2023

My Portfolios Pro

STEP-BY-STEP USER GUIDE

HTTPS://RAULIAPPID.EU

Contents

How the investment flow works

In real life, if people have some money they want to invest and they buy some assets using this money. And to see how much they earned, they compare the money, used to buy assets with the market value of the assets. So we see that the transaction happens:

1) When you put some money to investment account
2) When you buy or sell asset
3) When you exchange currency (including crypto)
4) When you pay service fees
5) When you pay taxes
6) When you receive dividends/interest

In *My Portfolios Pro* you can enter and track all those transactions. To make it more structured, each transaction has its own ID and name. And for some type of transactions there are more subtypes with different ID’s.

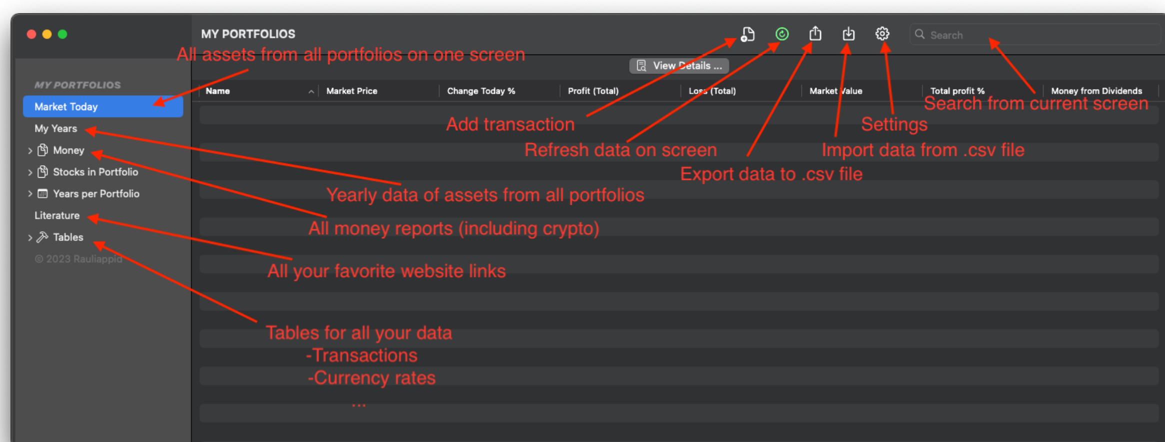
Again in reality there are lot of brokers and you may use several of them at the same time. So *My Portfolios Pro* allows to enter also broker info to each transaction so it will be easier later to see where the assets are.

Also you may have different investment purposes like, fund for kids, pension fund, spare money fund, etc. In *My Portfolios Pro* you can also define portfolio for each transaction.

Let’s go step-by-step to see how to use My Portfolios Pro.

<u>Keep in mind that it is purely log book and My Portfolios Pro will not execute actual transaction.</u>

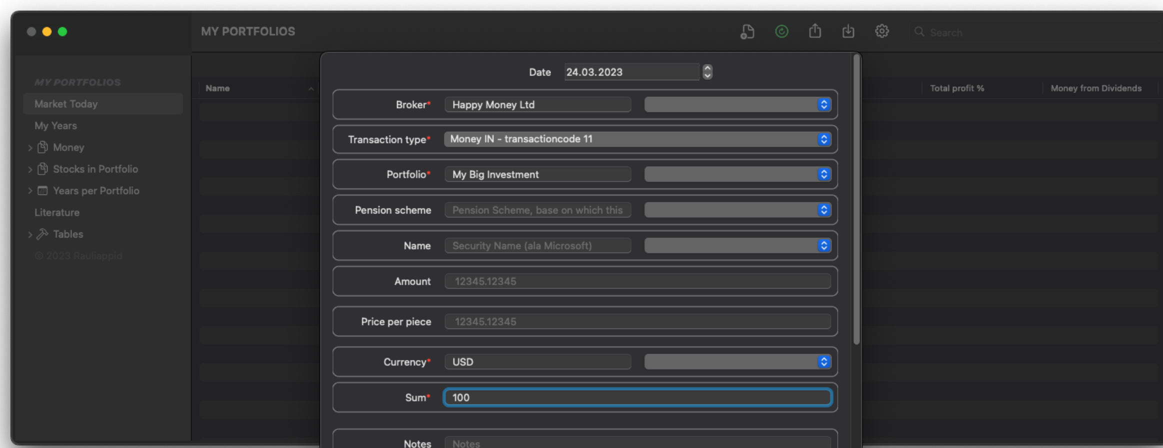
All transactions can be later also edited, so no worries if you made mistake.



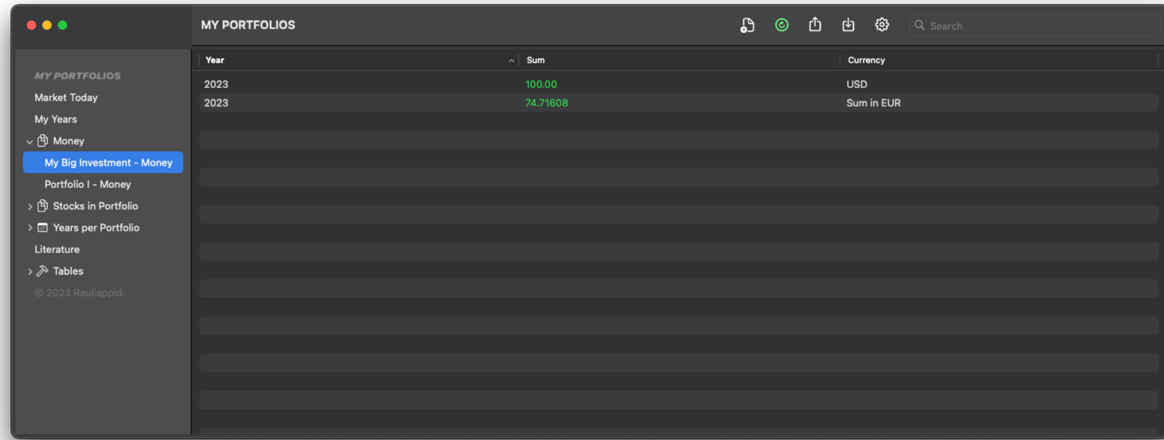
STEP 1 – money in

Use add transaction button on the toolbar to get started. It opens form where mandatory fields are marked with red asterisks:

1) Select **Date** when transaction happened
2) We define our **broker** on first row. It can be also just your bank name if you do your investments there. Or it can be just nickname. Once you have typed in the first transaction, then on second one you can select the broker name from picker. Let's use as sample here name Happy Money Ltd.
3) Select **Transaction type**. This is really important one and for Money we have several options, but let's go now just with the most common one – **Money IN – transactioncode 11**. That is ok for all occasions when you put some money into fund (portfolio).
4) Now define Portfolio. It can be default one Portfolio I or some of your own choice. Let's use as sample here name My Big Investment.
5) We can skip the rows till **currency**. And lets define currency as USD
6) And now we need to specify **Sum**. The amount of money we transferred to investment account. Keep in mind that dot will separate decimals.
7) Now we can add **note** to transaction so that if you look it later after years, you see your comments. But it is not mandatory and we can just finish here and
8) Press **save**



Now this transaction is stored into application and can be viewed. In Money section

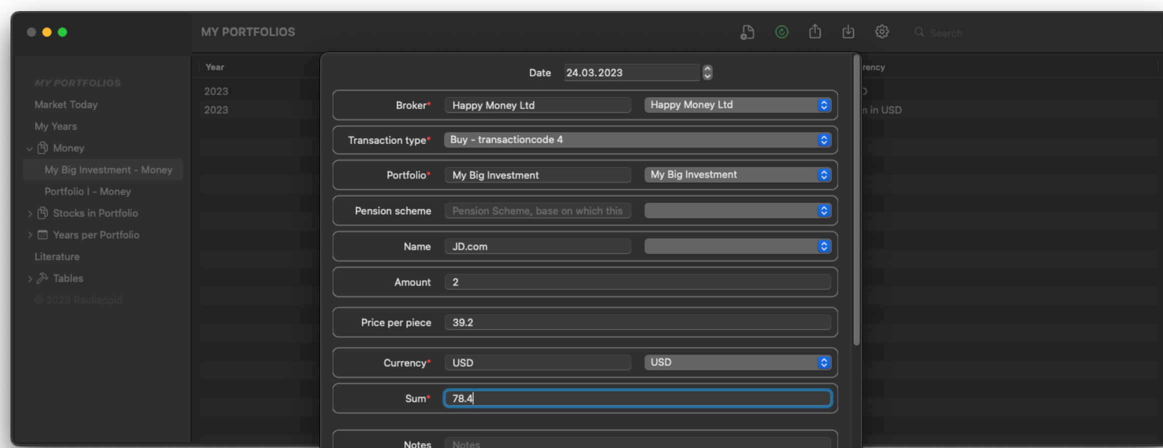


and also in Tables section under portfolio(the name you used) transactions

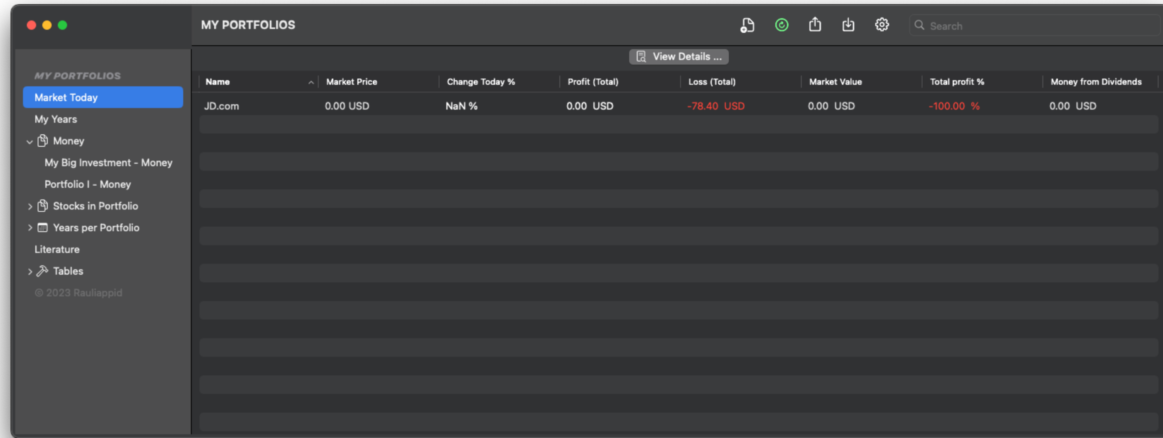
STEP 2 – Buy stock

Use add transaction button on the toolbar to get started. It opens form where mandatory fields are marked with red asterisks:

1) Select **Date** when transaction happened
2) We define our **broker** on first row. Let's use as sample here name Happy Money Ltd which can be now selected from picker.
3) Select **Transaction type**. This is really important one and for buying assets we have just one – **Buy – transactioncode 4**.
4) Now define Portfolio. Let's use as sample here name My Big Investment which can be now selected from picker.
5) We can skip the rows till **Name.** Here we enter the asset name. Let's use JD.com as sample here.
6) Next thing is to define **amount** of assets we are purchasing. So let's say that we bought 2 shares of JD.com.
7) We need to define on next row the price for single share. On this sample we say that price is 39.2
8) And let's put currency USD for price that on previous rowed we defined
9) As it goes for transactions with defined amount and price My Portfolios Pro will calculate the sum for **Sum** field. But we can also put it by our self. So 78.4 on this example.
10) Now we can add **note** to transaction so that if you look it later after years, you see your comments. But it is not mandatory and we can just finish here and
11) Press **save**



Now this transaction is stored into application and can be viewed. Under Tables section under portfolio (the name you used) transactions. But also on main menu Market Today:



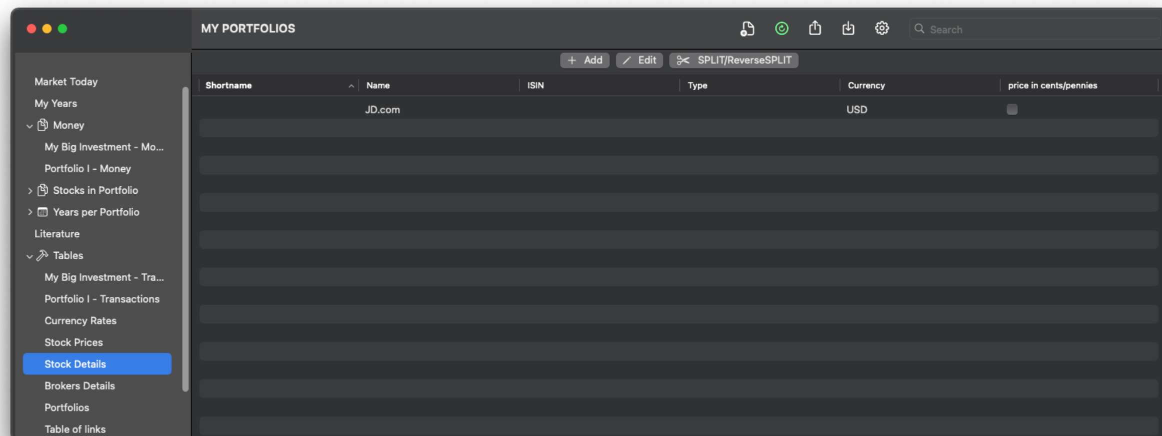
But as you see it shows Market Price all zeroes. So that brings us to next STEP

STEP 3 define market prices.

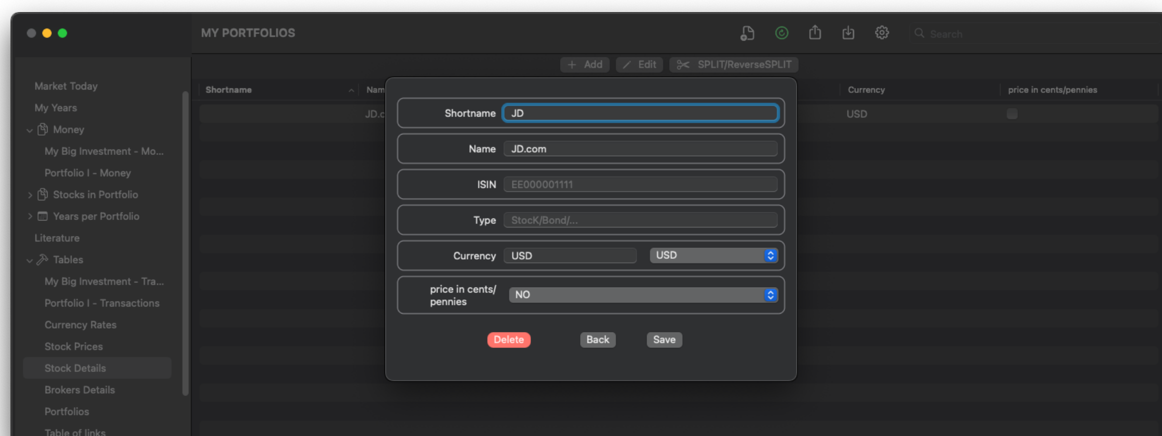
There is two ways how we can enter market price. We can do it either manually or fetch price from Yahoo.

Fetch from Yahoo

To use Yahoo prices we need to make sure that the asset for which we need the price is publically tradable. And there is TICKER/Shortname for this asset. For example Microsoft has Ticker/Shortname MSFT and Apple has AAPL and VolksWagen has VOWA.F and so on. For jd.com we used in our sample the Ticker/Shortname is JD. So let’s update our share description in the Table Stock Details found under Tables section.



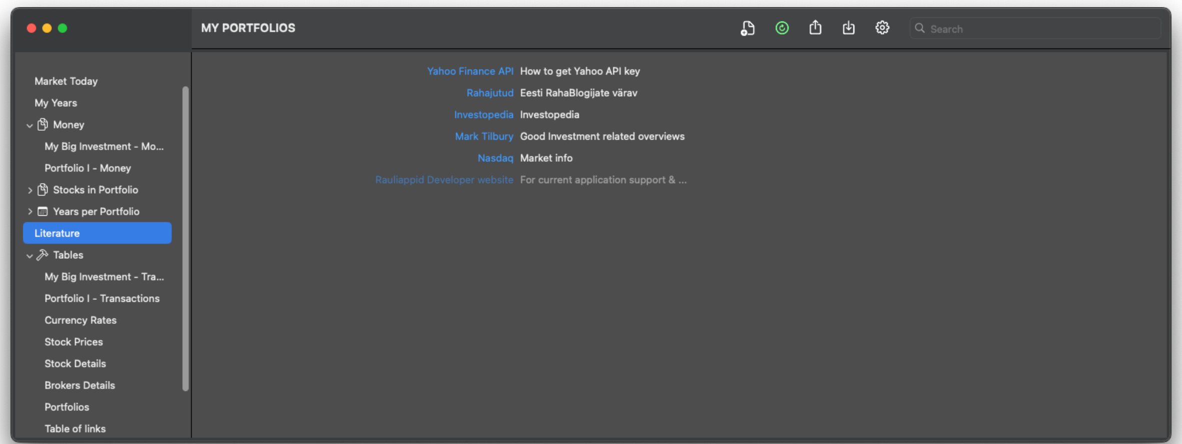
We just need to select row and press edit button on top of the table. And define Shortname as JD



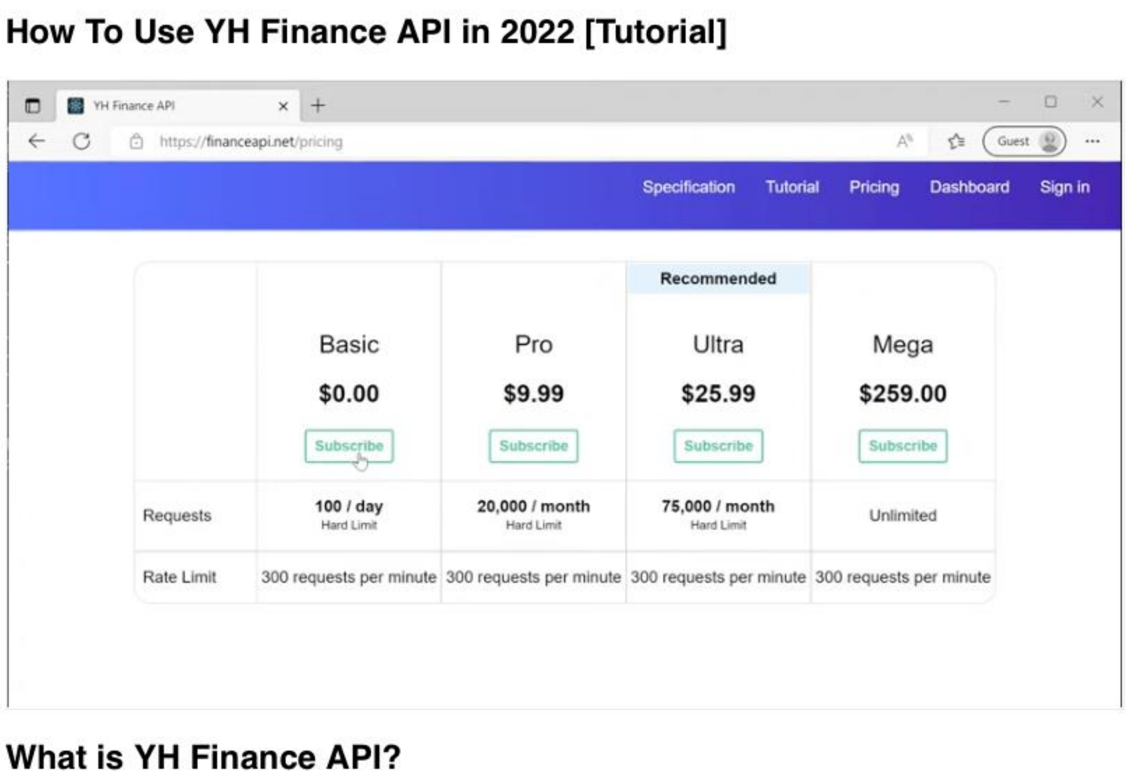
And lets press save.

My Portfolios Pro will always use this shortname to fetch market prices from Yahoo.

Next thing we need is access to Yahoo (we need to do it just once). Or basically we need to create yahoo API account. For instructions go to Literature menu.



And there is link to Yahoo Finance API. Click to it and it will open Yahoo site in your browser.



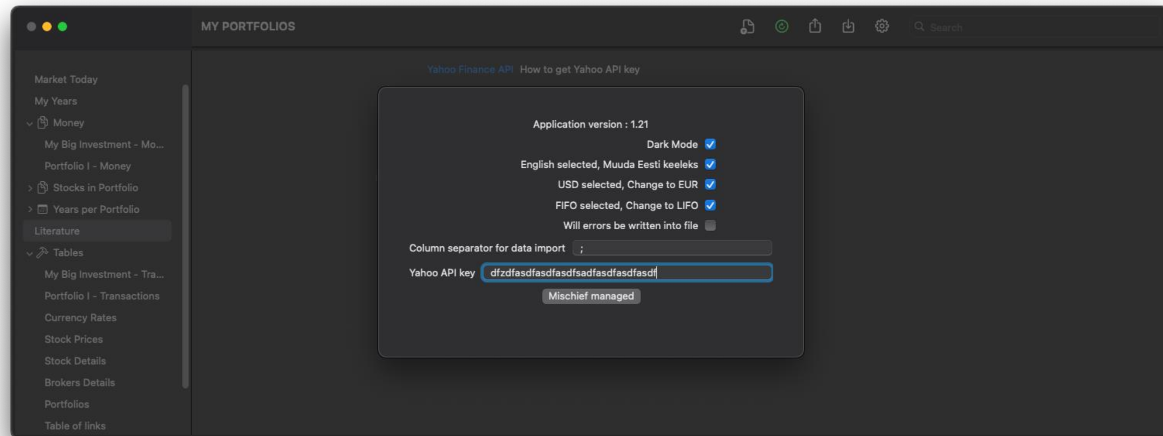
There is video how to subscribe.

As you see there is one package called Basic with 0 price and it allows you to do 100 request per day. That will work just fine. During registration it may ask you to enter credit/debit card details. But as this package has “Hard Limit” for requests then they will never charge you. Even if you reach to 100 request then they wont reply you till again 24 h are passed and you have your 100 request available again.

Once you have your account created. You will get Yahoo API Key. It is located on the left top of the screen. (This is on long string with letters and numbers **like** DGSGDSDGER5TWWT5EYGRETHER5TTH) Now select it and take Copy.

And go to My Portfolios Pro settings (gear icon on toolbar)

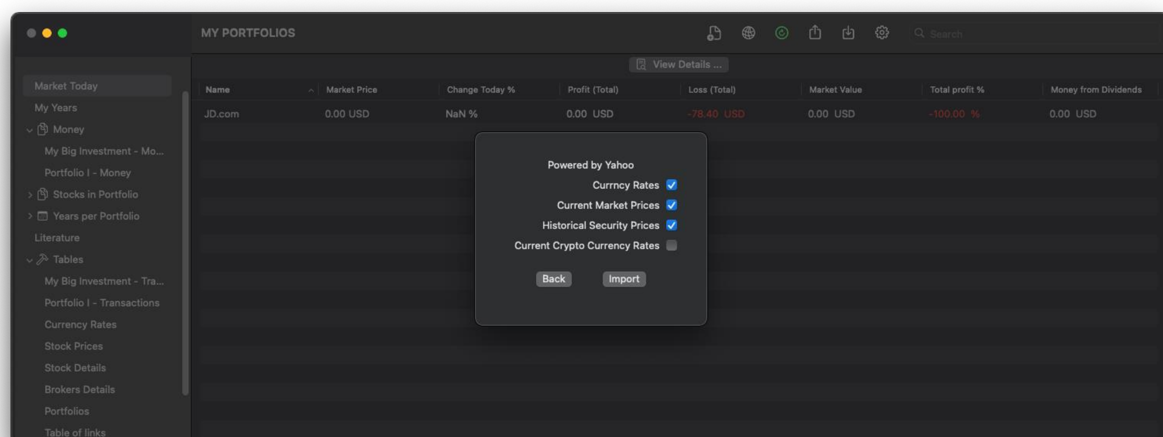
And Paste the key to the yahoo API key field



And report that mischief managed

And now you are good to go and fetch price from Yahoo.

Press Globe button on the toolbar to open Yahoo import selection



Here you can import

Currency Rates – It will take todays rate into USD and EUR for all your currencies

Current Market Prices – It will fetch last known price.

Historical Security Prices – weekly prices for last 5 years

Crypto Currency rates – Todays rates into USD and EUR for all active crypto currencies

We can select first three and press import.

And now we see that Market Today report has correct price for our JD shares. (if it didn't work check your API key or go to yahoo to see if they are up and running)

Prices can also viewed in Table Stock Prices.

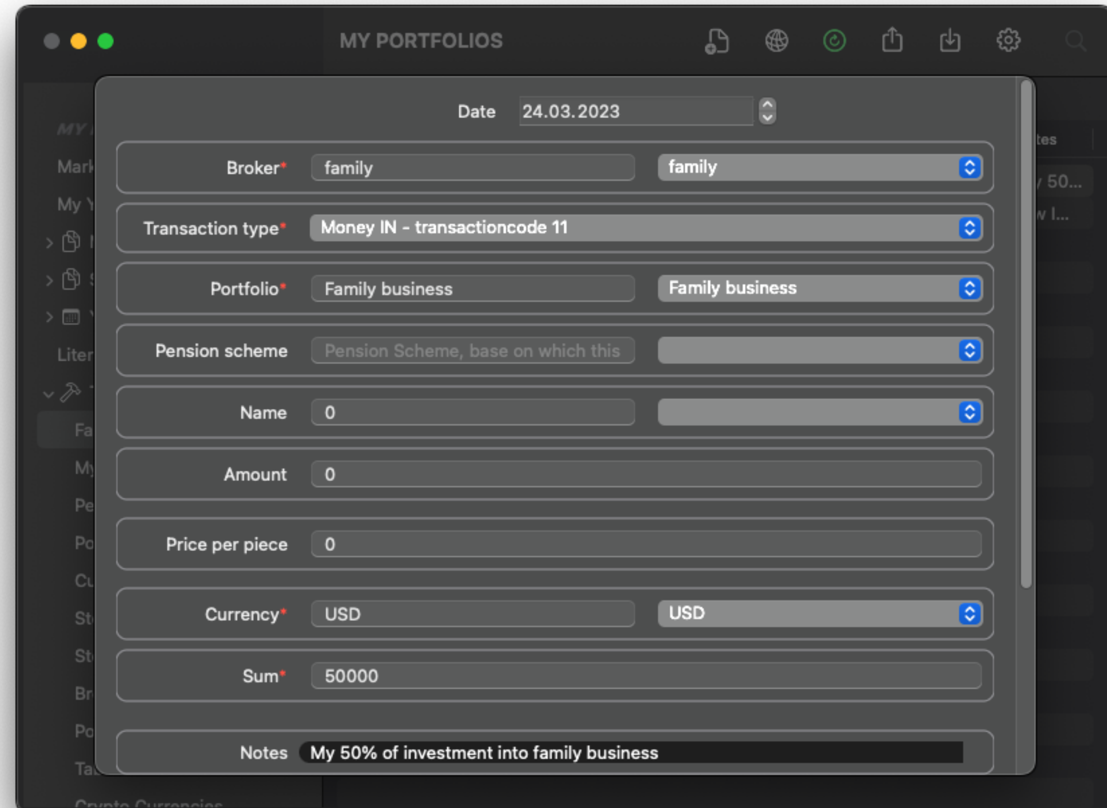
Enter price Manually

There are occasions when our asset is not on public market. For example Family business you own. Then you can enter price manually in Table Stock Prices. Lets take this sample as next step

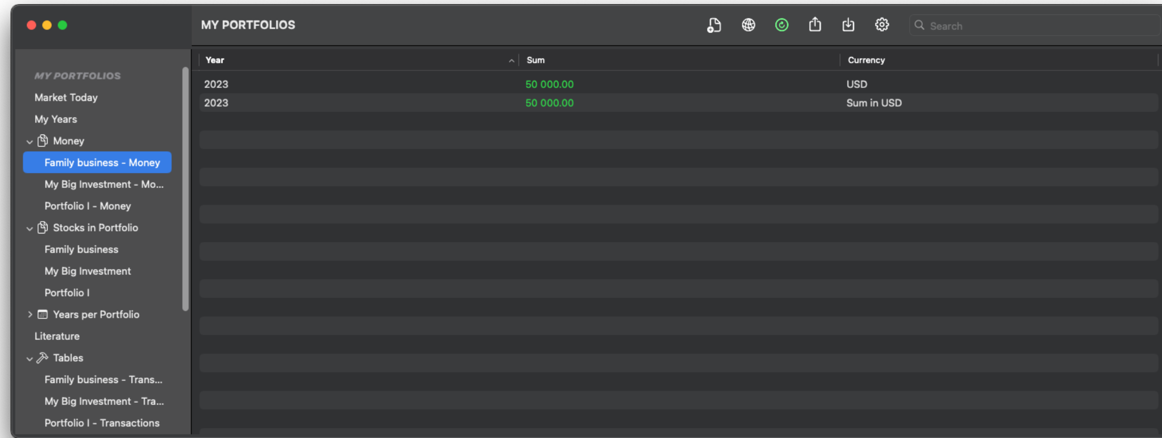
STEP 4 – define non public market asset

Again we need to put some money in to buy family business shares. For that we use Add transaction and put some money in:

For broker we can just say "family" and for portfolio family business

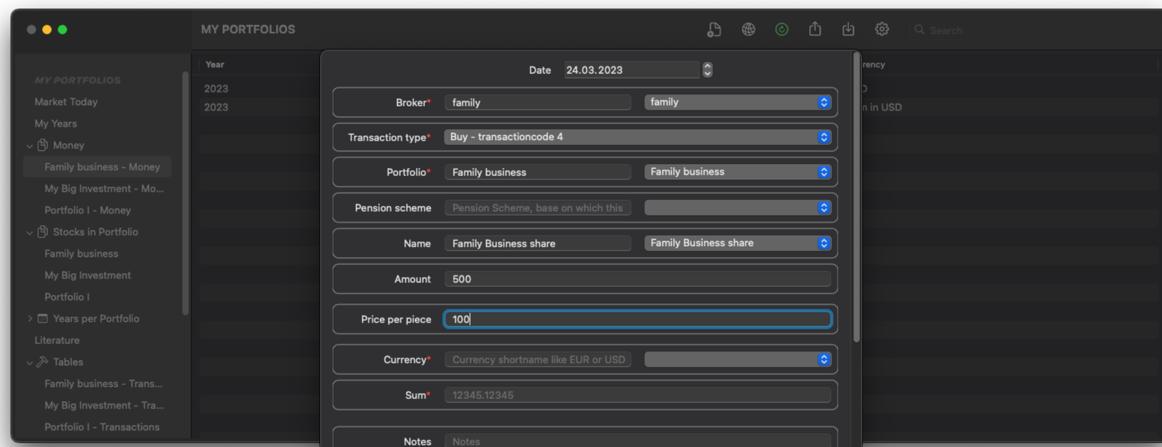


Let's review now that after save the money is there



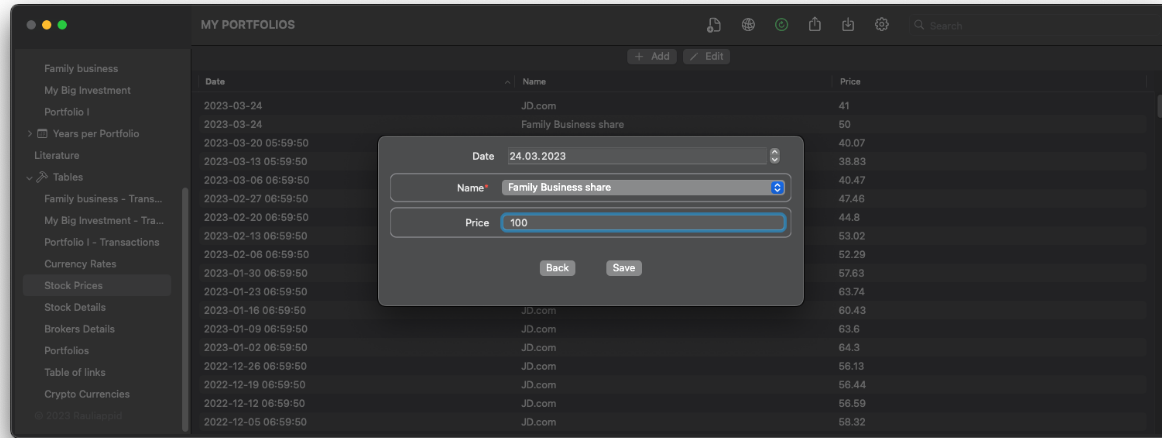
Now we can enter purchase transaction for family business shares:

And for share name we can put "family business share"



But as we remember we need to also define price for those shares. And we know that yahoo does not have info about them so we need to enter price manually.

We go to Stock Prices table and press add button on top of the table.



And add the price.

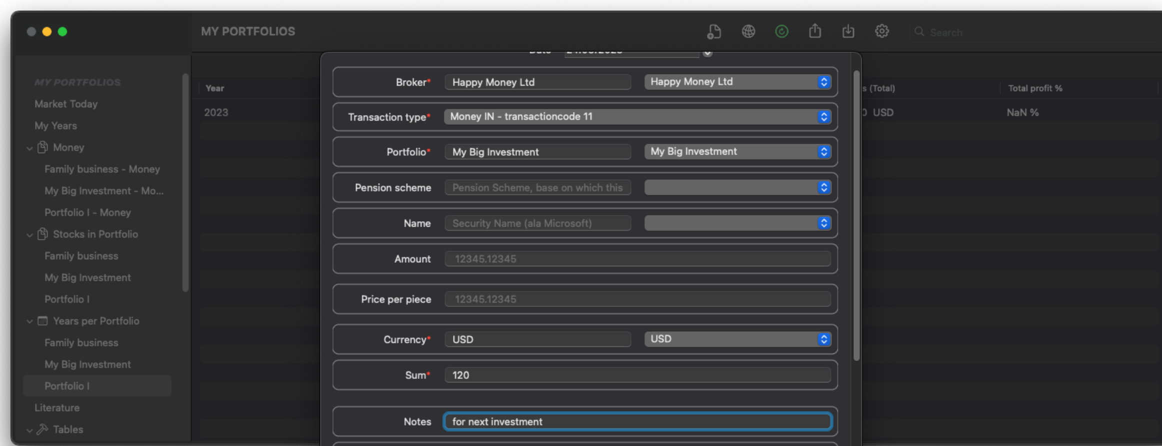
STEP 5 – Currency exchange and Crypto

Sometimes the assets you want to buy are not in the currency that you have. So you have to sell the currency you have and buy the currency you need.

Currency exchange is always defined with two separate transactions.

Let's say that you want to buy EUR and you have USD.

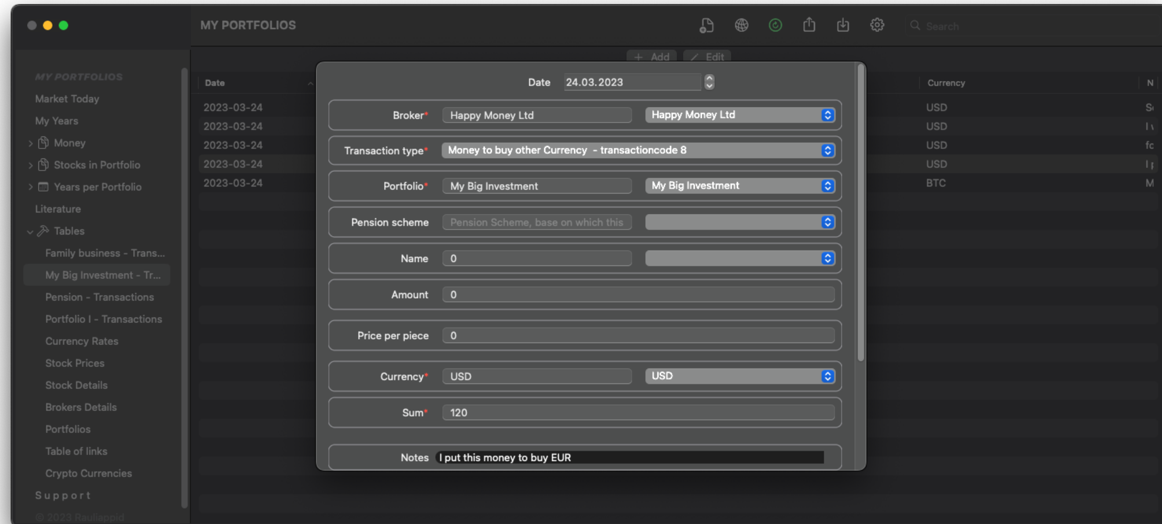
To keep our sample correct let's put some money into our investment account first:



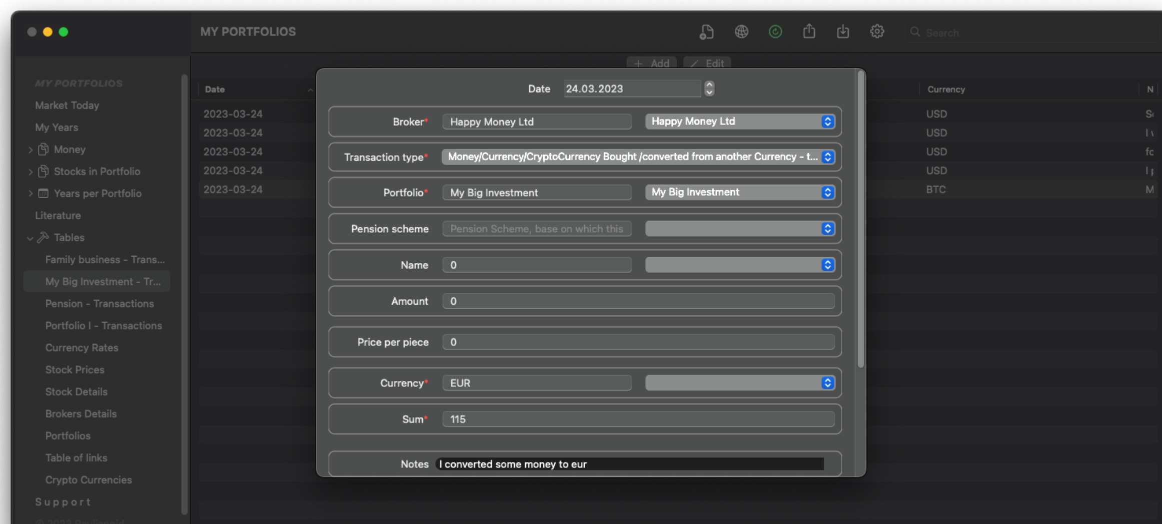
So we added 120 USD

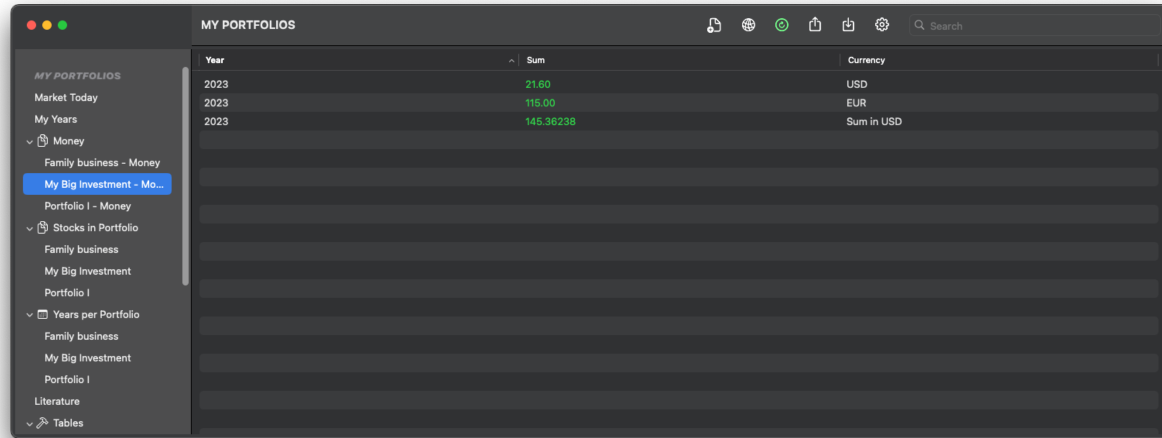
Now we need to sell some USD's to get EUR (in real life you just buy EUR but later when you look you bank statement you see that there is two transactions one to sell USD and another to buy EUR. So we going to do it from start with two transactions).

To sell the currency you have for conversion you need to use transaction type **Money to buy other Currency – transactioncode 8**. This keeps your USD balance correct.

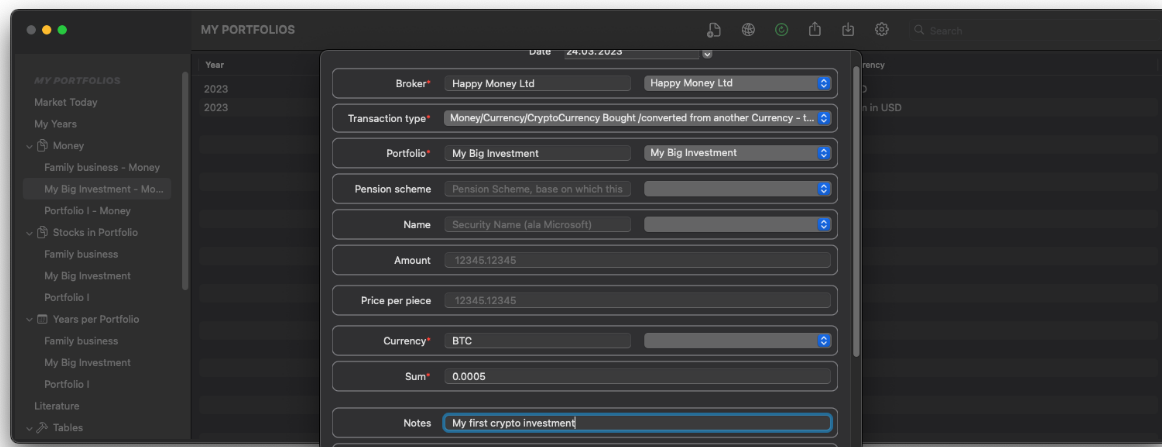


And now we can enter another transaction to buy EUR. And we are going to use transaction type **Money/Currency/CryptoCurrency Bought /converted from another Currency – transactiontype 9** . That will put our EUR balance into correct amount

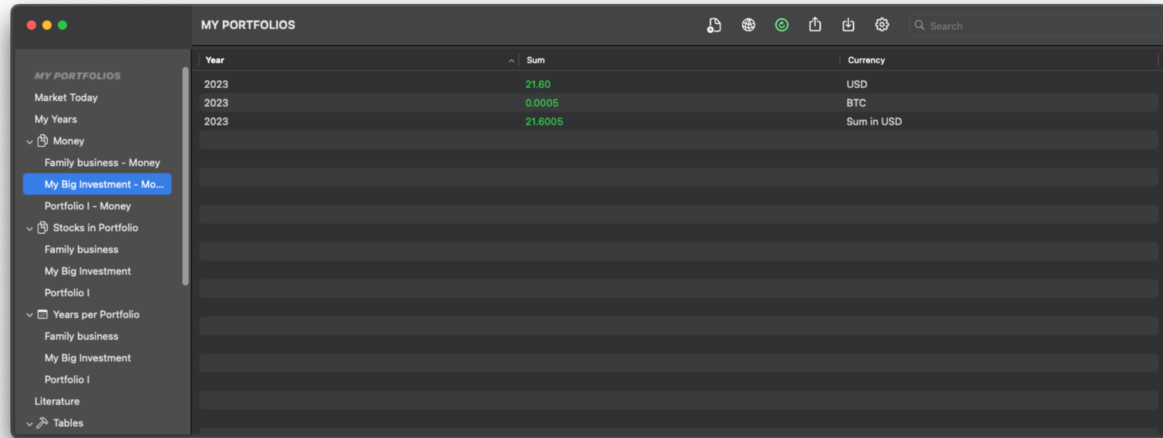




And just as we did with EUR. We can buy Crypto Currency instead like that (keep in mind that crypto is not like share or security asset. But it is currency and price is defined through currency rates.)

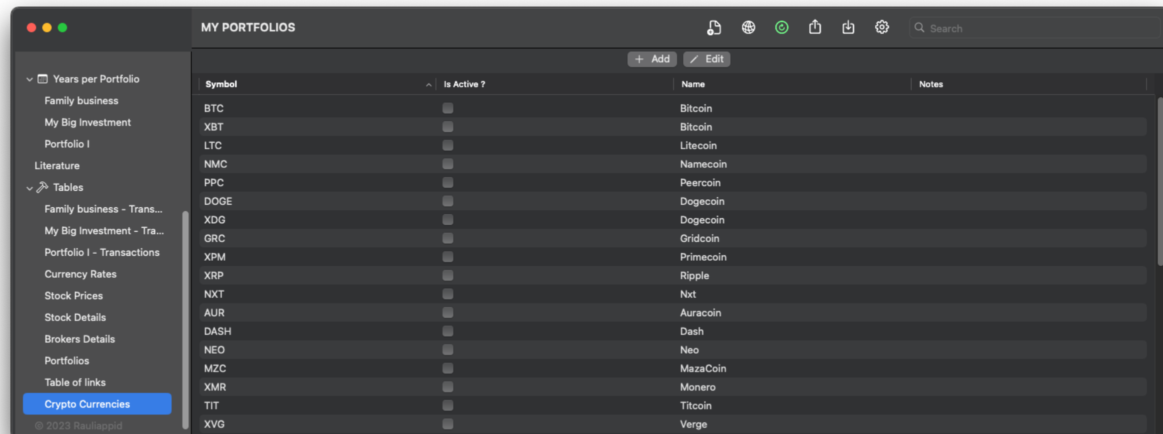


But now we see that the value does not correspond in USD :

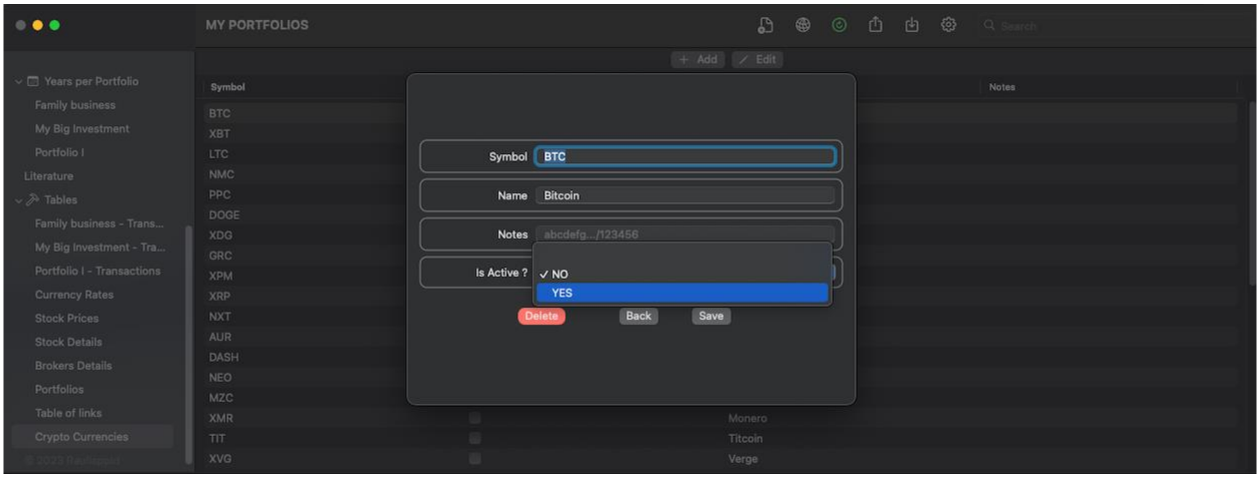


And to correct that we need to get currency rate for that crypto. In order to get that we need to either enter it manually or fetch from yahoo.

To fetch it from yahoo, we need to activate crypto currency in our crypto currencies table

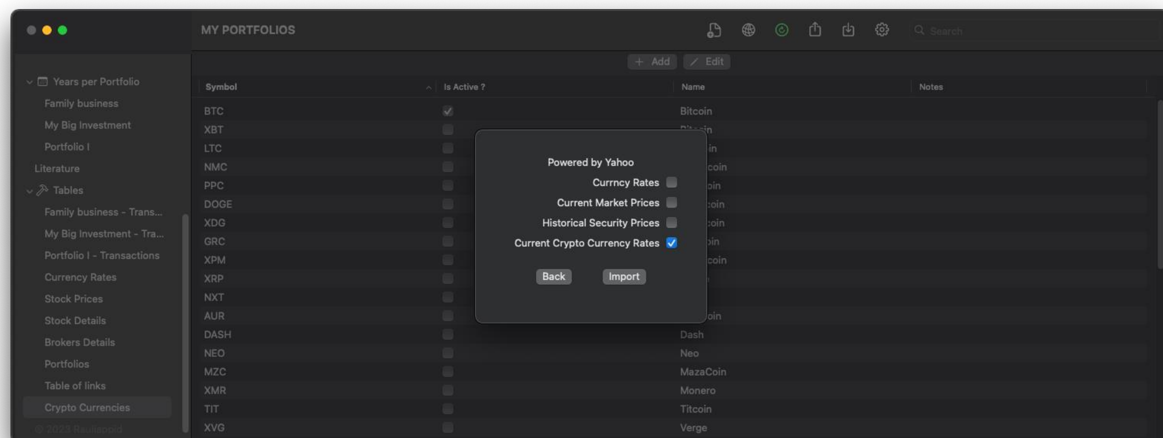


Select the crypto currency you want to activate and select edit.

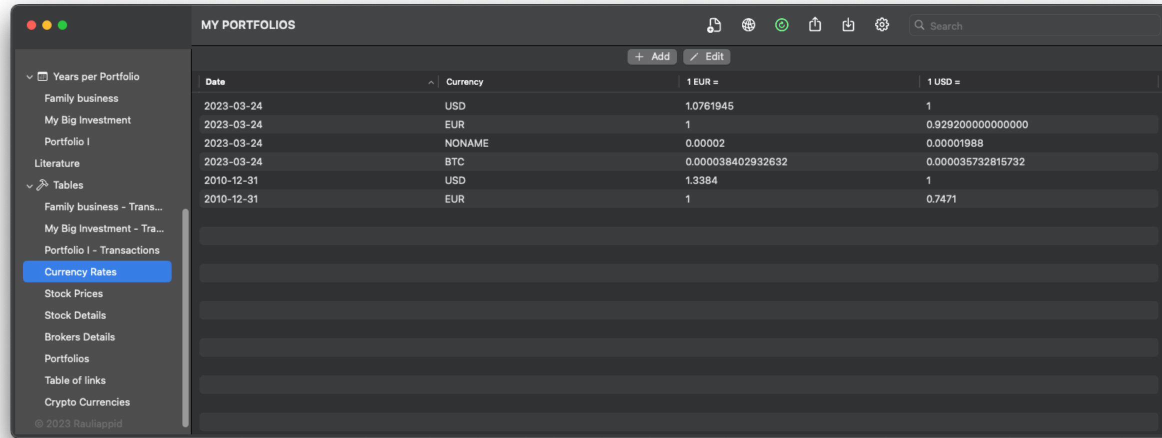


This pre activation is needed to optimize request you are doing to yahoo (in free package you have 100 request per day)

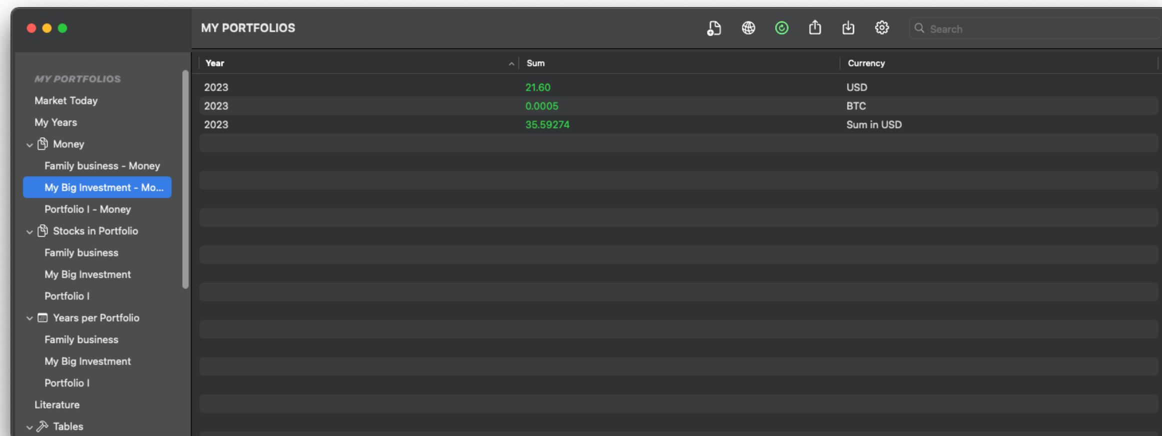
And then you can fetch price using globe button on toolbar



And the rate will be stored to Currency rates table



Also you see now correct reflection in USD.



With those 4 steps you can define all your transactions

Rest of the items in My Portfolios Pro

Transaction types

ID 1 - Money IN from Government/Institution into Pension Fund – This is possibility for you to say that the money put on to investment account are from Government or From Company you work or from somewhere else but your account. (see sample how to enter company pension)

ID 2 - Service fee (general payed to Broker etc) – Use this when you pay some monthly fees to your broker (fees that are not related to Buy or Sell)

ID 3 - Dividend/Interest – Use this to define transactions when some company pays to you dividends or Interest

ID 4 – Buy – use this when it is purchase transaction

ID 5 – Sell - use this when you sell your assets

ID 6 - Service fee on Buying – Use this to enter transaction when you payed service fee for purchase

ID 7 - Service fee on Selling – Use this to define transaction when you payed service fee for selling asset

ID 8 - Money to buy other Currency – this is used for currency exchange transaction pair (to keep your currency balances correct)

ID 9 - Money/Currency/CryptoCurrency Bought /converted from another Currency – this is used for currency exchange transaction pair to show how much of new currency you got/bought

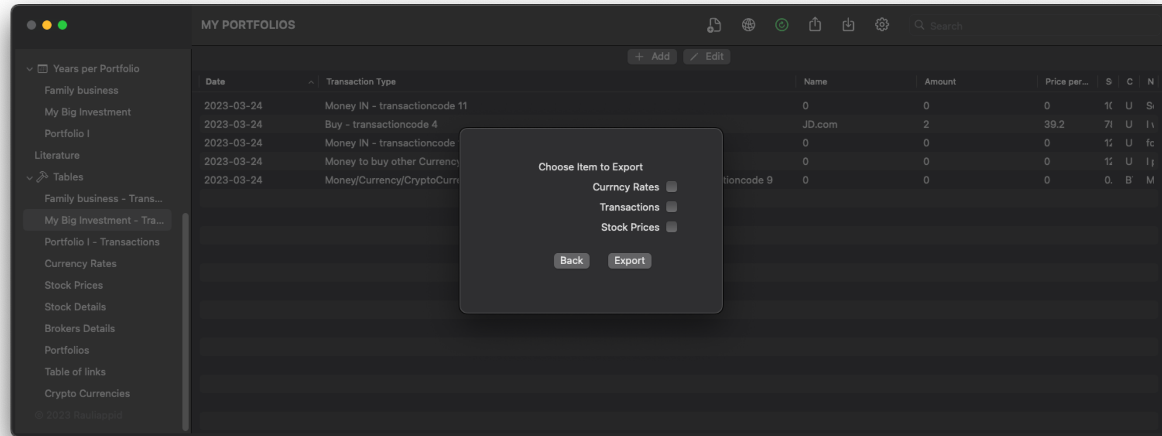
ID 10 - IncomeTax on Dividend/Interest – use this to describe transactions when you pay Income tax from Dividends or Interests you receive

ID 11 - Money IN – use this to describe transactions, when you put money to your investment account

ID 12 - Money OUT - use this to describe transactions, when you take money away from your investment account.

Export Import

You can Export your data to CSV file format and also Import Data from CSV file format



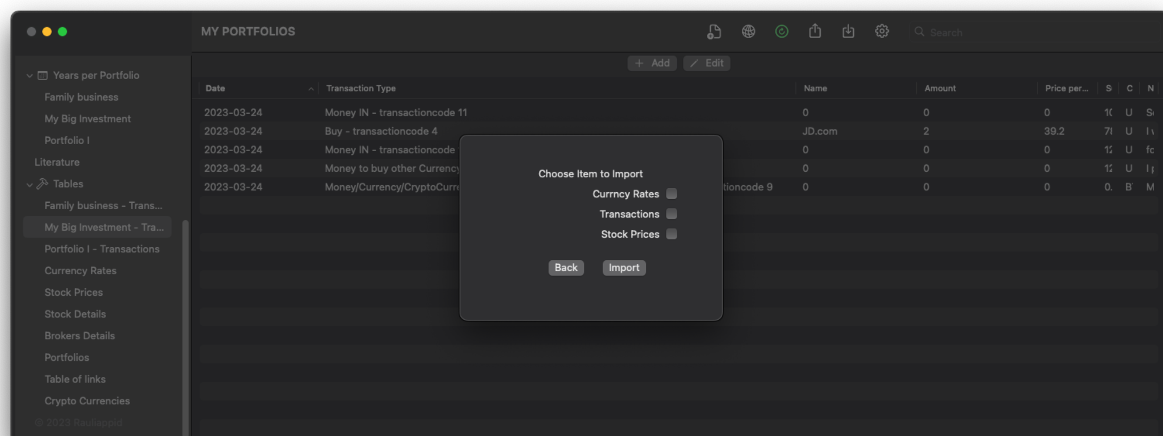
Please look the sample files that are exported:

https://rauliappid.eu/demo/Transactions.csv

https://rauliappid.eu/demo/CurrencyRates.csv

https://rauliappid.eu/demo/Prices.csv

And the same ones we can use for import as well.



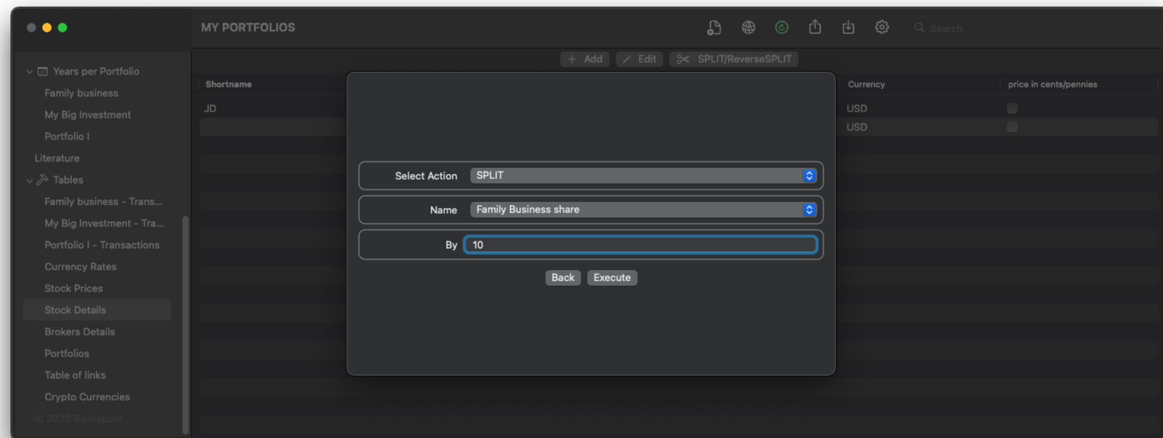
Just when you import transactions then only Transaction ID is needed, on transaction type field

See sample : https://rauliappid.eu/demo/Transactions.csv

SPLIT / REVERSE SPLIT

Time to time some companies split their shares into smaller pieces. For example there may be Company One that has 1 000 000 shares on the market with Market Price X. And now they decided to split all 1 000 000 shares into smaller pieces so that 1000 000 will be 10 000 000 shares. That will also reflect Market Price X because the price will be also then 10 times smaller. And it may be pain to reflect those kind of changes in your portfolio. But in My Portfolios Pro you can do it with single click. Just go to Stock Details Table

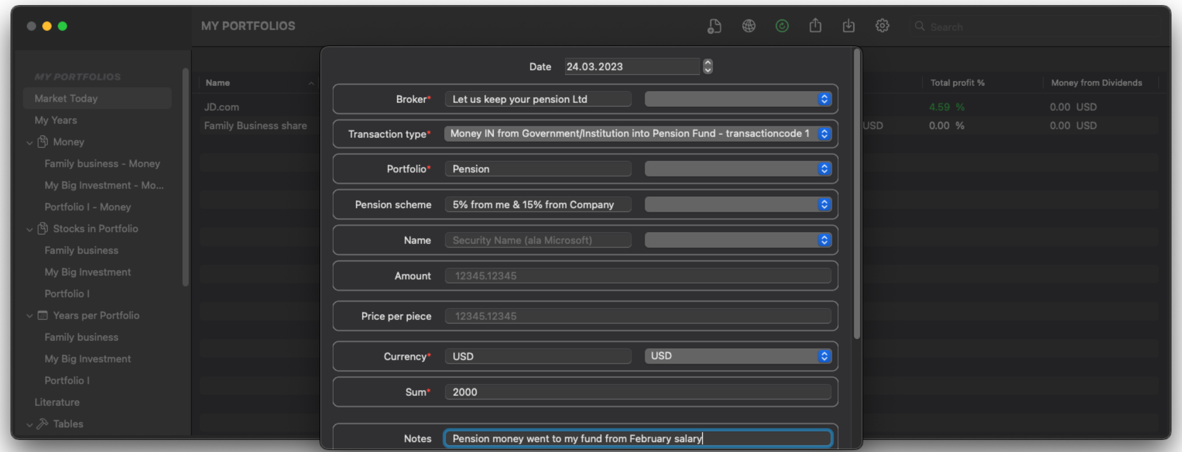
Click on the split button on top of the table and define details



It will add also comment into your transaction note that this kind of operation was done.

Define incoming money transaction for pension fund

As it is usual practice that often your employer will pay certain amount of your salary into your pension fund. Therefor in My Portfolios Pro is possibility also to add scheme note to the transaction where you can say how much you put from your salary and how much of it is from company. So that in future you may look back and see the history.



If you have any questions or you need some additional feature, then write me and I will take a look:

You can send me email to address ***rauliappid [at] gmail [dot] com***