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### **What is Ceresus ?**

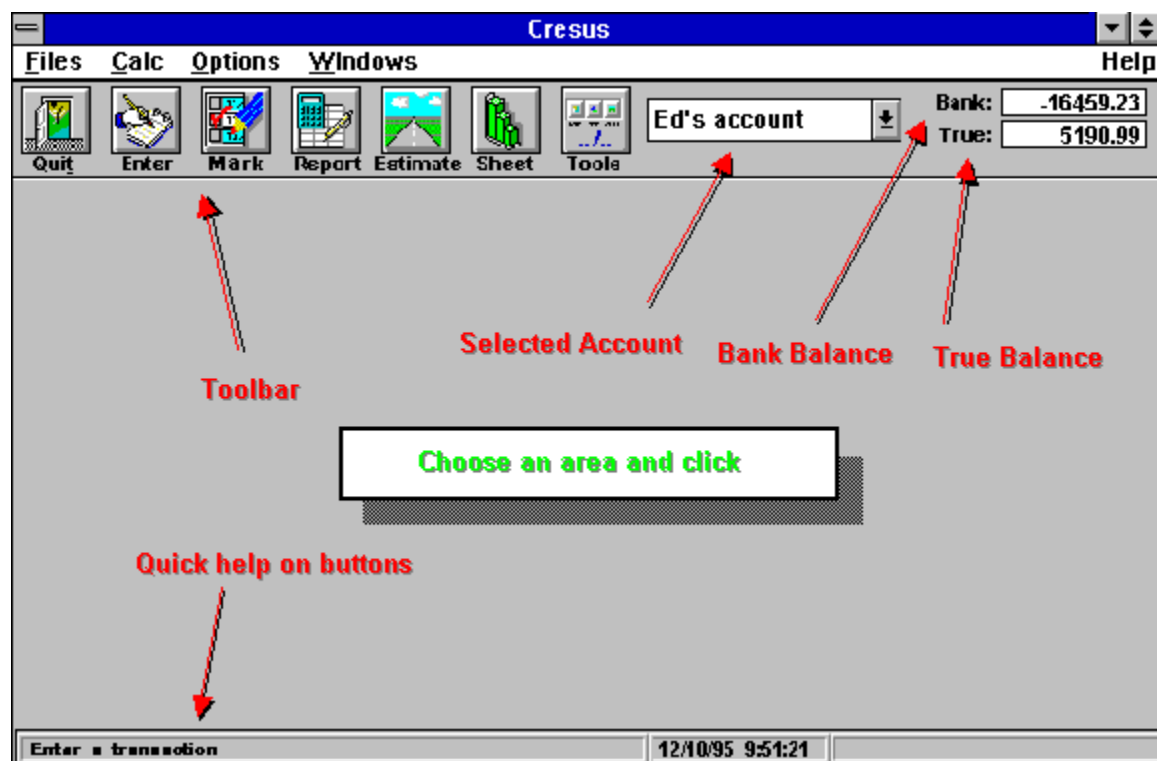
Ceresus is software that allows you manage your bank account. It allows you to always know the exact state of your finances, to draw up balance sheets and budget estimates. Ceresus also allows you to study your balance evolution and to automatically generate transactions, standing orders and direct debits.



### Principle

Cresus principle is to record all transactions made in your accounts and to reconcile those transactions with your bank trail balance. These two features allow you to know the exact statement of your finances when all your recent transactions are recorded.

Cresus allows you to know permanently your accounts current balance.

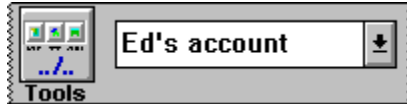




## Accounts managing

Cresus is designed to manage several accounts. Nevertheless, you can only manage one account at any time.

You can select an account by the use of the listbox on the right of the toolbar :



- |                          |   |   |
|--------------------------|---|---|
| <u>Add a new account</u> | : | <ol style="list-style-type: none"><li>1. "<b>File</b>" menu</li><li>2. choose "<b>Account file</b>"</li><li>3. click the "<b>New</b>" button</li></ol>    |
| <u>Change an account</u> | : | <ol style="list-style-type: none"><li>1. "<b>File</b>" menu</li><li>2. choose "<b>Account file</b>"</li><li>3. click the "<b>Change</b>" button</li></ol> |
| <u>Delete an account</u> | : | <ol style="list-style-type: none"><li>1. "<b>File</b>" menu</li><li>2. choose "<b>Account file</b>"</li><li>3. click the "<b>Delete</b>" button</li></ol> |

See also : [Manage categories](#)



## Manage categories

Cresus already contains categories when you install it. You can change, delete or add new categories.

Add a new category :  
1. "**File**" menu  
2. choose "**Category file**"  
3. enter a label in the "**New category**" field  
4. click the "**OK**" button

Modify a category :  
1. "**File**" menu  
2. choose "**Category file**"  
3. select a category in the listbox  
4. click the "**Modify**" button

Delete a category :  
1. "**File**" menu  
2. choose "**Category file**"  
3. select a category in the listbox  
4. click the "**Delete**" button

See also : [Accounts managing](#)



## Begin with Ceresus

The first actions you can do with Ceresus are :

### Create an account

When you first start Ceresus you have to create at least one account. A Ceresus account corresponds to a bank account. At account creation you must enter a name and the initial balance.

### Transactions keyboarding

For each operation you make in your accounts, you have to record the following information : date, amount, transaction type, category and description.

### Consult/Mark transactions

This function allows you to display all the recorded transactions. You can sort the transactions with many criteria and search transactions with amount or description.

### Consult the balance sheet

The Ceresus balance sheet classify the transactions according to the categories defined. This balance sheet give you a synthetic approach by the end of month or the end of year. A graph gives you a different view of your balance sheet.



## Transactions entry

[Transaction entry](#) consist of recording in Cresus ALL the incomes and expenses of your bank accounts and to associate it with a [category](#).

Example : **Bicycle purchase for \$250.00 by cheque on June 15th 1995**

1. "**Calc**" menu
2. choose "**Enter a transaction**"
3. enter the following informations :

Date	: <b>06/15/95</b>
Transaction type	: <b>Cheque</b>
Amount	: <b>250.00</b>
Category	: <b>Sport</b>
Description	: <b>Moutain bike</b>
4. click the "**OK**" button

You also can transfer an amount to another account :

Click the "**Transfer to another account**" check button,  
Select your other account with the listbox on the right.

See also : [Reconcile transactions](#)



## Reconcile transactions

This window allows you to :

-> produce a list of all recorded [transactions](#).

-> sort the transactions by  
**transaction date**  
**transaction type**  
**amount**  
**category**  
**reconciliation status**  
**description**

-> find transactions according to  
**description**  
**amount**

-> to [reconcile](#) transactions i.e. to click the small button on the left of each line.

**Important** : an additionnal menu can appear when you click the right button of your mouse.

See also : [Transactions entry](#)



## Balance sheet


This function use the recorded transactions and classify it according to the [categories](#).

to get the balance sheet :

1. "**Calcul**" menu
2. choose "**Balance sheet**"

Firstly, the current year is displayed.

For each of the categories, the following information is displayed : transactions total sum, a simple horizontal graph and the transaction numbers.

A click on the  button (left of each line) shows a full graphic representation of the selected category for the whole specified year.



## Automatic transactions

The "Automatic transactions" function allows you to configure monthly debit operations (standing orders or direct debit).

For example : **Pay the electricity company, £20, on the 5th of each month.**

You define this automatic transaction as follows :

1. "**Options**" menu
2. choose "**Automatic transactions**"
3. click the "**New**" button
4. fill in fields :

Description	: Electricity Bill
Category	: Energy
Instalment	: 20.00
Day of month	: 5
5. make sure that the "**check if the transaction is a bank loan**" button is NOT checked.
6. click the "**OK**" button

**Trick** : it is possible to create a new category by entering it directly in the "Category" field.

<sup>2</sup>See also : [Loan repayments](#)



## Loan repayments

The function which allows to manage the loan repayments is a particular case of the function "Automatic transactions".

Example : **Bank loan of \$2000 which begins on 10/01/95 with a rate of 12% over 18 months with payment on the 25th of each month.**

You define the loan repayment as follows :

1. "**Options**" menu
2. choose "**Automatic transactions**"
3. click the "**New**" button
4. fill the fields like : [click-me](#)
5. click the "**OK**" button

**Trick** : it is possible to create a new category by entering it directly in the "Category" field.

See also : [Automatic transactions](#)



## Budget estimates

The purpose is to define negatives or positives amounts for each category for one month and/or year.

For example : **The current year is 1995 and you estimate the cost of your holidays for 1996. You plan \$1200 for the whole year with \$700 in August and \$500 in January.**

To define this estimation in Cresus :

1. "**Calcul**" menu
2. choose "**Budget estimates**"
3. select the year "**1996**"
4. click the "**New**" button
5. fill the dialog box : [click-me](#)
6. click the "**OK**" button

You can only enter a yearly amount (Example : **\$1000.00 for Car Insurance**), this estimate will be recorded and the amount paid in 12 equal parts.

Important : an additionnal menu will appear when you click the right mouse button.



## Balance evaluation

This function produces a graphic representation of your accounts balance evaluation for one month or the whole year.

1. "**Calcul**" menu
2. choose "**Balance evaluation**"
3. you get a graph like this one : [click-me](#)
4. for a different representation click the "**curve**" button



## Transaction archiving

When you use Cresus regularly you will notice that the number of transactions increase in the [reconcile transactions](#) window. The archiving function allows you to put the reconciled transactions aside so that they don't clutter you up.

The archiving does not mean "disk backup" because the informations are still in use by Cresus for the following functions : [budget estimates](#) and [balance sheet](#).

It is also possible to un-archive (restore) the archived transactions.

To file :

1. "**Options**" menu
2. choose "**Transactions archiving**"
3. click the "**Update**" button

To un-archive :

1. "**Options**" menu
2. choose "**Transactions archiving**"
3. select the month from which you want to un-file all transactions
4. click the "**Un-archive**" button

[Remark](#)



## **Transaction report** **Transaction Report**

The Transaction Report shows you a quick view of the selected account.

This screen contains an addition by transaction types of all the un-reconciled transactions.



## History

- 1989**                      Creation of a MS-DOS software to manage ONE account  
Transactions entering  
Reconciliation  
Transaction report
- 1992**                      I added the Category notion  
I added a Balance Sheet functionality
- 1994-95**                      **Cresus version 1.0** (Programming Language : Borland C++)  
Enter/Modify/Reconcile transactions  
Transaction report  
Balance sheet with graphical representations  
Automatic transactions and bank loan management  
Budget estimates with graphical representations  
Reconciled transactions archiving and so on...  
I begun the distribution of the French version by June 1995.
- Sept 95**                      **Cresus version 1.2**  
Password protection  
Diskette backup  
First English version

[At the planning stage...](#)



## Registration

What is a "**Shareware**" ?

*"Shareware is an original way to distribute software and allows you to purchase low priced software after an evaluation period..*

*The author can also distribute his software more widely.*

*Users only pay for software if they use it regularly.*

*You have the moral commitment to follow this method to encourage the authors and to insure the durability of this distribution method."*

You can purchase Cresus for £18 or \$25 (US Dollars).

click on [Order form](#).

*Particular case :* [Compuserve Registration](#)

## Order Form

### Cresus Registration Form

Name \_\_\_\_\_

(Your name as you would like it to appear in the introductory screen.)

Address \_\_\_\_\_

City \_\_\_\_\_ State/Area \_\_\_\_\_ Zip / Post Code \_\_\_\_\_

Country \_\_\_\_\_ Phone \_\_\_\_\_

E-mail address : \_\_\_\_\_ (Compuserve or Internet)

Format : 3.5" [ ] 5.25" [ ] e-mail [ ]

Quantity	Description	Amount
----------	-------------	--------

_____	CRESUS	\$25.00 (£17) each _____
-------	--------	--------------------------

Total \_\_\_\_\_

Please pay by Cheque, International Money Order or Eurocheque.

Signature:

\_\_\_\_\_

Your signature means you agree to the following terms :

AS A CRESUS USER I ACCEPT THE FOLLOWING WARRANTY CONDITIONS :

"THIS SOFTWARE AND THE ACCOMPANYING FILES ARE SOLD "AS IS" AND WITHOUT WARRANTIES AS TO PERFORMANCE OF MERCHANTABILITY OR ANY OTHER WARRANTIES WHETHER EXPRESSED OR IMPLIED. THE USER MUST ASSUME THE ENTIRE RISK FOR USING THE PROGRAM. ANY LIABILITY OF THE SELLER WILL BE LIMITED EXCLUSIVELY TO PRODUCT REPLACEMENT OR REFUND OF PURCHASE PRICE."

Your signature also means you agree that your registration key will not be given to anybody else, except your family.

[See page 2](#)

[Voir page 1](#)

**Questionnaire to help me improve Cresus :**

Where did you get your copy of Cresus ?

<b>BBS</b>	<input type="checkbox"/> which one : _____
<b>Compuserve</b>	<input type="checkbox"/> which forum : _____
<b>Disk or CD-ROM</b>	<input type="checkbox"/> which editor : _____
<b>Magazine</b>	<input type="checkbox"/> which one : _____
<b>A friend</b>	<input type="checkbox"/> how he get it : _____
<b>Other</b>	<input type="checkbox"/> precise : _____

Suggestions :

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How can Cresus be improved ?

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Strong points :

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Send the registration form, the questionnaire and your payment at this address :

**Edmond Doudard  
Travoleon  
56800 PLOERMEL  
France**

*Particular case :* [Compuserve Registration](#)

You can find the latest shareware version of Cresus :  
on the BBS "**Le Coq Gaulois**" (Le Mans, France) tel : **(33) 43 86 88 65**,  
over the Internet network,  
over the Compuserve network (**GO PCAPP**)

Mail me your suggestions and remarks using the addresses below :

BBS Le Coq Gaulois : **Edmond Doudard**  
Compuserve : **Edmond Doudard 100627,1323**  
Internet : **100627.1323@compuserve.com**



### Compuserve Registration

If you are a Compuserve subscriber you can register Cresus by use of the SWREG service (**GO SWREG**).

The Cresus ID Registration is : **6238**, note it down, the SWREG service will require it.

This service has two advantages : you've have no postal cost or mail to write and will soon receive your registration key by E-mail.

Note : The registration key allows you to unjam the limiteded functions.

Furthermore, you will find the latest version of Cresus on Compuserve.



## **Transaction**

Transactions you perform in various accounts.

Example :      Cash Dispenser  
                  Cheque  
                  Transfer  
                  and so on...

**Category**

Categories allows you to classify the transactions you make in your bank account.

Example : You choose the "Food" category to classify a payment of a restaurant bill.

**Reconcile a transaction**

Reconcile transactions means that these transactions have been cleared or paid by your bank. To reconcile a transaction imply the bank balance update.






### **Bank Balance and True Balance**

The **Bank Balance** is the one that you find printed in your bank statement. When you have reconciled all the cleared transactions the Cresus Bank Balance must be equal with you Bank Balance.


The **True Balance**, calculated by Cresus, is the addition of the Bank Balance plus all the transactions not already known by your bank. The True Balance gives you the real status of your account.

**Initial Balance**

When you add an account to Cresus you must enter you latest Balance. You obtain this from your last statement sent by your bank.

Automatic transaction	
	
<div>Transaction features</div>	
Description :	Brand New Car
Category :	Carburant 
Instalment :	121.96
Day of month :	25
<input checked="" type="checkbox"/> Check if the transaction is a bank loan	
<div>Bank loan calc</div>	
Borrowed capital :	2000
Annual rate :	12 %
Duration :	18 <input type="radio"/> Years <input checked="" type="radio"/> Months
Date first instalment :	10/01/95
Paid instalments :	5
<div>  OK            Cancel            Help         </div>	

1996 year estimations




Category : Holidays


*Use a minus sign with the expenses*


Estimation for the whole year : 1200

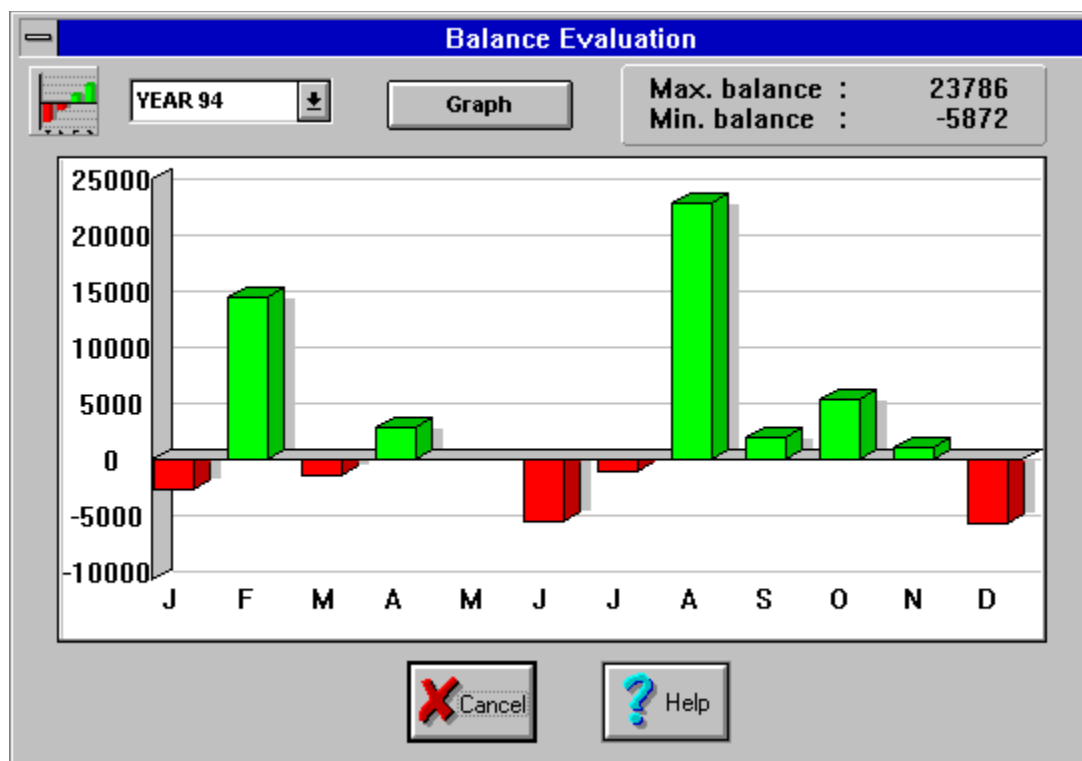
Dispatch

January :	500	July :	
February :		August :	700
March :		September :	
April :		October :	
May :		November :	
June :		Décember :	

 OK

 Cancel

 Help





### At the planning stage...

*Links between Cresus and Microsoft Excel,  
To generate projections according to the balance sheet in previous years,  
To add the concept of a "Global Category" to group many single categories.*

I'm very interested in receiving all ideas and suggestions to improve Cresus.

Mail me your ideas : **Edmond DOUDARD**  
**Travoleon**  
**56800 PLOERMEL**  
**FRANCE**

BBS "Le Coq Gaulois" (Le Mans, France) tel : (33) 43 86 88 65  
Compuserve : **Edmond Doudard 100627,1323**  
Internet : **100627.1323@compuserve.com**

### **Add a new account**

You can fill the "Description" field with whatever you want (You name, the name of your bank, your account number...)

Initial Balance is taken from your most recent bank statement.

## **Modify an account**

You can easily modify the account description. But you need to have a particular look when you modify the Bank Balance, maybe this means an error with your real bank account. I remind you that this balance is calculated by Cresus when you reconcile transactions.

## The Author !



### Enter a transaction

The date format is **DD/MM/YY**.

Do not enter the minus sign before the amount, the transaction sign depends on the transaction type you choose.

The description is optional.

You also can transfer an amount to another account :

Click the "***Transfer to another account***" check button,  
Select your other account with the listbox on the right.

**Trick** : to speed up the category choice, click on the right arrow of the category listbox and enter the first letters of the category you're looking for or enter a new category.

### **Modify a transaction**

The use of this screen is the same as when you enter a new transaction except for the reconciled transactions :

If the transaction is reconciled :

To keep the Bank Balance coherent you can't change some informations of that screen, only the category and the description can be modified.

If you want to modify the others informations you have to un-reconcile the transaction.

### Manage Categories

To add a new category, enter a new description in the "***New category***" field and click the "***OK***" button.

To delete or modify a category, select it with the mouse and click the corresponding button.

### **Evaluate categories for a year**

To produce this graph, Cresus calculate the total amount of all categories paid each month and a total amount for the year.

**Important remark** : the month average is calculated according to the 12 months of the year. A full years transaction are required to produce a valid amount per month.

## Budget Estimates

This screen shows you all estimates for the year or for the selected month.

The percentage is calculated in those two ways :

- 1 - The estimate is an expense and the actual amount too.
- 2 - The estimate is a receipt and the actual amount too.

### Alerts code :



The estimation was a receipt, an expense occurs.



The expense planned has been exceeded.



The status of this estimation is not critical.




You've planned an expense and a receipt has occurred..

## Enter estimations

**1st method** : Enter a global amount for the year (negative or positive). This amount will be divided in 12 equal parts.

**2nd method** : Enter an amount for each month.

The  button divide in 12 equal parts an amount you enter for the year.

Trick : You can enter a new category in the "Category" field.

### **Comparison of planned amounts and actual amounts**

Two graphs are drawn for each month, the first graph (green or red) is for the planned amounts and the second the actual amounts (cyan or magenta).

You can change the year with the top left list.

## **Balance evaluation**

To draw this graph, Cresus calculate the balance at the beginning of each month or at the end of each day.

You can select one month or one year with the top left list.

## Options

### **"Re-open windows at start-up"**

This option re-opens the same windows as your last Cresus session.

### **"Automatic archiving of reconciled transactions"**

When you check this button you have't to be aware of the archiving of your transactions. They are automatically archived when you end your Cresus session.

## Automatic transactions

This screen shows the actual list of the automatic transactions (Standing Orders or Direct Debit) you have defined.

For bank loans, a graph and a percentage give you the **capital** part already paid back.

The **New**, **Modify** and **Delete** buttons allows you to add, change and delete automatic transactions.

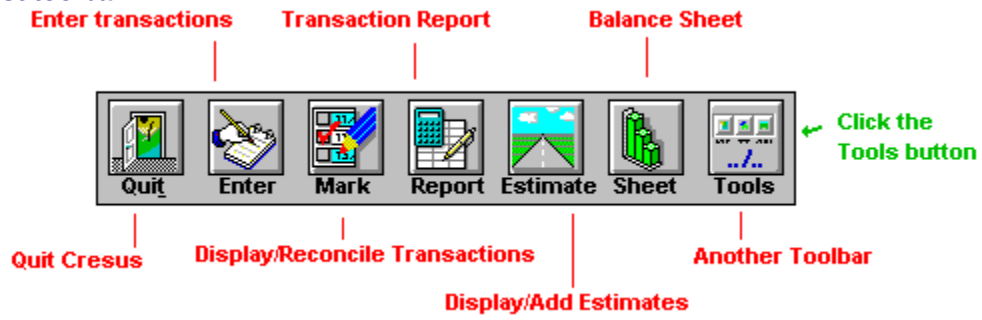
### **Generate automatic transactions**

Cresus noticed that automatic transactions must be generated this month, this screen shows you the transactions that Cresus can generate in your place.

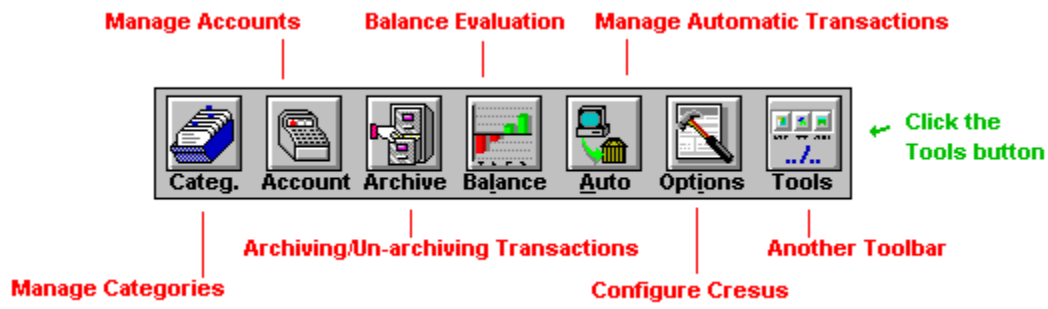
Click "**Generate all**" to add these transactions.

**Remark** : you can, of course, later modify those transactions.

## The first toolbar



## The second toolbar



### **The status bar**

The status bar give you quick help to the button which cursor points.

### **The selected account**

This is the account you are managing. To manage another account, click the small arrow on the right of the selected account.

## Delete a transaction

In the reconciled transaction window :

select the line to delete  
click the right mouse button  
choose "**Delete**"

## Delete an estimate

In the [budget estimates](#) window :

- select the line to delete
- click the right mouse button
- choose "**Delete**"

## Thanks



My thanks to **Phil Moreau (UK)** and **Bob McElwain (US)** for their help in bringing this program to you in an English version.

My thanks to **Lewis Williams** for his invaluable advice about the "shareware concept". Lewis is also a shareware author, he has developed [UPCOPY](#), a very useful program that runs under DOS.

Edmond Doudard  
Monday, September 25, 1995

## **The New Version 1.2 Release**

The previous version was 1.0 and it was only available in French , but many users have sent me their suggestions so here is the new 1.2 English version with two new functions :

**Password protection** : You can now protect access to Cresus with your own code. This function allows you to ensure that your account information can be kept confidential.

**Diskette backup** : Nobody is beyond making a mistake or having a disk crash so regular backups of precious data will allow your to retrieve ALL your data in case of a serious problem.



## Password protection



To define your own password use the following method :

1. menu "**Options**"
2. choose "**Environment**"
3. click the button "**Protect Cresus with a password**"
4. click the button "**Password**" to define your own password
5. click "**OK**"
6. click "**OK**"

After this operation, quit Cresus and start again...

To deactivate the Password Protection you only have to deactivate the "**Protect Cresus with a password**" button and to click "**OK**".



## Diskette Backup



- To backup :
1. menu "**Files**"
  2. choose "**Backup**"
  3. insert a diskette in the drive
  4. click "**OK**"

**IMPORTANT** : Registered users who want to retrieve data must insure that they use the Registered Version of Cresus. If that 's not the case, the Registration Key will have to be re-entered before the retrieval.

- to retrieve
1. menu "**Files**"
  2. choose "**Restore**"
  3. insert the LAST backup diskette in the drive
  4. click "**OK**"

## **Backup**

Insert a formatted diskette in the drive,  
Select the drive you want to use to backup your account data,  
Then, click OK.

## Retrieval

**IMPORTANT** : Registered users who want to retrieve data must insure that they use the Registered Version of Cresus. If that 's not the case, the registration key will have to be re-entered before the retrieval. Use the "**Register**" option of the "**Help**" menu.

Insert your last diskette backup and click "**OK**".

## UPCOPY 4.1 features Bi-directional Synchronization!

"UPCOPY is the intelligent copy system - it copies files both ways as necessary to make directories identical. It picks out new or updated files, and chooses the right copy direction. UPCOPY can erase files, and show file information and comparisons. Also it can synchronize directly connected PC's, or across a network. Powerful DOS command, or mouse menu with Windows support. Shareware \$15. 4.1 has some great special offers, improved documentation and minor bug fixes."



UPCOPY can be found on Compuserve in the UKSHARE Forum ([GO UKSHARE](#)).



