

Bayron Harbor User Guide

This User Guide is the complete English reference for Bayron Harbor. It covers first launch, security, setup, daily operations, planning, reports, Demo Mode, Trial and Activation, maintenance, and troubleshooting.

Bayron Harbor is a local-first Windows desktop finance app. Your personal financial data is stored on this computer in a local encrypted workspace. The app does not create a cloud account for you, and the PIN you create is a local unlock code, not an online password.

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1. Welcome And First Value

Bayron Harbor helps you record financial activity and understand it through budgets, account balances, obligations, and reports.

Use the app for:

- account balances in multiple currencies
- incomes and expenses
- transfers between accounts
- currency exchange records
- budget planning and budget-vs-actual review
- loans, loan payment schedules, and recorded payments
- recurring plans for subscriptions, regular bills, payroll, or expected income
- dashboards, monthly reports, account turnover, Smart Report, and Dynamic Report

The fastest useful path is:

- 1 Install and start Bayron Harbor.
- 2 Create a 6-digit PIN.
- 3 Copy and store the Recovery Key.
- 4 Add at least one Currency.
- 5 Add at least one Account.
- 6 Add at least one Category and one Income Source.
- 7 Add an Income or Expense.
- 8 Open Dashboard or Monthly Report to confirm that totals and charts respond to your data.

Note: If you only need the first setup path, use [Quick_Start_EN.pdf](#). This User Guide goes deeper and can be used later as a screen-by-screen reference.

2. First Launch And Security

Create The Personal Workspace

On first launch, Bayron Harbor opens the vault screen because no personal workspace exists yet.



First launch vault screen. Notice the empty 6-digit PIN field used to create the personal workspace.

- 1 Enter a 6-digit PIN when the app asks you to create one.
- 2 Enter the same PIN again when the app asks for confirmation.
- 3 Wait for the Recovery Key screen.
- 4 Select `Copy Key`.
- 5 Store the full Recovery Key in a secure password manager or another safe offline location.

Important: The Recovery Key is shown during setup because it is the fallback if you lose the PIN. Keep the full key exactly as shown, including dashes.

Warning: If you lose both your PIN and Recovery Key, Bayron Harbor cannot recover the encrypted personal workspace.

Unlock The App

After setup, normal startup opens the vault screen.

- 1 Enter your 6-digit PIN.
- 2 Wait for the app shell and navigation to appear.
- 3 Confirm that the normal navigation groups are visible: Overview, Operations, Management, and Settings.

If the PIN is wrong, the app keeps the workspace locked. Repeated failures can delay another attempt.

Lock The App

To lock the personal workspace while leaving the app installed:

- 1 Open `System Settings`.
- 2 Find the security section.
- 3 Select `Force Lock Application`.
- 4 Unlock again with the PIN when you return.

Use this when you step away from the computer or after returning from Demo workspace to personal data.

Recover Access With The Recovery Key

Use this only when you cannot unlock with the PIN.

- 1 On the vault screen, select `Lost Access? Use Recovery Key`.
- 2 Enter the full Recovery Key, including all dashes.
- 3 Select `Unlock Vault`.
- 4 Create a new 6-digit PIN when prompted.

Important: Recovery Key input expects the complete dashed format. Do not remove dashes or add spaces.

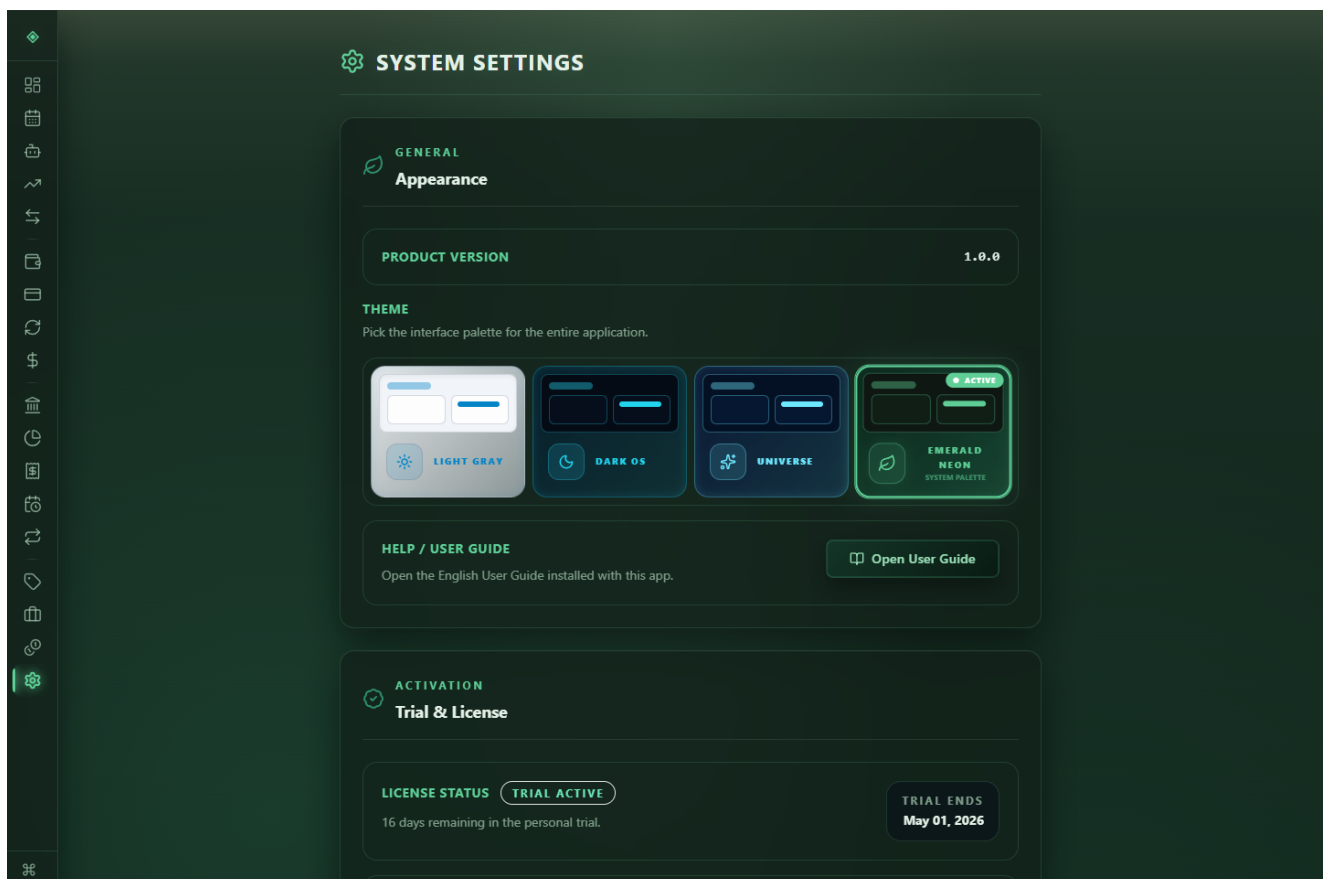
Key Terms: PIN, Recovery Key, Activation, And Backup

Item	What it is	When you need it	Share with support?
PIN	A 6-digit local unlock code for this computer.	Each time you unlock the personal workspace.	No.
Recovery Key	The emergency key for restoring access when the PIN is lost.	Only when you cannot unlock with the PIN.	No.
Activation Request	A license request generated for this computer. It does not unlock financial data.	When requesting an offline Activation Key.	Yes.
Activation Key	The signed license key issued for this computer.	When activating the paid license state.	Paste it only into the app unless the activation channel asks you to resend it.
Backup file	A local encrypted .bhbbackup.zip package containing the personal database and vault metadata.	Before Windows reinstall, migration, or destructive maintenance.	No.
DB Access Key	An advanced key that can unlock the encrypted database outside the app.	Almost never; only for advanced data access that you initiate.	No.

Warning: For activation, support needs only the Activation Request. Do not send your PIN, Recovery Key, DB Access Key, backup package, or database files.

3. System Settings

Open **System Settings** from the **Settings** navigation group. It is the control center for interface preferences, Trial and License status, Demo workspace actions, PIN change, backup packages, restore, DB Access Key export, locking, and reset actions.



System Settings showing Trial & License and Demo workspace controls.

Theme

The Theme area lets you choose the visual style:

- Light Gray
- Dark OS
- Universe
- Emerald Neon

Select a theme button to apply it immediately.

Trial And License Status

The Trial & License area shows the current entitlement state.

You may see:

- Trial ready before the personal workspace has started the Trial.
- Trial active while the 30-day Trial is available.
- Trial expired when the personal workspace is read-only until activation.
- Licensed after a valid Activation Key is accepted.

The panel can show remaining days, the Trial end date, available features, an Activation Request, and an Activation Key input.

Demo Mode

The Demo Mode area manages the separate seeded Demo workspace.

Use:

- Open Demo Workspace to switch into seeded demo data.
- Reset Demo Workspace to recreate the demo data after experiments.
- Return to Personal to leave Demo workspace and go back to the locked personal workspace.

Important: Demo workspace changes do not change your encrypted personal workspace, PIN, Recovery Key, or license.

PIN Change

System Settings includes fields for Current PIN and New PIN.

Use this when you know the current PIN and want to replace it. If you do not know the current PIN, use the Recovery Key flow from the vault screen instead.

Backup And Recovery

The Backup & Recovery area includes Create Backup and Restore Backup. Create Backup writes a local .bhbackup.zip package that includes the encrypted personal database and the vault metadata required to

resume use.

The app does not upload a backup for you. Keep any backup files in a secure location that you control.

`Restore Backup` replaces the current personal database and vault. The restore dialog asks you to paste the backup package path and type `RESTORE` before it overwrites local data.

Reset Database

The `Danger Zone` contains `Reset Database` for the personal workspace.

Warning: Resetting deletes the encrypted database and vault from this machine. Use it only when you have already exported your own backup and understand that local personal data will be removed.

To confirm a personal reset, the dialog asks you to type `RESET`.

4. Base Data

Set up base data before normal operations. Most transaction screens need currencies, accounts, categories, or income sources.

Recommended order:

- 1 Currencies
- 2 Accounts
- 3 Categories
- 4 Income Sources

Currencies

Open `Currencies` from the `Settings` navigation group.

Use this screen to define currencies that accounts and financial records can use.

To add a currency:

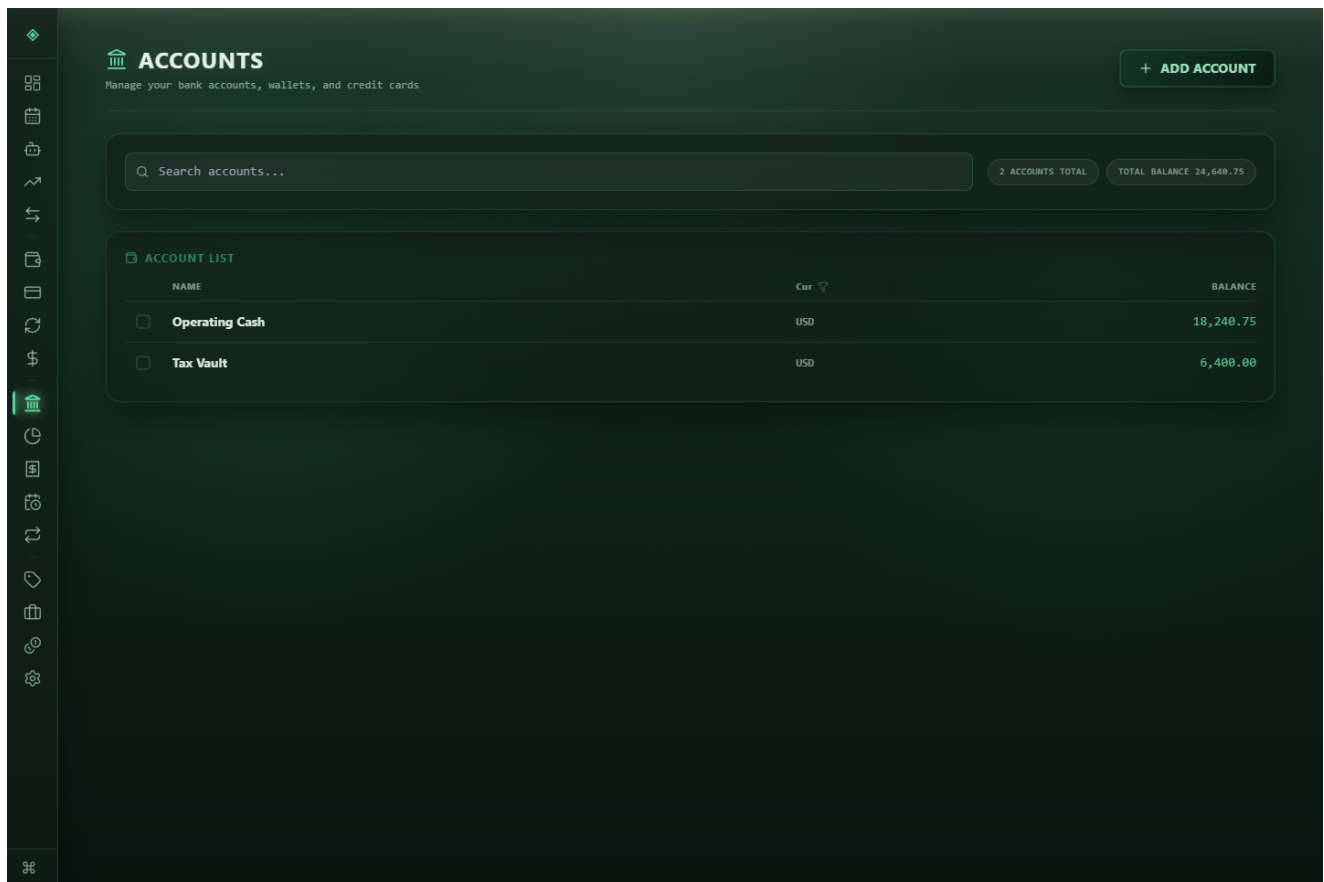
- 1 Open `Currencies`.
- 2 Enter the currency code, for example `USD`, `EUR`, or `GBP`.
- 3 Enter a readable name, for example `US Dollar`.
- 4 Select `ADD`.

You can delete currencies from the list when they are no longer needed and are not required by existing records.

Accounts

Open `Accounts` from the `Management` navigation group.

Accounts represent bank accounts, cards, wallets, cash, or other balance containers.



Accounts screen showing synthetic base data and account setup context.

New Account form. Notice Account Name, Currency, Initial Balance, and Save Account.

To add an account:

- 1 Select ADD ACCOUNT.
- 2 Enter Account Name.
- 3 Choose Currency.
- 4 Enter Initial Balance.
- 5 Select SAVE ACCOUNT.

Starting Date And Initial Balances

The initial balance is the real account balance at the moment immediately before you begin recording activity for that account in Bayron Harbor.

Before entering real data, choose a starting moment. Enter each account's balance at that moment, and then record only activity that happened afterward.

Example:

- Tracking begins with June 1 activity.
- Bank account balance at the end of May 31: 2,500.00 USD.
- Cash wallet balance at the end of May 31: 180.00 USD.

Create those accounts with those initial balances. Then add the incomes, expenses, same-currency transfers, exchanges, and loan payments that occur from June 1 onward.

Important: Accounts do not have a separate Starting Date field. The starting moment is your bookkeeping convention. If you later add an older record, the app changes the current account balance immediately and includes that record in reports for its entered date. Adjust the initial balance first if that is necessary to avoid counting the same money twice.

Multiple Currencies On Accounts

Each account keeps its own currency. Compare balances within the same currency unless a specific screen explicitly performs a conversion.

Warning: The `Total balance` summary on the Accounts screen adds the displayed account balances without currency conversion. Use that summary only when all accounts use the same currency. With mixed currencies, rely on the individual account rows and the Dashboard totals grouped by currency.

Categories

Open `Categories` from the `Settings` navigation group.

Categories describe expenses, such as food, housing, transport, healthcare, or software.

To add a category:

- 1 Open `Categories`.
- 2 Enter the category name.
- 3 Select `ADD`.

Use clear names because Categories are used in Expenses, Budget, Recurring, Monthly Report, Dynamic Report, and Smart Report.

Income Sources

Open `Income Sources` from the `Settings` navigation group.

Income Sources describe where income comes from, such as salary, freelance, dividends, rent, or refunds that you treat as income.

To add an income source:

- 1 Open `Income Sources`.
- 2 Enter the source name.
- 3 Select `ADD`.

Use consistent names because Income Sources are used in Incomes, Budget, Monthly Report, and reports.

5. Core Operations

Core operation screens are in the **Operations** navigation group.

Incomes

Open **Incomes** to record money entering an account.

To add an income:

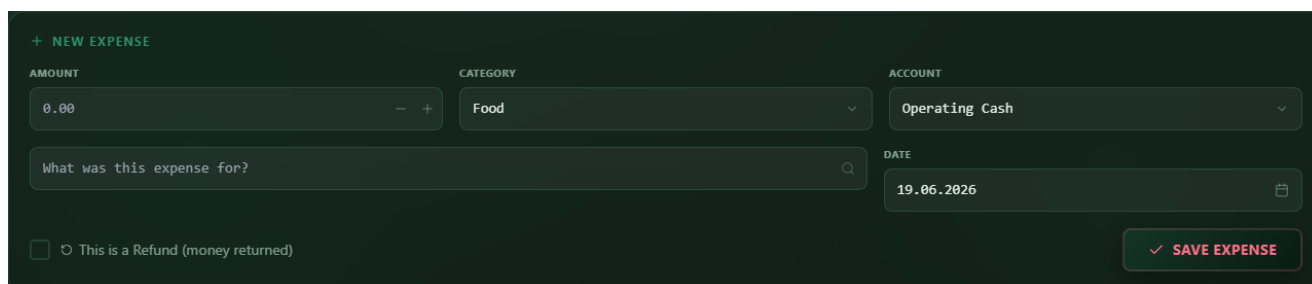
- 1 Select **ADD INCOME**.
- 2 Enter **Amount**.
- 3 Choose **Source**.
- 4 Choose **Account**.
- 5 Choose **Date**.
- 6 Select **SAVE INCOME**.

The screen includes date filters, a table of recorded incomes, pagination when needed, and delete actions.

Use **Incomes** for salary, freelance payments, deposits, interest, dividends, or any money you want counted as income.

Expenses

Open **Expenses** to record money leaving an account.



Expenses screen showing the New Expense form and refund option.

To add an expense:

- 1 Select **ADD EXPENSE**.
- 2 Enter **Amount**.
- 3 Choose **Category**.
- 4 Choose **Account**.
- 5 Choose **Date**.
- 6 Leave **This is a Refund (money returned)** off for normal spending.
- 7 Turn **This is a Refund (money returned)** on only when the record represents money returned to you.
- 8 Select **SAVE EXPENSE**.

The screen includes date filters, a table of recorded expenses, pagination when needed, and delete actions.

Refunds

Use `This is a Refund` (money returned) when the record reverses or reduces previous spending. A refund increases the selected account balance and reduces net expenses; it is not counted as new income.

Situation	Recommended action
A store returns money to your card after a product return.	Expense with <code>This is a Refund on</code> .
Cashback should reduce the spending category in your reports.	Expense with <code>This is a Refund on</code> .
An employer reimburses a business expense and you want it to offset that expense.	Expense with <code>This is a Refund on</code> .
An employer reimbursement should be reported as new incoming money in your accounting method.	Income.
Salary, freelance income, interest, or dividends arrive.	Income.
Money arrives and is not connected to earlier spending.	Income.

Choose the treatment that matches the reports you want: Refund reduces expenses; Income increases income.

Transfers

Open `Transfers` to move money between two accounts that use the same currency.

To create a transfer:

- 1 Select `NEW TRANSFER`.
- 2 Choose `From Account`.
- 3 Choose `To Account` in the same currency.
- 4 Enter the transfer amount.
- 5 Choose `Date`.
- 6 Optionally enter `Note / Reference`.
- 7 Select `EXECUTE TRANSFER`.

Transfers reduce the source account and increase the destination account by the same amount. The app rejects a Transfer between accounts with different currencies; use `Exchange` for that workflow.

Exchange

Open `Exchange` to convert money between two accounts that use different currencies.

To create an exchange record:

- 1 Select `NEW EXCHANGE`.
- 2 Choose `Source Account` and `Target Account` in different currencies.
- 3 Enter `Amount` in the source account's currency.
- 4 Choose `BUY` or `SELL`.
- 5 Enter the positive `Rate` using the direction described below.
- 6 Check the read-only `Converted` preview in the target currency.
- 7 Choose `Date`.
- 8 Select `EXECUTE EXCHANGE`.

Transfer Or Exchange?

Situation	Recommended action
Move 500 USD between two USD accounts.	Transfer.
Pay a USD credit card from a USD bank account.	Transfer.
Convert money from an EUR account into a USD account.	Exchange.
Move money between accounts with different currencies.	Exchange.
Record normal spending from an account.	Expense.
Record salary or freelance payment.	Income.

Exchange Rate Direction

The current form uses different rate directions for BUY and SELL. Amount is always removed from the Source Account; Converted is always added to the Target Account.

- SELL multiplies: $\text{Converted} = \text{Amount} \times \text{Rate}$. Enter target-currency units received for one source-currency unit. Example: Source EUR, Target USD, Amount 100 EUR, Rate 1.08 USD per EUR; the preview is 108 USD.
- BUY divides: $\text{Converted} = \text{Amount} / \text{Rate}$. Enter source-currency units paid for one target-currency unit. Example: Source EUR, Target USD, Amount 100 EUR, Rate 0.9259 EUR per USD; the preview is approximately 108 USD.

Important: Always confirm the Source and Target currency labels and the Converted preview before executing the exchange. Use the operation whose rate direction matches the quote you have.

Filtering And Deleting Records

Operation screens commonly include date filters, search/filter controls, tables, and delete actions.

When a report does not match your expectation:

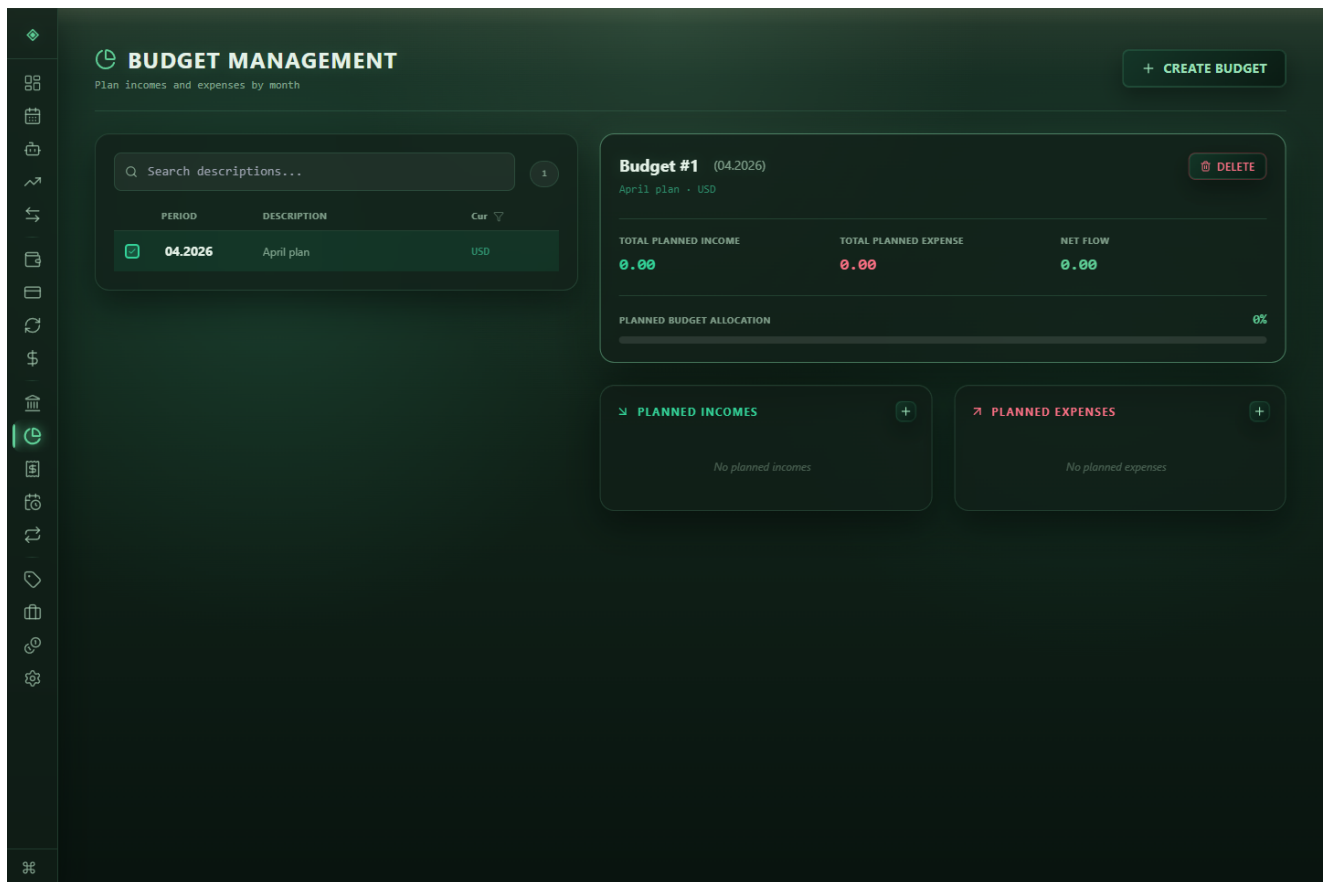
- 1 Check the transaction date.
- 2 Check the account.
- 3 Check the category or income source.
- 4 Check whether the record is a refund, transfer, or exchange instead of a normal expense or income.

6. Planning

Planning screens are in the Management navigation group.

Budget

Open Budget to create monthly planning records.



Budget screen showing selected budget details, planned items, and allocation.

To create a budget:

- 1 Open Budget.
- 2 In New Budget, choose Budget month.
- 3 Enter Budget year.
- 4 Optionally enter a description.
- 5 Choose the budget currency.
- 6 Optionally use Clone From Existing Budget (Optional).
- 7 Create the budget.

After you select a budget, use the detail panel to add planned incomes and planned expenses:

- 1 Select a budget row.
- 2 Use the planned incomes area to choose an income source and amount.
- 3 Use the planned expenses area to choose an expense category and amount.
- 4 Review Planned Budget Allocation.

Budget data appears in Dashboard, Monthly Report, Smart Report, and Dynamic Report.

Loans

Open Loans to track loan obligations, planned payment schedules, actual repayments, outstanding balances, and repayment history.

Bayron Harbor does not replace the lender's statement. It does not calculate a complete amortization schedule, split payments into principal, interest, or fees, or import PDF/XLSX lender statements. Use the CSV import only when you already have a simple schedule containing due dates and total amounts due.

LOANS
Create loans, inspect balances, and maintain repayment schedules

OUTSTANDING 180,000.00 USD

AVERAGE RATE 4.50%

ACTIVE LOANS 1

Q Search loans, currencies... Currency ▾

NAME	PRINCIPAL	OUTSTANDING	DUE
<input checked="" type="checkbox"/> Home Mortgage USD	200,000.00	180,000.00	01 Jan 2044

SELECTED LOAN
Home Mortgage

PRINCIPAL 200,000.00 USD START 01 Jan 2024 FINAL 18 Apr 2026

REPAYMENT PROGRESS 10%

OUTSTANDING 180,000.00 USD

TOTAL PAID 0.00 USD

INTEREST RATE 4.50%

NEXT SCHEDULED 18 Apr 2026

SCHEDULE

DUE DATE	AMOUNT	STATUS	PAID / REMAINING	ACTION
18 Apr 2026 NEXT UNPAID	850.00	OVERDUE	Paid 0.00 Remaining 850.00 USD	

Loans screen showing a selected loan, its planned schedule, and recorded-payment areas.

To add a loan:

- 1 Select **ADD LOAN**.
- 2 Enter **Loan Name**.
- 3 Enter **Principal**.
- 4 Enter **Interest Rate %**.
- 5 Choose **Currency**.
- 6 Choose **Start Date**.
- 7 Choose **Due Date**.
- 8 Select **SAVE LOAN**.

After a loan is selected, the detail panel shows outstanding amount, interest rate, start date, next scheduled payment, progress, schedule, and recorded payments.

To add a schedule item:

- 1 Select a loan.
- 2 In the **Schedule** area, select **ADD ITEM**.
- 3 Choose **Due Date**.
- 4 Enter **Amount Due**.

5 Select `SAVE ITEM`.

To delete a schedule item:

- 1 Select the loan.
- 2 Confirm that the loan has no recorded payments. If payments exist, the schedule item's delete control is disabled.
- 3 In the `Schedule` area, find the item and select its delete control in the `Action` column.
- 4 Review the due date and amount in the confirmation dialog.
- 5 Select `Delete Item`.

Important: A schedule item can be deleted only while the loan has no recorded payments. If a payment has already been recorded, reverse every recorded payment first. Reversing a payment restores the related account balance and loan outstanding amount.

To record an actual loan payment:

- 1 Select the loan.
- 2 Confirm that the loan has at least one schedule item. If the schedule is empty, `ADD PAYMENT` is disabled.
- 3 In the recorded payments area, select `ADD PAYMENT`.
- 4 Choose an active payment account in the same currency as the loan.
- 5 Choose the payment date.
- 6 Enter a positive payment amount that does not exceed the loan outstanding amount or the available account balance.
- 7 Select `SAVE PAYMENT`.

Saving a payment reduces both the selected account balance and the loan outstanding amount.

To reverse a recorded payment:

- 1 Select the loan.
- 2 Find the latest payment by payment date in the recorded payments area. Older payments cannot be deleted while a later payment exists.
- 3 Select the latest payment's delete control.
- 4 Review the payment amount, date, and balance warning in the confirmation dialog.
- 5 Select `Delete Payment`.

Deleting a recorded payment restores its amount to the original payment account and adds the same amount back to the loan outstanding balance. To reverse multiple payments, delete them from newest to oldest by payment date.

To delete a loan:

- 1 Select the loan.
- 2 If recorded payments exist, use the inline hint beside the disabled `DELETE` button to confirm how many payments must be reversed.
- 3 Delete every recorded payment one at a time, from newest to oldest by payment date. Each deletion restores the related account balance.
- 4 After the last payment is deleted, confirm that the loan `DELETE` button becomes available.
- 5 Select `DELETE`, review the confirmation dialog, and confirm the deletion.

Important: Bayron Harbor does not delete a loan together with its recorded payments. Payments must be reversed first so account balances are restored. Deleting the loan after that also removes its planned payment schedule.

Import A Loan Schedule From CSV

Use `Import Loan With Schedule` on the `Loans` screen when you have a lender schedule and want Bayron Harbor to create one loan with scheduled installments in one import.

Important: One import session creates one loan. The CSV import creates planned schedule rows only. It does not import actual payments; record normal selected-loan repayments later on the `Loans` screen.

Before importing, confirm that the loan currency already exists in `Currencies`.

In `Import Loan With Schedule`, enter the loan metadata:

Field	Required	Notes
Loan Name	Yes	Name shown in the Loans table.
Principal	Yes	Positive number, for example 250000 or 250000.00.
Interest Rate %	Yes	Zero or positive number, for example 4.25.
Currency	Yes	Must be an existing currency code in the app.
Start Date	Yes	Use the date picker or ISO format yyyy-MM-dd.
Due Date	Yes	Must not be before Start Date.

The CSV file contains schedule rows. Use this template, also available as `docs/user-guide/en/assets/loan-schedule-import-template.csv`:

```
Due Date,Amount Due
2026-02-01,1200.00
2026-03-01,1198.75
2026-04-01,1197.50
```

Supported CSV schedule columns:

Column	Required	Format
Due Date	Yes	Strict ISO date yyyy-MM-dd, for example 2026-02-01.
Amount Due	Yes	Positive amount using a decimal point, for example 1200.00.

CSV expectations:

- The importer can detect comma, semicolon, or tab delimiters, and you can override the delimiter in the import panel.
- The template column names `Due Date` and `Amount Due` map automatically. If your file uses different headers, map them manually in `Column Mapping`.
- Use a decimal point for fractional amounts. Do not use a decimal comma.
- Plain amounts such as 1200.00 are recommended. If a comma-delimited CSV contains thousands separators, quote the amount, for example "1,200.00".
- Dates such as 02/01/2026, 01.02.2026, or 2026/02/01 are not accepted.

- Extra lender-specific columns can remain in the CSV, but only mapped `Due Date` and `Amount Due` values are imported.

Import behavior:

- 1 Select the CSV file.
- 2 Review detected rows, columns, delimiter, and issues.
- 3 Confirm that `Due Date` and `Amount Due` are mapped.
- 4 Review the preview. No records are created during preview.
- 5 Select `IMPORT LOAN`.

If the preview has parsing or row validation issues, `IMPORT LOAN` is disabled. If backend validation finds a problem after commit is requested, the import is rejected and no loan or schedule rows are created. Fix every invalid row and import again.

Unsupported formats are out of scope for this import flow: bank-specific statement CSV files, PDF schedules, XLSX files, direct lender integrations, multiple loans in one file, amortization recalculation, interest split, fee split, and principal split.

Repayment Tracker

Open `Loans` when you want to review one loan and record a normal repayment for that selected loan.

Open `Repayment Tracker` when you want a global view of repayment schedules and actual payments across all loans.

Use it to:

- monitor upcoming scheduled installments
- check overdue items and payments due soon
- review payment history across every loan
- search and filter by loan, date, currency, or payment account

`Repayment Tracker` is read-oriented. Use `Loans` for the normal selected-loan repayment workflow, including recording and deleting actual payments.

Recurring

Open `Recurring` for scheduled transactions such as subscriptions, regular rent, payroll, insurance, or planned recurring income.

Recurring planning form. Notice that this creates a schedule, not an account transaction.

To add a recurring item:

- 1 Select `ADD SCHEDULED`.
- 2 Enter `Name / Description`.
- 3 Enter `Amount`.
- 4 Choose `Type`.
- 5 Choose `Next Payment Date`.
- 6 Choose `Frequency`.
- 7 Choose `Account`.
- 8 Choose `Category` when the recurring item is an expense.
- 9 Select `SAVE SCHEDULE`.

The screen shows recurring plans, active counts, monthly recurring expense totals, filters, pagination, and delete actions.

Important: Recurring records are planning rules. They appear in obligation widgets, forecasts, and reports, but they do not automatically create real Income or Expense records and do not change account balances. When the actual payment happens, record it separately as a normal Income or Expense.

7. Reports And Analytics

Reports are in the `Overview` navigation group. Add base data and transactions first so reports have meaningful information.

Dashboard

Open `Dashboard` for daily orientation.

Dashboard includes:

- monthly KPI summary
- accounts list
- income and expense chart
- budget health
- loans overview
- recent or summarized financial activity depending on available data

Start here after adding your first Income or Expense.

Multi-Currency Totals

Dashboard groups account assets by currency and does not automatically convert them into one base currency. Compare amounts within the same currency. Use `Exchange` records to preserve currency-conversion history; an `Exchange` does not create a permanent global FX rate for unrelated reports.

When another screen does not explicitly say that values are grouped or converted, inspect the currency labels instead of treating unlike currencies as one total.

Monthly Report

Open `Monthly Report` for a month-focused budget-vs-actual review.

To review a period:

- 1 Open `Monthly Report`.
- 2 Choose `Month`.
- 3 Choose `Year`.
- 4 Review the month-over-month comparison.
- 5 Review `Incomes and Expenses budget-vs-actual tables`.
- 6 Review `planned vs actual bars and deviation charts`.
- 7 Check upcoming recurring and loan obligations for the selected month.

Monthly Report depends on Budget, Incomes, Expenses, Recurring, Loans, and loan repayment records.

Account Turnover

Open `Account Turnover` for account movement review.

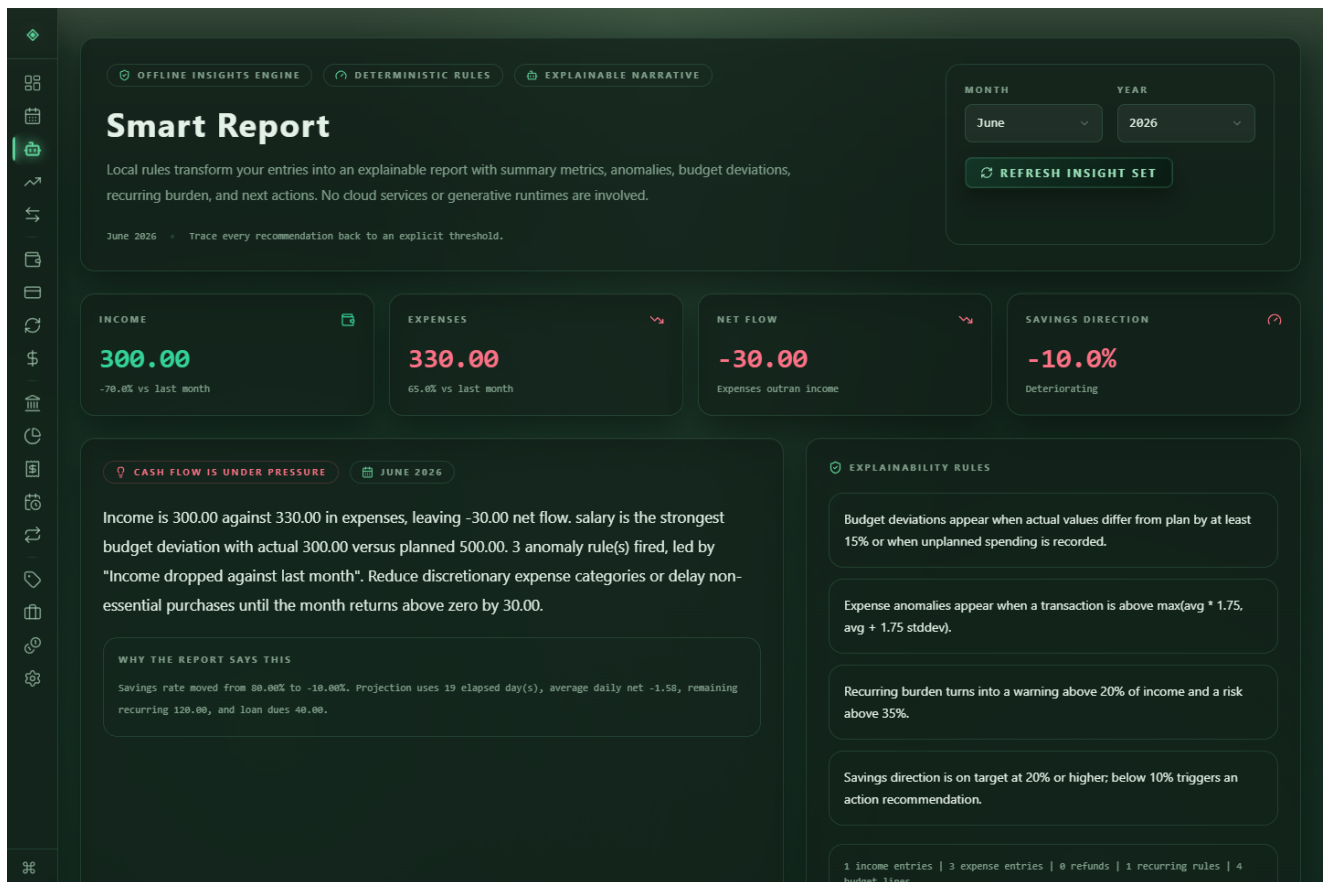
To review account movement:

- 1 Choose the date range.
- 2 Review `Account Turnover Overview`.
- 3 Select an account row.
- 4 Review the account statement for that account.
- 5 Review inter-account turnover details when transfers exist.

Use this screen when a balance changed and you need to trace inflows, outflows, and transfers.

Smart Report

Open `Smart Report` for guided insight.



Smart Report screen showing guided insight sections.

To review Smart Report:

- 1 Choose Month.
- 2 Choose Year.
- 3 Wait for the report to load.
- 4 Review explainability rules, anomalies, budget deviations, recurring burden, cash-flow forecast, and recommendations.

Smart Report is designed to explain what changed and what may need attention. It works best after you have real activity, budgets, recurring items, and loan data.

If Smart Report is unavailable, check Trial and License status in `System Settings`.

Dynamic Report

Open `Dynamic Report` for exploratory analysis of trends.

To review trends:

- 1 Choose Year.
- 2 Review yearly dynamics and budget surplus by month.
- 3 Choose a Month to inspect weekly dynamics.
- 4 Review income dynamics, expense dynamics by category, cumulative net cash flow, and budget execution heatmap.

Use this screen after you have several months of budget and transaction history.

8. Demo Mode, Trial, And License Activation

Demo Workspace

Demo workspace is a separate seeded workspace for learning, demonstrations, and testing workflows. It is not your encrypted personal workspace.

Use Demo workspace when you want to:

- explore a populated Dashboard
- test Incomes, Expenses, Transfers, Budget, Loans, Repayment Tracker, Recurring, and reports
- demonstrate the app without exposing personal data
- try a workflow before repeating it in your personal workspace

Open Demo Workspace

- 1 Open System Settings.
- 2 Find Demo Mode.
- 3 Select Open Demo Workspace.
- 4 Wait for the app to confirm that Demo workspace is open.
- 5 Confirm that the top-right indicator shows Demo workspace status or that System Settings shows Demo active.

Changes now apply to Demo workspace only.

Reset Demo Workspace

Use reset when demo data has been changed and you want the original seeded data again.

- 1 Open System Settings.
- 2 Find Demo Mode.
- 3 Select Reset Demo Workspace.
- 4 Type RESET DEMO in the confirmation dialog.
- 5 Confirm the reset.

The app recreates Demo workspace and opens it again.

Important: Reset Demo Workspace does not delete your personal encrypted workspace and does not change PIN, Recovery Key, or license.

Return To Personal Workspace

- 1 Open System Settings.
- 2 Find Demo Mode.
- 3 Select Return to Personal.

- 4 The app returns to the vault screen.
- 5 Enter your PIN to unlock the personal workspace.

The personal workspace is locked after leaving Demo workspace so demo use does not leave personal data open.

Trial Behavior

The Trial is local to this computer and starts when the personal workspace is initialized. It lasts 30 days.

While Trial is active, the personal workspace is writable:

- you can add and delete base data
- you can add and delete transactions
- you can create budgets, loans, loan schedules, payments, and recurring items
- you can use reports and settings

When Trial expires, the personal workspace becomes read-only until activation.

In read-only mode you can:

- unlock the personal workspace
- view existing data
- open reports
- open `System Settings`
- copy the Activation Request
- submit an Activation Key

In read-only mode you cannot change personal data:

- no new operations
- no deletions
- no budget changes
- no loan or recurring changes
- no personal data reset as a way to extend the Trial

Demo workspace remains isolated from personal Trial write restrictions and can still be used for learning and demonstrations.

Activation

Activation is performed in `System Settings` under `Trial & License`.

- 1 Open `System Settings`.
- 2 Find `Trial & License`.
- 3 Copy the `Activation Request`.
- 4 Send the Activation Request through the activation channel or support process used for your license.
- 5 Receive an `Activation Key`.

6 Paste the full key into the `Activation Key` field.

7 Select `Submit Activation Key`.

After successful activation, status changes to `Licensed`. If the Trial had expired, personal workspace writes become available again.

Important: An Activation Key is generated for a specific Activation Request. If you create a request on one computer, do not expect the key to activate a different computer.

Warning: Do not send your PIN, Recovery Key, DB Access Key, or database files for activation. Activation needs the Activation Request, not your secrets.

9. Advanced System Settings And Data Access

Create And Restore Backup

`Create Backup` writes a local backup package under the app data `backups` directory. The package includes the encrypted personal database, the vault file, and a manifest with checksums.

Use it before destructive maintenance, Windows reinstall, or migration. After the first real accounts and base data are created, make the first backup immediately. Copy the generated `.bhbackup.zip` from the local Bayron Harbor backups directory to a secure location outside the app-data folder.

Important: Bayron Harbor does not upload or copy backups automatically. A backup left only in the local app-data folder does not protect against disk failure or deletion of that folder.

To restore:

- 1 Open `System Settings`.
- 2 Select `Restore Backup`.
- 3 Paste the `.bhbackup.zip` package path.
- 4 Type `RESTORE`.
- 5 Confirm the restore.

Warning: Restore replaces the current local personal workspace. The app locks after restore; unlock with the PIN from the restored backup.

DB Access Key

`Export DB Access Key` is an advanced action for direct access to the encrypted local database outside the app.

To export:

- 1 Open `System Settings`.
- 2 Select `Export DB Access Key`.
- 3 Enter the current PIN in `DB Access Key PIN`.
- 4 Select `Export Key`.
- 5 Copy the one-time DB Access Key if you truly need it.

Warning: The DB Access Key can unlock the encrypted database outside the app. Do not share it with support or anyone who should not access your financial data.

Reset Database

Use `Reset Database` only when you intentionally want to remove the local personal workspace from this machine.

- 1 Open `System Settings`.
- 2 Find `Danger Zone`.
- 3 Select `Reset Database`.
- 4 Type `RESET`.
- 5 Confirm the reset.

Warning: This is destructive for the local personal workspace. Confirm that you have your own backup before using it.

10. FAQ And Troubleshooting

The app asks for WebView2 during installation.

Bayron Harbor is a Windows desktop app that uses Microsoft Edge WebView2 Runtime. The installer checks for the runtime and can install the bundled prerequisite when it is missing.

I created a PIN but did not save the Recovery Key.

If you are still on the Recovery Key screen, select `Copy Key` and store it immediately. If you already left the screen and can still unlock with PIN, review your backup and recovery plan. If you lose both PIN and Recovery Key, the encrypted personal workspace cannot be recovered.

My PIN does not unlock the app.

Check that you are entering the 6-digit PIN created for this local workspace. If you cannot unlock, select `Lost Access? Use Recovery Key` and enter the full Recovery Key with dashes.

The Recovery Key is rejected.

Check the full dashed format. Do not omit dashes, add spaces, or type a partial key. If it still fails, confirm that the key belongs to this workspace.

I see `Trial expired`.

Your personal workspace is read-only until activation. Open `System Settings`, copy the Activation Request, obtain an Activation Key, enter it in `Activation Key`, and select `Submit Activation Key`.

Can I use Demo workspace after Trial expiry?

Yes. Demo workspace is separate from the personal workspace and is used for learning and demonstrations. Use `System Settings` to open, reset, or leave Demo workspace.

Reset Demo Workspace removed my test data. Did it remove personal data?

No. `Reset Demo Workspace` recreates only the seeded Demo workspace. It does not remove the encrypted personal workspace, PIN, Recovery Key, or license.

Why does Return to Personal ask for PIN?

Leaving Demo workspace locks the personal workspace. Enter the PIN to unlock personal data again.

My report totals look wrong.

Check these items first:

- 1 Confirm the report Month, Year, or date range.
- 2 Check whether records were entered in the expected account.
- 3 Check Categories and Income Sources.
- 4 Check whether an Expense was marked as a refund.
- 5 Check whether a movement was entered as a Transfer or Exchange instead of Income or Expense.
- 6 Check whether a Budget exists for the selected month and currency.

Smart Report is unavailable.

Open `System Settings` and check Trial and License status. Smart Report also needs enough financial data to produce meaningful insight.

Dynamic Report is empty.

Dynamic Report needs budget and transaction history for the selected year. Check that you selected the intended year and that Budget, Incomes, and Expenses exist for that period.

Activation Key is not accepted.

Check that:

- the full Activation Key was pasted
- the key was issued for this computer's Activation Request
- the key is for Bayron Harbor
- the key has not expired, if it was issued with an expiry

If the problem remains, copy a fresh Activation Request from `System Settings` and use your activation support channel.

Should I send support my database, PIN, Recovery Key, or DB Access Key?

No. Do not share secrets. For activation, send only the Activation Request. For troubleshooting, describe the screen, action, visible error, and relevant dates or totals without exposing secrets.