

# **PawnShop**

10.8.0

## **Quick Start Guide**

17.06.2017

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## 1 USING THIS GUIDE

The Quick Start Guide outlines the steps required to start automating your pawnshop operations with the PawnShop software. This guide provides basic instructions on the program functions, and shows a simple lifecycle of a contract.

## 2 LAUNCHING THE PROGRAM

The program starts with the User Login dialog:

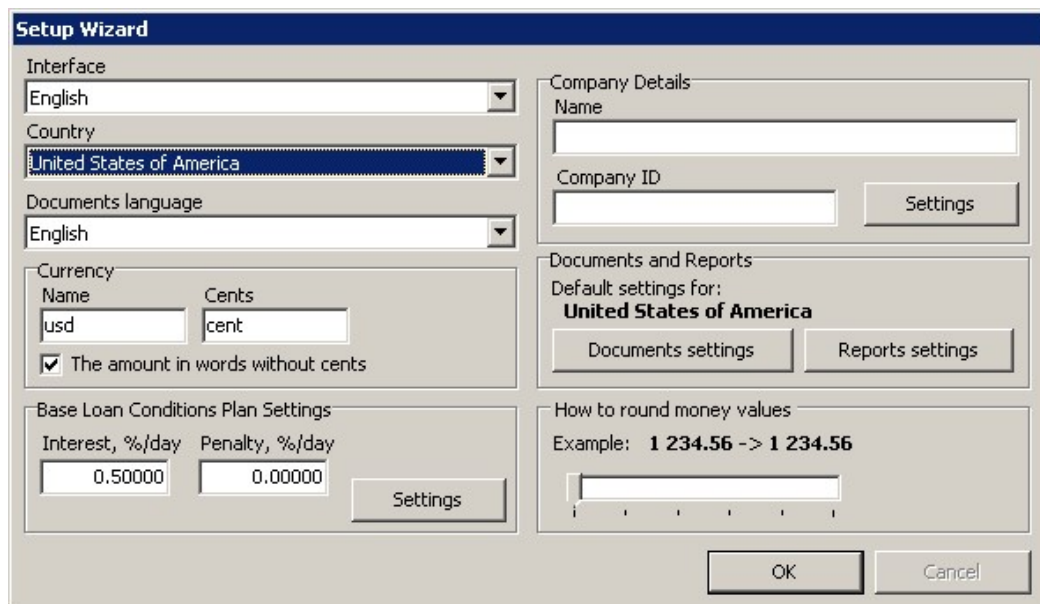
A screenshot of a 'Login' dialog box. It has a title bar 'Login' and a subtitle 'Enter registration data'. There are two text input fields: 'User name' with the text 'master' and 'Password' which is empty. At the bottom, there are two buttons: 'OK' with a green checkmark icon and 'Cancel' with a red X icon.

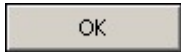
The default username and password after the installation are:

Username: **master**

Password: **master**

When the program launches for the first time, the Setup Wizard window is shown. Here you may select the user interface language and country.

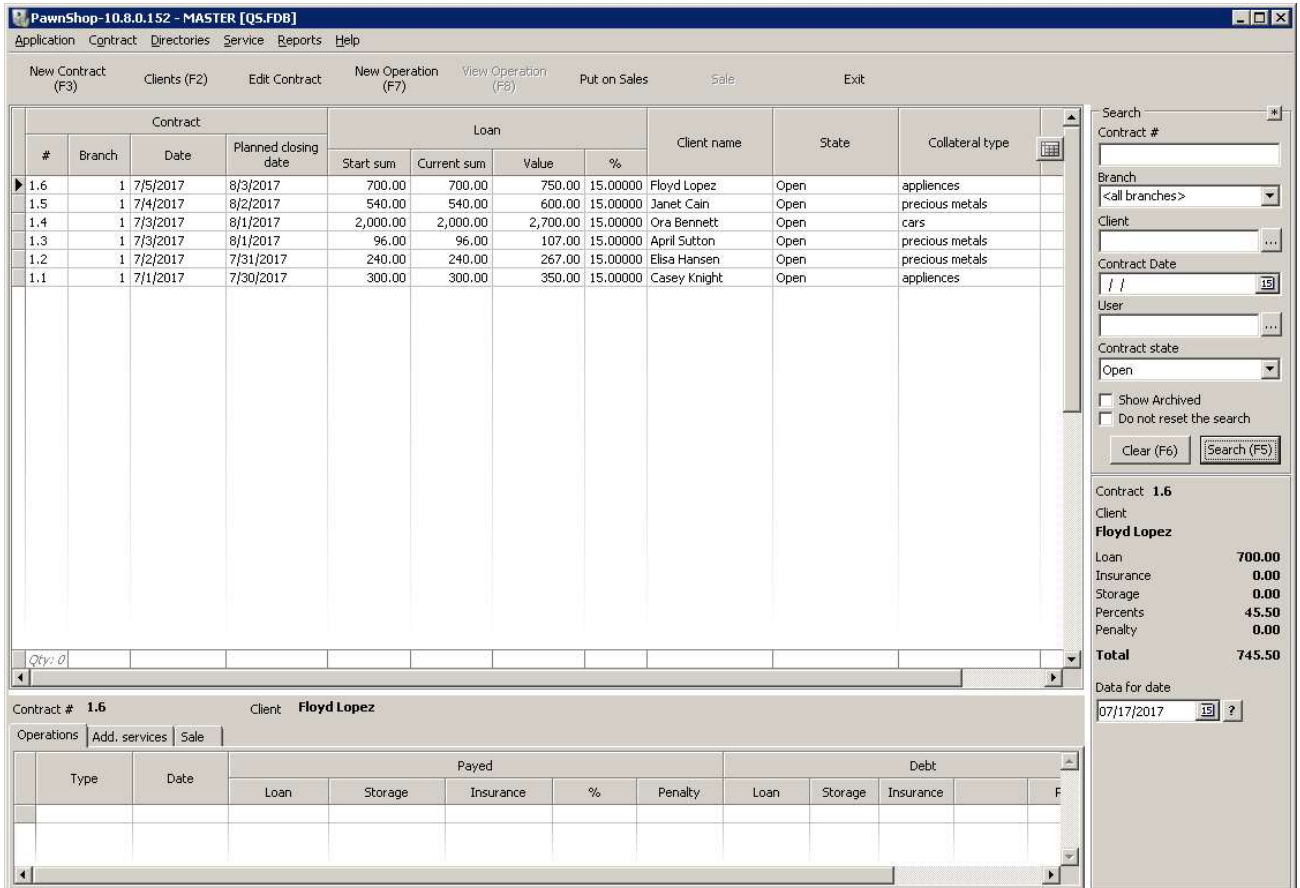
A screenshot of the 'Setup Wizard' dialog box. It has a title bar 'Setup Wizard'. The 'Interface' section has a dropdown menu set to 'English'. The 'Country' section has a dropdown menu set to 'United States of America'. The 'Documents language' section has a dropdown menu set to 'English'. The 'Currency' section has 'Name' set to 'usd' and 'Cents' set to 'cent', with a checked checkbox 'The amount in words without cents'. The 'Base Loan Conditions Plan Settings' section has 'Interest, %/day' set to '0.50000' and 'Penalty, %/day' set to '0.00000'. The 'Company Details' section has 'Name' and 'Company ID' input fields, with a 'Settings' button next to 'Company ID'. The 'Documents and Reports' section has 'Default settings for: United States of America' and buttons for 'Documents settings' and 'Reports settings'. The 'How to round money values' section has an example '1 234.56 -> 1 234.56' and an input field. At the bottom, there are 'OK' and 'Cancel' buttons.

The selected country will define the initial currency settings and available report templates. Click  to apply the default values. If necessary, you can adjust the parameters manually.

Once your settings have been configured in the Setup Wizard, the Main Window of the program will open.

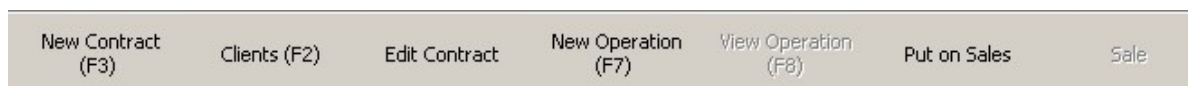
### 3 THE MAIN WINDOW

The Main Window looks like this:



The Main Window contains a table with the list of contracts. A “Search” box on the right can be used to search the contracts using several different filters.

The upper part of the window includes a button panel for quick access to the most often used functions.




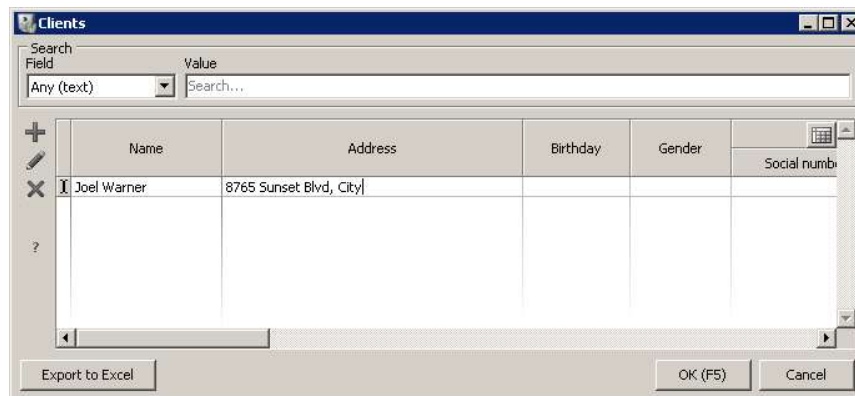
## 4 ADDING A NEW CLIENT

To add a new client into your database, select "Directories" -> "Clients" from the Main Menu:



The Client Directory Form will be opened.

 Same operations are applicable for all the directories in the program (addition, modification, deletion). Appropriate buttons on the left of the table are used for addition/deletion. To modify the data, click the data column twice or click the column and press 'Enter' or F2.



In order to add the new client, click the **+** button (or press "↓" or "Insert" on the keyboard) and then enter the data. Required data is the surname, given name and address.

After inputting the client's data, click  to save and close the window.

## 5 CREATING A CONTRACT

To create a new contract, click the “New Contract” on the bottom panel of the Main Window (or press F3).



A window for the new contract will be opened:

Contract # **1.7** from **07/21/2017** Branch **1 - branch 1** User **Master**

Client (F2) *Select the client* **1** Loan Conditions Plan **Constant Parameters** **4** Term, days **30**

Basic Additional

Collateral (Ins) Collateral type (F3) **appliances** **2** Items Placement **Warehouse of pledges**

Item	Qty	Value	Loan

Base accruals  
 Percent, %/day **0.50000**  
 General percent, % **15.00000**  
 Insurance, usd **0.00**  
 Storage, usd **0.00**  
 Penalty, % **0.00000**  
 Minimal calculation term, days **0**  
 Overdue period, days **30**  
 Take currency rate into account **No**  
 Percents paid forward **No**  
 Stop percents when penalty starts **No**  
 Penalty from the rest of sum to return **No**

Note *Add a Note*

Additional Services

Service	Price, usd

Total, usd: **0.00**

Value **0.00**  
 Loan **(round)** **0.00**  
**To be issued** **0.00**

Save (F5) Cancel

Input the contract parameters.

### Select the Client (1)

Click the “Client” field (or press F2) to open the Client Directory Form. Select the client from the list.

### Select the Collateral Type (2)

Choose the “appliances” in the “Collateral Type” dropdown list.

### Fill in the Item Parameters (3)

Input the name of collateral, the number of items, value and loan:

Collateral (Ins)				
Collateral type (F3) appliances		Items Placement Warehouse of pledges		
Item	Qty	Value	Loan	
* Laptop Computer	1			

For this example we'll use a sum of 400.00 for convenience.

Item	Qty	Value	Loan	
Laptop Computer	1	500.00	400.00	

Let's add one more item by clicking **+** in the group "Collaterals".

Fill in the new row: to keep the calculations simple, in this example we'll use a loan sum of 200.00.

Item	Qty	Value	Loan	
Camera	1	250.00	200.00	
Laptop Computer	1	500.00	400.00	

### Set the Accrual Parameters (4)

Contract parameters have been loaded automatically according to the current loan conditions plan **Constant Parameters**. You can change the loan conditions plan or modify the contract parameters directly.

Now we will modify the contract parameters manually. For this example we'll input the contract validity term of 10 days, a 0.5% daily rate and leave the remaining parameters unchanged.

The contract data will look this way:

The screenshot shows the 'New Contract' window with the following details:

- Contract # 1.7, from 07/21/2017, Branch 1 - branch 1, User Master
- Client (F2) Joel Warner, Loan Conditions Plan Constant Parameters, Term, days 10
- Collateral (Ins) section with a table:
 

Item	Qty	Value	Loan
Camera	1	250.00	200.00
Laptop Computer	1	500.00	400.00
- Base accruals section:
 

Percent, %/day	0.50000
General percent, %	5.00000
Insurance, usd	0.00
Storage, usd	0.00
Penalty, %	0.00000
Minimal calculation term, days	0
Overdue period, days	30
Take currency rate into account	No
Percents paid forward	No
Stop percents when penalty starts	No
Penalty from the rest of sum to return	No
Summary data, usd	
Value	750.00
Loan (round)	600.00
To be issued	600.00
- Additional Services section:
 

Service	Price, usd
Total, usd:	

After all the parameters are set, click **Save (F5)**.

## Using the Payment Screen

Click "Save (F5)" and the Payment window will appear. In this window select the account to update and choose the documents to print.

Name	Sum
Camera	200.00
Laptop Computer	400.00

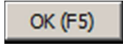
Sum to be issued **600.00 usd.**

Print

- Client information
- Contract payments
- Open contract
- Expense recipe (loan issue)

OK (F5) Cancel

Select the account "Cashbox" and tick the document "Open contract".

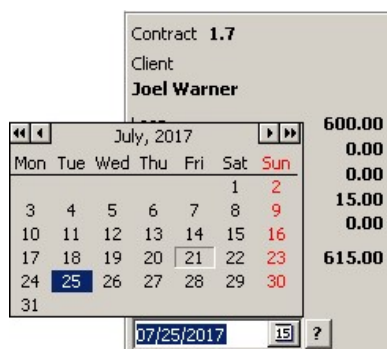
Click  to confirm.

The contract is added, and the populated document "Open contract" appears on the screen.



## 6 PAYMENT OPERATIONS

Let's look at the common scenario. A five-day term has passed and the client intends to pay a part of the accruals. To simulate this case we will change the date in the "Data for date" field:

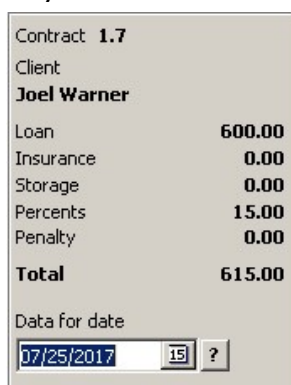


Mon	Tue	Wed	Thu	Fri	Sat	Sun	
					1	2	600.00
3	4	5	6	7	8	9	0.00
10	11	12	13	14	15	16	0.00
17	18	19	20	21	22	23	15.00
24	25	26	27	28	29	30	0.00
31							615.00

07/25/2017 [15] ?

After changing this date, you can see the calculated accruals for the contract on a certain date.

Click **[15]** and select the calendar date (or enter the date in the input column). In our case, accruals on the 5th day of the contract are equal to 15.00



Contract	1.7
Client	Joel Warner
Loan	600.00
Insurance	0.00
Storage	0.00
Percents	15.00
Penalty	0.00
<b>Total</b>	<b>615.00</b>

Data for date

07/25/2017 [15] ?

Now we need to register the payment in our database. Click **New Operation (F7)** on the button panel of the Main Window (or press F7).

A "New Operation" window appears:

**Contract information**  
 Contract # **1.7**  
 Client **Joel Warner**

**Operation data**  
 Date **07/25/2017**  
 Type **Payment (F3)**

Accruals:  → Operation sum:

Take current day into account in calculations: **Yes**

**Activity for the operation**

	Calculated	Operation	Rest
Loan	600.00	0.00	600.00
Insurance	0.00	0.00	0.00
Storage	0.00	0.00	0.00
Percents	15.00	0.00	15.00
Penalty	0.00	0.00	0.00
<b>Total</b>	<b>615.00</b>	<b>0.00</b>	<b>615.00</b>

**Additional Services**

+	Service	Price, usd
×		
Total, usd:		

**Total to be payed** **0.00**

Note  
[Add a Note](#)

Add (F5) Cancel

The contract number, user, date and client in the upper section are set automatically. Now select the type of the operation: "Payment":

Type: **Payment (F3)**

Accruals:

Take current day into account in calculations:

- Payment (F3)
- Close the contract (F8)
- Reopen the contract (F7)
- Increase the Loan Sum (F6)
- Change Plan

Input the payment amount of 40.00. This sum consists of the accruals (15.00) and the loan body (25.00). Now the loan body is 575.00 and further accruals will apply thereafter.

**New Operation**

Contract information  
Contract # **1.7**  
Client **Joel Warner**

Operation data  
Date **07/25/2017**  
Type **Payment (F3)**

Accruals  → **Operation sum**

Take current day into account in calculations  **Yes**

Activity for the operation

	Calculated	Operation	Rest
Loan	600.00	-25.00	575.00
Insurance	0.00	0.00	0.00
Storage	0.00	0.00	0.00
Percents	15.00	-15.00	0.00
Penalty	0.00	0.00	0.00
<b>Total</b>	<b>615.00</b>	<b>-40.00</b>	<b>575.00</b>

Additional Services

+	Service	Price, usd
×		
Total, usd:		

**Total to be payed** **40.00**

Note  
[Add a Note](#)

Click  to open the Payment window.

Name	Sum
Loan	25.00
Percents	15.00

Sum to be payed **40.00 usd.**  
Cash **50.00 usd.**  
Change **10.00 usd.**


Print

- Contract prolongation
- Loan payment
- Income Recipe

OK (F5) Cancel

In the Payment window:

- Input the amount of the payment received from the client.
- In the group "Print", select the documents to print.

Click  to close the window and to open the selected documents.

While adding the payment, a cash receipt will be created automatically in the cash book.

## 7 CLOSING A CONTRACT

Now let's imagine again that the five-day term has passed. Similarly, we need to change the date in the "Data for date" field and click the "New Operation" button.

In the list of options in the "New Operation" window, select the "Close the contract" operation (or press F8):

	Calculated	Operation	Rest
Loan	575.00	-575.00	0.00
Insurance	0.00	0.00	0.00
Storage	0.00	0.00	0.00
Percents	14.38	-14.38	0.00
Penalty	0.00	0.00	0.00
<b>Total</b>	<b>589.38</b>	<b>-589.38</b>	<b>0.00</b>

The operation sum will be calculated automatically.  
Click "Add" in order to close the contract:

Confirm

Close the contract?

Yes No

The Payment window will open. Check the data and click **OK (F5)**.

Name	Sum
Loan	575.00
Percents	14.38

Sum to be payed **589.38 usd.**  
 Cash **589.38 usd.**  
 Change **0.00 usd.**

Print

Close contract  
 Income Recipe

OK (F5) Cancel

Now the Main window of the program will show the contract status as closed:

Contract #	Branch	Date	Planned closing date	Start sum	Current sum	Value	%	Client name	State	Collateral type	Due date
1.7	1	7/21/2017	8/4/2017	600.00	0.00	750.00	5.00000	Joel Warner	Closed	appliences	7/30/2017

Contract # 1.7 Client Joel Warner

Type	Date	Loan	Storage	Insurance	%	Penalty	Loan	Storage	Insurance	F
1 Payments	7/25/2017	25.00	0.00	0.00	15.00	0.00	575.00	0.00	0.00	0.00
2 Contract closing	7/30/2017	575.00	0.00	0.00	14.38	0.00	0.00	0.00	0.00	0.00

Contract 1.7  
 Client Joel Warner  
 Loan 0.00  
 Insurance 0.00  
 Storage 0.00  
 Percents 0.00  
 Penalty 0.00  
 Total 0.00

Data for date 07/31/2017

We've went over the full lifecycle of a contract, used the basic features of the software, and learned how to work with clients and contracts.

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## 8 ADDITIONAL INFORMATION

### 8.1 Creating Document Templates

All the documents that can be printed in the PawnShop software can be adjusted and customized to comply with your business operations. Document templates are the RTF-files that can be opened by Microsoft Word® or OpenOffice®.

During the document creation app replaces variables in the template by the specific values. For example, the contract number in the template is defined as \CONTRACT@CONTRACT\_NUM\ variable. When the "Open contract" document is being created for a specific contract, the contract number will be inserted into the document and will replace the variable.


It is more convenient to create the document text first and then to add the variables in places where program data needs to be inserted into the document.

 You can customize templates in the "Documents settings" form: Application -> Settings -> Documents.

### 8.2 Loan Conditions Plans

The program allows you to set up different Loan Conditions Plans (validity term, percent rate, penalty etc.).

It is possible to customize the loan conditions plan depending on any of the input parameters. The input parameters may be either the contract data (term, value etc.) or the client statistics (paid interests for all contracts, number of visits etc.). This results in a maximal flexibility of the contract terms setup based on your business needs.

 You can customize plans in the app's settings: Application -> Settings -> Base -> Accruals calculation -> Loan conditions plans.

### 8.3 Sale of Collaterals

In the case of an overdue contract, the items in the contract can be sold. In order to list an item for sale, click "Put on Sales" and then all the accruals in the contract will be suspended. If you click "Sale" you will be asked to enter the sale amount and to print the required documents.