JabpLite User Guide

What is JabpLite?

JabpLite is a freeware personal finance program which runs on wide range of mobile devices.

For simple use, JabpLite can help us track our income and expenses so that we always know where we stand. It can help us check that our bank statements and credit card statements are correct, it can forecast our future balances ("Will I have enough money to last until pay day?") and show our overall net worth. It can help us analyse our spending patterns to see where we spend the most money. Because JabpLite runs on our mobile device, it is easy to record our purchases as we make them.

For more advanced use, JabpLite can handle foreign currencies and investments. It can import data from QIF or OFX files (these are used by online banks and other financial programs). It can also export data in CSV (comma-delimited) format which can be read most spreadsheet programs. JabpLite has a companion program called Jabp which runs on Windows, Mac OS and Linux. We can exchange data between Jabp and JabpLite using import/export functions and each program has a Sync option to keep our data synchronised.

Terminology

Here is some terminology that you will come across while using JabpLite.

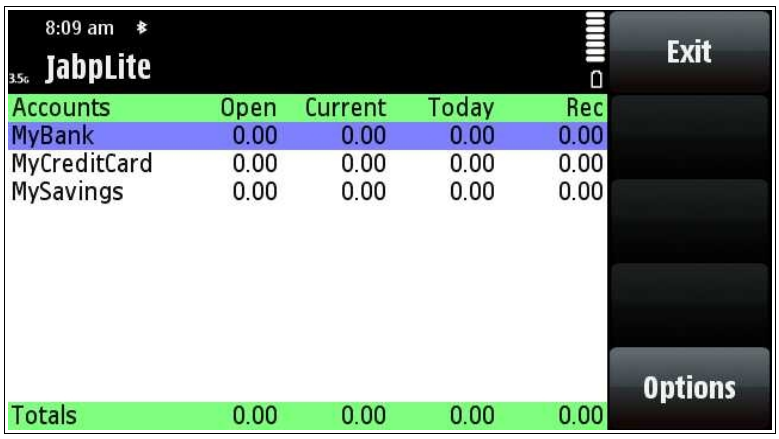
Accounts: includes bank accounts, credit cards, savings accounts. Accounts contain a record of our financial transactions.
Transactions: some activity that affects an account, for example a payment or a receipt of money. Every transaction is associated with an account.
Categories: how your income and expenses are categorised. An example of an income category might be 'Salary'. An example of an expense category might be 'Food'.
Standing Orders: a regular payment or receipt that occurs on a specific date (for example, the first day of each month) for a fixed amount. Sometimes Standing Orders are referred to as Scheduled Transactions.
Investments: assets that you hold which have some value, for example stocks, shares.
Currencies: include your home currency plus any foreign currencies that you have used

Accounts, Transactions, Categories, Standing Orders, Investments and Currencies are represented by ***Views*** within the program.

Getting Started

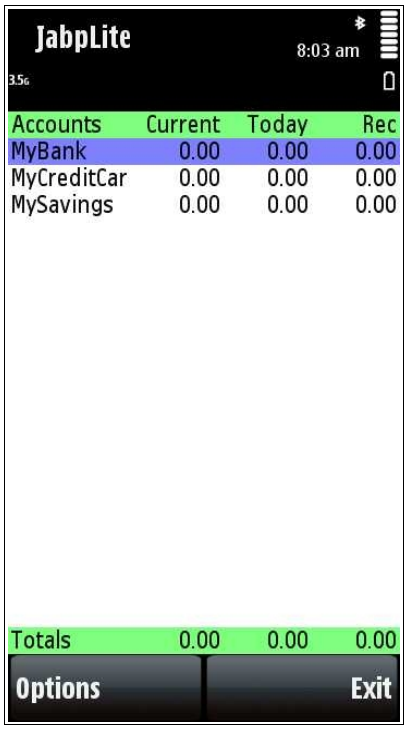
Firstly, we must install JabpLite to our mobile device (see Appendix 1 for further details). In our application list, we should see JabpLite's icon as follows:

We launch the program and, after a couple of seconds, we are presented with the Accounts View which looks like this in landscape orientation (on a Nokia 5800).



Accounts View (Landscape)

We can rotate the screen to portrait orientation and the display changes accordingly.

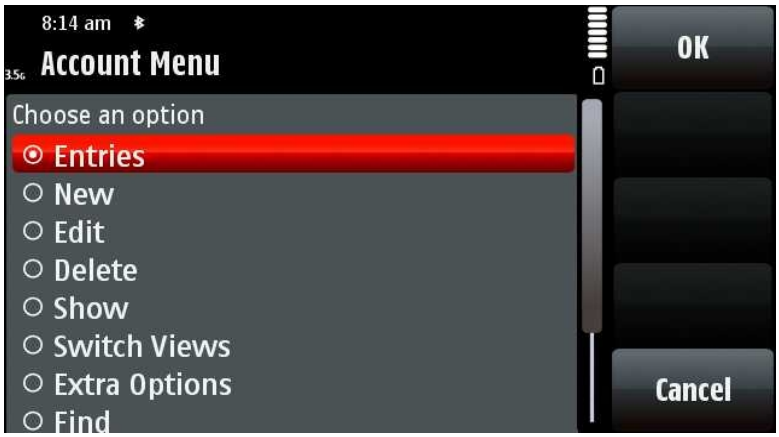


Accounts View (Portrait)

In JabpLite, think of the Accounts View as a sort of 'Home Screen' where most of the program's options can be selected. To make things look a bit nicer, we can change the colours and make better use of the screen display. We'll see how to do this when we look at the Preferences options later. The Accounts View now looks like this:

Accounts View - new colours

We can see that the program has set up three default accounts: MyBank, MyCreditCard, MySavings. We will see how to change these default names later. For the moment, let's suppose that we have just been paid £1000 salary for this month (I will use the £ symbol, but you may use $ or € or another currency). We will enter a new transaction in our MyBank account. We can tap on MyBank (for touch-screen devices) or otherwise press the Menu key (this will vary by device, but all non touch-screen devices will have one). The Account menu is displayed.



Account Menu

Let's select Entries and then OK.

Transaction View - no transactions

We are now in the Transactions View for the MyBank account. We bring up the Menu (either

tap on screen or press Menu key) and select New then OK.

Transaction Menu

The transaction entry dialog is shown. Let's put Salary in the description field, 100000 in the amount field (note that amounts are entered in pence/cents). Move down to the category field and select 'Salary' from the drop-down list.

New Transaction Dialog

Press the Create button and we've finished creating our first transaction!

Here's what we see on the screen:

Transaction View with Salary transaction

We'll come back to this when we look at the Transaction View in more detail a little later.

Basic Navigation

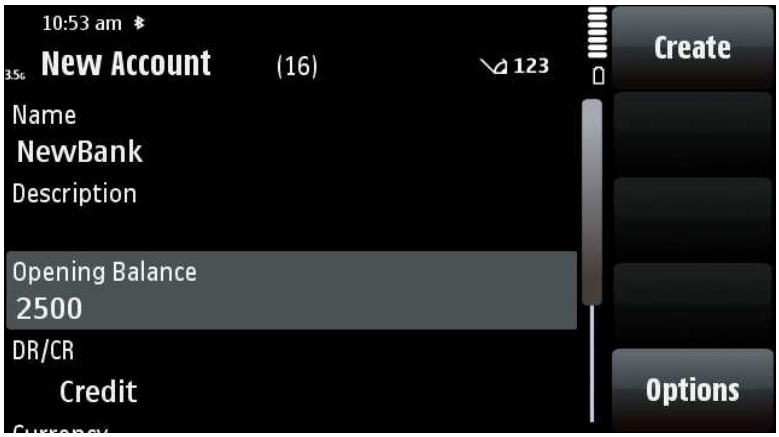
As mentioned above, JabpLite runs on a wide range of mobile devices. Some are touch-screen enabled, others are not. Some have physical keyboards, others have only keypads, some have neither. What follows is a general guide:

- To bring up a menu, tap the screen or press the designated menu key
- The menu options relate to the highlighted item on each screen
- To move the cursor, either tap the required item or press the Up or Down key
- To go to the next screen, tap the footer pane or press the Right key
- To go to the previous screen, tap the header pane or press the Left key
- To go directly to the main Accounts View, select Main from the menu

Header Pane (HP), Footer Pane (FP)

The Accounts View

Let's look at the options in the main Accounts View. As mentioned above, this is essentially the Home Screen for JabpLite. We can view the entries (ie. the transactions) for any highlighted account by bringing up a menu and selecting Entries. To add a new account, select New and this dialog will be shown:



New Account Dialog

We'll fill in the new account name (let's say NewBank), the description (optional) and the

opening balance in pence/cents (let's say £25, therefore 2500). Press Create and we are done.

Accounts	Open	Current	Today	Rec
MyBank	0.00	1000.00	1000.00	0.00
MyCreditCard	0.00	0.00	0.00	0.00
MySavings	0.00	0.00	0.00	0.00
NewBank	25.00	25.00	25.00	25.00
Totals	0.00	1025.00	1025.00	25.00

New Account 'NewBank' created

Now let's edit the account. From the menu we'll select Edit and OK. Change the opening balance to £27 (ie. 2700) and press Update. Deleting an account works in the way you'd expect - highlight the account, bring up the menu, select Delete and finally confirm. We can also select Show to show the details of an existing account.

We'll come back to Extra Options later. For now, let's go to the Transaction View by highlighting MyBank and selecting Entries then OK.

The Transactions View

We are back in the Transactions View.

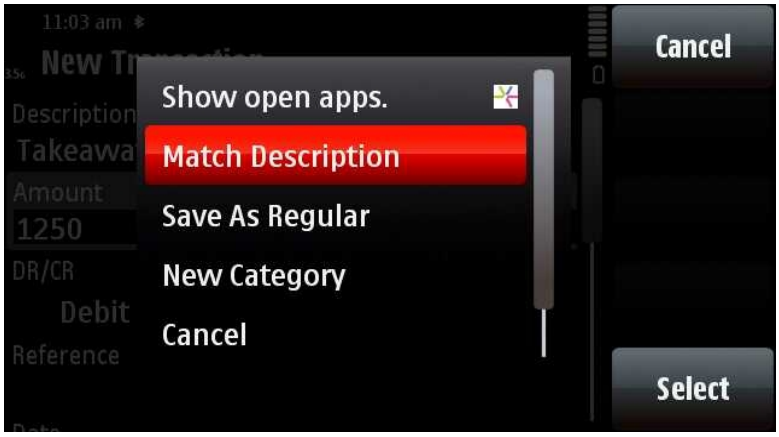
MyBank	1000.00
18/12 Salary	1000.00
C:1000.00 T:1000.00 R:0.00	

Transaction View

We can see three balances at the bottom of the screen. C: shows the current balance, comprising all transactions in the account, including any future-dated ones. T: shows today's balance. C: and T: will be equal if there are no future-dated transactions. R: shows the reconciled balance, which is the balance that has been agreed (or reconciled) to your bank statement. At the moment, C: and T: show 1000.00 while R: is 0.00.

Bring up the menu again and let's go through some different options. Firstly, we'll create a new transaction and also mark it as a regular transaction. In that way, we can quickly use it again. Select New and the new transaction dialog is displayed as before. Let's fill in the

description as 'Takeaway', the amount as 1250 and the category as Food. Select Save As Regular (depending on your device, this may appear under an Options key).

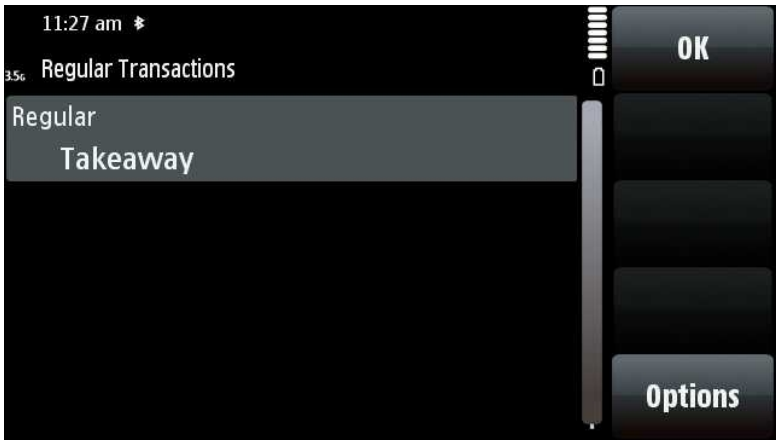


Using 'Save As Regular' option

A message confirms that this transaction will be saved as a regular under the name Takeaway. Now press Create to create the transaction.

'Takeaway' transaction created

At the top right of the screen, you can see the running total shown as £987.50. You can also see the current and today totals have changed at the bottom of the screen. If we call up the Menu again and select New Trans (Regular), we can see that Takeaway is available as an option.

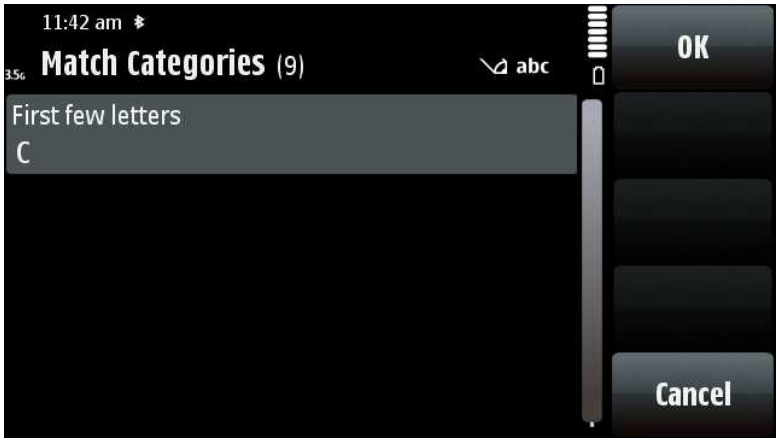


New Transaction (Regular)

Press OK and we can see that the transaction details are already filled in. This is a quick way to enter transactions that we use regularly – hence the name! We have already entered the Takeaway transaction so just select Cancel for now.

In a previous screen, we saw the Match Description option when we were entering a new transaction. This can also be a time-saver. Let's suppose that we infrequently shop at a department store called 'Furniture World'. We just bought something there for the first time in a few months. In the New Transaction dialog, we can enter 'fur' in the description field then select Match Description. JabpLite will search back and pull up the last transaction we made which matches 'fur' in the first 3 characters. It will fill in the description and category fields automatically. If this is the transaction we were looking for, just check the amount and date and press Create. If not, press Match Description again to find the next match.

Let's look at some more transaction entry options. Select New Trans (sel. Cat). This option is for when we have a lot of categories and it's taking too long to scroll through them. Mostly this applies to non touch-screen devices. Type the first letter or two of the category that we want to use, and only those matching what we have typed are displayed. In our case, we don't have many categories set up yet, but let's pretend we do. Type C and press OK:



Now the new transaction dialog is displayed and only categories starting with the letter C are shown (in this case 'Car Expenses'). Let's fill in Car Service and amount 7500. Let's also put a date in the future to see what happens – so change the date field accordingly and press Create.

Future-dated transaction 'Car Service'

Note that the current total (which includes future-dated transactions) is £912.50 whereas today's total is £987.50.

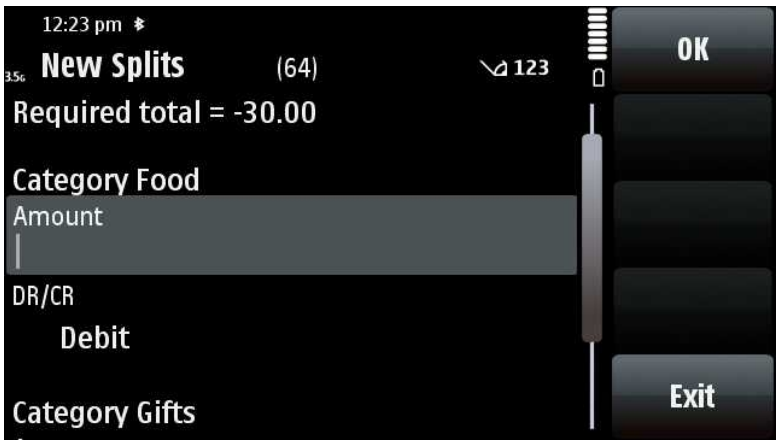
We receive a bank statement for MyBank. Our salary appears on the statement but not the other two transactions. The total on the bank statement is therefore £1000. We want to reconcile our MyBank account so that the reconciled total agrees to our bank statement. Let's highlight the Salary transaction and select Reconcile. We can see that an 'r' appears to show that transaction is reconciled. Also, the reconciled total at the bottom of the screen now shows £1000 and therefore agrees to our bank statement. Reconciling accounts in this way is a good method of checking that there are no bad entries on our bank and credit card statements.

Reconciled Salary transaction to bank statement

Suppose that we buy some food and a gift in the same shop for a total of £30. The food was £10 and the gift was £20. We can record a split transaction by selecting New Split from the Menu. In this case, we can select both Food and Gift as categories:

New Split with multiple categories

Pressing Create brings up a new screen for us to complete that shows the amount for each category. The total must equal what was entered for the original transaction, in this case £30.



Our Transaction View now looks like this:

Updated Transaction View

We just realised that we mistakenly entered the Takeaway transaction in MyBank, whereas we paid with our credit card. Highlight the Takeaway transaction and select Move. We can choose MyCreditCard from the list of accounts.

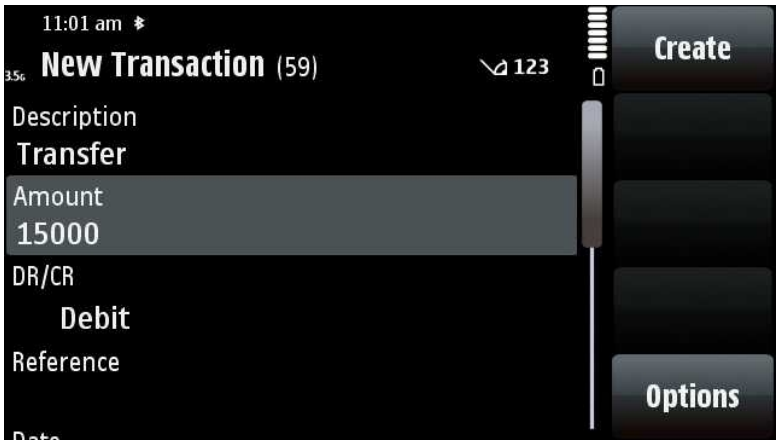
Move transaction between accounts

By default, the Transaction View shows the reference for each transaction. We can change that to show the category instead. Press Menu and then Toggle Reference/Category. Now the Transaction View for MyBank looks as follows. Note that the Takeaway transaction has moved to the MyCreditCard account and is no longer shown.

Transaction View showing categories

By default, tapping the screen will show the transaction menu. The Toggle Default Action option changes this to reconcile. In other words, tapping the screen will reconcile (or un-reconcile) the highlighted transaction. In this case, a long tap (greater than 1 second) will show the transaction menu. This option might be useful if you want to reconcile a lot of transactions quickly.

Now suppose we want to move £150 between two of our accounts, let's say from MyBank to MySavings. In the Transaction View for MyBank, we press Menu then New to bring up the New Transaction dialog:



Transfer £150 to MySavings

Scroll down further to the Transfer field, and set to Yes:

Set Transfer field to Yes

Press Create and then specify the transfer account, which in this case will be MySavings:

Selecting the transfer account

We will now see a transfer transaction for £150 in both the MyBank and MySavings accounts.

Let's move on to the Categories View. Bring up the Menu, select Switch Views and then choose Categories.

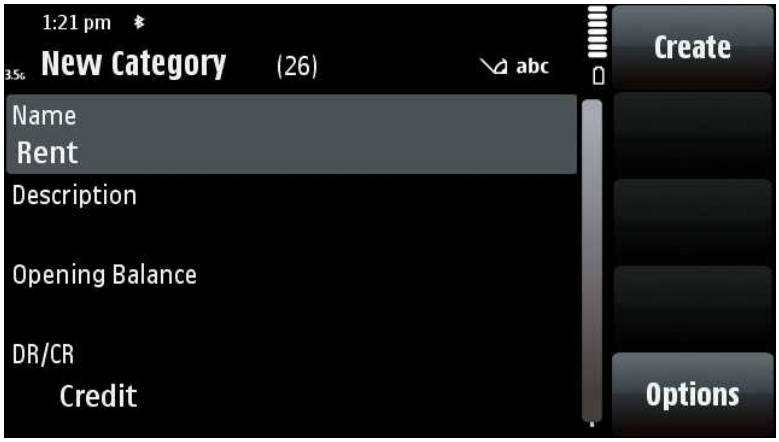
The Categories View

Here's how the Categories View appears after the transactions that we've entered:

Categories	Filter	Current
Bills	0.00	0.00
Car Expenses	0.00	75.00
Entertainment	0.00	0.00
Food	0.00	22.50
Gifts	0.00	20.00
Holiday Expenses	0.00	0.00
Household	0.00	0.00
Totals	0.00	-882.50

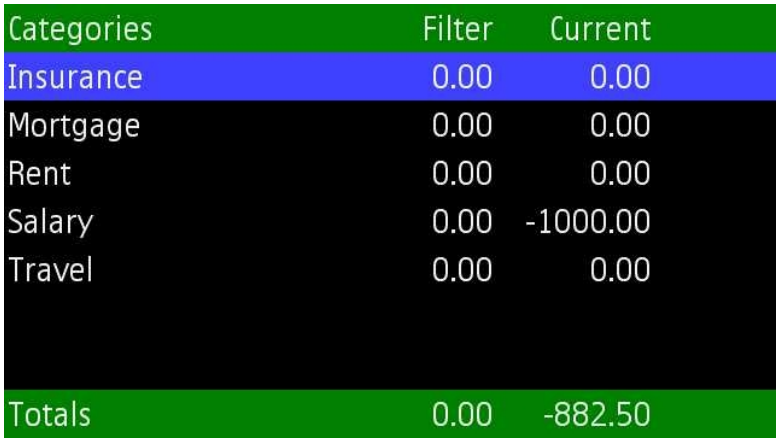
Categories View

We can see that some of the category totals have already been updated. This is important to know, because categories are how we keep track of our spending in JabpLite. Let's set up a new category called Rent. Call up the Menu and select New to show the new category dialog. Enter Rent in the name field. No need to worry about opening balance or any other information:



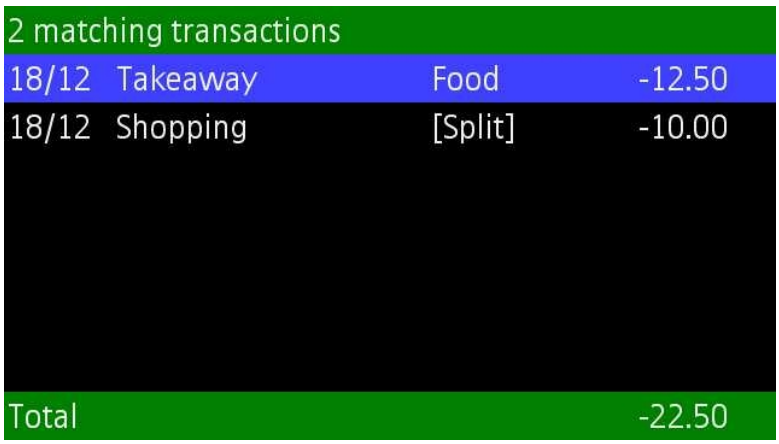
New Category Dialog

Press Create and we see that Rent has been added to the Category View:



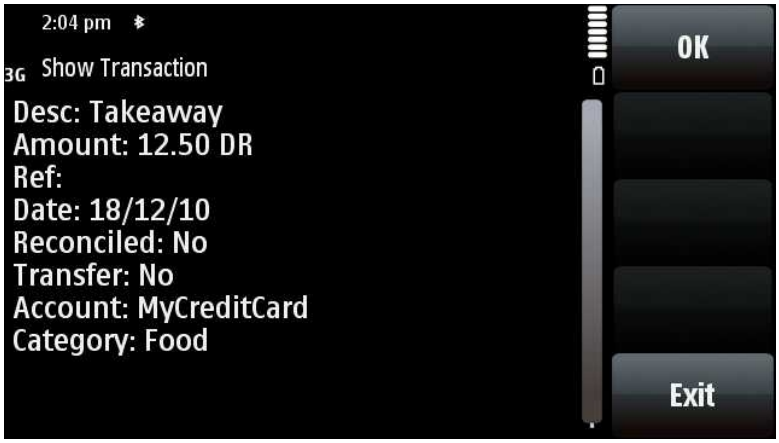
Category View with 'Rent' added

Go back to the top of the view by tapping on the header pane, so that the category Bills is highlighted. Suppose we want to find all the transactions with category Food. In fact, we've only entered two but, over time, we might enter many more. It's useful to have a quick way to find them all. Tap on Food and then select Find from the Menu:



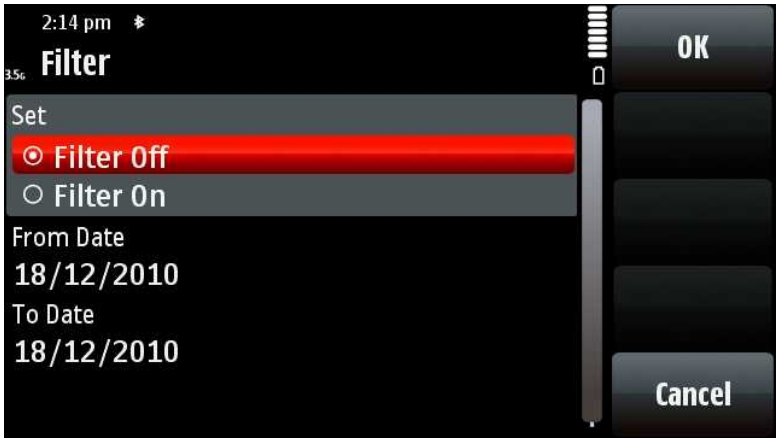
Transactions for category 'Food'

Select Show from the Menu:



Showing a transaction for the Food category

We can see the details of this transaction and, yes, we did successfully move it from MyBank to MyCreditCard earlier. Now select OK, and then close the Find View to return to the previous Category View screen. Now let's check what the Filter option does. Select Filter from the Menu:



The Filter Dialog

The Filter dialog allows us to filter the category totals by 'from date' and 'to date'. So let's suppose we want to see exactly how much we spent last month by category. Set Filter On, enter the relevant dates and press OK. You'll see the filter totals appear and the header pane shows a '[*]' to remind us that the filter is on:

Categories[*]	Filter	Current
Bills	0.00	0.00
Car Expenses	0.00	75.00
Entertainment	0.00	0.00
Food	22.50	22.50
Gifts	20.00	20.00
Holiday Expenses	0.00	0.00
Household	0.00	0.00
Totals	-957.50	-882.50

Category View with Filter on

Now let's look at the Top Expenses view. This is an easy way to check where we are spending the most money. From the Menu select Top Expenses. You'll see the filter dialog displayed, in case we want to select some dates. We'll turn the filter off this time. Here's what's displayed:

Top Expenses	Amount
Car Expenses	75.00
Food	22.50
Gifts	20.00
Mortgage	0.00
Insurance	0.00
Travel	0.00
Rent	0.00
Entertainment	0.00
Bills	0.00
Household	0.00
Total Expenses	117.50

Top Expenses View

Of course, we don't have many transactions yet to make this particularly interesting. But over time as we enter more and more transactions, these category options will help us understand our spending patterns.

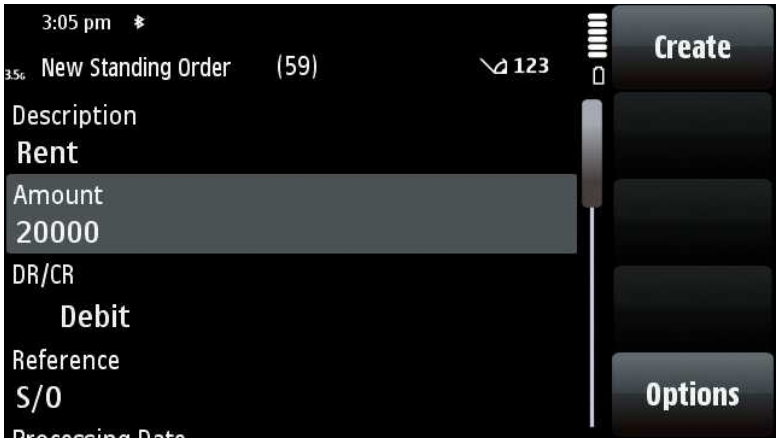
Let's move on to the Standing Orders View. Bring up the Menu and select Switch Views then Standing Orders.

The Standing Orders View

Here's the very blank Standing Order View when we first see it:

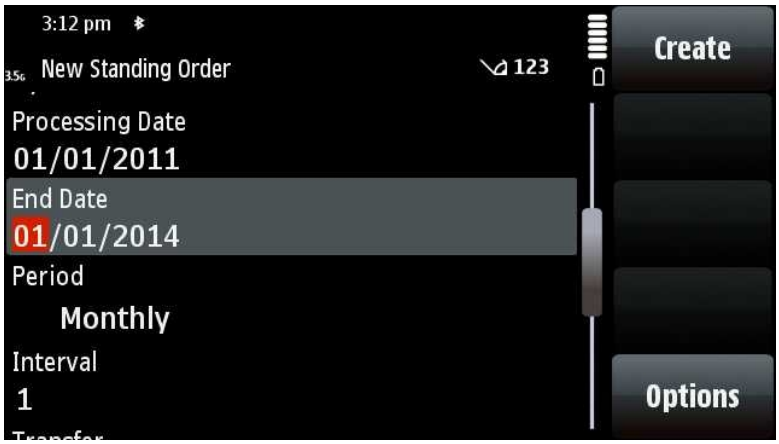
Standing Order View

As usual, let's use Menu and then New to enter our first Standing Order (otherwise known as scheduled transaction). Let's assume that we need to make a regular rent payment of £200 on the first day of each month:



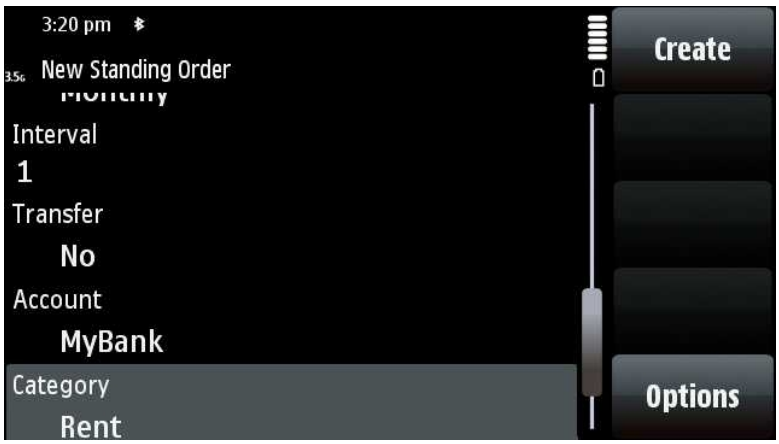
Standing Order Dialog

We can see the default reference is 'S/O' – that can be changed if we wish. Scrolling down a bit further we can enter the effective dates. We'll start from 1 January 2011 and finish on 1 January 2014. Note that after the end date is reached, the standing order is automatically deleted. We want the period to be Monthly so the default value is OK (otherwise we could have changed to weekly or annually). The interval is 1 which is also OK (if we had wanted quarterly, we could have changed the interval to 3, meaning every 3 months).



Standing Order Dialog - continued

Finally we want the account to be MyBank and we want the category to be Rent:

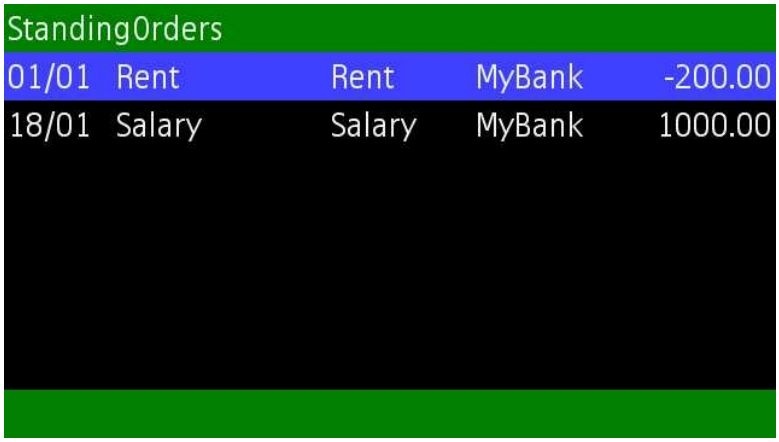


Standing Order Dialog - final part

Press Create and our Standing Order is saved:

Standing Order 'Rent' created

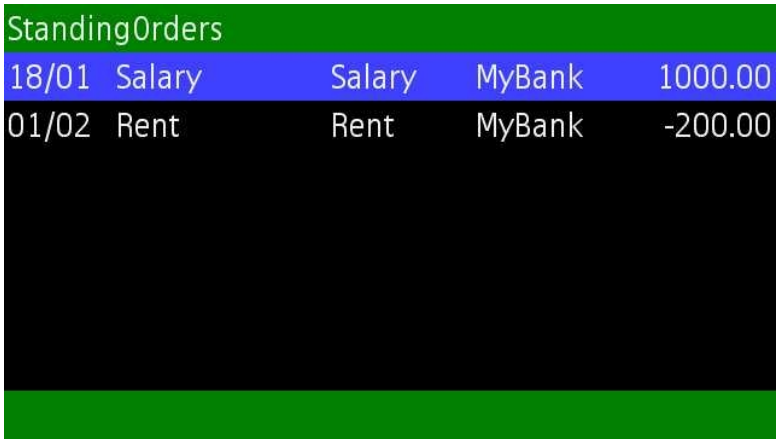
From left to right, the name is Rent, the category is Rent, the account is MyBank and the amount is £200. This standing order will automatically be processed on the next due date, which in this case is 1 January 2011. We can do the same with our salary, which in this example is £1000 per month paid on the 18th of the month. We already have this month's salary so we will set up from next January:



Salary added as standing order

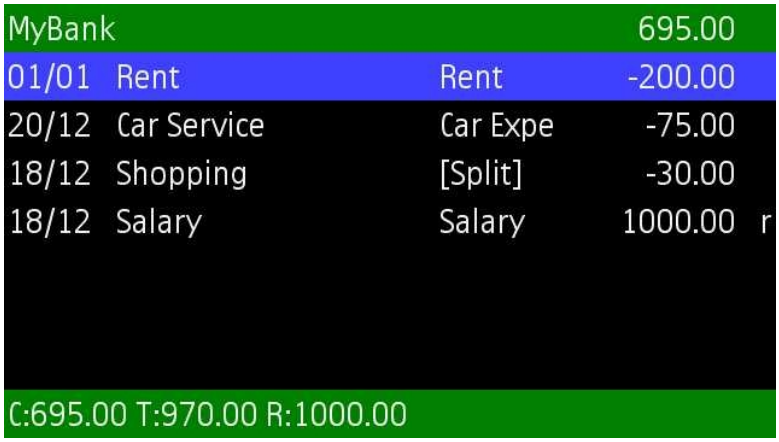
Standing Orders are always shown with the next due date at the top. When the due date occurs, we'll be asked to process the standing order as soon as we launch JabpLite. We also have an option to Process Now and create a future-dated transaction. Let's see how that

works. From the Menu select Process Now and process up to date 1 January 2011. Here's the updated screen:



Updated Standing Order View

We can see that the Rent date has changed from 1 January to 1 February and moved under the salary entry. From the Menu, select Main to go back to the Accounts View. Select MyBank and Entries and we can see that the future-dated transaction has been created:



Updated transactions for MyBank

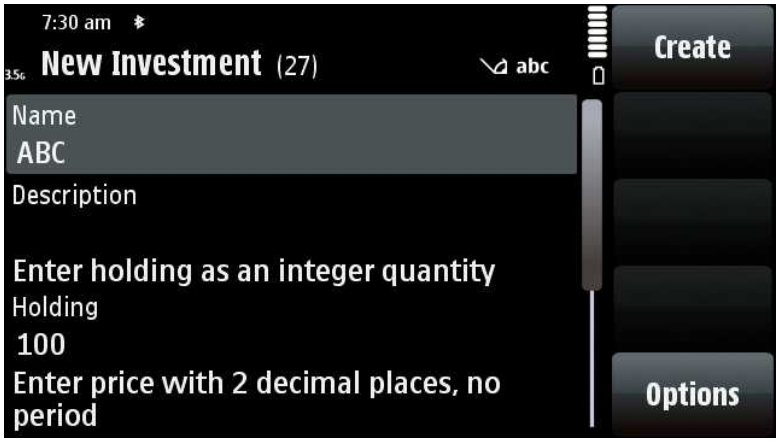
Now let's move on to the Investments View. Select Menu then Switch Views and Investments.

The Investments View

Here's the Investments View when we first see it:

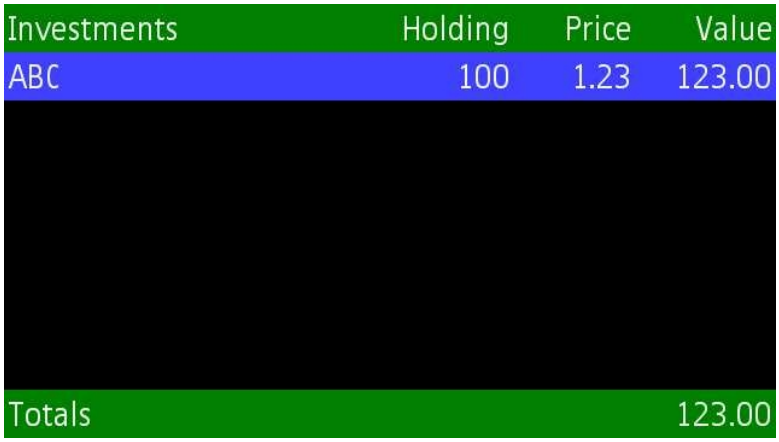
Investments View

Let's enter our first investment. We have just bought 100 shares of ABC corporation at a price of £1.23 each. Press Menu and select New:



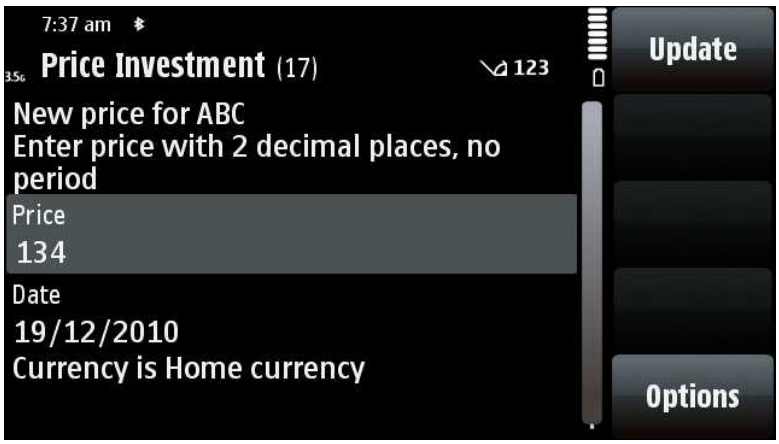
New Investment Dialog

We enter the holding as 100 and the price as 123.



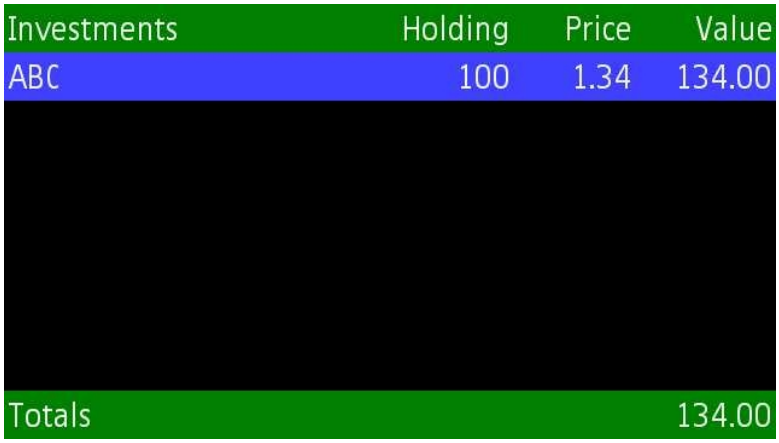
Showing investment ABC

Let's suppose that the price changes from £1.23 to £1.34. We can choose Menu then Price to update the price for this investment. We can also record the date on which the price changed.



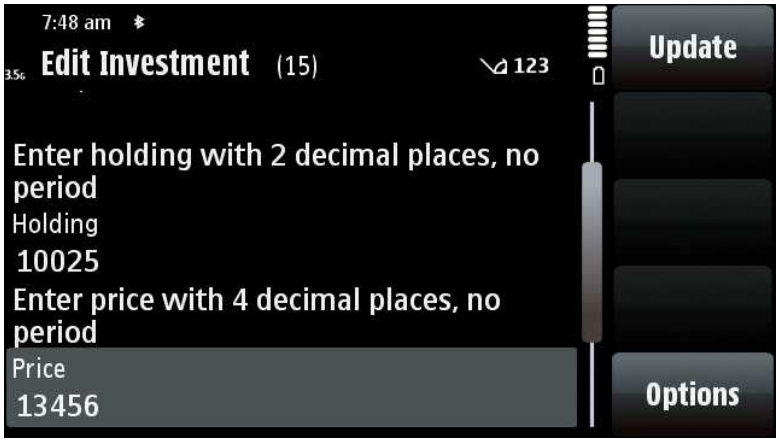
Price changes to £1.34

And the Investment View now looks like this:



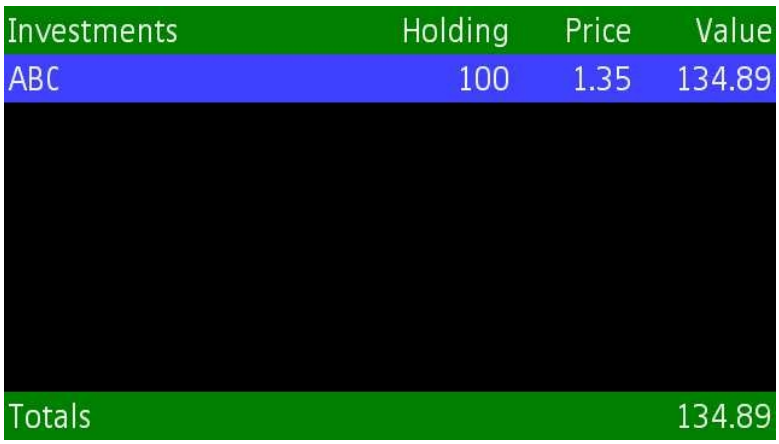
Investment View showing updated price for ABC corp

The default settings are fine for investments held as integers (whole numbers) and prices held in pence or cents. But suppose that we have fractional investments (eg. 100.25) and prices to 4 decimal places (eg. 1.3456). Let's go into the Investment Settings option, by selecting Menu then Investment Settings. We can set the decimal places for holdings to 2 and the decimal places for prices to 4. Now let's select Menu then Edit and make the changes above:



Increasing the decimal places

and the result is:



Investment View showing changes

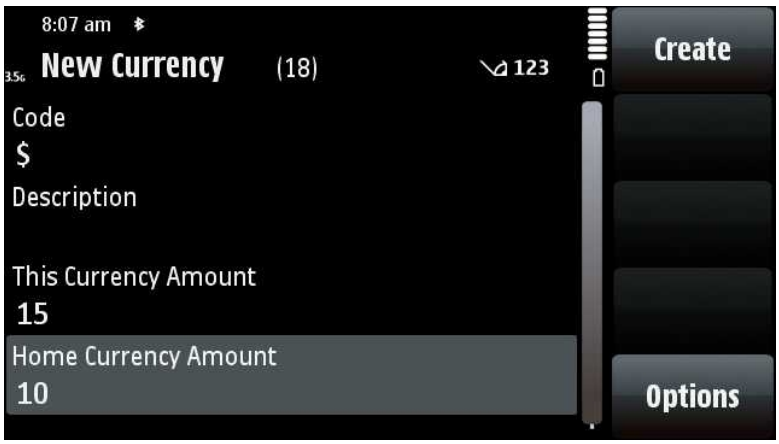
The holdings and price are still shown to zero and two decimal places respectively, but behind-the-scenes they are held as 100.25 and 1.3456. The calculated value reflects this increased accuracy.

The Currencies View

Up to now, we have only used one currency – our 'Home Currency'. In fact, JabpLite can handle multiple currencies as we shall now see. Let's go to the Currencies View by selecting Menu then Switch Views then Currencies. Here's the initial screen:

The Currencies View

We can see that our home currency (we have assumed pounds sterling so far) already appears at a rate of 1.00000. Let's enter another currency to see what happens. We will enter US dollars and (to make things simpler) assume that £1 = $1.5. If something costs £1 then it costs $1.50. Select Menu then New. We have to enter integer currency amounts in this screen, so let's say 15 US Dollars for 10 Pounds Sterling.



Setting up US Dollar as a foreign currency

Press Create and we see the following:

Currencies View showing $

More about currencies

Now that we have set up $ as a currency, it will be available in other views and dialogs. Let's check that's true by going back to our credit card account. Press Main to go to the Accounts View and then tap on MyCreditCard. Let's say that we bought a book as a gift which cost $30. We call up the new transaction dialog and fill in the relevent details. In the amount field we enter 3000 but then we go to the Currency field and we see that $ is available:

Selecting $ in New Transaction Dialog

This transaction is converted into our home currency at the exchange rate shown in the currency view, so the $30 book appears as £20:

MyCreditCard			-32.50
19/12	Book	Gifts	-20.00
18/12	Takeaway	Food	-12.50

C:-32.50 T:-32.50 R:0.00

Transaction converted from $ to £

The conversion that JabpLite has done is clearly an approximation. When we get our credit card statement, we'll see the converted amount in our home currency. We can then edit this transaction to agree to our credit card statement.

Let's go back to the Accounts View by selecting Menu then Main. Tap on account NewBank then Edit. Go down to the currency field and change the currency to $, then click on Update. Here's what we see on the screen:

Accounts	Open	Current	Today	Rec
MyBank	0.00	695.00	970.00	1000.00
MyCreditCard	0.00	-32.50	-32.50	0.00
MySavings	0.00	0.00	0.00	0.00
NewBank	27.00	27.00	27.00	27.00
Totals	27.00	716.50	964.50	1027.00

NewBank updated to currency $

Note that in the Accounts View, the balance is still shown as £27. All balances in the Accounts View are shown in our home currency, even for foreign currency accounts. How select Menu and Entries to go to the transaction view for NewBank. Here's what we see:

NewBank is now a foreign currency account

We can see that the balances at the top and bottom of the screen are in $. This will help us reconcile NewBank when we receive a bank statement in $. An asterisk reminds us that the balances are not in our home currency. Let's enter a transaction: we receive a phone bill for $20 and create a new transaction. Note that the new transaction dialog now defaults to $. Here's the updated view:

Showing phone bill for $20

Note that the transaction has been converted to our home currency but the account balances have been updated in $. The previous balance was $40.50, we paid our phone bill of $20 and the new balance is $20.50. So all looks OK. Why isn't the phone bill transaction also shown in $? It's because JabpLite stores all transactions in home currency. There is a good reason for this but, for now, let's remember that in the Transactions View for foreign currency accounts, the ***account balances*** are shown in foreign currency while the ***transactions*** are shown in home currency.

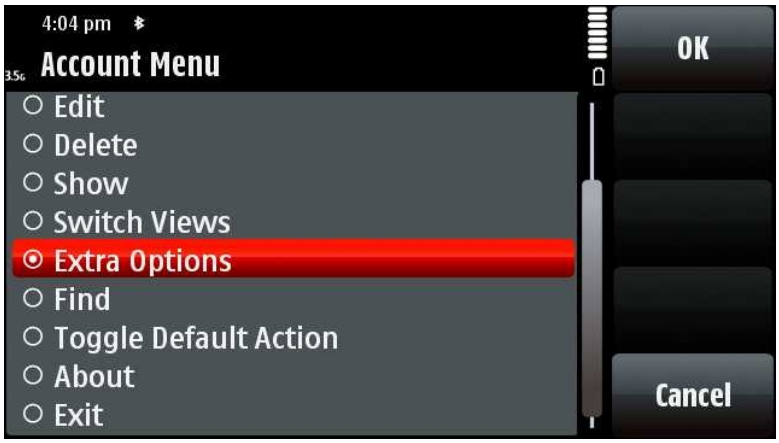
Let's go back and take another look at Investments. We can now enter another investment, this time denominated in $. We'll set up investment XYZ with a holding of 200 (entered as 20000 because we specified two decimal places), a price of 2.3456 (entered as 23456) and a currency of $. This investment is shown as follows:

XYZ entered as foreign currency investment

The value of our XYZ investment has been converted from $ into our home currency (ie. 200 holding x 2.3456 price / 1.5 conversion rate).

Extra Options

The Extra Options menu is only available from the Accounts View. It gives access to a range of extra options and features available in JabpLite:



Extra Options in the Accounts View menu

Let's go through each of the extra options in turn.

Preferences: enables us to configure the program to meet our own preferences.

- *Sync Mode:* by default, this is turned Off. When turned On, everything entered in JabpLite can be synchronised with the desktop program Jabp.
- *Enter Numbers in Cents:* by default set to Yes. This means that all amounts are entered in pence/cents so, for example, £12.34 is entered as 1234 (no period). When set to No, a period is required so that £12.34 is entered as 12.34 (with period).
- *European Number Format:* by default set to No. Numbers are shown in English/American format, for example £1,234.56. If set to Yes, then numbers will be shown as £1.234,56.
- *Group Thousands:* by default set to No. Numbers are not grouped in thousands. If set to Yes, then numbers will be grouped in thousands.
- *Date Format:* by default set to dd/mm. Other options are mm/dd, dd/mm/yy, mm/dd/yy.
- *Heading Colour:* by default, set to Green. Can be set to another standard colour, or to

a custom colour (see Setting Colours below)
- *Cursor Colour:* by default, set to Blue. Can be set to another standard colour, or to a custom colour (see Setting Colours below)
- *Background Colour:* by default, set to White. Can be set to another standard colour, or to a custom colour (see Setting Colours below)
- *Font Colour:* by default, set to Black. Can be set to another standard colour, or to a custom colour (see Setting Colours below)
- *Message Colour:* by default, set to Red. Can be set to another standard colour, or to a custom colour (see Setting Colours below)
- *Font Size:* by default set to Small. Can be set to Medium or Large.
- *Font adjustment:* by default set to 0. Only change this setting if the font is not properly aligned.
- *Line spacing:* by default set to 0. For some touch-screen devices it makes life easier to set this to a higher number, try 5 or 10.
- *Height adjustment:* by default set to 0. Only change this setting if the screen height is not properly aligned.
- *Width adjustment:* by default set to 3. This gives just a little space between the edge of the screen and the start of the text.
- *Match description searching:* by default set to 100. This is the number of entries searched when using the Match Description function in the New Transaction dialog. On faster devices this can be increased to say 1000.
- *Reuse Forms:* by default set to No. Some older devices can see a speed increase when reusing forms by setting to Yes.
- *Quick Start:* by default set to No. If set to Yes, JabpLite goes straight to transaction entry screen after starting.
- *Full Screen Views:* by default set to No. Changing the setting to Yes makes better use of screen real estate on some devices (requires JabpLite to be restarted first).
- *Show Running Total:* by default set to Yes. Slower devices might draw the transaction views more quickly if set to No.
- *Preferred Balance:* by default set to Today. If there is insufficient room for all columns in the Accounts View, then the Today column is prioritised. Change to Current to prioritise the Current column.
- *Preferred Column in Transaction View:* by default set to Reference, so that Reference is shown (if there is space to do so). Can be changed to Category so that Category is shown (if there is space to do so).
- *Account View (Portrait):* by default set to Auto. Can be set to 2, 3 or 4 columns to optimise the display.
- *Account View (Landscape):* by default set to Auto. Can be set to 2, 3, 4 or 5 columns to optimise the display.
- *Choice Popup Type:* by default set to Popup. Some older Blackberry devices require this setting to be Old Style.

Custom colours: available when in the Preferences screen. We can enter customised RGB colours for Heading, Cursor, Background, Font and Message. For example, the colours used in this manual are -

- Heading 0,128,0 (dark green)
- Cursor 64,64,255 (dark blue)
- Background 0,0,0 (black)
- Font 255,255,255 (white)
- Message 255,0,0 (dark red)

A useful guide is available here: http://html-color-codes.com/rgb.html

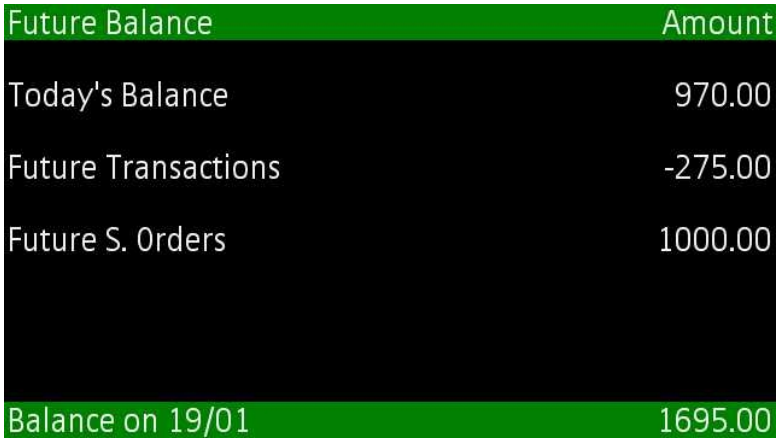
Password: enables a password to be set to protect your data. You can have JabpLite check your password only when you launch the program using option 'At start only' or whenever the program comes to the foreground using option 'Whenever in focus'.

Sync/Import/Export: this is a big topic and is covered in its own section later.

Net Worth: shows our Net Worth from all our assets and liabilities including accounts and investments:

Net Worth screen

Future Balance: enables us to check the balance on any account in the future. This is calculated from any future-dated transactions and future standing orders. It's often useful to check our predicted balance on the day before we are next due to be paid! For example using the test data that we have entered, here is our future balance calculation for 19 January 2011:



Future Balance screen

Update For New Day: JabpLite will update Today's balances every time you start the program. You can also update Today's balances by selecting this option, which is only really needed if you leave the program running for multiple days at a time.

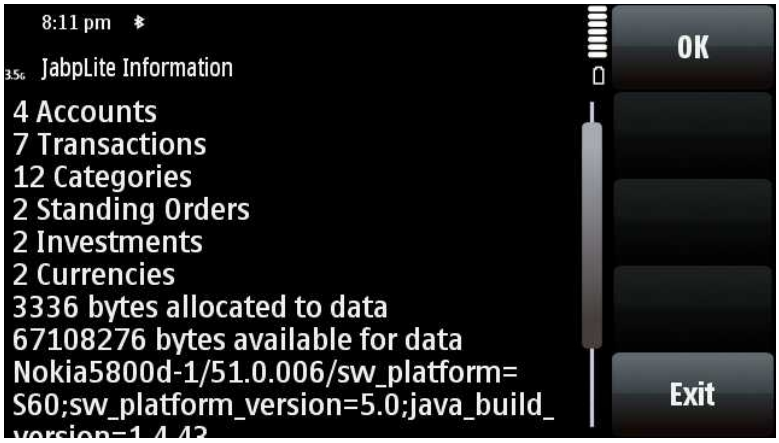
Purge: this option provides a quick way to delete older transactions to free up space on your mobile device. Although JabpLite doesn't impose a maximum limit on the number of transactions that can be stored, each mobile device has different memory limits. If the number of stored transactions becomes too large, the program will slow down and ultimately may exceed the allocated memory on our mobile device. Tip: before using the Purge option, it's a good idea to export our data to a memory card (see Sync/Import/Export options later). Enter the From Date (or leave the default), the To Date and leave Purge Reconciled only set to Yes then select OK. All reconciled transactions between these dates will be deleted. The header pane on your display will show the progress, wait until the operation finishes before selecting any other options. There is a further option called 'Delete All Data'. Be careful: selecting this option deletes all JabpLite's data and settings. It restores the program to the state when it was first installed.

Compress: this option reclaims space from your data files by compacting the data. On most

modern mobile devices this is done automatically and therefore you don't need to use this option. The header pane on your display will show the progress, wait until the operation finishes before selecting any other options.

Recreate Balances: in the unlikely situation that one or more of your balances are incorrect, this option rebuilds all account and category balances. JabpLite goes back to the Opening Balances then adds all the stored transactions to re-calculate Today and Current Balances. If you have a large number of stored transactions, this option can take some time to complete. The header pane on your display will show the progress, wait until the operation finishes before selecting any other options.

Information: shows information on the number of accounts, transactions, categories,standing orders, investments and currencies in the current data files. It shows the number of records (if any) to synchronise to Jabp. It shows the number of bytes allocated to data (ie. the size of your data files) and the theoretical maximum size (in most cases the program would run out of memory well before this). It then shows information about your device, the screen size, free memory (which constantly changes while the program is running) and the total memory. Here's an example:



Extra Options > Information

FAQ: displays some frequently asked questions and answers on the screen.

Program Keys (Advanced): this option is for advanced use only. It enables us to control the placing of JabpLite's commands on the 'soft keys' of our device. Each Java implementation decides how to allocate commands to soft keys based on a 'weighting' that the program assigns. The weighting comprises a Type and a Priority. The Type is one of Screen, Back, Cancel, OK, Help, Stop, Exit and Item. The Type is the main determinant of how commands are allocated to soft keys. For commands with similar Type, the program can allocate a Priority which influences the order in which commands appear on a soft key. Somewhat confusingly, the lower the value allocated to Priority the higher the Priority given to the command (eg. 1 is high priority, 6 is lower priority). Don't blame me, this is the way that Java ME works ;-)

It is very hard to determine settings for Type and Priority which are ideal for all possible devices. So the Program Keys option allows us to set the weighting of JabpLite's commands for our own preferences. When we first use this option, we'll see the default Type and Priority that the program has assigned to each of JabpLite's commands. I can't give any rule of thumb which will give optimal soft key placings for each device - we will have to experiment :-)

If we use the Delete option, then the program will delete our key weightings and return to using default values.

Assuming our device allows File Connectivity from Java, we can import and export the key weightings to a memory card when using the Export Data option. The key weightings are

stored in a file named JabpLite.key.

Note: new command weightings will only take effect once JabpLite is restarted.

Program keys Help: displays some help text for the Program Keys option.

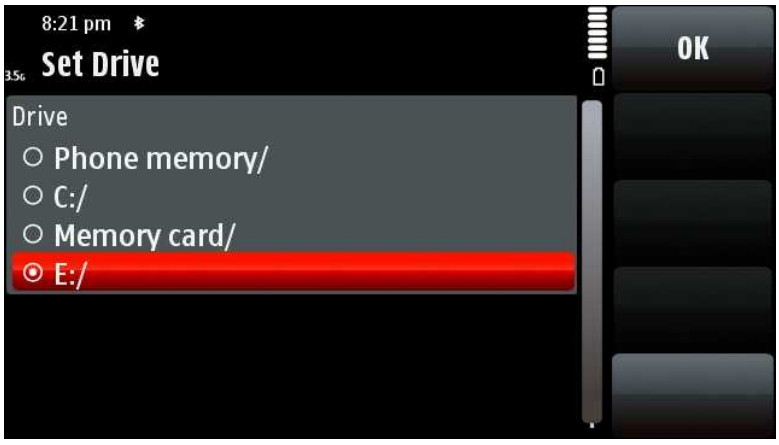
Importing and Exporting

Let's look at some typical scenarios. Firstly, and very importantly, we want to periodically backup our data to a memory card. Some older mobile devices don't support reading from/writing to memory cards from Java programs but most recent devices do support this. From the main Accounts View select Menu, then Extra Options then Sync/Import/Export.

Extra Options > Sync/Import/Export

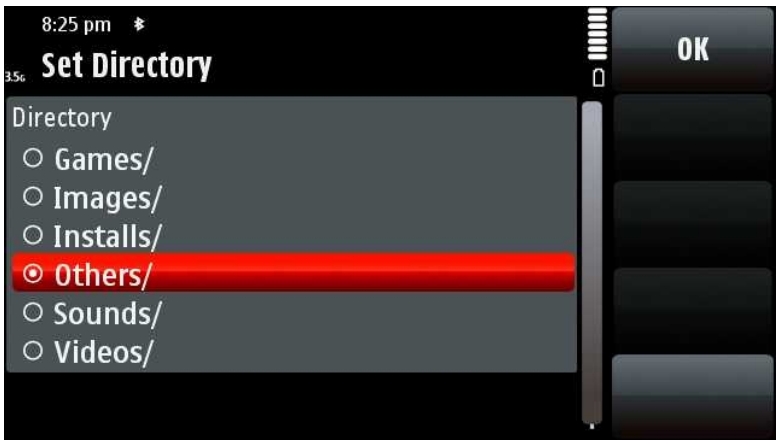
Note that we might be asked for permission to both read from and write to the memory card.

The first thing is to make sure the drive is set to be our memory card. Select Set Drive and then Action. We can select our memory card from the options shown, for example in this case 'E:'. We only have to do this once, as JabpLite remembers the setting for next time.



Set Drive

Now select Set Directory and then Action. Choose a suitable directory, for example in this case 'Others'. Again JabpLite will remember the setting for next time.

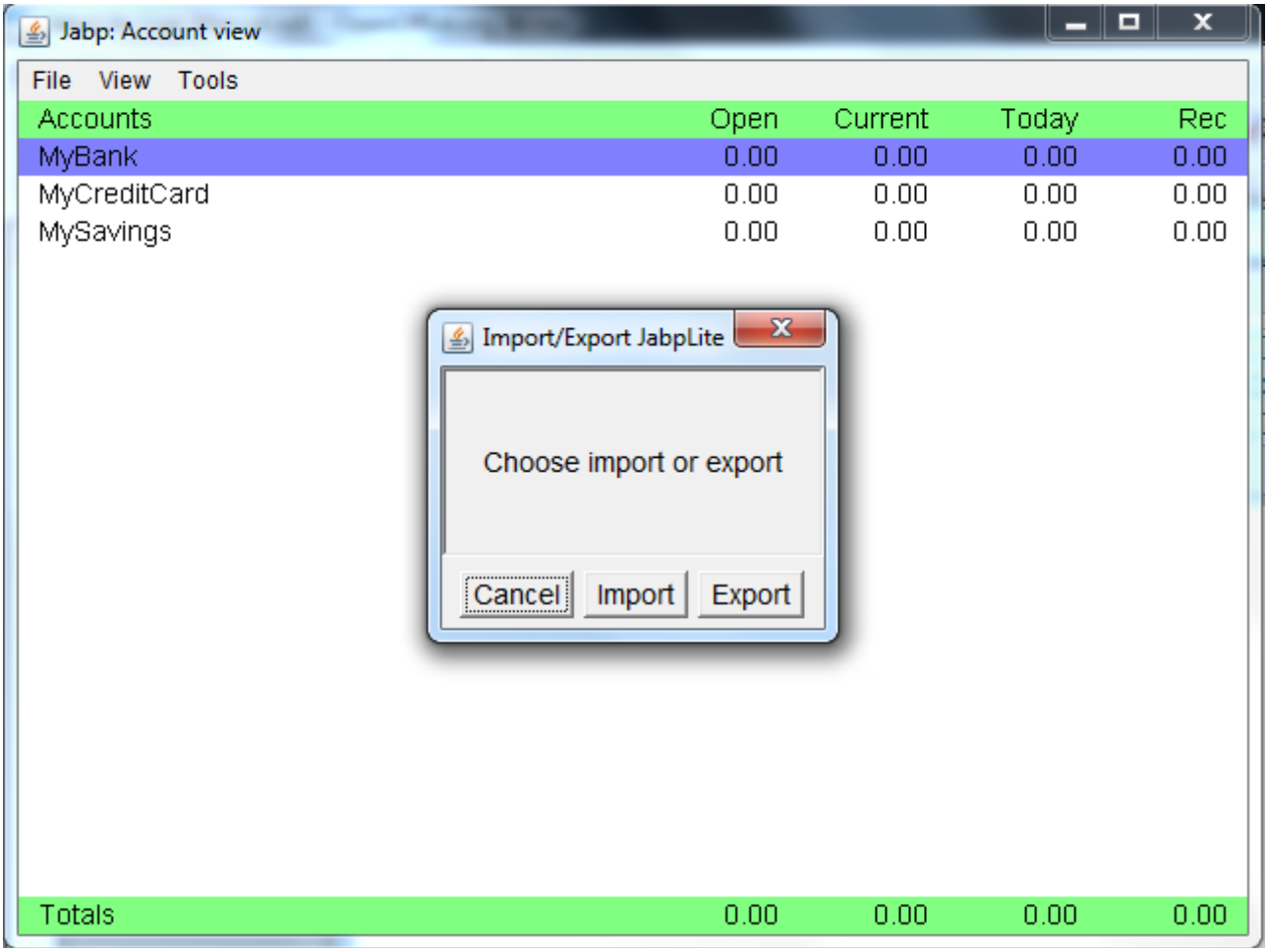


Set Directory

Now select Export Data and press the Action key. Keep Export Keys set to No and press OK. Our data will be saved to a file named JabpLite.dat on our memory card in the /Others folder that we have specified. This single file contains a complete copy of all our data and our settings. It's worth copying this file to a safe place, in case we ever lose our mobile device.

Now let's restore our data from the memory card. Go to Import Data and press Action. Our data are restored (this typically takes a little longer than exporting).

Note: in addition to containing a complete copy of our data and settings, the file JabpLite.dat can also be imported directly into the desktop program Jabp. A complete explanation of how to use Jabp is outside the scope of this manual but, in simple terms, run Jabp and then use the File>Import/Export option then Import JabpLite to re-create our data in Jabp:



Import JabpLite's data into Jabp

with the following result:

Showing JabpLite's data in Jabp

In a similar way, we could export from Jabp to create JabpLite.dat, transfer to a memory card in the correct directory (in this case /Others), then import into JabpLite again.

Now let's look at some other import options. We can import QIF and OFX files into JabpLite (these files are commonly produced by other personal finance programs). So, for example, we can import the file MyBank.QIF into account MyBank - note the name of the file needs to match the name of the account in JabpLite. Similarly MyBank.OFX could be imported into account MyBank. Make sure these files are placed in the directory on your memory card that we assigned using Set Directory above. For QIF files, check the date format used in the file (eg. dd/mm/yy) and select the same date format when importing - otherwise our dates will be messed up!

We also have a number of other export options. We can export a single account or all accounts to QIF files, where they can be imported into other personal finance programs. Alternatively we can export transactions in CSV format which can be read by most desktop spreadsheet programs. Also, we can produce an income and expense report in CSV format.

Export Income & Expense Report

Filters which operate on import and export options (depending on context) are:

- Include opening balance Yes/No
- Include transfers Yes/No
- Separate splits Yes/No

Files can be produced in either ANSI or UTF8 format.

Synchronisation between Jabp and JabpLite

1.0 High-level overview

Jabp and JabpLite are both personal finance programs written in Java. Jabp is written in J2SE Java, the kind that runs on Window PCs, Apple Macs and Linux based machines like the Asus eeePC. JabpLite is written in J2ME Java, the kind that runs on mobile phones. It can be useful to keep our personal finance data synchronised between the two programs.

At a high level, here's how the process works.

a) One time only, full data transfer

Step 1: decide which program has the current 'master copy' of your data.
Step 2a: if the master copy is in Jabp, we use the *Export JabpLite* feature to create a file **JabpLite.dat** on our phone's memory card. Then we import into JabpLite.
Step 2b: If the master copy is in JabpLite, we use Extra Options>Sync/Import/Export to export data to **JabpLite.dat**. Then we import into Jabp.

Now both programs have identical data.

b) On-going synchronisation

In Jabp, we choose *File > Sync JabpLite*. On our phone, we run JabpLite and go to *Extra Options>Sync to Jabp*. The changes that we have made in each program will be synchronised.

2.0 Desktop and mobile phone requirements

Desktop requirements: a Java runtime capable of running Jabp (ie. any Java runtime), a spare USB port.

Phone requirements: a phone which is JSR-75 capable (ie. can access the memory card from Java) and which can be mounted as a USB flash drive on your desktop system.

3.0 More detailed instructions

The synchronisation feature works best when our mobile phone is able to be connected to our

desktop system as a USB flash disk. Many new high-end phones offer this capability.

3.1 Backup Our Data !!

It's always a good idea to backup our data periodically, and it's definitely a good idea to backup our data before using the sync process for the first time.

3.1.1 Backup Jabp's data

Go to the directory where Jabp's data is stored (we will have specified this location when we first used Jabp). We will find up to 13 files which end in the suffix '.jabp'. Copy these files to a safe place.

3.1.2 Backup JabpLite's data

Use JabpLite's Export Data option to export JabpLite's data to our mobile device's memory card. This file is always called **JabpLite.dat**. Copy this file to a safe place.

3.2 Setting up JabpLite for synchronisation

Install JabpLite on our phone from the distribution zip. Follow our phone's instructions for installing Java MIDlets. Run JabpLite, go to *Extra Options* > *Preferences*, turn *Sync Mode* to On. Go to *Extra Options* > *Sync/Import/Export* and then *Set Directory* and select the directory on the memory card to store our synchronisation files. Make a note of this directory, we will need to supply this information to Jabp. On my phone, this directory is /document/. Exit JabpLite without selecting any other option (for now).

3.3 Setting up Jabp for synchronisation

Follow the instructions in the readme file to install Jabp on our desktop system. Connect our mobile phone to our desktop in 'USB mode'. In Jabp, go to *File* > *Sync JabpLite* and select Setup. We will see a dialog for a directory to be specified; enter the drive and directory of our phone's memory card here. For example on my desktop the memory card is mounted as J: and the directory (as mentioned above) is /document/. So I will enter J:/document/. We can use forward or back slashes and the final slash is optional. We should see a message that Sync Mode has been turned on. We can cancel out of the synchronisation process for now.

3.4 One-time only full data transfer

Decide whether we will move our data from Jabp to JabpLite, or from JabpLite to Jabp. Do either step 3.4.1 or step 3.4.2 but not both.

3.4.1 Jabp to JabpLite

Make sure our phone is connected to our desktop in 'USB mode'. On our desktop open Jabp, go to *File* > *Import/Export JabpLite* and choose Export. Jabp will write a file named **JabpLite.dat** to our phone's memory card. Close Jabp. Disconnect our phone from our desktop.

On our phone, open JabpLite and select *Extra Options* > *Sync/Import/Export* > *Import Data*. Our data will be imported. Return to the Main screen and all our data should be there.

3.4.2 JabpLite to Jabp

On our phone, open JabpLite and select *Extra Options* > *Sync/Import/Export* > *Export Data*. JabpLite will write a file called **JabpLite.dat** to our memory card. Close JabpLite and connect our phone to our desktop in 'USB mode'.

On our desktop, open Jabp and go to *File* > *Import/Export JabpLite*. Choose Import and follow the instructions. All our data should be there.

4.0 Keeping Jabp and JabpLite synchronised

Whenever we are running Jabp on our desktop, ensure that our phone is connected in 'USB mode'. Jabp will be writing any changes to a file named **Jabp.sync** directly on our phone's memory card.

Whenever we are running JabpLite on our phone, the program will be keeping any changes in an internal recordstore.

To synchronise Jabp and JabpLite is a two step process, as follows:

Step 1: Make sure our phone is disconnected from our desktop. Run JabpLite, go to *Extra Options>Sync to Jabp* and select Synchronise and then OK (we may be asked permission to access the memory card, multiple times). JabpLite will read Jabp's changes (from the file **Jabp.sync**). JabpLite will also write to a file on our memory card named **JabpLite.sync**.

Step 2: Connect our phone to our desktop in 'USB mode'. Run Jabp and go to *File > Sync JabpLite*. This will read JabpLite's changes (from the file **JabpLite.sync**) and update Jabp.

The two programs are now synchronised.

5.0 What to do if something goes wrong

Hopefully the sync process should always work reliably. In the unlikely event that something goes wrong, try the following:

1. Make sure Jabp and JabpLite are not running.
2. If files **Jabp.sync** and **JabpLite.sync** on our mobile device's memory card exist, delete them
3. In Jabp, go to *Tools > Preferences* and turn sync mode off.
4. Make any changes in Jabp to fix your data.
5. Use the *Files > Export JabpLite* function to export a complete copy of our data to your mobile device's memory card. Close Jabp.
6. On our mobile device, run JabpLite and use the *Extra Options > Sync/Import/Export > Import Data* function.
7. In Jabp, go to *Tools > Preferences* and turn sync mode back on.

6.0 FAQ

(This section will be added to based on user feedback)

Q. Can I stop JabpLite from asking permission to access the memory card when I use the Sync, Import or Export options?
A. Unfortunately no. This would require JabpLite to be Java-signed and there is no easy path for freeware Java programs to be signed.

Q. What is the 'Hours Offset' option?
A. Normally keep this option set to zero. If you find our dates in Jabp and JabpLite differ by one day, this could be because of the different way that time zones and daylight savings are handled between your desktop and mobile devices. We can adjust this option, either positive or negative, by a number of hours. We will need to experiment to find the correct setting.

Appendix 1 - Installation Instructions

JabpLite runs on most Java-enabled mobile devices. If you are upgrading from an earlier version of JabpLite, first take a backup of your data (Extra Options > Sync/Import/Export > Export Data). Do not uninstall the previous JabpLite version, otherwise you may lose your data files. Just go ahead and re-install the latest version of JabpLite. Your data should be maintained (but you'll have a backup just in case).

There are several methods for installing the program, depending on your device. Some methods may be be dis-allowed by your mobile OS and/or mobile operators but (hopefully) at least one of these methods will work, so try them in the order shown.

1. Symbian and proprietary mobile devices (including many Nokia, Sony Ericsson and Samsung devices)

a) Send JabpLite.jar and JabpLite.jad to the device by Bluetooth; the program may be auto-detected and install automatically. If not, find the received files, click on the JabpLite.jad file and the program should install. (Note for Nokia users: please copy both JabpLite.jar and JabpLite.jad to your mobile device and then install JabpLite.jad. Installing only JabpLite.jar will work, but some program features - like requiring a password when coming to foreground - will

be disabled).
b) On your mobile browser, open wap.GetJar.com > Quick Download > enter Quick Download Code 1060.

2. Blackberry devices

a) Use Blackberry Desktop Manager, follow the instructions for installing new programs to install JabpLite.cod.
b) On your mobile browser, open wap.GetJar.com > Quick Download > enter Quick Download Code 1060.
c) Download javaloader.exe from http://www.freepoc.org/download/JavaLoader.exe to a suitable directory on your PC. Put JabpLite.cod in the same directory. Connect your Blackberry to your PC via the USB lead. Open a DOS window and navigate to the directory where you downloaded JavaLoader.exe. Type "JavaLoader -usb load JabpLite.cod". When asked, type your Blackberry password.

3. Android devices

a) Open your mobile browser and go to http://www.freepoc.org/download/midp2/JabpLite.apk. The program should download and install.
b) Find instructions on the Internet for 'side-loading' programs to your Android device (may involve installing software and changing settings), and then follow the instructions to install JabpLite.apk.

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