Personal Financial Management System

User Manual

Version 7.0

Table of Contents

0. Introduction

K-Id is a double-entry personal financial management application designed for Windows. It runs locally, with no subscription, no mandatory internet connection, and no data sent to external servers. All data is stored in an SQLite database on the user's own computer.

1. Introduction to Accounting in K-Id

1.1 Fundamental Concepts

- Double entry: every entry always affects two accounts — one debited and one credited.
- Parent accounts: groupings of other accounts (e.g. BANKS, EXPENSES). They cannot be posted to directly.
- Sub-accounts and sub-sub-accounts (leaves): operational accounts that hold records (e.g. First Direct, Rent). Entries are always made in these accounts.
- Movements: pre-defined templates for frequent transactions (e.g. Salary, Rent). They are organised into categories.

1.2 Account vs Movement

An account is a container that accumulates value over time — it represents an asset (cash, deposits), a liability (credit card, loan), a source of income, or an expense category. A movement is a description of a transaction — what happened ("Rent", "Salary", "Supermarket") and how.

Each entry in K-Id links a movement to two accounts: one that gives value (debit) and one that receives it (credit). This is the essence of double-entry accounting — every monetary unit that leaves one side enters another.

1.3 Account Types

Accounts are divided into two fundamental groups:

- **Balance sheet accounts —** retain accumulated value over time. They include assets (cash, bank accounts, deposits, funds), liabilities (credit cards, loans) and equity (the difference). The balance of these accounts carries forward from one period to the next.
- **Income statement accounts —** represent flows within a period. They include revenue (salaries, sales, income) and expenses (housing, food, transport). The balance reflects what happened in a given time interval, not what is owned.

K-Id was developed over the years by a certified accountant with the goal of bringing the rigour of double-entry accounting to personal financial management, without the complexity of professional tools.

2. Start-up and Main Interface

On start-up, K-Id displays a loading screen with a progress bar while all components are initialised. The main window appears in full once loading is complete.

2.1 Top Bar

- USE / CREATE — switches between entry recording mode and account structure configuration mode.
- QUERY — opens the right-hand side panel for enquiries (statements, balance sheet, results, budget).
- SEND — opens the statement export panel for e-mail.
- FILTER — opens the filter and history search panel.
- ACCOUNTS — toggles the account tree.
- AGENDA — opens the left-hand side panel for the agenda and payments.
- ACTIVATE/SANDBOX — activates live mode (licensed version). In sandbox or training mode, entries are not saved.
- Window buttons (—, ◻, ✕) — minimise, maximise, close. Also shows a Wi-Fi network activity indicator. 🌐

2.2 Main Panels

- 1 – Left column (categories): category buttons — Transfers, Salaries, Exp/Income, Financial, Shops (by default).
- 2 – Central column (movements): a grid of movements for the active category. Click to select.
- 3 – Central panel (inputs): appears when a movement is selected; contains the account fields for the entry. Also serves the account creation, filter and send functions.
- 4 – History (entry log): list of the most recently recorded entries in the session.
- 5 – Calculator (bottom right): integrated calculator with financial functions.
- 6 – INFO panel (bottom right, below the calculator): help messages, errors and confirmations.
- 7 – Thumbnails (footer): clickable miniature charts — balance, bars, pie, gauge, evolution, clock/calendar.

3. Operating Modes

3.1 USE Mode (Entry and Enquiry)

Main mode. Allows entries to be recorded, balances to be queried, and all financial features to be used. The USE button appears in the top bar; clicking it switches to CREATE.

3.2 CREATE Mode

Configuration mode. Allows accounts, sub-accounts and movements to be added, edited and deleted. Financial entries cannot be recorded in this mode. Intended for initial setup or when the account structure needs to be changed.

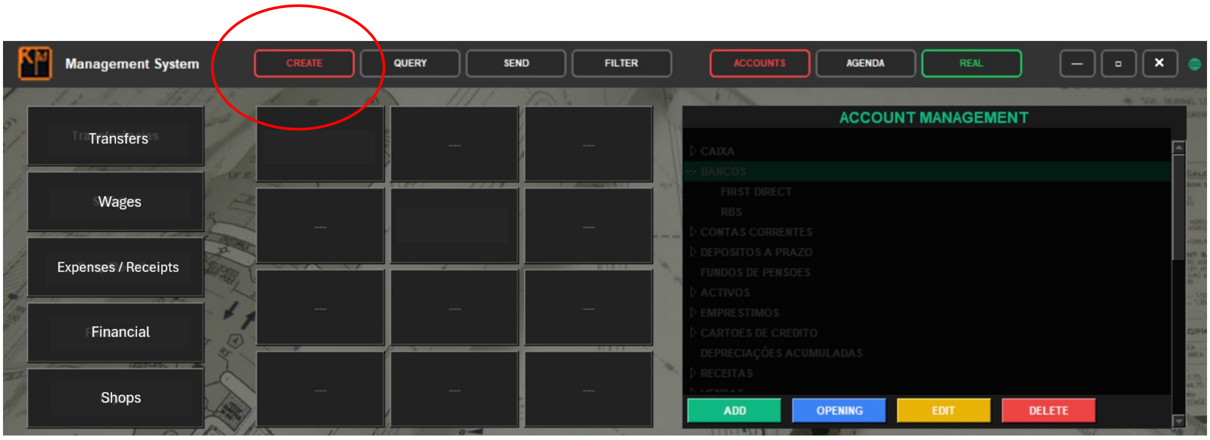
3.3 Sandbox / Live Mode

Sandbox is a training mode — entries are not saved to the database, making it safe to experiment without consequences. This mode also shows a brief description of each button’s function when the cursor is hovered over it.

On first use, live mode requires activation with a password. The sandbox banner is visible in the interface when active.

4. Categories, Movements and Accounts

In CREATE mode:



4.1 Categories

Left column. Movements are organised into five fixed categories plus one additional slot (when none is selected, for ad-hoc or custom movements), accessible in the left column of the interface. By default these are:

- Transfers — movements between own accounts.
- Salaries — income entries.
- Exp/Income — current expenses and income.
- Financial — interest, loans, investments.
- Shops — purchases and payments to suppliers.

Categories can optionally be reconfigured programmatically.

4.2 Movements

Centre column.

Movements are templates for entries. Each movement has a name, a pre-defined debit account and a pre-defined credit account, within one of the five categories above.

4.3 Creating a Movement

Right panel.

In CREATE mode, select the desired category and click on an empty slot in the grid It should show “NEW” or “NOVO” in yellow. Enter the movement name in the calculator and select the debit and credit accounts or type them directly on the dropbox if you’re creating new. Click the slot again to confirm the name. The movement is immediately available for use in USE mode.

4.4 Deleting a Movement

In CREATE mode, select the desired movement and double click [C] on the calculator

4.5 Account Hierarchy

K-Id uses a three-level hierarchy: parent accounts, sub-accounts and sub-sub-accounts (leaves). Entries are always made in the lowest-level accounts (sub-sub-accounts, or sub-accounts when no deeper level exists).

At the top are parent accounts (e.g. BANKS, EXPENSES), which group more specific child accounts (e.g. FIRST DIRECT, ELECTRICITY). Parent accounts do not receive entries directly — they serve only to aggregate and total.

This structure allows both detail (how much was spent on electricity) and aggregate (total expenses) to be viewed.

4.6 Creating a Parent Account

In K-Id, parent accounts can only be created during movement creation. They are mere aggregators of sub-accounts and cannot be posted to directly.

1. Switch to CREATE mode.
2. Choose the category of the movement to be created.
3. Click one of the slots to the right of the categories and name it, or use the account and movement fields on the right.
4. In the calculator, enter the descriptive name of the movement (e.g. Deposits, Credit Expenses, Sales) and in the combo boxes select or create the parent accounts.
5. Click the slot again for it to take the name.

4.7 Creating a Sub-account (Leaves)

1. In CREATE mode > ACCOUNTS, select the account one level above.
2. Add the sub-account via the management panel (Create or Opening).
3. Enter the name.
4. Create only registers the account (income statement accounts); Opening also requires entering an opening balance (balance sheet accounts).

5. Recording Entries

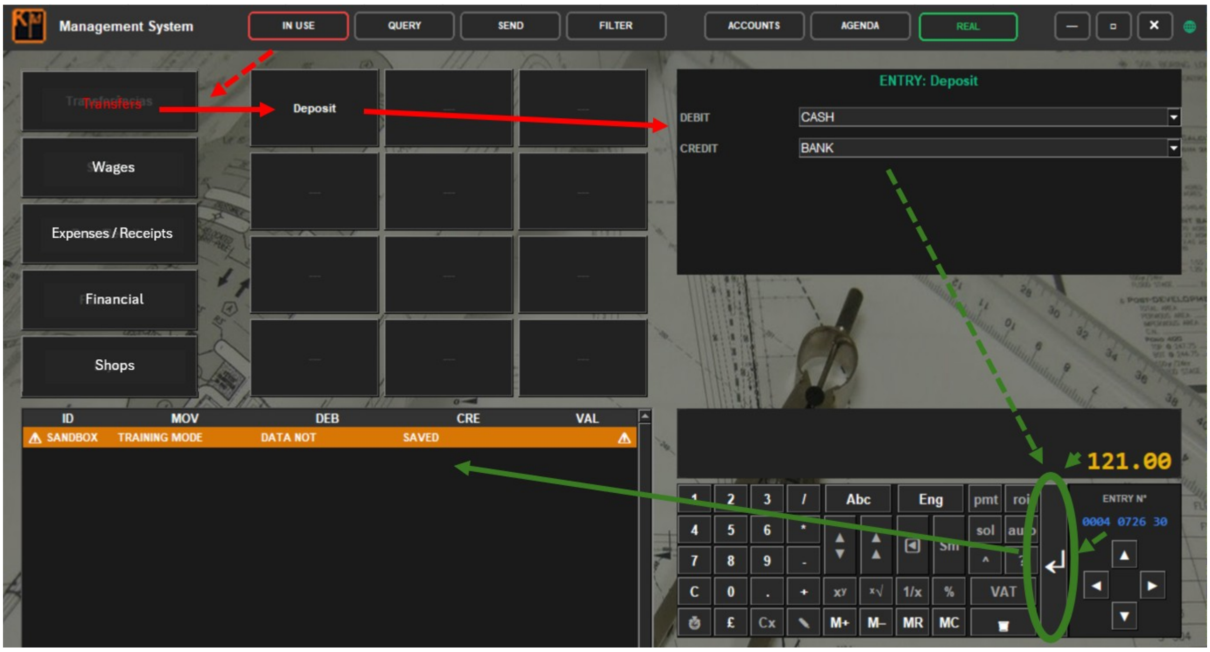
5.1 Entries

An entry is the record of a transaction. It comprises:

- a sequential identifier
- date
- movement (description)
- debit account
- credit account
- amount
- optionally, a comment

In K-Id, entries can be edited or deleted after being saved; however, this should be avoided and, wherever possible, errors should be corrected with a reversing entry. This preserves the integrity of the history and avoids gaps in the sequential numbering of entries.

5.2 Recording



Recording an entry always follows the same flow. In USE mode:

1. Select the category in the left column.
2. Click the movement in the central grid.
3. The input panel opens with the accounts pre-filled.
4. Enter the amount in the calculator.
5. Press Enter or the confirmation button.
6. The entry is saved and appears in the history log.

5.3 Editing or Deleting an Entry

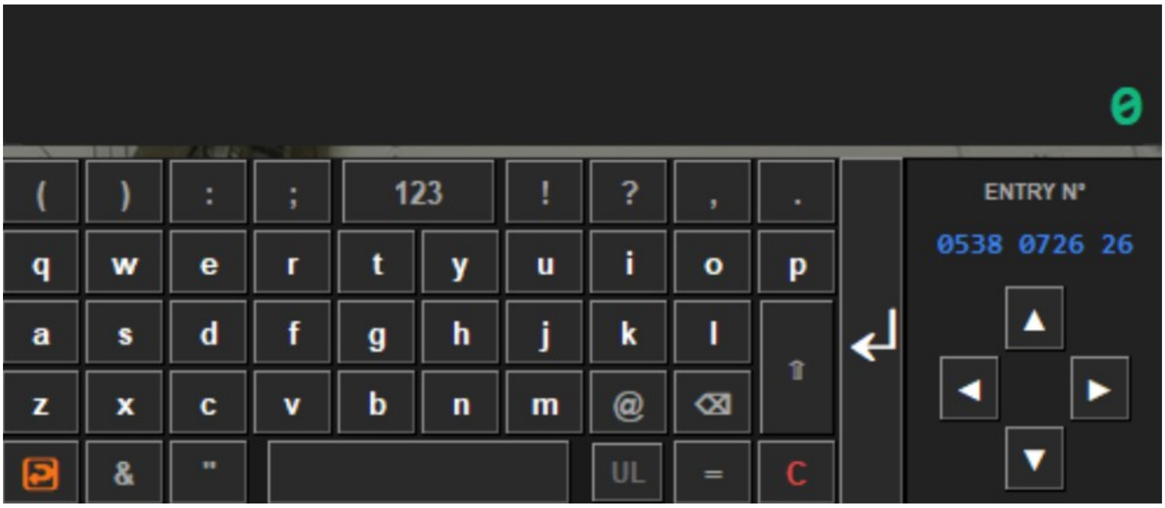
Click the entry in the history log to select it. Use the button 🗑️ in the calculator to delete. Deletion requires confirmation — press Enter to confirm or [C] to cancel.

5.4 Future-dated Entries

1. Enter the entry normally — select the movement and fill in the values.
2. Before confirming with ↲, press the 🕒 (clock button).
3. Open the calendar to choose a future date.
4. The entry is saved as pending (it does not appear in the history) until the chosen date.
5. When K-Id opens on that date (or later), the entry is executed automatically.

6. Integrated Calculator

The calculator is the central point of interaction with K-Id. In addition to basic arithmetic, it includes financial and management functions. It allows any value to be calculated before recording, and supports both physical keyboard input and on-screen input for values and characters (e.g. entry comments).



6.1 Basic Operations

- + − × ÷ — arithmetic operations.
- ^ — exponentiation, within an expression.
- % — percentage.
- √ , x√y — x-th root of y.
- X — y-th power of x.
- 1/x — reciprocal of x.
- ? — contextual help on hover.

6.2 Financial Functions

- PMT — calculates the monthly instalment of a loan (Price formula). Prompts for capital, annual rate and term in years.
- ROI — calculates return on investment.
  Capital → Final Value → Years → ↲ = Annual ROI %
  Capital → Final Value → ↲(skip) → ↲ = Total ROI %
  Capital → ↲(skip) → Years → ↲ = Projected Final Value
  C cancels the mode at any time
- VAT — calculates VAT (configurable rate).
- Cx — cash reconciliation.
- £ — Currency — 1st click: enters exchange mode (button turns red). Further clicks: cycles £ → € → $ → £. Insert value when currency to convert to is reached. Always converting from the current currency to the next. Exit currency mode: [C][C] — resets everything.
- ⇳ — swaps the display lines.
- Sa/Sm/Md — balance of the active account (current/average/month-to-date).

6.3 Other Functions

- Memory — the calculator has persistent memory slots (M1–M99). Values are stored in the database and survive application closure. Use M+ or M− to store, MR to recall, MC to clear.
- Time 🕒— produces sequentially: Timestamp > Time and Date > Difference between dates > Difference between times. Following entry of a comment, creates an alarm in the agenda. If no time or date is specified in the first term of the difference, 'Now' and 'Today' are assumed by default.
  Also suspends an entry until the chosen date.
- Comment 🖍️ — to add to an entry or to create an alarm.

6.4 QWERTY Mode

The [abc] button activates the alphanumeric keyboard for entering names (e.g. the name of a new account or movement). Press [123] again to return to numeric mode.
[UL] undeletes the last Entry

6.5 Algebra and Equations

After selecting the function or equation, enter the value that will be treated as x. For functions or equations with two parameters, x and y are entered sequentially as instructed on the display. It also allows equations with one unknown to be solved by entering x in the expression.

6.6 Cash Reconciliation

The [Cx] button in the calculator opens cash reconciliation mode. It allows the balance of a cash account to be adjusted to the actual counted amount, automatically recording the difference as income or expense.

7. Enquiry in the Main Panel

7.1 Entry Log (History)

The entry log in the lower left shows the most recently recorded entries. Columns:

- ID — unique entry identifier.
- MOV — movement name.
- DEB — debited account.
- CRED — credited account.
- VAL — amount.

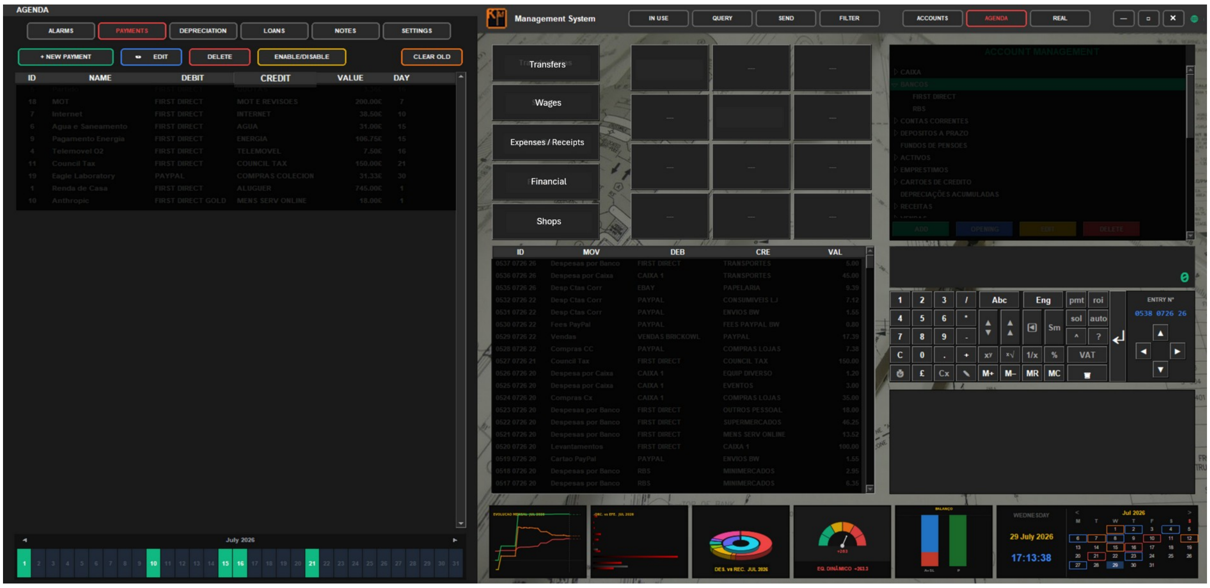
Clicking a row selects the entry. The amount is loaded into the calculator for editing. The button 🗑️ deletes the selected entry after confirmation.
If the row has an associated comment, it will appear in the INFO panel.

7.2 Account Enquiry

Account values can be viewed through the main panel and the calculator. Use the Accounts button in USE mode and navigate the hierarchy using the arrow keys in the calculator. The calculator will display the account balance on the modes selected (section 6.2). It is also used as account selector for statements query.

8. Agenda and Automatic Payments

The agenda panel (AGENDA button in the top bar) manages everything involving time: recurring payments, alarms, asset depreciation and loans. It also includes a notepad and a settings panel.



8.1 Alarms

Allow reminders to be set with a date and time. When triggered, a Windows notification, a voice alert and a message in the info panel appear. Alarms can be one-off or recurring. They can be created in the agenda by selecting a date in the Clock thumbnail calendar, within the agenda itself, or using [🖍️] + [🕒] in the calculator.

8.2 Automatic Payments

Allow recurring entries to be automated (rent, insurance, subscriptions). Configuration consists of:

- Payment name.
- Debit account and credit account.
- Amount.
- Monthly execution day.
- Execution month (blank = every month).
- Renewal date (optional — for fixed-term contracts).

K-Id automatically checks on start-up and every hour whether there are alarms or payments to execute on the day. If the execution date has already passed, the payment is recorded and the next date advances. Overdue payments are recovered automatically.

8.3 Asset Depreciation

The asset module manages straight-line depreciation of assets (vehicle, equipment, property). Configuration per asset:

- Asset name.
- Purchase value.
- Current value.
- Purchase date.
- Annual depreciation rate (%).
- Asset account (balance sheet).
- Depreciation expense account.

K-Id automatically calculates and posts the monthly depreciation charge on the configured date.

8.4 Loans

The loan module manages monthly instalments with automatic separation of capital and interest, using the Price formula (constant instalments).

8.5 Setting Up a Loan

- Initial capital.
- Annual interest rate (%).
- Term in years.
- Loan account (liability).
- Associated bank account.
- Date of first instalment.
- Days in advance for posting.
-

When the configured date is reached, K-Id automatically posts two entries: one for the capital portion and one for the interest. The next instalment date advances automatically.

8.6 Timeline

In the Alarms and Payments tabs, the timeline is an interactive horizontal bar representing the days of the current month. Days with scheduled events are highlighted visually. Clicking a day selects the events for that day in the list above.

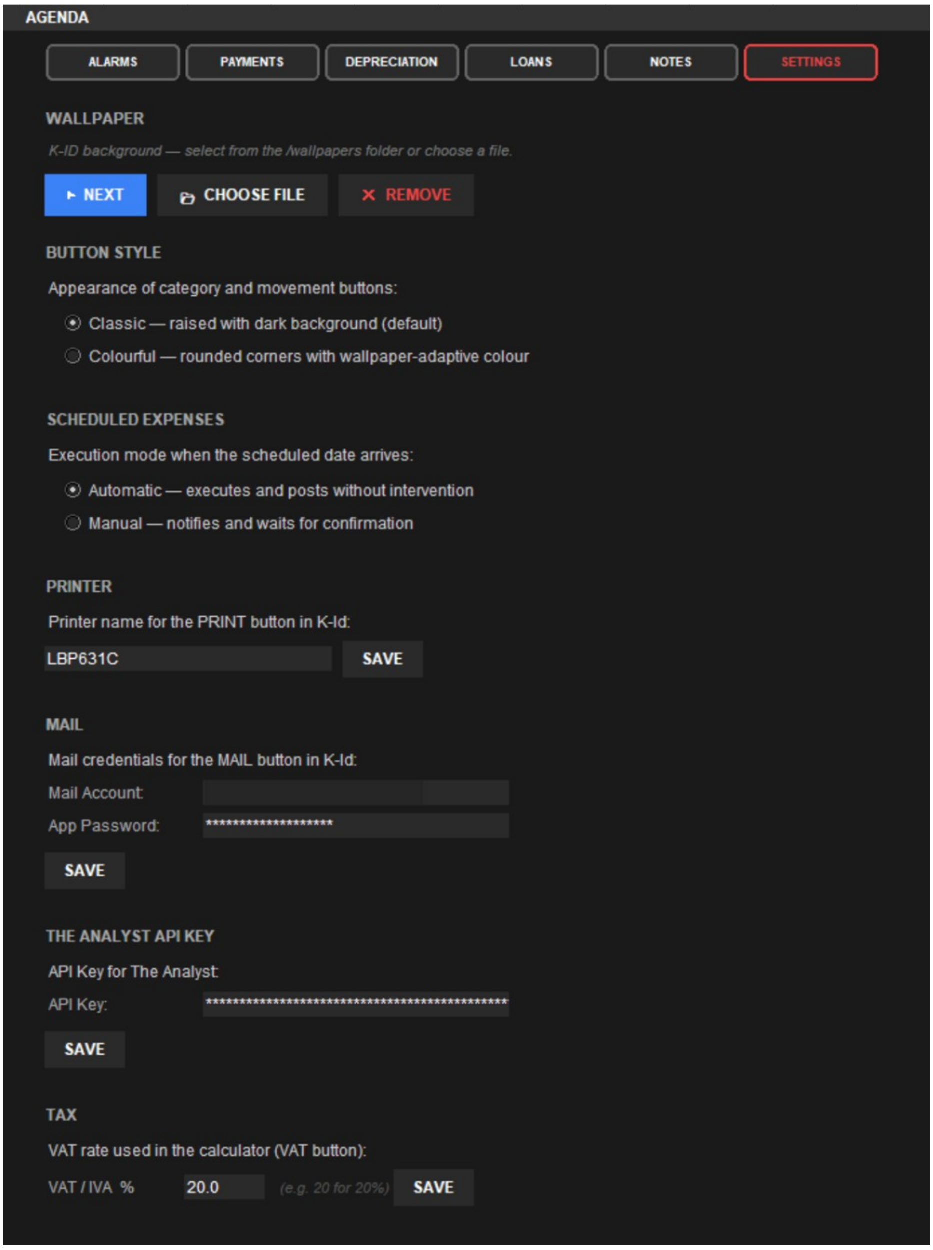
Navigation between months is done using the < and > buttons on either side of the month name. Hovering over the timeline shows a tooltip with the events for that day. Clicking selects for editing.

Timeline information can also be viewed in the K-Id clock/calendar.

8.7 Settings Tab

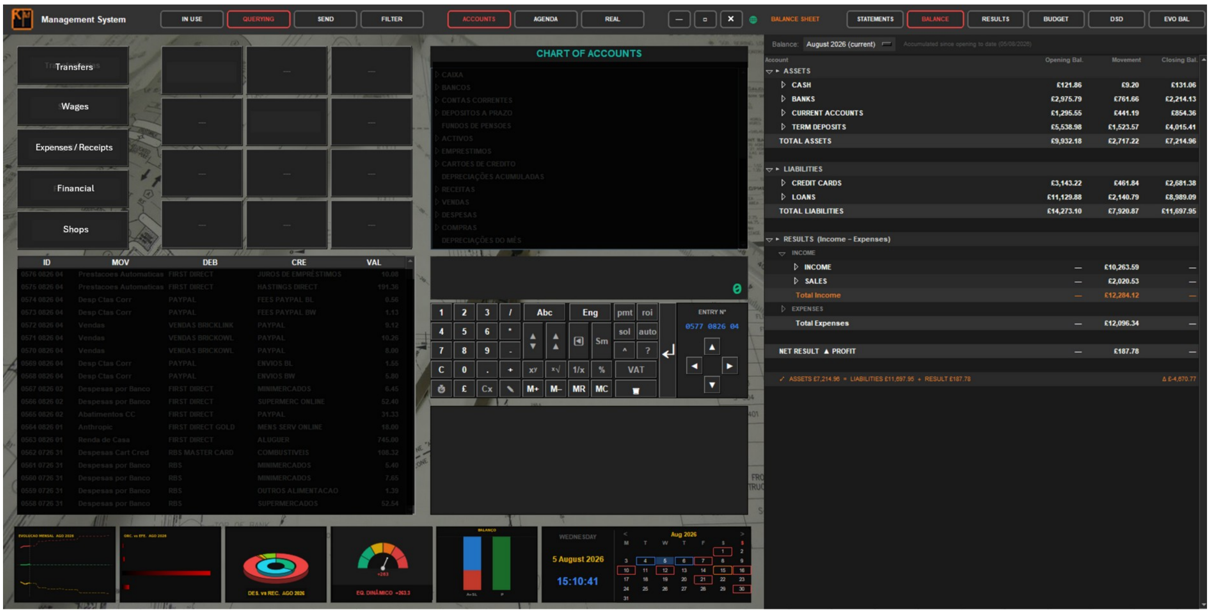
The Settings tab centralises the global configuration of K-Id:

- Wallpaper — select the next wallpaper from the /wallpapers folder, choose an arbitrary file, or remove the background.
- Button style — toggles between classic style (raised) and colour-coded by category.
- Advance payments — defines whether automatic payments are executed automatically on the date or await manual confirmation.
- Printer — name of the Windows printer for direct printing mode.
- Mail — email server and password for sending statements by e-mail.
- Analyst API Key — Anthropic key for the Analyst module.
- VAT — VAT rate used by the calculator's VAT button (e.g. 20 for 20%).



9. Query Panel

The query panel (QUERY button) opens a side panel with five views:



- STATEMENTS — movements of an account in a given period.
- BALANCE SHEET — assets, liabilities and equity.
- RESULTS — income and expenses for the period.
- BUDGET — comparison between budgeted and actual figures.
- DSD — Debt Service Map.
- Annual Maps (EVO).

9.1 Statements

The statements view shows the movements of an account in a defined period. Select the account from the list on the left and the period (From / To) in the filter panel. Results appear in the central table with ID, date, movement, debit, credit and amount. Reconciliations are performed here.

9.2 Balance Sheet and Results

Shows the trial balance and results for the month up to the date of enquiry. Allows these reports to be consulted at month-end by selection. Monthly evolution of the Balance Sheet and Results is available in EVO BAL and EVO RES.

9.3 Selection on Results

First selection: Month, from the drop list on top
Second: Toggles month only versus up to the month (year accumulated)
Third: None/All > selects/deselects all accounts for positive/negative selection afterwards
After these selections, right click to select/deselect accounts (whatever the level – all accounts with an inferior level will be selected/deselected).
(double left click will show the account statement)

9.4 Budget

The Budget view compares budgeted against actual figures for each expense and income category in the selected period. Rows are expandable by sub-category. The Eff. column shows the effective execution as a percentage of the budget. The bar chart at the top summarises the overall variance.

9.5 Circular Query

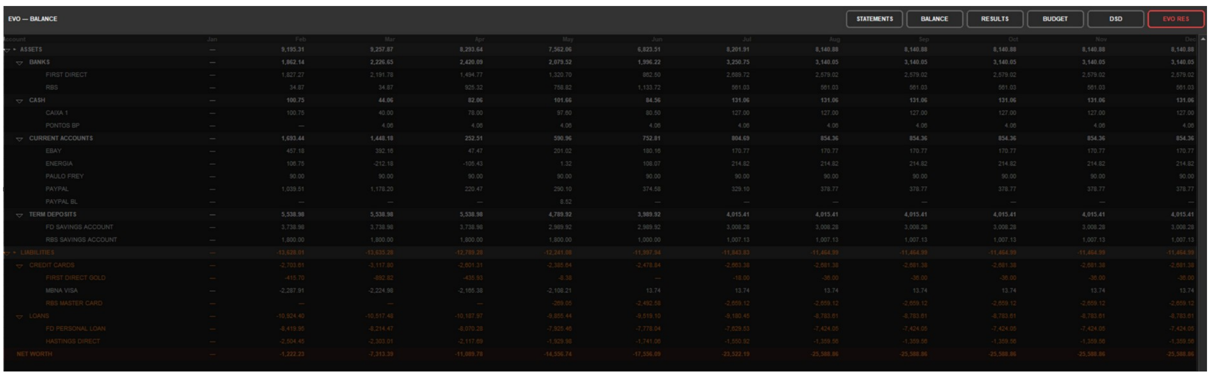
Double-clicking any row in these reports opens the statement for the respective account. Double-clicking a row in the statement opens the statement for the counterpart account.

9.6 Monthly Evolution (EVO)

The EVO module shows the annual evolution of the balance sheet and income statement month by month, giving a full picture of the current year to date.

9.6.1 EVO BAL — Annual Balance Sheet

Shows the accumulated balance at the end of each month for all accounts — Assets and Liabilities. Negative values are shown in orange.

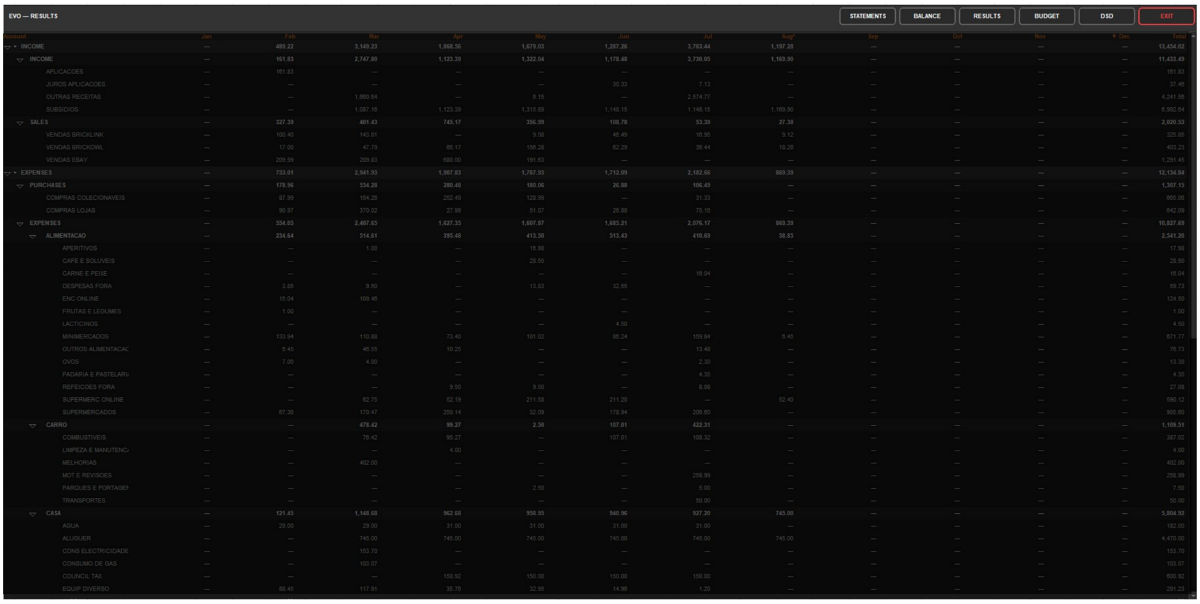


9.6.2 EVO RES — Annual Results

Shows all movements month by month and account by account, displayed hierarchically.

- Past months — total movements and results for the month.
- Current month — accumulated to today.
- The last column shows the total accumulated to date.

Negative values shown in parentheses.



9.6.3 EVO Button — Four-State Cycle

Expanded mode (shows the query and also occupies the main panel)

- 1st click — Shows EVO BAL expanded; button changes to "EXIT".
- 2nd click — Colapses to the Query Panel retaining the current view (BAL); button changes to "EVORES".
- 3rd click — Switches to EVO RES; button changes to "EXIT" again
- 4th click — EXIT: collapses to the Query Panel, retaining the current view (RES).

Collapsed mode (700 px, contained within the Query Panel — after EXIT or double-click on a map):

- Button cycles through BAL → EXIT → RES → EXIT ; EXIT collapses current mode.
- Double-click on an empty area or title row collapses (if expanded).
- Double-click on an account row opens the statement for that account (circular query / drill-down).

9.5.4 Visual Features

- **Hover tooltip —** Shows: Account | Month | Balance | Year total.
- **Month column highlight —** on hover, all month headings turn orange and the active month shows ▼.
- **Selected row — highlighted in orange.**
- **Horizontal scrollbar —** present when the map collapses to the Query Panel size; hidden in expanded mode.

9.5.5 PDF Output

EVO BAL and EVO RES can be exported to PDF via the Send Panel. Only in collapsed mode

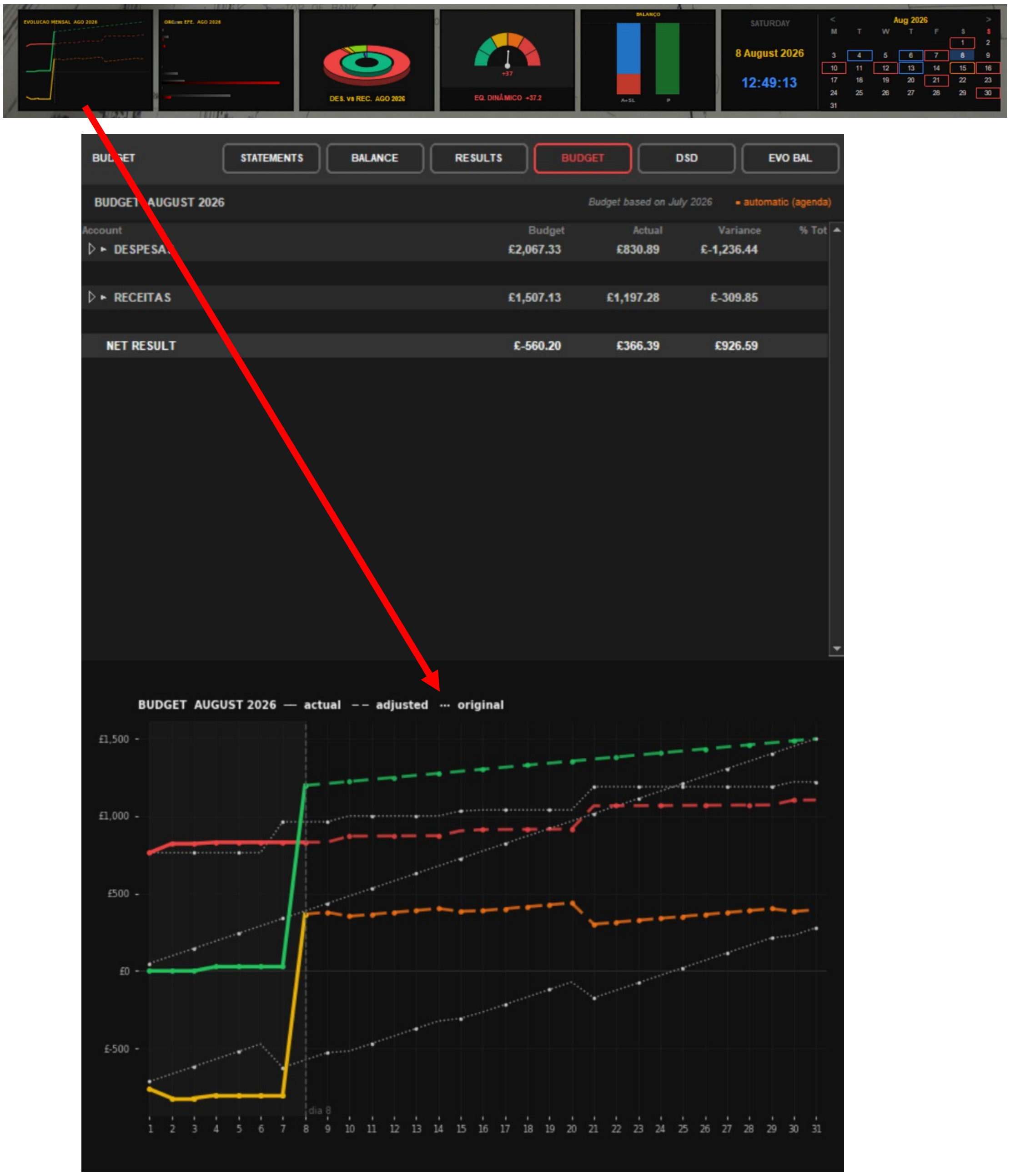
9.5.6 Circular Query (Drill-down)

Double-clicking an account row in any EVO table opens the respective statement in the Query Panel.
From there, double-clicking any entry opens the statement for the counterpart account.
This cycle can continue indefinitely.

9.6 Chart View

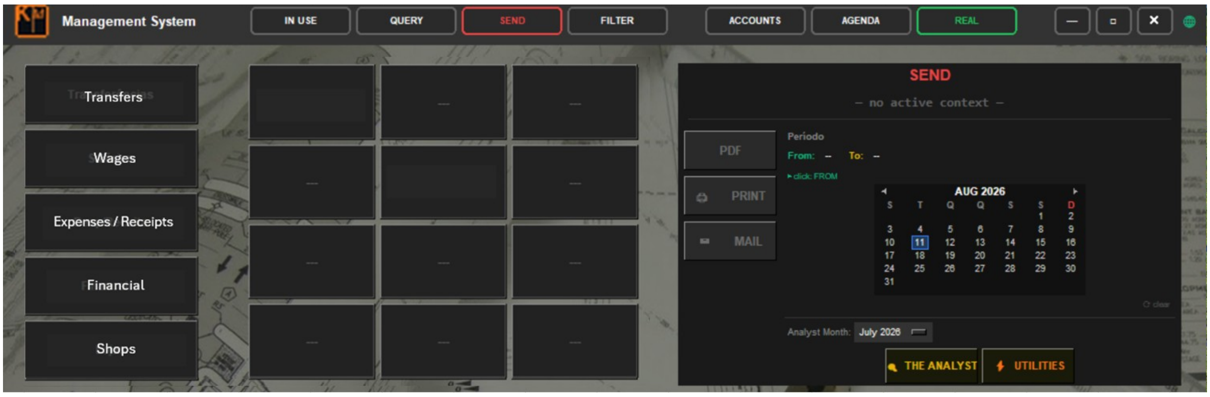
Each report is associated with a chart that can be viewed in the thumbnails of the central panel and, when selected by clicking in the query panel, displayed at a larger size alongside the report from which the data was extracted.

- Balance Sheet: Balance chart — view only.
- Results: Pie chart showing the distribution of income and expenses — maximises in the Query Panel alongside this report.
- Budget: Monthly Evolution Chart / Budget vs Actual — both maximise in the Query Panel alongside the budget.
- Budget Syncro (gauge indicator) — view only. Gives an indication of how closely the current situation tracks the budget for the day.



10. Send Panel

The SEND button exports the content currently visible in context — statements, balance sheet, results or budget, depending on what is selected in the query panel. It supports three modes:



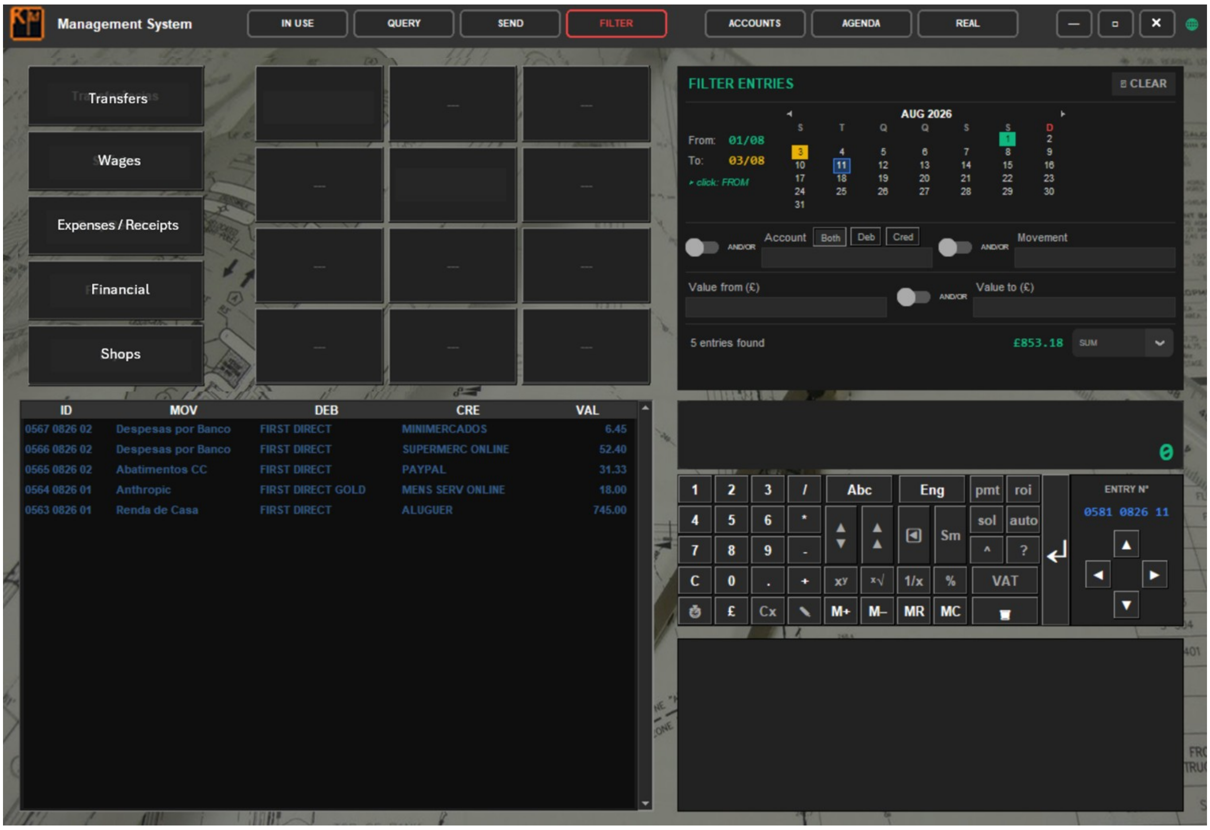
- **E-mail —** sends the content as a PDF attachment to the address configured in the Agenda Settings.
- **Print —** sends directly to the printer configured in the Agenda Settings.
- **PDF —** saves the PDF file to the folder configured in kid_settings.json. Uses the portable version of Sumatra, included.

It also gives access to:

- **The Analyst —** an extensive AI-powered report on the financial situation (requires an Anthropic API Key and subscription).
- **Utilities —** an online service price comparison tool.

11. Filters and Search

The FILTER panel allows the entry history to be searched by:



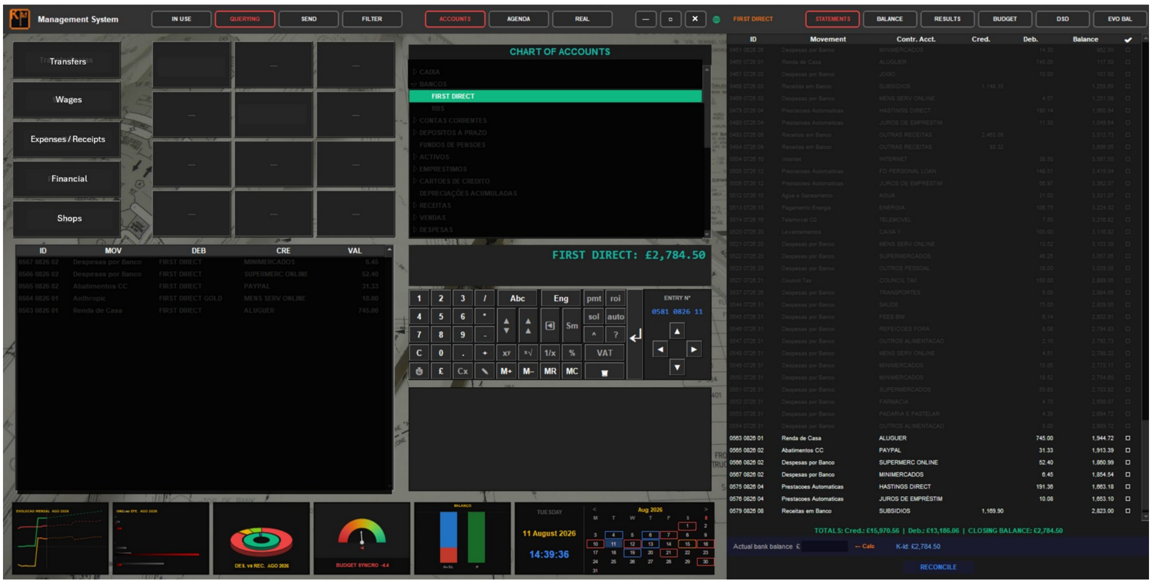
- Period (graphical calendar — click From and To).
- Account (debit or credit).
- Movement.
- Minimum and maximum amount.
- Free text in the entry ID.

Results appear in the entry log highlighted in blue. Press CLEAR to reset all filters and view the full history.
It also displays various statistical values for the selected sample: Sum, Mean, Standard Deviation and Median.
The filtered selection can be sent by e-mail or exported to PDF or printer via the Send panel.

Filtering and sending generates a report of expense evolution for the selected sample.

12. Account Reconciliation

Although K-Id does not perform automatic reconciliation via API, every effort has been made to facilitate manual reconciliation as much as possible. The recommended method uses three of the available functions simultaneously to reach the actual balance:



1. Open the query and statements panel.
2. Select the account to reconcile under Accounts.
3. Click Reconcile (at the bottom of the statement).
4. Enter the target balance (the one shown by the bank). The difference between the current balance and the target will always be displayed alongside — the aim is for this to become zero.
5. If there are unreconciled entries, they appear highlighted in white at the bottom; previously reconciled entries appear dimmed. This means you only need to work from the balance of the last reconciliation onwards. To confirm each entry, simply click the corresponding checkbox ☒ on the right.
6. Post any movements that are already in the bank but not yet recorded in K-Id, in the usual way.
7. Correct any erroneous K-Id entries in the same way.
8. For each action (confirming the checkbox ☒, posting a new entry or making a correction), the statement updates instantly. The difference against the target balance also updates accordingly.
9. When that difference reaches zero, both balances are equal (reconciled). Click Reconcile again. This saves the last reconciled balance for the next session.
However, if a transaction is selected in the bank statement before you activate reconciliation, the starting balance is taken from that transaction's running balance.

Instant cash reconciliation:

Count the cash you have, click [CX] in the calculator, follow the on-screen instructions and post the adjustment entry.
Any attempt to record a cash expense exceeding the available balance will block the operation and trigger an alarm.

13. Charts and Agenda Sneak Peek

The thumbnails in the footer are clickable miniatures. Clicking opens the corresponding chart in the query panel:

From left to right:

- Evolution — balance over time.
- Bars — category comparison.
- Pie — percentage distribution.
- Gauge — dynamic balance (synchronisation with the budget).
- Balance Sheet — graphical representation of the balance sheet.
- Clock/Calendar — current date and time; clicking opens the Agenda.

The clock thumbnail in the footer shows the day of the week, the date and the time in real time, updated second by second. Clicking anywhere on the clock or the monthly calendar opens the Agenda. If there are events on that day, it opens with the first event’s row selected. If there are no events that day, it opens on ‘New Alarm’ with the corresponding date.

The monthly calendar displays the current month. Days with scheduled alarms or payments are highlighted visually:

Red — Payments.

Blue — Alarms.

Orange — Both.

Blue, filled — today.

14. Reports and Exports

Any output seen on the query tab can be converted to pdf, printed or sent directly via emal:
These reports can be:

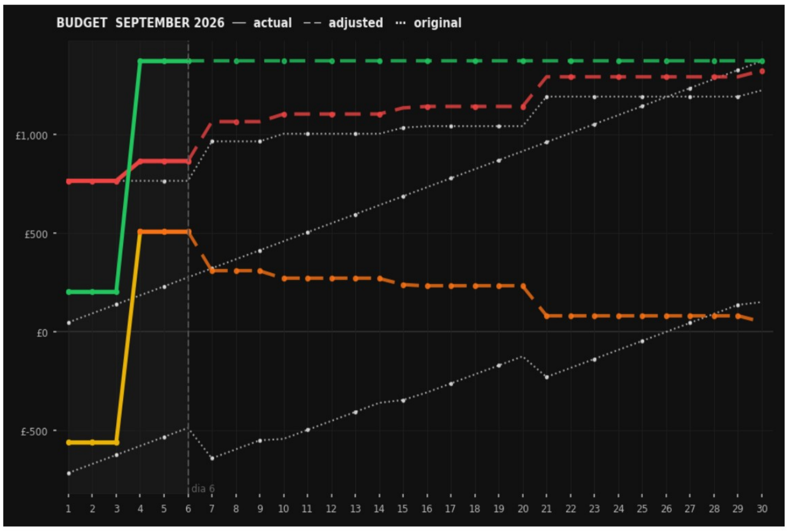
14.1 Reports

- Account Statements
- Balance
- P&L (which can be filtered)
- Month budget, budget vs real
- Loans statements
- Annual Balance
- Annual P&L
- P&L with chart (from the thumbnails bellow)
- Budget with Bar chart
- Budget with Cumulative chart

Examples:

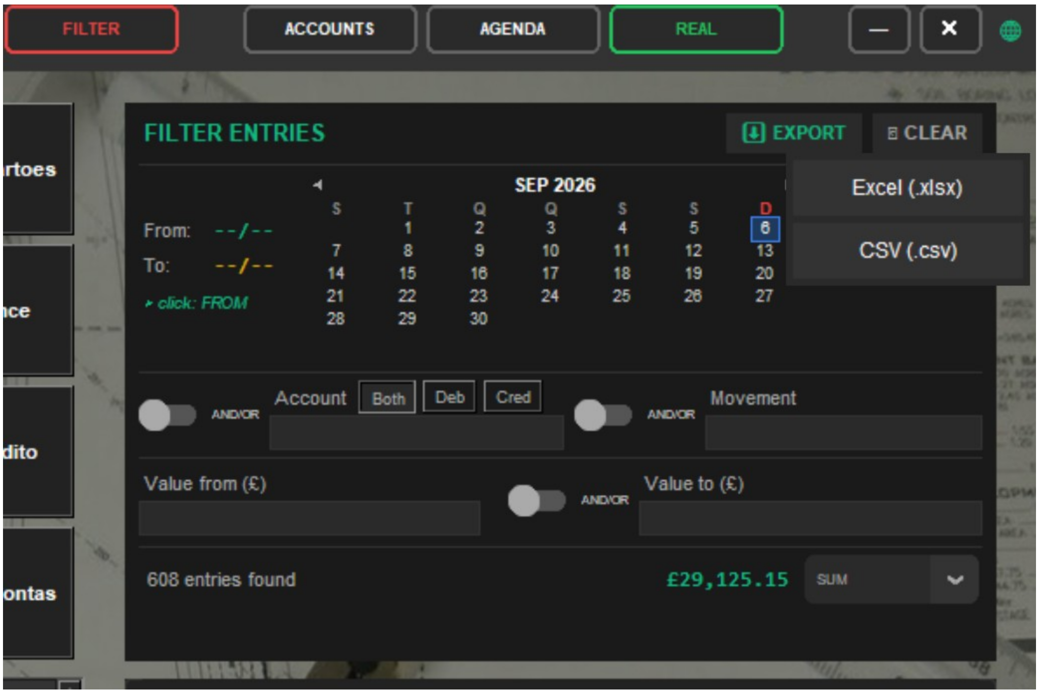
Budget — September 2026 06/09/2026 11:48:56

Account	Budget	Actual	Variance	% Tot
COMPRAS	£31.33	—	£-31.33	—
DESPESAS	£1,528.91	£863.13	£-665.78	-43.55%
RECEITAS	£1,169.90	£1,169.90	—	+0.00%
VENDAS	£200.00	£200.00	—	+0.00%
NET RESULT	£-190.34	£506.77	£697.11	-366.24%



14.2 Exports

From the filter panel, the ledger or filtered portions of it can be exported to an Excel or CSV file for further analysis with other applications (PowerBI, etc)
The filtering criteria will be included with those files



This filtering can also be sent as a PDF report for emailing or printing. Stats and criteria will be included.

15. Miscellaneous

15.1 Language

K-Id supports Portuguese and English. The language is toggled using the language button in the calculator (PT/ENG). The change takes effect immediately across all interface texts.

SMP is currently under development.

15.2 Automatic Backup

On start-up in live mode, K-Id automatically copies the database to the backups/ folder with a timestamp. Backups from the last 7 days are retained. Older backups are deleted automatically.

15.3 Onedrive/Dropbox Backup

On closing the application, K-Id attempts to copy the database to the folder configured in kid_settings.json. If any of the cloud storage services is unavailable, the application closes normally.

15.4 Database

The database file is projecto_contas.db. It can be copied manually to any destination. It is compatible with any SQLite tool (e.g. DB Browser for SQLite). https://k-id.app