sort of data - just write to or phone your Building Society, giving them your account details, asking for dates and percentages of all interest rate changes for the required period.

If you find that an entry has been missed you will not have to re-enter all subsequent data again as an insert feature enables the program to accept earlier data, re-assigning subsequent entries to later entry numbers. You wilt find on-screen reminders to help.

## B/SOCIETY CARE - Menu Options

### *(1) PERSONAL AND B/SOC DATA*

Enter answers as directed including the B.Soc's name and account number or account name.

If you make a mistake don't worry - press ESCAPE to return to Menu - you can then start afresh.

### *(2) START SEQUENCE*

This starts with a 'Same Day Reminder' The importance of entering the Deposit last when several transactions occur on the same day is because the interest calculation to that date is different for deposits as they only start to earn interest from the the day they are made whereas withdrawals and interest rate change dates end a period up to, but not including, that date (i.e. - the day before).

The start sheet itself asks the year and interest rate percentage - then you are asked 'FIRST Deposit of a NEW account? (Y/N)' - this is to ensure that the balance of an established account is allowed to have the interest it earned on the first day of your interest calculation check - ( an initial deposit earns FROM that date ).

Pressing 'N' produces a request for the the existing balance in the account - then the day followed by the month number.

Pressing 'Y' takes you to a new page which asks you the amount of the opening deposit plus the day and month as above.

On completion the spreadsheet will be displayed.

B/SOCIETY CARE - Menu Options - cont.

(3) *SPREADSHEET DISPLAY*

This is screened after each entry. From here you select the entry number using a pointer which travels in the vertical only - controlled by the cursor (arrow) keys. At the top of the page is the name of the B/Soc, and the account number together with column headings which are almost self explanatory:-

Each row begins with the entry number immediately followed by a letter (D,W,I,or F) recording the type of transaction followed by the amount and date.

*DAYS* - The figure in this column is calculated as the 'effective' number of days from the previous entry to this one.

*%* - The effective interest rate percentage applying up to this entry. (When an Interest rate change is the subject of the entry you will see the previous interest rate displayed which is used to calculate the interest up to here - the new rate will be displayed on subsequent entries).

*INTEREST* - Decided by the balance existing up to this Time at the rate shown for the number of days displayed.

At the foot of the page are a note of the five keys (in addition to the arrow controls) which control the page:-

1. 'C' - Change Will delete existing data on that line and go to the Entry Options page.

2. 'I' - Insert Will allow a line of fresh data to be inserted on to that Time by moving all later data forward one entry number each and re-calculating effective days and/or interest figure.



BISOCIETY CARE - Menu Option 3 - cont.

3. 'D' - 'Deletes' that fine and moves all later data forward one entry number to eliminate the gap.

4. 'T' - Totals Displays the totals up to the pointer position including the balance at that line ( which cannot be shown on the spreadsheet for lack of width ) and the interest earned to date.

5. 'S/BAR' to Scroll - Enables scrolling fro® one page to the next - the pointer wilt disappear - then press the UP or DOWN cursor which wilt now cause a scroll back to the previous page or on to the next page respectively.

Using the LEFT or RIGHT cursor instead, at this point, wilt instantly take you to the first or last page respectively of that particular period. As Boon as the pointer has reappeared you can begin entering data.

The ENTRY OPTIONS Sheet, entered by pressing either 'C' or 'I', wilt display yet another 'menu' of 4 Options :-

'D' (Deposit) or 'W' (Withdrawal) wilt ask you the amount (you do not need to enter the £ sign) and the day followed by the month number.

'I' (Interest Rate Change) wilt ask you the new rate you do not need to add the % symbol) and the day followed by the month number.

'F' (Final date of the period) - If this date is the closure of an account the program assumes that all building societies wilt pay interest up to, but not including, that date. However if the account is not being terminated then this date will be an interest earner.

B/SOCIETY CARE - Menu Options - cont.

(4) *LOAD DATAFILE* - see back page. (The practice datafile is called 'B/STEST').

(5) *SAVE DATAFILE* - see back page.

(6) *PRINTOUT* - see back page.

(7) \* *COMMANDS* - see back page.

After using this program you should now be aware of the opportunities with which you can deprive yourself of earnings e.g.:-

1. When transferring a cheque from one B/Soc. to pay in to another you will, most probably, lose one days interest on that sum, even if you deposit the cheque immediately.
2. When using a B/Soc. that can only be dealt with by post then postal delays could cost you several more days lost interest.

When large sums, such as redundancy payments, are involved these losses are quite significant - however, unlike the banks, you do start earning interest from the day you deposit a cheque. (Most banks wait several days for a cheque to 'clear' before actually crediting your account - despite what your statement shows).

Not all B/Societies calculate the interest in the same way - e.g. we have found at least one of the larger societies appears to give interest for the day the account is terminated, so if your figures are only slightly different to theirs then that is probably why - However mistakes are made quite frequently so don't be afraid to query their figures.

## CASH CARE - Introduction

Using this system, with it's 60 categories for two accounts you will now be able to control your Bank account(s), Building Society account(s), Credit Cards, Household and personal budgets, etc. etc. For fun and for month by month comparisons 3D Bar Charts are available at the touch of a button.

The user starts by copying their own bank statement into an account which looks similar to a blank bank statement and their savings into a second identical account. Then, with the sort of juggling (called analysis here) that a computer is good at, he/she easily begins to categorise their income and expenditure payments, eventually seeing their financial situation at a glance.

So, with twelve interactive monthly statements for each account, the user, by entering up the statements) for the next month(s) in advance with estimated income, standing orders, and outstanding bills, would be embarking on a budget forecast which, together with an Annual Summary, could cover the whole year.

We believe that this type of program should be very confidential so we have provided you with the opportunity to label each datafile with a personal password for privacy in addition to the filename.

For users with printers, printouts of all accounts are possible plus 3D bar chart screen dump without leaving the program.

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CASH CARE - Menu Options

*(1) SET OPENING DATES, NAMES, BALANCES, ETC.*

Enter answers as directed. You will be asked to rename the RED and BLUE ACCOUNTS and enter their opening balances - in most cases this will be the bank statement balance (+ or -) or B/Soc balance relating to the start of the month selected to begin.

If you mess it up don't worry - press ESCAPE to return to Menu - you can then start afresh.

*(2) LORD DATA* - see back page. (The practice datafile password is 'PRIVATE' and the filename is 'D/FILE').

*(3) RED ACCOUNT*

As suggested above enter the details of a month's bank statement - the 'BALANCE NOW' line near the foot of the page will confirm that all amounts are or are not accurate. To select another MONTH press 'M' as directed by the instruction at the foot of the screen. Use the UP & DOWN cursors to select the month required then press RETURN.

NOTE - there are some key reminders here to save you referring to these instructions all the time. When you have used up the first 20 categories of expenditure a press of SPACE BAR will scroll to reveal another 20. (Press S/BAR again to return).

Use the arrow keys to move the pointer on screen to the location required:-

Expenditure or Income details are entered by setting the arrow to the left-hand side of the relevant column then pressing the TAB key. You can now key in a category name - e.g. 'Mtg SO' and when ready 'set' it by pressing RETURN. Similarly, after moving the pointer to the left of an amount column you can key in the amount. You are limited to 9 characters for the category names and to individual amounts of £99999.99 or less.

### CASH CARE - Menu Option 3 - cont.

*COPY* key - If you pay (or receive) the same amount each month - say a mortgage standing order, setting the pointer to the appropriate category and pressing 'COPY' will instantly insert the same amount that was used last month.

#### *(4) BLUE ACCOUNT*

This operates in exactly the same manner as RED -however you will find that the category names have appeared in the same places - this is deliberately done so that payments or income can be made to or from either the Bank or B/Soc. When the annual totals option is selected from the MENU all the categories are added together and each appears in its allocated position.

If you wish to transfer from RED to BLUE (and vice-versa) it is better to do it as illustrated in our sample datafile - 'D/FILE' using a negative sign where appropriate.

*ANALYSIS* - If, for example, one of your payments was to settle a BARCLAYCARD or ACCESS or similar statement balance which included several categories of payment you can split this composite figure by setting the pointer to it and pressing 'A'. By using TAB and RETURN (as usual) you can enter these separate amounts into their correct categories and when the total of these separate entries agrees with the composite total pressing RETURN again will not only return you to the main account but will have deleted the original credit card entry and will also have added the separate amount to their individual categories.

#### CASH CARE - Menu Option 4 - cont.

If this isn't complicated enough you will find that by pressing 'S' (for Switch) whilst in the ANALYSIS page you will be able to enter amounts on the Income side of the account as part of the overall adjustments available to you during the analysis of one particular entry. (To go back to the Debit Analysis press 'S' again). Of course you can also analyse any of the Income (or Credit) entries in exactly the same manner.

##### *(5) ANNUAL SUMMARY AND 3D BAR CHARTS*

All 24 entries for each category (two per month) are added and shown in their allocated positions. The debit and credit columns are totalled and displayed together with a figure of excess income over expenditure ( or vice-versa ).

Note that opening and closing balances are ignored in order to give a true calculation.

If you require a Bar Chart of a category, position the pointer as usual and then press 'B'. Each month's categories for both RED and BLUE accounts are added together to provide the data.

If you wish to record a screen dump of the chart for later printing, then press 'COPY'. The filename used is 'BAR/CHT' and to produce a printout of the Bar Chart you follow the instructions of the 'Screendump' program supplied for your printer.

*(6) SAVE DATA - see back page.*

*(7) PRINTOUTS - see back page.*

*(8) \* COMMANDS - see back page.*

## INVESTMENT CARE PLUS - Introduction

This program contains three separate accounts -HOLDINGS, SALES, and DIVIDENDS. This program will, if you use it regularly, not only keep you 'in the picture' but analyse each holding to provide some statistical to help you to make good decisions. However, you should always consult a professional financial adviser before undertaking any expensive investment commitments.

In addition, at any time, you can make separate printouts of Holdings, Sales (showing Capital Gains/Losses) or Dividends Received in the year. These could be attached to your Tax Return.

To help you there are key reminders at the foot of each spreadsheet - all are self explanatory except vertical scrolling :-

This is done by firstly pressing S/Bar (when the displayed pointer. will disappear), then select the relevant vertical arrow.

You can FRASE any holding, sale, or dividend with CTRL-E. Similarly you can RE-LOCATE any Time of data to the first vacant line with CTRL-R.

## INVESTMENT CARE PLUS - Menu Options

### *(1) Enter NAMES & DATES*

Enter answers as directed including your name, tax year, bid date ( the date of the bid price you are going to enter later), and the current standard rate of Income Tax.

If you press Return without entering answers the answer the computer thinks is right wilt appear.

If you mess it up don't worry - press ESCAPE to return to Menu - you can then start afresh.

INVESTMENT CARE PLUS - Menu Options - cont.

(2) *Load Datafile* - see back page. The practice datafile is Galled 'INVTEST'.

(3) *HOLDINGS - Left Hand side - PURCHASE DATA*

INVESTMENT NAME - Using the 'arrow' keys, set the pointer to the extreme lefthand column of the selected row - then press the 'TAB' key. The name 'Investment x' will go and you can now enter the name - e.g. B/TELECOM. When ready to enter this in memory - press 'RETURN'. Once abbreviated name chosen DON'T ever modify it in the future. Max. - 13 characters.

PUR DATE - Move pointer to this column, press 'TAB' key and enter purchase date in the form 'DDMMYY' -e.g. the 21st Jan 1989 would be 210189. You will notice that January is entered as 01. It is vital that a zero is entered in front of all single date digits and that the entry is exactly six digits long.

COST - Enter in this column the purchase cost of the investment in Pounds/Pence - it will be rounded up to the nearest pound. If you wish you can include all extra buying costs in this price so that you have an accurate figure of actual gains. Maximum is £99999.

OFFER - Price per share/unit - Enter offer price in pence. (Enter all places of decimals, the computer will round it to 1 decimal place). Max. is 9999.9p.

NO of UNITS - This figure will automatically appear if you have entered the two previous items. However, if the offer price has been omitted then, after you enter the quantity, it will be entered for you. These last three columns are arithmetically interactive and changing data in one will result in modification of the others accordingly. Maximum is 99999 shares/units.



## INVESTMENT CARE PLUS - Menu Option 3 cont.

### (3) HOLDINGS - Right Hand Side - BID DATA

This side of the spreadsheet is reached by pressing 'R' and displays 4 + 2 more columns :-

BID - The price in pence that you would have got for each share/unit if you had sold all or part of your holding on bid date. Enter this in the usual way. Maximum - 9999.9p - but if the resulting gain is more than £300,000 then the warning 'TooHi!' will show.

VALUE - The amount your holding could realise.

GAIN - The difference between the new value and the original Cost of the holding. Negative denotes loss.

APR - Annualised Percentage Rate - If there is a gain then the rate of increase is shown as a percentage/annum so that you can compare it with an alternative source of investment such as a Bank deposit account or a Building Society.

When 'C' is pressed 2 extra columns appear under these flashing headings :-

1. Chnge - The change in value of the holding expressed in k (+ or -).

Note - this figure does not show on the printout.

2. HiV% - This is the percentage (usually negative) of the Value to the Highest Valuation of the holding previously recorded. Although initially set by the Cost it is adjusted upwards (but never down) as the bid Value rises. When fresh bid prices are typed in the program computes the % difference between the two values. You could decide a figure (say -10%) at which you sell - taking your profit at just below the 'peak' OR cutting your losses before they become too heavy. This % figure is labelled HiVal on printout.

## INVESTMENT CARE PLUS - Menu Options - cont.

### (4) SALES - Left Hand side - DATES & AMOUNTS

This is identical to the Purchase Data side of HOLDINGS but with the offer price column replaced by the SALE DATE. Reached not only from the Menu but also by pressing 'CTRL-S' when in HOLDINGS when the name of the holding in the row 'pointed' will appear in the next available row in SALES and you are asked 'Are you Sure Y/N ?'. Pressing 'Y' displays the figures. Proceed in this order :-

- A. Enter sale date in column 4 in the form 'DDMMYY'.
- B. At this stage you can alter the 'No of Units' or 'Cost' figures to enable the sale of PART of a holding.
- C. If you are going to abort this sale entry press 'Escape'- Now!
- D. Press 'R' for the Right Hand side of this sheet and enter the bid price on sale.

Note - The data in memory of HOLDINGS as well as SALES will now be adjusted accordingly.

### (4) SALES - Right Hand side - SALE PRICE, COSTS, etc.

This is almost identical to the Bid Data side of HOLDINGS - however 'Change' & 'HiVal' figures are not provided, but selling costs are entered here :-

- 'Selling Costs' deducted by brokers on the sale of shares. If these have been charged enter their total (including Vat) to enable the computer arrive at an accurate figure for Capital Gains purposes. (also see HOLDINGS - para. 'COST')

(5) *DIVIDENDS* - Reached not only from the Menu but also by pressing keys 'CTRL-D' when in HOLDINGS or SALES (this is helpful as it transfers the exact name of the holding to the Dividend sheet).

INVESTMENT CARE PLUS - Menu Option 5 - cont.

Left Hand side - Taxed at source. Using pointer and 'TAB' enter Amount Received and the computer will enter the Tax Credit for you. Check with the dividend warrant that this is correct - if not move pointer over to the left of the Tax Credit column and enter the actual amount. If the dividend was paid without deduction of tax, then press key 'R' for :- Right Hand side - Untaxed at source. Enter amount received. Return to Left Hand side by pressing 'L'.

(6) *PRINTOUTS* - see back page.

(7) *SAVE DATAFILE* - see back page.

Don't use directories other than the root (\$).  
Libraries are ignored.

(8) \* *COMMANDS* - see back page.

3D BARCHARTS - The past performance of an investment displayed on screen. Whilst in either HOLDINGS or SALES just set the pointer to the required investment and press the B key whilst pressing CTRL (usually referred to as CTRL-B). You will then be asked whether you want the previous twelve months displayed OR the data from the previous twelve datafiles (up to & including that currently in the computer), followed by a request for the drives the computer is to search.

These bar charts are drawn in 3D using the BID prices and if you have a screendump program to enable your printer to draw graphics then press the COPY key whilst the bar chart is on screen and a screendump datafile will be recorded on to the disc.

The name of this file will consist of the first 4 letters of your investment name plus 'CHT' - so the screendump datafile of an investment Galled Unidoor Ltd would be 'Saved' to disc as 'UnidCHT'.

## Universal Options

### *LOAD DATAFILE*

If you have already got data stored on disc and are quite happy to lose data currently in computers memory you would enter Y when asked "Are you sure?" (if not - return to Menu and select SAVE option), enter the filename as instructed and press 'RETURN'.

### *SAVE DATAFILE*

Firstly check that the write protect tab is NOT in position - then enter filename as instructed - press 'RETURN'. Complete or partially complete sequences of data can be stoned for retrieval at a later date.

### *PRINTOUT*

You are first asked "Is printer ready?" ( i.e. Is it loaded with paper and switched on ? ). Unless instructed differently the most recently viewed account is printed.

### *\* COMMANDS*

If you need to use operating system commands (e.g. \*CAT or \*EX) from within the program just select this option - enter the rest of the command after the \* shown -(don't worry about a mistake - the DELETE key or the ESCAPE key will help you) then press RETURN.

NOTE - This CARES DISK, including these instructions, is intended ONLY as an AID in the care of your finances - and no responsibility wilt be accepted for any errors, confusion, or losses that may arise. All names used in the sample datafiles are entirely fictitious and any similarity to names of actual Trusts or Companies etc. is entirely accidental.