

CASH COW CENT

EXPERT ADVISOR FOR METATRADER 5

User Manual
Milk it daily.

Setup, every input explained, how the grid works, simulations, tips and answers. For CC Cent, Monitor for CC Cent and Notifier for CC Cent.

FOR VERSION 5.0 | NOVEMBER 2026 | ADRIAN WINATA

XAUUSD CENT ACCOUNTS

READ FIRST

Important notice

This EA can lose the whole account. The manual explains how, and what to do about it.

HIGH RISK

Cash Cow Cent is a martingale grid. Lot size grows with every layer, and a strong one-directional move can lose the entire account balance in a single basket. It is designed for cent accounts and for money you can afford to lose completely.

THE ONE RULE

Withdraw your profit every day.

Always leave at least 10,000 USC in the account. Profit left in the account is profit at risk.

Past performance, backtests included, does not guarantee future results. The simulations in this manual describe one period of one market under stated assumptions; they are not forecasts. Trading leveraged products carries a high risk of losing all of your capital. Nothing in this manual is financial advice.

About this manual

Applies to	CC Cent (Cash Cow Cent) 5.0, Monitor for CC Cent 3.0, Notifier for CC Cent 1.5
Platform	MetaTrader 5, hedging accounts
Edition	November 2026
Author	Adrian Winata
Account numbers shown	Screenshots use the placeholder #12345678.

Later versions may add inputs or change defaults. The version of your EA is shown on its panel, in the footer. Where this manual and the EA disagree, the EA's own input labels are the reference.

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CHAPTER 01

01 Introduction

What Cash Cow Cent is, the idea behind it, and how to get the most out of this manual.

What it is

Cash Cow Cent (CC Cent) is an Expert Advisor for MetaTrader 5 that trades gold (XAUUSD). It is a martingale grid: it opens a small first position, adds larger positions if price moves against it, and closes the whole group, called a basket, as soon as a small bounce brings the basket into profit. Then it starts again. On an ordinary day this happens dozens of times.

The EA is built for cent accounts, where balances are counted in US cents (USC). A cent account lets a small amount of real money carry a full grid: 10,000 USC is 100 US dollars.

SYMBOL **XAUUSD** Gold, any chart timeframe	ACCOUNT **Cent, hedging** ECN or RAW spread recommended	LEVERAGE **1:500+** Lower leverage shortens the grid	MINIMUM BALANCE **10,000 USC** About 100 US dollars
FIRST LOT **0.02** Fixed (auto lot is off by default)	LOT MULTIPLIER **1.5** Each layer is 1.5 times the last	TAKE PROFIT **90 points** 0.90 above the basket average	DIRECTION **Buy only** Sell only or both are optional

The idea: milk it daily

Most grid EAs are sold as if they could run forever. This one is not. A martingale wins small amounts very often and can lose the whole account in a single move that never bounces. No setting removes that. What you control is how much money is in the account on the day it happens.

THE ONE RULE

Withdraw your profit every day. Leave 10,000 USC in the account.

Profit that has been withdrawn is yours. Profit left in the account is still at risk. The EA is designed around this habit, and every simulation in this manual is read with it in mind.

Think of the account as a cow. You do not expect it to live forever, so you do not wait: you milk it every day. When the day comes that a basket does not recover, the amount you lose is the deposit you left in, and everything taken out before that day stays yours.

Who it is for

A GOOD FIT

- You understand that the whole deposit can be lost.
- You use a cent, hedging account with 1:500 leverage or higher.
- You are willing to withdraw regularly.
- You keep the default settings.

NOT A FIT

- Standard (non-cent) accounts and netting accounts.
- Money you cannot afford to lose.
- Anyone who plans to raise the first lot.
- Anyone who will let profit pile up in the account.

The product family

PRODUCT	VERSION	WHAT IT DOES	TRADES?
CC Cent (Cash Cow Cent)	5.0	The trading EA. Opens, manages and closes baskets.	Yes
Monitor for CC Cent	3.0	A read-only copy of the panel for a second terminal, laptop or VPS.	No
Notifier for CC Cent	1.5	A Telegram message every time a basket closes, plus daily and weekly summaries.	No
Cash Cow Cent News Export	Script	Saves the MT5 calendar to a file for backtests with the latest news dates.	No

The Monitor and the Notifier are free on the MQL5 Market. Chapter 7 covers all three companion tools.

How to use this manual

- **In a hurry?** Read chapter 2 (Risk first) and chapter 3 (Quick start). That is enough to run the EA safely on its defaults.
- **Want to understand it?** Chapter 4 explains every step the EA takes, and chapter 8 shows the numbers behind it.
- **Changing a setting?** Chapter 6 lists every input with its default and what it does. Input names are printed exactly as MT5 shows them, like this: **First position lot**.
- **Something looks wrong?** Chapter 11 lists every alert and what to do about it.

UNITS USED IN THIS MANUAL

Money is in account currency. On a cent account that is USC, so 10,000 means 10,000 US cents (100 US dollars). Prices and distances are gold prices: a fall of 2.00 means gold dropped by two dollars per ounce. A point is 0.01 of price, so 90 points is 0.90 and 150 points is 1.50. Brokers with three decimals are detected automatically, and the same input values apply.

CHAPTER 02

Risk first

02

Read this chapter before you attach the EA. It explains exactly how the account can be lost, and what protects you when it happens.

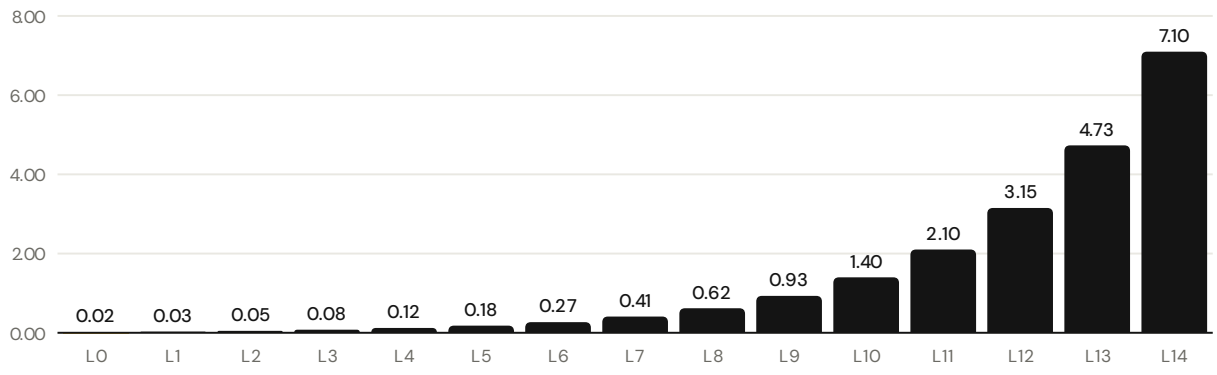
How a martingale grid makes and loses money

Each new layer is 1.5 times larger than the one before. Larger layers pull the basket's average price toward the market quickly, so only a small bounce is needed to close everything in profit. That is why the EA wins so often.

The same growth is the danger. The first lot is 0.02, but a basket with eleven positions holds 4.11 lots, about 200 times the first position. If price keeps moving one way without a bounce, the floating loss grows faster with every layer until the account can no longer carry it.

Lot size per layer

First lot 0.02, multiplier 1.5, rounded to 0.01. Layer 0 is the first position.



Fourteen layers after the first, a single position is 7.10 lots, and the basket holds 21.19 lots in total.

YOUR FIRST LOT IS NOT YOUR EXPOSURE

Judge the EA by the size of a deep basket, never by the first position. Raising the first lot from 0.02 to 0.04 doubles every layer and roughly halves the distance gold can move before the account is in danger.

What ends an account

One thing: a move that is long, fast and one-directional, with no bounce large enough to reach the basket's take profit. Typical causes are a surprise news release, a thin-liquidity session around a holiday, or a market gap.

The simulation in chapter 8 shows the scale. On 10,000 USC with default settings and a 2.00 grid, a straight fall of about 32 in the gold price with no bounce would end the basket. Wider grids in volatile markets stretch that distance, but the principle does not change.

What protects you

PROTECTION	WHAT IT DOES	WHAT IT DOES NOT DO
Daily withdrawal	Moves profit out of reach. The only complete protection.	It does not protect the deposit left in the account.
Minimum-balance guard	No new basket opens below 10,000 USC.	It does not close a basket that is already open.
News filter	Blocks new baskets around high-impact US releases.	It does not stop layers being added to an open basket.
Trading-hours filter	Blocks new baskets near the daily open and close.	Open baskets keep running outside the window.
Margin check per layer	Skips a layer that would need more than 80% of the free margin.	The basket stays open without that layer.
Emergency exit	Closes the baskets itself before the broker's stop-out.	The loss is still real. It only decides who closes.
Broker-side failsafe TP	Closes positions at the target if your terminal is offline.	It does not add layers while the terminal is offline.

Why a cent account

The smallest lot most brokers accept is 0.01. On a standard account, 0.01 lot of gold is one ounce, and a full grid needs thousands of dollars behind it. On a cent account the same lot numbers control one hundredth of the size, so a complete grid fits on 100 dollars. That keeps the amount at risk small and makes daily withdrawal practical.

> **CHECK YOUR BROKER'S CONTRACT SIZE**
> On the cent gold symbols this EA was tuned on, a 1.00 move in price on 1.00 lot is worth 100 USC (1 US dollar). Every money example in this manual uses that value. If your broker's cent contract is a different size, profits, losses and margin all scale with it.

Risk statement

Cash Cow Cent is a high-risk trading tool. It can lose the entire account balance in a single basket. Backtests and past results, including every figure in this manual, do not guarantee future results. Trading leveraged products carries a high risk of losing all of your capital. Use money you can afford to lose completely. Nothing in this manual is financial advice.

CHAPTER 03

Quick start

03

From an empty terminal to a running EA in about ten minutes, then a short checklist for the first day.

Before you begin

- [ ] **A cent account in hedging mode.** Netting accounts are refused: the EA shows an alert and opens nothing.
- [ ] **ECN or RAW spread pricing** is recommended. The take profit is only 0.90, so a wide spread eats a large share of it.
- [ ] **Leverage 1:500 or higher.**
- [ ] **At least 10,000 USC** in the account. Below this the EA opens no new baskets.
- [ ] **A VPS** is strongly recommended. The EA must run all day, every trading day.
- [ ] **MetaTrader 5** with Algo Trading enabled.

Setup in six steps

1. **Open an XAUUSD chart**
   Any timeframe works. The EA reads M1 internally whatever the chart shows.
2. **Allow the news feed**
   In MT5 open Tools, Options, Expert Advisors. Tick "Allow WebRequest for listed URL" and add `https://nfs.faireconomy.media`. Without it the EA falls back to the MT5 calendar and tells you so.
3. **Attach Cash Cow Cent**
   Drag it from the Navigator (Expert Advisors, Market) onto the chart. On the Common tab, allow Algo Trading.
4. **Keep the default inputs**
   The defaults are the tested configuration: buy only, 0.02 first lot, news filter on, emergency exit on. Click OK.
5. **Check the panel**
   The pills at the top should read CONNECTED, BUY ONLY and NEWS CLEAR (or show the news event that is blocking). While flat, the Trading status card shows the grid, the trading time and the news state.
6. **Set your withdrawal habit**
   Decide now when you will withdraw each day, and keep at least 10,000 USC in the account afterwards.

RUNNING MORE THAN ONE CHART

Give every chart its own **Magic number** in group 01, at least 10 apart, for example 888888 and 888898. The EA uses the numbers just below its magic for its own helper orders, which is why neighbours must keep their distance. A duplicate is detected and the second chart pauses itself with the word ERROR on its panel.

What you will see on the account

Besides the trading positions, the EA parks a few pending orders far away from the market. They are part of the design. They hold no margin and can never fill.

WHAT YOU SEE	WHAT IT IS	LEAVE IT ALONE?
Five buy limit orders at 1.00 to 1.04, comment starting CC1	The settings beacon. The Monitor reads the EA's settings from these comments.	Yes. The EA recreates it if deleted.
One limit order far from the market, comment like `L:7 | P:+1638.00 | Liq:4210.55`	The TP mirror. It shows layers, estimated profit at take profit and the liquidation price in the MT5 mobile app.	Yes. It disappears when the basket closes.
A take profit on each position	The broker-side failsafe. See chapter 4.	Yes.

All of these are removed automatically when the EA is removed from the chart.

First-day checklist

- [ ] The panel shows CONNECTED and the correct mode.
- [ ] The Experts log shows no red error lines after start-up.
- [ ] At least one basket has opened and closed in profit during trading hours.
- [ ] TODAY on the panel matches the profit you see in the account history.
- [ ] The Monitor or Notifier, if used, shows the same account figures (chapter 7).
- [ ] Profit above 10,000 USC has been withdrawn.

IF NOTHING OPENS

Being flat for a while is normal: the EA waits for a signal, and only inside trading hours and outside news windows. The Trading status card on the panel says which of these is holding it back. Chapter 11 has a full checklist.

CHAPTER 04

How it works

04

Every step the EA takes, from the first signal to the close of the basket, and the safety nets around it.

One cycle in five steps

1
Signal
A bar closes outside a Bollinger band. The EA opens the first position against the move.

2
Grid
If price keeps going, a larger layer is added each time price has moved one grid distance.

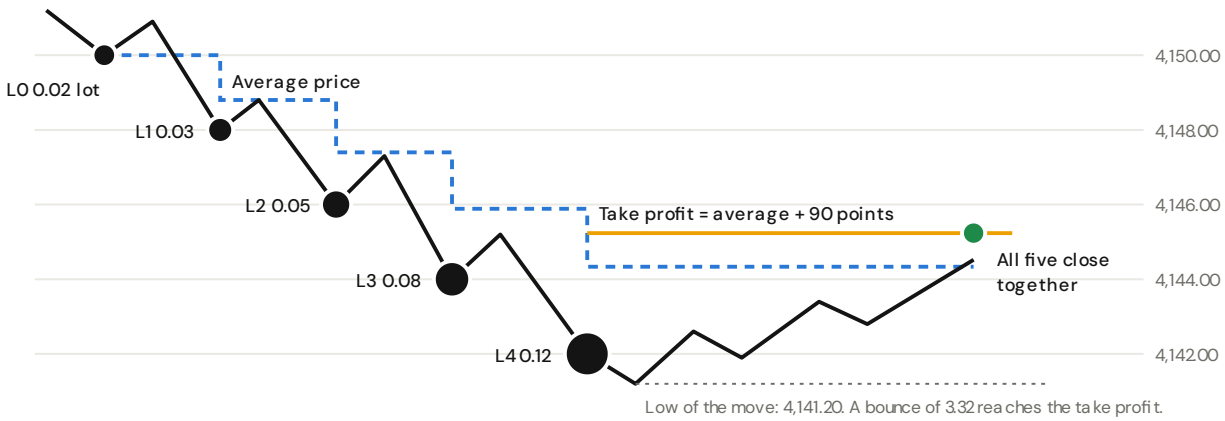
3
Average
Every layer pulls the basket's average price closer to the market.

4
Bounce
A small retracement reaches the take profit, set 90 points beyond the average.

5
Close
All positions close together in profit. The cycle starts again.

A buy basket from first entry to close

Five layers on a 2.00 grid. Dot size shows lot size.



Example with a 2.00 grid. Fall from first entry to the low: 8.80.

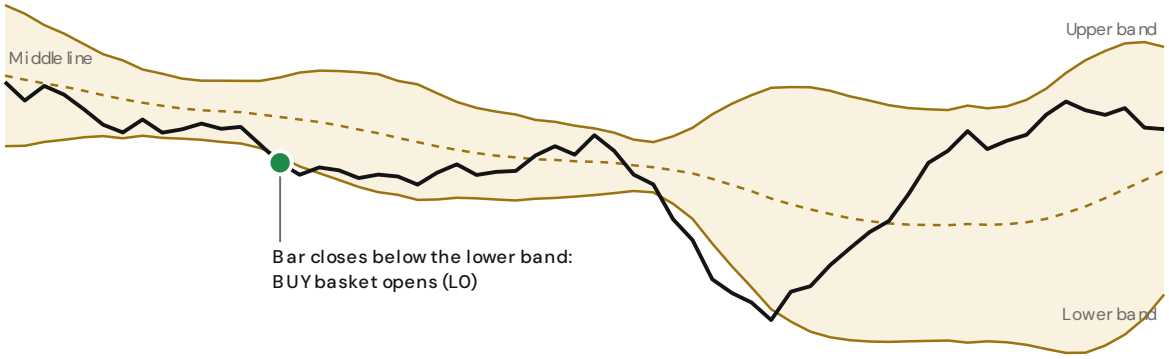
Price fell 8.80 from the first entry, yet a bounce of 3.32 from the low closes the whole basket in profit, because the larger lower layers dominate the average.

The entry signal

The EA watches Bollinger Bands (period 20, deviation 2.0) on the M1 timeframe. When a bar closes below the lower band, price has stretched away from its recent average, and the EA opens a buy basket expecting a move back. In sell mode the mirror applies: a close above the upper band opens a sell basket. A new basket is considered once per bar, and only when no basket is open.

Entry on a close outside the band

Schematic. The shaded area is the Bollinger channel.



In the default buy only mode the EA never opens sell baskets. With **Operating mode** set to On, both directions are allowed, but still one basket at a time unless the optional opposite basket feature (Experimental A) is switched on.

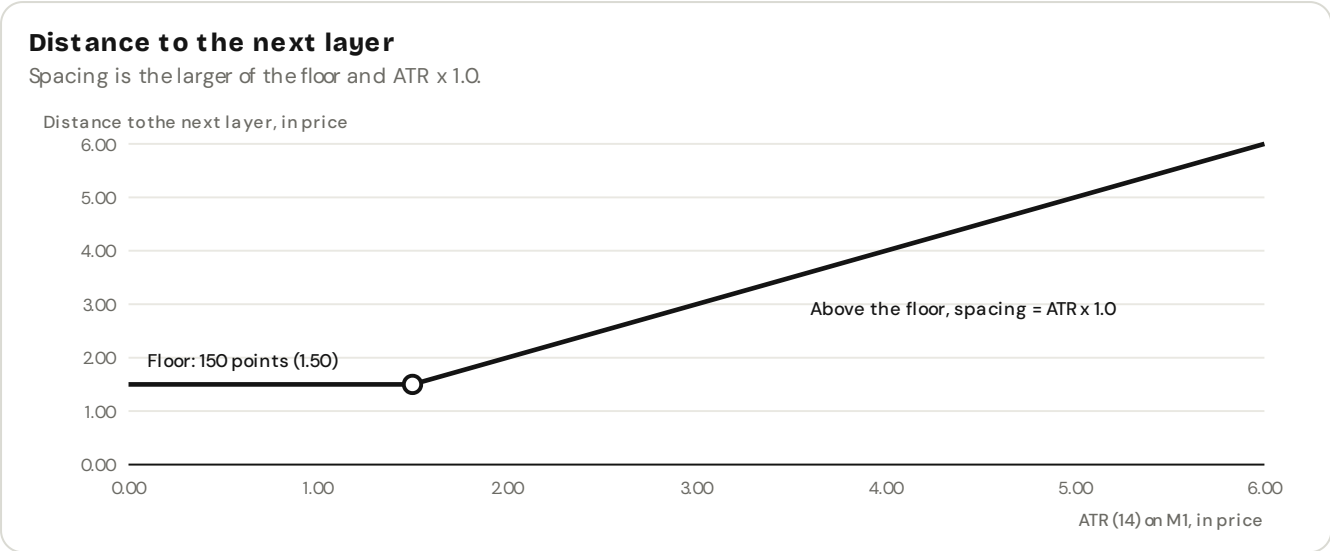
The gates before a new basket

A signal alone is not enough. A new basket opens only when every gate below is open. The gates stop new baskets only: a basket that is already open keeps being managed, and keeps adding layers, until it closes.

GATE	DEFAULT	BLOCKS A NEW BASKET WHEN
Operating mode	Buy only	The mode is Off or Close only, or the signal is on the disabled side.
Minimum balance	Always on	Balance is below 10,000 USC.
Account type	Always on	The account is a netting account.
Magic number check	On	Another chart or EA uses the same or a nearby magic number.
Trading hours	On	Outside daily open + 3 hours to daily close - 4 hours.
News filter	On	Inside the window of a high-impact US release.
Spread, ADX, gap, BB width, margin level, blackout hours	Off	Optional filters for advanced users (group 08, 10, 11).
Holiday pause	Off	Optional: 24 December to 2 January, and the US Thanksgiving Thursday and Friday (group 10).

Grid spacing

The distance to the next layer follows volatility. The EA measures ATR (14) on M1 and uses it as the spacing, with a floor of 150 points (1.50) so that layers never bunch up in a quiet market, and a cap of 10,000 points.



High-water spacing. Within one basket the spacing never shrinks. The EA remembers the largest ATR seen since the basket opened and keeps using it. A volatility spike therefore widens the grid for the rest of that basket, which slows down the rate at which layers and lots pile up exactly when the market is most dangerous.

The lot ladder

Each layer's lot is the previous layer's lot times 1.5, rounded to the broker's lot step. Total lots grow slightly faster than the individual layers.

LAYER	LOT	BASKET TOTAL	VS FIRST LOT
L0	0.02	0.02	1x
L1	0.03	0.05	2x
L2	0.05	0.10	5x
L3	0.08	0.18	9x
L4	0.12	0.30	15x
L5	0.18	0.48	24x
L6	0.27	0.75	38x
L7	0.41	1.16	58x

LAYER	LOT	BASKET TOTAL	VS FIRST LOT
L8	0.62	1.78	89x
L9	0.93	2.71	136x
L10	1.40	4.11	205x
L11	2.10	6.21	310x
L12	3.15	9.36	468x
L13	4.73	14.09	704x
L14	7.10	21.19	1,059x

Before every layer the EA checks margin: if the new layer would need more than 80% of the free margin, it is skipped. **Max positions per basket (0 = UNLIMITED)** can cap the depth, but a capped basket that keeps falling has no way to recover except a larger bounce.

The take profit

With the default mode, **Fixed take-profit (points from average)**, the whole basket closes when price reaches the basket's average price plus 90 points (0.90) for a buy basket. Two costs are added on top so that 90 points is real profit:

- **Spread:** already paid at entry, so it is not added again (4.1).
- **Commission compensation:** the basket's round-trip commission, converted to a price distance, is added too. The entry commission is read from the account history and the exit is assumed equal.

Swap is not included. A basket held overnight pays or earns swap on top of the result.

Four other exit modes exist (trailing in points, trailing in money, Bollinger line and ATR-scaled). They are documented in chapter 6, group 04. The defaults were tuned with the fixed mode.

The broker-side failsafe TP

The EA normally closes the basket itself. As a backup, every position also carries a real take profit on the broker's server, placed a little beyond the EA's own exit level. If your terminal or VPS loses its connection, the broker still closes the positions when price gets there. The level is refreshed when a layer joins and at most every 15 seconds. The failsafe is not used in the trailing modes, which have no fixed price target.

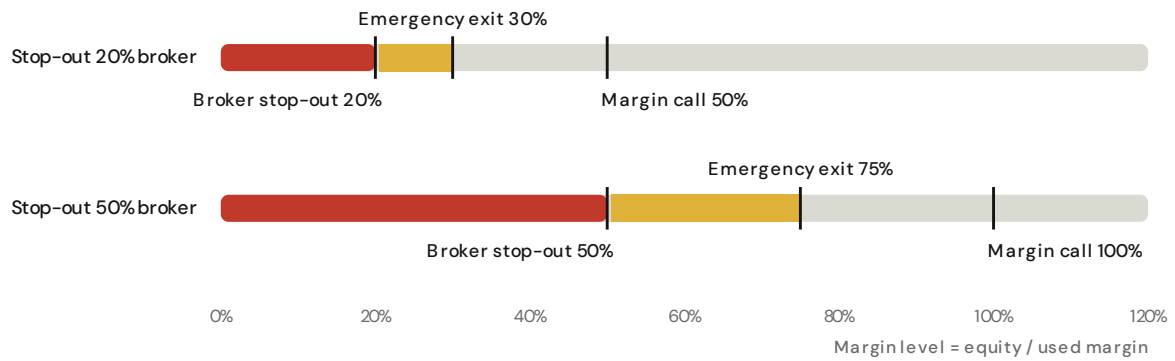
> **WHAT THE FAILSAFE CANNOT DO**
> While the terminal is offline no new layers are added and no emergency exit can run. The failsafe only covers the profitable outcome. This is one more reason to use a VPS.

The emergency exit

Every broker closes positions by force when the margin level falls to its stop-out level, one position at a time and at whatever price it gets. The EA steps in earlier: when the margin level falls to 1.5 times the broker's stop-out level, it closes its baskets itself, at once.

Where the emergency exit sits

Two example brokers. The gold band is the room between the EA's exit and the broker's forced close.



The stop-out level is read from your broker automatically. Brokers that define stop-out as a money amount are handled the same way, using equity.

The loss is real either way. What changes is who closes and how cleanly. Note that a broker with a 20% stop-out lets a basket survive deeper than one with 50%, which can be the difference between an emergency exit and a recovery.

Liquidation price

For an open basket the panel shows a liquidation price: the gold price at which this basket alone would bring the account to the broker's stop-out. It is calculated per magic number, so with several charts each one shows its own figure. Treat it as an estimate: spread, swap and other positions on the account move the real level.

Restarts and recovery

- **Terminal restart or EA reattached:** the EA restores its saved state and carries on with the same basket, average, grid spacing and targets.
- **New computer or VPS:** without the saved state, the EA rebuilds the basket from the open positions and their comments, which record the layer number and the ATR at entry (for example `B L3 ATR 1.39`).
- **Changing inputs with a basket open:** allowed, but the new grid and lot values apply from the next layer. Prefer to change settings while flat.

Magic numbers the EA uses

NUMBER	EXAMPLE	USED FOR
Magic number	888888	The basket's positions
Magic number - 1	888887	The settings beacon (five parked buy limits)
Magic number - 2	888886	The TP mirror (one parked limit order)
Magic number + 1	888889	The optional swing position

This is why charts must keep their magic numbers at least 10 apart, and why the magic number check also reacts to another EA sitting on a neighbouring number.

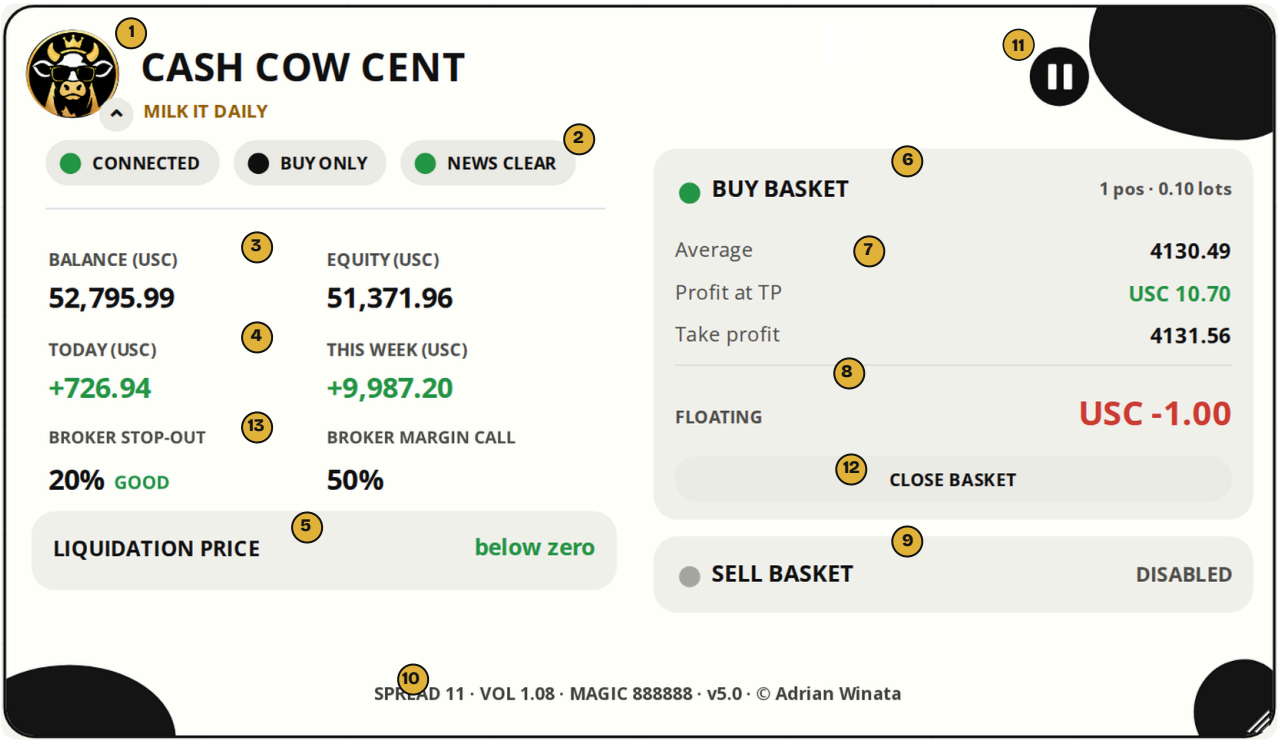
CHAPTER 05

The panel

05

What every figure on the dashboard means, and how to change its look.

The panel with a basket open



Landscape layout, Modern look, version 5.0, on a live cent account. Here the liquidation price is below zero, so the card shows no distance line.

1. **Emblem and fold button.** Click the cow to fold the panel into a one-line strip, and again to open it.
2. **Status pills.** Connection to the broker, the operating mode, and the news state. The mode pill reads ERROR when this chart is paused by the magic number check.
3. **Balance and equity** in account currency. Equity includes the floating result of open positions.
4. **Today and this week.** Closed profit of this EA's magic number only, including swap and commission. Days follow your local time (see **YOUR timezone offset from GMT** in group 10).
5. **Liquidation price.** The gold price at which this basket would hit the broker's stop-out, and under it how far price is from that level. Red while a stop-out price exists, green when there is none (below zero, or the basket is hedged).
6. **Basket card.** One card per direction, with the number of positions and total lots.
7. **Average, profit at TP, take profit.** The basket's average entry price, the estimated profit if the target is reached, and the target price.
8. **Floating.** The basket's current open result.

9. **The other direction.** Shows DISABLED when the mode does not allow it.
10. **Footer.** Spread in points, current volatility (VOL), this chart's magic number and the EA version.
11. **Pause and resize.** The pause button stops new baskets; drag the bottom-right corner to resize. See Panel buttons below.
12. **Close basket.** Closes this basket after a second click. See Panel buttons below.
13. **Stop-out and margin call.** The broker's levels for this account.

Under today and this week the panel shows the broker's **STOP-OUT** and **MARGIN CALL** levels. They decide how deep a basket can go before the broker starts closing positions, and the emergency exit works from the stop-out level.

Panel buttons

The pause button is top right, the resize grip bottom right. They work on a live chart in the desktop terminal; the phone app shows the panel but cannot click it, and the Strategy Tester draws the panel without buttons.

BUTTON	WHAT IT DOES
Pause (two bars)	No new baskets. An open basket keeps adding layers and closes at its target as usual. The mode pill reads PAUSED and the button turns gold with a play sign; click again to resume. The pause stays on after a restart.
Corner grip	Drag the lines in the bottom-right corner to make the whole panel smaller or larger. Each chart remembers its size.
CLOSE BASKET (in a basket card)	Closes that basket now. The first click arms it and shows the result, CLICK AGAIN TO CLOSE AT ...; a second click within 5 seconds closes it. Otherwise it disarms by itself.

The panel while flat

When no basket is open, a **RECENT RESULTS** card shows the closed profit of yesterday, this month and all time, and a **Trading status** card shows three rows:

ROW	SHOWS	TYPICAL VALUES
Grid	The spacing rule in use	Dynamic , or the fixed distance such as 150 pts
Trading time	The window for new baskets, then OPEN or CLOSED	For example 11:00-03:00 OPEN. Local time on a live chart, server time in the Strategy Tester
News	What blocks new baskets now, or what will next, with a second line for the event	Clear, next in 27h, then the event, its release time and source, for example Existing Home Sales, Tue 13 Oct 21:00 (MT5). While blocked: BLOCKED, resumes 21:15, then the event, minutes since the release and source. Clear (MT5+FF) when nothing is due within 48 hours

The News row includes every window the filter uses: NFP, FOMC, CPI and PCE, and the 15-minute window of every other high-impact USD release. The source in brackets is MT5 (the terminal calendar), FF (ForexFactory) or MT5+FF when both list the event. Times are local.

If a gate is closed (low balance, outside hours, news), this card is where you see it.

Below it, an **UPCOMING NEWS** card shows two releases the filter will block: local time and day on the left, the event and its source in the middle, and a countdown on the right, red under one hour and amber under six. The mouse wheel scrolls it through the next five. **SHOW ALL** opens the **NEWS THIS WEEK** window beside the panel with every release of the next seven days.

Status pills

PILL	MEANING
CONNECTED	The terminal is connected to the trade server. If it is not, nothing can be opened or closed.
BUY ONLY, SELL ONLY, and other modes	The value of the Operating mode input.
ERROR	Another chart already runs this magic number. This chart is paused, trades nothing, and resumes by itself once the other chart is gone.
NEWS CLEAR or an event name	Whether the news filter is blocking new baskets right now.
HOLIDAY	The optional holiday pause is active. No new baskets open today.

Lines on the chart

With a basket open the EA draws the basket's take profit as a green line labelled Basket TP, and the levels of any trailing or stop-loss mode in use. Position and order lines from MT5 itself stay visible unless you hide them with **Hide pending-order and position lines (default: shown)**.

Changing the look

YOU WANT	INPUT (GROUP 14)	OPTIONS
A narrow panel	**Panel shape**	Landscape (wide) or Portrait (one column)
Plain text rows	**Panel look**	Modern (card panel) or Classic (text rows)
A bigger or smaller panel	**Panel size in % (100 = compact, 125 = default, 150 = large)**	Any percentage
Bigger text	**Text size in % on top of the panel size (100 = original, 150 = default)**	Any percentage
The panel to start folded	**Start folded to a one-line strip (the round button toggles it)**	true or false
Coloured candles	**Candle colours of the chart theme**	Default (black and white) or Alternative (green up, crimson down)

YOU WANT	INPUT (GROUP 14)	OPTIONS
Your own chart colours	**Holstein chart colours (your colours are restored on removal)**	Set to false

THE PANEL MOVED UNDER THE ONE-CLICK TRADING BOX?

Raise or lower **Panel top offset (pixels), clears the one-click Buy/Sell box**. The default of 155 leaves room for MT5's one-click buttons.

CHAPTER 06

Input reference

06

Every input of Cash Cow Cent 5.0, group by group, with its default and what it does.

Inputs are grouped in the same numbered sections as the EA's Inputs tab. Names are printed exactly as MT5 shows them. Every feature has one master switch in group 01; its detailed numbers live in the feature's own group further down. Experimental features are the exception: each has its own lettered group (A to F) at the end of the list, with its switch inside.

BEFORE YOU CHANGE ANYTHING

The defaults are the tested configuration and were tuned together. Changing the first lot, the multiplier or the grid distance can greatly increase the risk of losing the account. If you are unsure, leave a setting at its default. Point values use the two-decimal gold convention (150 points is 1.50) and are scaled automatically on three-decimal brokers.

Settings most users may touch

SETTING	GROUP	WHEN TO CHANGE IT
Operating mode (on / off / close-only / buy / sell)	01	To pause the EA cleanly (Close only) or change direction.
Magic number: unique per chart, keep numbers 10+ apart (e.g. 888888, 888898)	01	Only when running more than one chart.
Auto lot: scale first lot with balance/equity	01	Off by default. Switch it on to scale the first lot with the balance.
YOUR timezone offset from GMT (99 = automatic from this computer; local hours, blackout, profit days)	10	On a VPS, so that Today on the panel follows your own day.
Panel shape and the other panel inputs	14	To fit the panel to your screen.
Broker server offset from GMT, in hours and **Server DST rule (NONE = fixed offset all year)**	16	For backtests only.

01 Key settings

The core strategy numbers and one master switch per feature.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Operating mode (on / off / close-only / buy / sell)	Buy only	**Off**: no new orders; an open basket keeps its exits (take profit, stop loss, emergency exit). **Close only**: manages open baskets, opens no new ones; the clean way to pause. **On**: buy and sell baskets. **Buy only**, **Sell only**: one direction.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Magic number: unique per chart, keep numbers 10+ apart (e.g. 888888, 888898)	888888	Identifies this chart's positions. Must not be 0. Each chart needs its own number, at least 10 away from any other.
Magic number check: stop if another chart or EA uses this or a nearby number	true	A second chart with the same number pauses itself and shows ERROR. Another EA on a nearby number blocks new baskets. Switch off only if the check misreads your setup.
Timeframe for signals and indicators	M1	The timeframe of the Bollinger and ATR calculations. The chart's own timeframe does not matter.
First position lot (with auto lot: the lot at the base balance)	0.02	The lot of layer 0. Every later layer is built from it. The single most dangerous input to raise.
Lot multiplier per grid layer	1.5	How much each layer grows. Higher recovers on a smaller bounce but runs out of margin sooner.
Base distance between grid layers (points)	150	The minimum grid spacing (1.50). With ATR spacing on, this is the floor.
Max positions per basket (0 = UNLIMITED)	0	Caps the basket depth. A capped basket stops averaging down and needs a larger bounce.
Basket take-profit mode	Fixed take-profit	Fixed, Trailing (points), Trailing (USD), Bollinger line, or ATR-scaled. Details in group 04.
Auto lot: scale first lot with balance/equity	false	Master switch for group 02. With it on, the first lot is 0.02 per 10,000 of balance.
ATR-dynamic grid spacing	true	On: spacing follows ATR, never below the base distance. Off: always the base distance.
Emergency exit before the broker's stop-out	true	Closes the EA's baskets when margin level reaches the multiple set in group 07.
Basket stop loss	false	Master switch for group 06.
Drawdown protection	Off	Off, Percent of balance, or Fixed amount. Limits in group 07.
Spread-shock filter	false	Master switch; numbers in group 08.
ADX trend filter	false	Master switch; numbers in group 08.
Entry gap filter	false	Skips entries when price has already run far beyond the band (group 11).
BB-width expansion filter	false	Master switch; numbers in group 08.
Margin-level protection	false	Master switch; floor in group 08.
News filter (NFP/FOMC/CPI/PCE)	true	Master switch for group 09.
Trading-hours filter	true	Master switch for the session window in group 10.
Blackout-hours filter	false	Master switch for the blackout list in group 10.

02 Auto lot (compounding)

Scales only the first position's lot, each time a new basket opens: lot = first position lot x (account value / base balance). Open baskets are never touched.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Account value the auto lot scales with	Balance	**Balance** ignores floating results. **Equity** includes them.
Base balance (BUY) / (SELL): balance/equity for the first lot	10000 / 20000	0.02 lot per 10,000 USC on buys and per 20,000 USC on sells (SELL 0 = same as BUY).

AUTO LOT AND WITHDRAWALS

Auto lot keeps the risk ratio constant as the balance grows. If you withdraw down to 10,000 every day, auto lot and fixed lot behave the same. Auto lot matters when you leave profit in.

03 Grid spacing (ATR dynamic)

Spacing = ATR x multiplier, never below the base distance, never above the cap.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
ON: basket-largest ATR (never shrinks). OFF: newest layer ATR	true	High-water spacing. On: the grid keeps the widest spacing seen in this basket.
ATR multiplier for grid distance (normal)	1.0	Spacing as a multiple of ATR. Higher is wider and safer per layer, with fewer and slower recoveries.
Add layers only at candle close (spike capture)	false	Checks the grid distance only when a candle closes. A spike can then give a better fill, but a touch-and-retrace gives a worse one or none. One layer per closed bar.
Candle used for bar-close grid adds	M1	The candle for the option above.
Use a different ATR multiplier for shallow layers	false	Two-stage spacing: one multiplier for the first layers, the normal one afterwards.
ATR multiplier below the switch layer	2.0	The multiplier for layers before the switch layer.
Layer index where the NORMAL multiplier takes over	5	With 5: layers 1 to 4 use the early multiplier, layer 5 onwards the normal one.
ATR period	14	Bars used for the ATR.
Maximum grid distance cap (points)	10000	Upper limit of the spacing (100.00).

04 Take profit: basket

Only the inputs that match your take-profit mode are used. The rest are ignored.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Add spread to TP (removed in 4.1)	-	The spread is paid at entry, so it is no longer added.
Add round-trip commission (as price) to TP / trail-start levels	true	Adds the basket's commission, converted to price, so the target is net of commission.
FIXED: take-profit distance (points)	90	Fixed mode: close at average + 0.90 (buy) or - 0.90 (sell).
TRAIL PTS: activation distance (points)	140	Trailing (points): trailing starts once price is this far beyond the average.
TRAIL PTS: pullback from peak that closes (points)	50	Trailing (points): closes after this pullback from the best price.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
TRAIL USD: activation profit (ACCOUNT ccy; cents on cent accounts)	200.0	Trailing (USD): trailing starts at this basket profit, in account currency.
TRAIL USD: giveback from peak (ACCOUNT ccy; cents on cent accounts)	100.0	Trailing (USD): closes after giving back this much from the peak profit.
ATR TP: which ATR sets the distance	Live ATR	ATR mode: live ATR, the mean of the layers' ATR, the basket's high-water ATR, or the lower of mean and live.
ATR TP: take-profit distance = ATR x this	1.0	ATR mode: target distance as a multiple of the chosen ATR.
BB LINE: close at middle line or opposite band	Middle line	Bollinger mode: which line closes the basket.
BB LINE: min profit before close, ACCOUNT ccy (0 = breakeven)	0.0	Bollinger mode: minimum basket profit required at the touch.
BB LINE: live forming bar (true) vs last closed bar	true	Bollinger mode: use the band of the forming bar or of the last closed bar.
BB LINE: close on band touch even at a loss	false	Bollinger mode: allows a losing close at the line. Changes the character of the EA.

05 Take profit: first position (L0)

A separate exit that applies only while the first position is alone. As soon as a layer is added, group 04 takes over.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
First-position TP mode	Disabled	Disabled, Fixed TP in points, or Trailing.
FP FIXED: TP distance (points)	190	Target for a lone first position in Fixed mode.
FP TRAILING: activation distance (points)	190	Trailing start for a lone first position.
FP TRAILING: giveback from peak (points)	50	Pullback that closes it.

06 Basket stop loss

A hard exit for the whole basket at a distance from the average. Off by default: a stop loss this close turns the grid into a different strategy.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Stop-loss distance from average (points)	500	Distance from the average price (5.00).
Bars to block NEW baskets after a basket SL (0 = off)	0	Cooldown after a stop-loss close.

07 Drawdown protection and emergency exit

Drawdown protection closes everything on this magic number when the floating loss exceeds the limit, then resumes on the next bar once flat.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
PERCENT mode: max drawdown (% of balance)	35.0	Limit for the Percent of balance mode.
MONEY mode: max drawdown (ACCOUNT ccy; cents on cent accounts)	10000.0	Limit for the Fixed amount mode, in account currency.
Emergency exit at this x broker stop-out level (min 1.0)	1.5	The EA closes its baskets when margin level falls to this multiple of the broker's stop-out. 1.5 x 50% = 75%; 1.5 x 20% = 30%. Values below 1.0 are treated as 1.0.

08 Entry filters

Four optional gates for new baskets. Their switches are in group 01. Open baskets keep running; margin protection also holds new layers.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
ADX: period	14	Bars used for the entry ADX.
ADX: max value to allow entry (below = ranging)	20.0	Entries only while ADX is below this.
ADX: timeframe	current	Timeframe of the entry ADX.
SPREAD: block entry above baseline x this	3.0	Blocks entries when spread exceeds its slow average by this factor.
SPREAD: enable baseline floor (RAW/ECN lockout guard)	false	Turn on with the spread filter on RAW or ECN feeds, where a near-zero quiet spread could block everything.
SPREAD: baseline floor in points (used when toggle is ON)	5.0	The floor for the option above.
BBW: bars averaged for the baseline width	50	Baseline for the band-width filter.
BBW: block entry when width[1] > baseline x this	2.0	Blocks entries when the bands are expanding into a trend.
MARGIN: halt new grids/baskets below this level %	500.0	Holds new baskets and layers below this margin level. Account-wide. Never closes anything.

09 News filter

Blocks new baskets around high-impact US releases. Each named event has its own window; every other high-impact USD release gets the universal window. Windows are combined, so the longest one wins.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Use terminal economic calendar (real schedule)	true	Lets the EA use the MT5 calendar. With it off, only the ForexFactory feed and the NFP estimate remain.
Block around Non-Farm Payrolls	true	NFP.
NFP: minutes blocked before release	60	
NFP: minutes blocked after release (0 = use universal window)	0	0 means the universal 15 minutes apply.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Block around FOMC rate decisions	true	FOMC.
FOMC: minutes blocked before the statement	60	
FOMC: minutes blocked after (covers press conference)	180	Long on purpose: the press conference causes a second spike.
Block around US CPI releases	true	CPI.
CPI: minutes blocked before release	60	
CPI: minutes blocked after release (0 = use universal window)	0	
Block around US Core PCE (tier below CPI)	false	PCE as a named event. When off, PCE still gets the universal window if rated high impact.
PCE: minutes blocked before release	60	
PCE: minutes blocked after release (0 = use universal window)	0	
News source	Both combined	Both combined: an event blocks when the MT5 calendar or ForexFactory rates it high impact, so live trading blocks at least every event the backtest blocks. ForexFactory (MT5 calendar as fallback): the feed decides, the calendar is used only when a download fails. MT5 calendar only: never downloads. The feed URL must be allowed in MT5.
Weekly feed URL	nfs.faireconomy.media …	Do not change unless the feed moves.
Minutes between feed downloads	60	How often the feed is refreshed. The last good download is shared with other charts and with Holy Cow on the same terminal, so a reload reads it instead of downloading again.
Also block on medium-impact events	false	Adds medium-impact events from the feed.
Block around every other high-impact USD release	true	The universal window for PPI, jobless claims, GDP, ISM, retail sales and so on.
High-impact USD: minutes blocked before release	0	
High-impact USD: minutes blocked after release	15	
Fallback only: NFP release hour, New York time	8	Used only when no calendar or feed data exists.
Fallback only: NFP release minute, New York time	30	
Backtest: simulate news using built-in release dates (2021.01.04 - 2026.12.23)	true	Strategy Tester only. Simulates the filter from dates built into the EA: every high-impact USD event of the MT5 calendar in that range (2,997 releases), selected by one rule.

10 Time filter and blackout hours

The window in which new baskets may open.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Session window	Market-relative	**Market-relative**: from the symbol's daily open plus an offset to its daily close minus an offset, read from the broker's own session table. **Local hours**: fixed start and end in your time.
Market-relative: start this many hours after the daily open	3	Skips the thin first hours of the trading day.
Market-relative: stop this many hours before the daily close	4	Stops new baskets well before the close.
YOUR timezone offset from GMT (99 = automatic from this computer; local hours, blackout, profit days)	99.0	99 reads the computer's clock. On a VPS set your own offset (for example 7 for GMT+7) so local hours, blackout hours and the Today figure follow your day.
Local-hours mode: session start hour (your time)	8	Local hours mode only.
Local-hours mode: session start minute	0	
Local-hours mode: session end hour (your time)	0	Overnight spans such as 22:00 to 02:00 are supported.
Local-hours mode: session end minute	0	
Advanced: local hours to skip new entries, e.g. "12,13" (empty = none)	empty	Whole local hours without new baskets, comma separated. Needs the blackout switch in group 01.
Holiday pause: no new trades 24 Dec - 2 Jan and on US Thanksgiving Thursday and Friday	false	On: no new basket opens on those days, and no opposite basket is spawned. Open baskets are managed as usual. The panel shows HOLIDAY while it is active.

11 Entry signal (Bollinger)

Rarely changed.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Bollinger Bands period	20	Bars in the band calculation.
Standard deviation multiplier	2.0	Band width. Wider bands mean fewer, more stretched entries.
Gap filter: max distance beyond the band (points)	200	With the gap filter on: skip an entry when price is further than this beyond the band.

12 Config beacon (Monitor broadcast)

Writes the EA's display settings into the comments of five parked buy limit orders so the Monitor can read them. Rewritten only when a setting changes or the orders go missing.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Broadcast settings to the Monitor via a beacon order	true	Switch off only if you never use the Monitor or Notifier.
Beacon magic = magic number + this (not 0, not the swing offset)	-1	The beacon's own magic number.
How often to check the beacon still exists (read-only; recreates if you deleted it)	30	Seconds between checks.

13 TP mirror (mobile TP line)

One parked limit order that carries basket information to the MT5 mobile app, which cannot show the panel.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Show basket TP as a pending-order TP line (mobile)	true	Master switch for the mirror order.
Draw the TP line on the chart (order carries a TP)	false	On: the mirror carries the basket's TP price, which mobile draws as a line.
Append est. profit at TP to the mirror comment	true	Comment such as L:7 | P:+1638.00 | Liq:4210.55.
Secondary re-place threshold, ACCOUNT ccy (layers rebuild it anyway)	500.0	Re-creates the mirror when the estimate moved by this much.
Mirror magic = magic number + this (not 0, not the swing or beacon offset)	-2	The mirror's own magic number.
Min seconds between TP-line server updates	15	Throttle for server updates.
Skip update if TP moved less than this (points)	10	Ignores tiny changes.

14 Panel and chart display

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Show on-chart info panel	true	
Panel top offset (pixels), clears the one-click Buy/Sell box	155	
Panel left offset (pixels)	5	
Panel look	Modern	Modern (card panel) or Classic (plain text rows).
Panel shape	Landscape	Landscape (wide) or Portrait (one column).
Panel size in % (100 = compact, 125 = default, 150 = large)	125	
Text size in % on top of the panel size (100 = original, 150 = default)	150	

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Start folded to a one-line strip (the round button toggles it)	false	
Holstein chart colours (your colours are restored on removal)	true	Applies the black and white chart theme.
Candle colours of the chart theme	Default	Default (black and white) or Alternative (green up, crimson down).
Hide past-trade arrows and lines on the chart	true	Keeps the chart clean of closed-trade markers.
Hide pending-order and position lines (default: shown)	false	
Trade-line thickness	2	
Trade-line label font size	8	
Line label offset to the right (bars)	13	

15 Sounds

Sound files live in the terminal's Sounds folder or MQL5\Files. No sounds in the Strategy Tester.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Play a sound on a new basket entry	true	Only the first position of a basket makes a sound.
Sound file for a new BUY basket	news.wav	
Sound file for a new SELL basket	news.wav	
Play a sound when a basket closes in profit	true	
Sound file for a TP / profit close	alert2.wav	

16 Strategy Tester / backtest

These inputs affect the Strategy Tester only. Live trading ignores them.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Visual backtest: live panel (off = refresh once a second)	false	On: the panel refreshes on every tick in visual mode. Smoother and slower.
Tester speed mode (trades identical in all modes)	Normal	Normal, Fast or Ultra Fast. All three produce identical trades.
Tester: read an exported news CSV if present (overrides built-in dates)	true	Uses the News Export file when it exists.
Optional CSV in the COMMON folder (overrides built-in)	CashCowCent_News.csv	File name of the exported news.
Broker server offset from GMT, in hours	3.0	Your broker's server time zone. Enter the winter offset when a DST rule is selected.
Server DST rule (NONE = fixed offset all year)	Fixed offset	Fixed, US rule or EU rule.

17 Broker compatibility

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Point-digit preset (scales all point inputs)	Auto	Auto detects two or three decimals. Force a preset only if detection is wrong.

Experimental features

Features still under evaluation. Every one is off by default, and the defaults leave the EA unchanged. Each has its own lettered group at the end of the Inputs tab.

A Experimental: opposite basket spawn

When a basket gets deep, opens a fresh, independent basket in the other direction at the first lot. It ignores the Bollinger signal but obeys every safety gate. Positions of a spawned basket end their comment with OPP, and the Monitor and Notifier read them as usual.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Open a fresh opposite basket when this one gets deep	false	Master switch. Works in Buy only and Sell only mode too, because the mode governs the main basket only. Off and Close only still block it.
Trigger depth: layer number that spawns the opposite basket	5	Each layer at or past this depth gets one attempt.
Let a spawned basket spawn its own opposite basket	false	Off: a spawned basket never spawns another one.

B Experimental: swing position

After a winning basket close, opens one small position in the basket's direction with its own stop loss and take profit, then leaves it alone.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Swing position after a winning close	false	Master switch. It was in group 01 before version 3.6.
Swing lot cap (lot = 10% of deepest layer, capped here)	0.1	Upper limit of the swing lot.
Minimum swing lot: skip if 10% of deepest layer is below this	0.1	No swing unless the basket was deep enough.
Swing magic = magic number + this (keep >= 1)	1	The swing's own magic number.
Stop-loss placement for the swing	Current price -/+ current ATR	At the last layer's price, the last layer's price plus its ATR, or the current price plus the current ATR.
Swing TP at a fixed reward:risk multiple of the SL	true	Places a take profit on the swing.
Swing TP = this x SL distance (2.0 = 1:2 risk-reward)	2.0	Reward as a multiple of the stop distance.

C Experimental: trend lot bias

Reads ADX on a higher timeframe. In a trend, the first lot is raised on the with-trend side and lowered on the counter-trend side by the same share. Decided when a basket opens and frozen for its life.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Scale the counter-trend side lot in a trend	false	Master switch.
Regime timeframe	D	Timeframe of the regime ADX.
Regime ADX period	14	Bars used.
ADX at/above this = trending	25.0	Threshold between sideways and trending.
Skew: with-trend x(1+skew), counter x(1-skew)	0.20	With 0.20 and a 0.10 lot: 0.12 with the trend, 0.08 against it.

D Experimental: ATR lot sizing

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Scale the starting lot down when ATR is high	false	Shrinks the first lot in fast markets. Never raises it.
ATR at which the full first position lot is used	1.5	At ATR 3.0 the lot is halved; at 4.5 it is one third.

E Experimental: lot grouping

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Layers sharing one lot before multiplying	1	With 2: layers 0 and 1 share a lot, layers 2 and 3 the next, and so on. Slower growth, but a deeper bounce is needed.

F Experimental: planned-price take profit

Layers are often filled a little worse than the planned grid price, which moves the basket's average and its target further away. This option lets the target follow the planned prices instead. The target only ever moves closer, never past break-even. It works with the Fixed and ATR-scaled take-profit modes. The Monitor and Notifier keep showing the normal target.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Planned-price take profit	false	Master switch.
Method	Internal ladder	**Internal ladder**: the EA keeps its own ladder at the planned prices, independent of the live fills. From the start layer, the live target moves closer by the gap between the real average and the ladder's average, and to break-even once the ladder would already have closed. **Per layer**: only layers filled worse than planned move the target, by that difference.
Internal ladder: live layer from which it can move the target	8	Below this depth the target is left alone.

CHAPTER 07

Companion tools

07

Three optional tools that make the EA easier to follow. None of them can open, close or change a trade.

Monitor for CC Cent

A read-only copy of the panel for a second terminal. Run the EA on your VPS and follow every basket from a laptop or office PC. It can be used with the investor (read-only) password.

What it shows

- Balance, equity, the broker's stop-out and margin call levels, and profit for today, this week, yesterday, this month and all time.
- One card per basket: positions, lots, average, take profit, profit at TP, floating result.
- Liquidation price and how far price is from it, direction mode and beacon status.
- A- / A+ buttons to resize the panel, remembered per chart.
- While flat: grid mode and trading hours in your local time.
- TP, trailing and stop-loss lines on the chart, and optional sounds.

Setup

1. Keep CC Cent running with group 12 (Config beacon) at its defaults.
2. On the other terminal, log in to the same account.
3. Attach the Monitor to an XAUUSD chart.
4. Set **Magic number of the CC Cent EA (must match the EA)** to the EA's magic number.

There is nothing else to match. The Monitor reads the EA's take-profit mode, distances, grid, direction and trading hours from the beacon orders and follows any change within seconds.

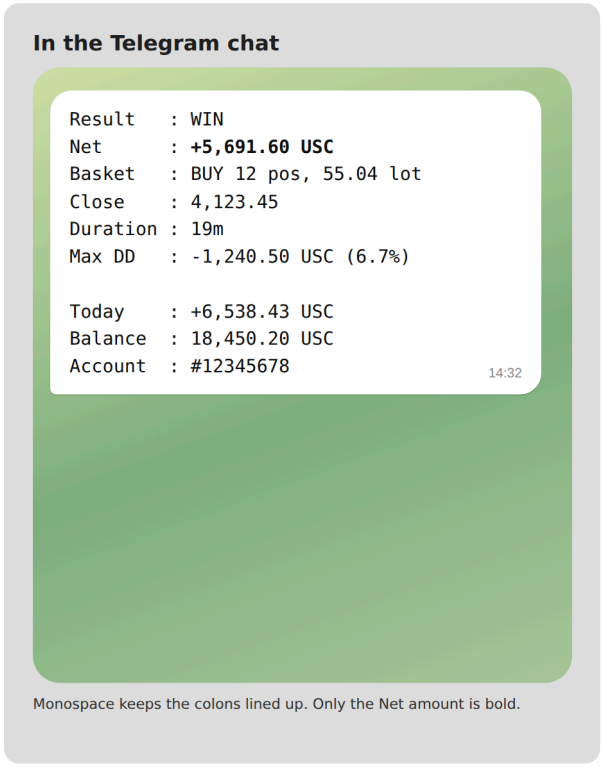
PANEL MESSAGE	MEANING	WHAT TO DO
CC CENT BEACON NOT FOUND	No beacon for this magic number on this account.	Check that the EA is running, that the magic numbers match, and that the beacon is enabled in group 12.
BEACON UNREADABLE	The broker shortened the order comments.	The Monitor cannot read the settings on this broker.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Magic number of the CC Cent EA (must match the EA)	888888	Which EA instance to follow.
YOUR timezone offset from GMT (99 = automatic from this computer; profit days)	99.0	Sets where a day starts for the profit figures.
Panel refresh interval (seconds)	1	

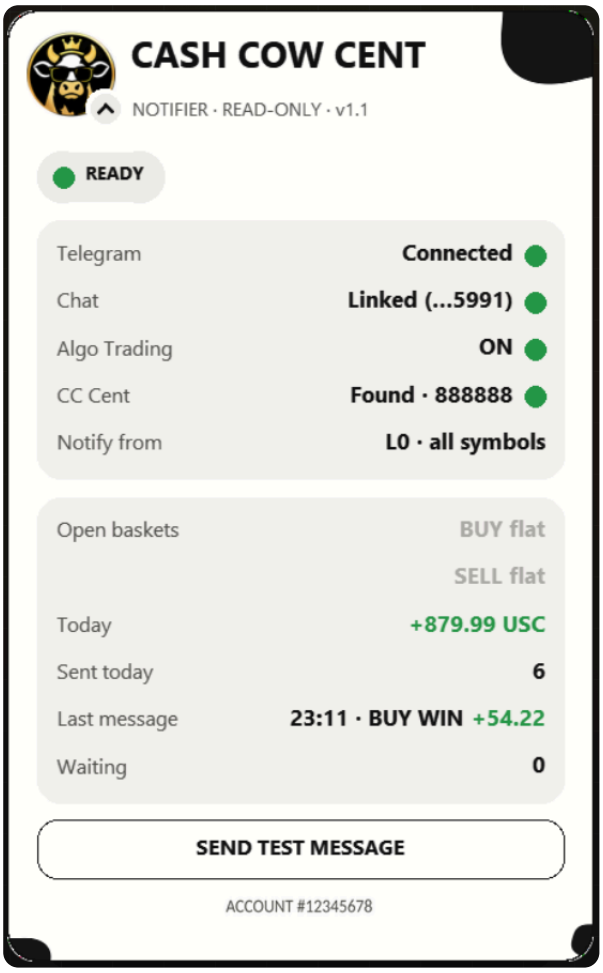
INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Sounds and panel inputs	as on the EA	Same meaning as groups 15 and 16 of the EA.
Draw TP/SL/trail lines on the chart	true	Shows the basket's levels as lines.

Notifier for CC Cent

Sends a Telegram message to your phone each time a basket closes, plus a daily and a weekly summary. It only reads the account history.



A basket message. Result, net profit in bold, basket size, close price, duration, deepest floating loss, then today's total, balance and account.



The status panel. Each setup check has a green, amber or red dot. The button sends a sample message.

Setup in three parts

1. **Create your own Telegram bot**
   In Telegram, open BotFather (the one with the verified tick), send `/newbot`, choose a name and a username ending in "bot". BotFather replies with a token. Copy it, keep it private, then open your new bot and tap Start.

2. **Allow MT5 to reach Telegram**
   Tools, Options, Expert Advisors: tick "Allow WebRequest for listed URL" and add `https://api.telegram.org`. Keep the news feed address in the list.

3 **Start the Notifier**

Attach it to a separate chart of any symbol, paste the token into **Bot token (from @BotFather)**, leave **Chat ID (empty = automatic)** empty, and press Send test message on the panel.

INPUT (AS SHOWN IN MT5)	DEFAULT	WHAT IT DOES
Bot token (from @BotFather)	empty	Your bot's token.
Chat ID (empty = automatic)	empty	Found automatically after you tap Start in your bot.
CC Cent magic number(s), comma separated	888888	Which EA instances to report.
Symbol (empty = all)	empty	Limit messages to one symbol.
Notify from layer (0 = all, 3 = L3)	0	Only baskets that reached this depth are reported.
Show profit / swap / commission	false	Adds a breakdown under the net result.
Show close price	true	
Show deepest floating loss (Max DD)	true	The largest floating loss while the basket was open, with its share of the balance.
Show balance after the close	true	
Daily summary (previous day)	true	Sent at the summary time.
Weekly summary (Mondays, previous week)	true	Monday to Sunday of the week before.
Summary time, your local time (HH:MM)	00:05	
Send summaries with no baskets	false	Quiet days are skipped unless switched on.
Send closes missed while offline	true	Reports baskets that closed while the Notifier was not running, once.
Missed closes: max age (hours)	24	
Drop unsent message after (hours)	6	Old messages are dropped instead of arriving late.

ONE BOT PER ACCOUNT

With several accounts, create one bot for each. Every account then appears as its own chat with its own name. Messages are sent only from a terminal where Algo Trading is on, so a home PC and a VPS never both send.

Cash Cow Cent News Export

A small script for backtesting. MT5 gives EAs no calendar in the Strategy Tester, so the EA carries built-in release dates. To test with the very latest dates, run the script once on a live terminal: it saves the MT5 calendar as `CashCowCent_News.csv` in the terminal's Common folder, and the tester picks it up automatically. The script is sent on request by private message on MQL5 after purchase.

CHAPTER 08

Simulations

08

Worked numbers: what a basket looks like at every depth, how far gold can fall, what nine months of 2026 looked like, and what different withdrawal habits leave you with.

HOW TO READ THIS CHAPTER

All figures use the default ratio of 0.02 first lot per 10,000 USC, and 100 USC per 1.00 of price per 1.00 lot. Model tables are simplified: they assume a constant grid, and ignore spread, commission and swap. Backtest figures come from the MT5 Strategy Tester on real ticks. None of it predicts the future.

S1 One basket at every depth

A buy basket on a 2.00 grid, measured at the moment each layer opens. Margin is at 1:500 with gold at 4,150. Margin level assumes a balance of 10,000 USC.

POSITIONS	TOTAL LOTS	FALL FROM ENTRY	FLOATING	MARGIN USED	MARGIN LEVEL	BOUNCE TO TP	PROFIT AT TP
1	0.02	0.00	0	17	>10,000%	0.90	+1.8
2	0.05	2.00	-4	42	>10,000%	1.70	+4.5
3	0.10	4.00	-14	83	>10,000%	2.30	+9.0
4	0.18	6.00	-34	149	6,671%	2.79	+16.2
5	0.30	8.00	-70	249	3,988%	3.23	+27.0
6	0.48	10.00	-130	398	2,477%	3.61	+43.2
7	0.75	12.00	-226	622	1,570%	3.91	+67.5
8	1.16	14.00	-376	963	1,000%	4.14	+104.4
9	1.78	16.00	-608	1,477	636%	4.32	+160.2
10	2.71	18.00	-964	2,249	402%	4.46	+243.9
11	4.11	20.00	-1,506	3,411	249%	4.56	+369.9
12	6.21	22.00	-2,328	5,154	149%	4.65	+558.9
13	9.36	24.00	-3,570	7,769	83%	4.71	+842.4

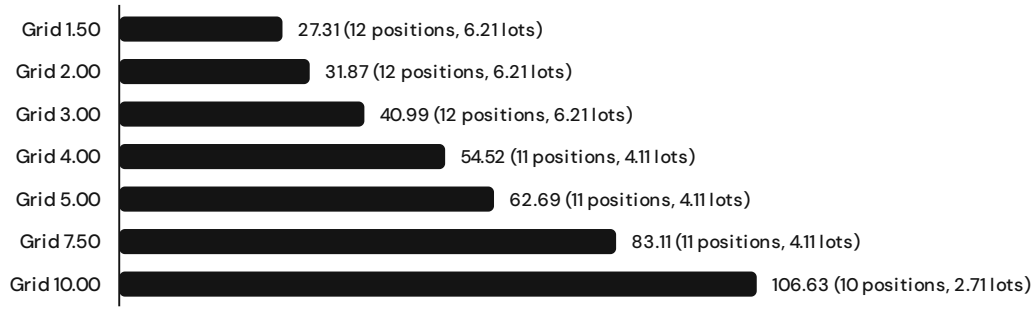
Reading it: with six positions the basket floats at -130 USC and a bounce of 3.61 closes it for +43.2. With twelve positions it floats at -2,328 and the margin level is down to 149%. The bounce needed stays under 5.00 at every depth, which is why most baskets recover. The cost of waiting grows at every step.

S2 How far can gold fall in a straight line?

The same model, pushed until the emergency exit fires: gold falls without any bounce large enough to close the basket. Balance 10,000 USC, first lot 0.02, broker stop-out 20% (emergency exit at 30% margin level).

Straight fall to the emergency exit

Fall in gold price from the first entry, by grid spacing.



The grid spacing follows ATR, so it is tight in quiet markets and wide in fast ones. Layers that would need more than 80% of the free margin are skipped, which is why the basket stops at 10 to 12 positions.

GRID SPACING	FALL TO EXIT, STOP-OUT 20%	FALL TO EXIT, STOP-OUT 50%	LOSS AT EXIT, 20%	LOSS AT EXIT, 50%
1.50	27.31	23.57	-8,459	-6,136
2.00	31.87	28.13	-8,457	-6,135
3.00	40.99	37.26	-8,454	-6,137
4.00	54.52	50.78	-8,980	-7,443
5.00	62.69	58.95	-8,981	-7,443
7.50	83.11	79.37	-8,981	-7,444
10.00	106.63	102.89	-9,327	-8,313

Reading it: in a quiet market with a 2.00 grid, a one-way fall of about 32 ends the basket and takes roughly 85% of a 10,000 account. Gold moves 30 to 60 in a day quite often; what saves the basket is that such moves almost always contain bounces of a few dollars. A lower stop-out level buys a few more dollars of room and a later, larger loss.

S3 Nine months of 2026 at the default ratio

Strategy Tester, XAUUSD, real ticks, RoboForex ECN, 1 January to 30 September 2026, buy only, fixed lot, nothing withdrawn. The test used 0.20 lot on 100,000; every figure below is divided by ten to show the default 0.02 on 10,000.

NET PROFIT
+49,409
on 10,000 in nine months

BASKETS CLOSED
5,966
about 31 per trading day

LOSING DAYS
0
of 193 trading days

DEEPEST BASKET
13 positions
7.83 lots

MEDIAN DAY
+201
2.0% of the deposit

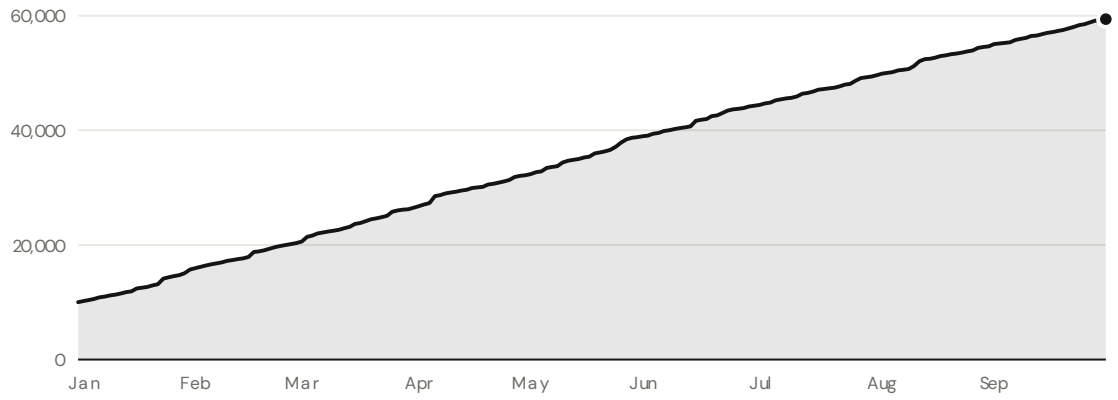
AVERAGE DAY
+256
pulled up by a few big days

WORST AND BEST DAY
+88 / +1,192

LARGEST EQUITY DRAWDOWN
5,011
from a peak, in USC

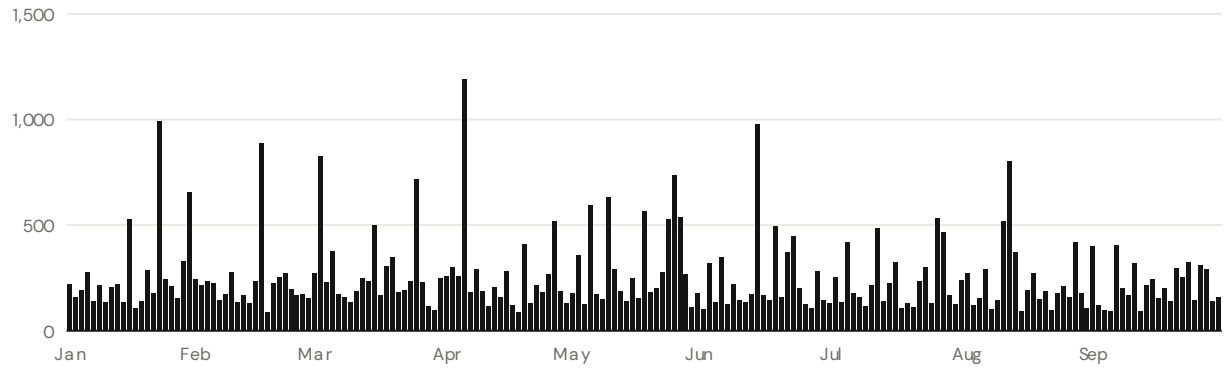
Balance

Fixed 0.02 lot, starting at 10,000 USC, no withdrawals.



Profit per trading day

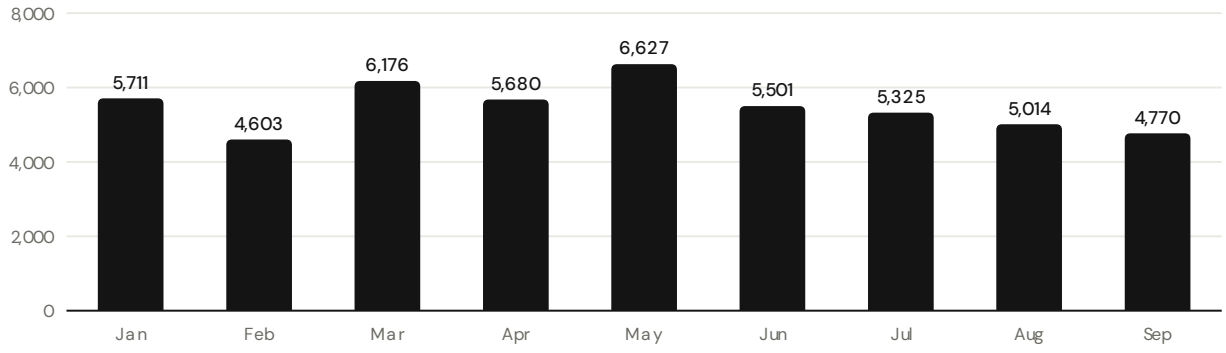
Each bar is one day, in USC.



The tall bars are days when a deep basket recovered. They are also the days the account came closest to an emergency exit.

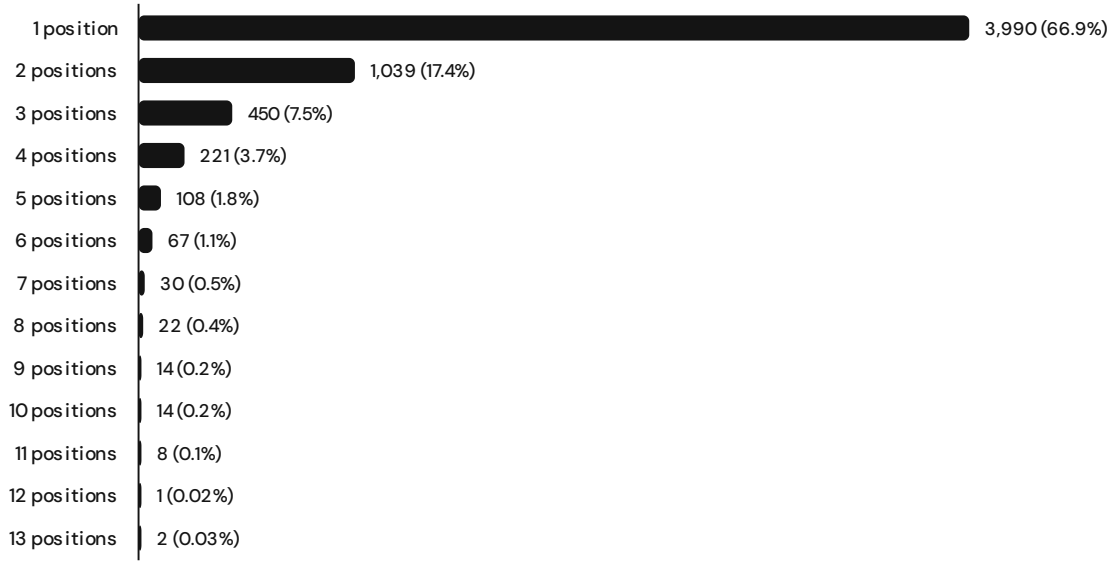
Profit per month

In USC.



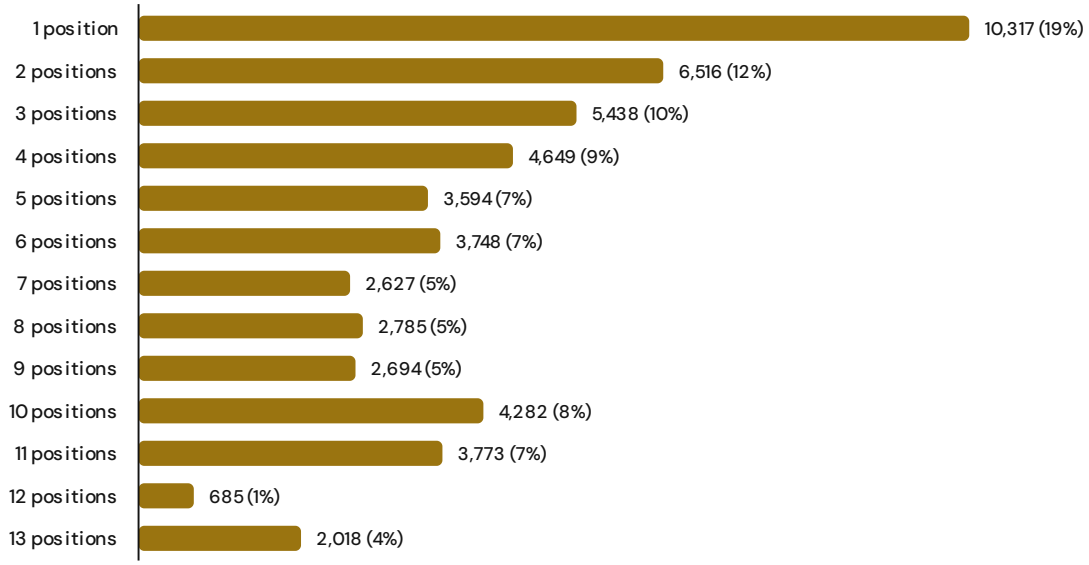
Baskets by number of positions

5,966 baskets.



Profit by number of positions

In USC, before commission.



Reading it: two baskets in three close with a single position, and half of them last under a minute (median 55 seconds; 99% close within 24 minutes; the longest took about two hours). Yet baskets with eight or more positions, 1% of the total, earned about 30% of the profit. The EA's income depends on deep baskets recovering. The result of this test contains no basket that failed, which says the period was survivable at this lot, not that failure cannot happen.

WHY THIS TEST LOOKS SAFER THAN LIVE TRADING WITH WITHDRAWALS

Nothing was withdrawn, so the balance grew from 10,000 to almost 60,000 while the lot stayed at 0.02. By September the account had six times the cushion it started with. If you withdraw daily, as you should, every day carries the same risk as day one.

S4 What a larger lot does

Two tests with auto lot on a 30,000 deposit, 1 January to 1 October 2026, same broker and data. The only difference is the first lot per 10,000 of balance.

FIRST LOT PER 10,000	EMERGENCY EXITS	FINAL BALANCE	NOTES
0.06 (three times the default)	None	3,555,809	No losing days. 10,022 trades, profit factor 2.37.
0.08 (four times the default)	Three: 17 Feb, 7 Apr, 15 Jun	806,405	The first exit alone cost 59,861.

On 17 February gold fell from 4,938 to 4,882.57, about 55, during the thin Lunar New Year session. At 0.06 the basket held and recovered. At 0.08 it reached the emergency exit with 25.27 lots open. One step up in lot size turned the best day of the test into the worst.

> **DO NOT READ THIS AS A RECOMMENDATION FOR 0.06**
> It survived this period by a narrow margin. The default of 0.02 exists to leave room for a day worse than any in the test.

S5 The emergency exit level

One optimisation run changed only **Emergency exit at this x broker stop-out level (min 1.0)** on a broker with a 50% stop-out. Compare the rows with each other, not with other tables.

MULTIPLIER	EXIT AT MARGIN LEVEL	FINAL BALANCE AT 0.06	FINAL BALANCE AT 0.08
1.0	50%	1.44 million	5.53 million
1.2	60%	1.44 million	5.53 million
1.4	70%	1.44 million	1.94 million
1.6	80%	1.44 million	2.14 million
1.8	90%	1.44 million	2.72 million
2.0	100%	0.60 million	1.08 million

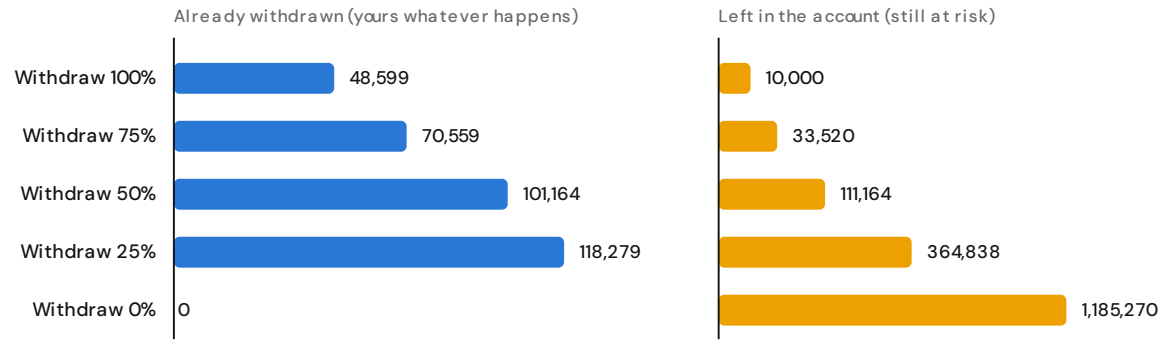
Reading it: an early exit (2.0) closed baskets that would have recovered. A late exit lets more baskets survive but leaves less room before the broker's own forced close, where execution is worst. The default of 1.5 sits between the two. Values below 1.0 are treated as 1.0.

S6 Withdrawal habits compared

One backtest of 2026 with auto lot, starting from 10,000 USC, with a share of each day's profit withdrawn and the rest left to compound.

What you have taken out versus what is still at risk

In USC. The right-hand bars use a square-root scale so that the small values stay visible.



Reading it: withdrawing everything produces the smallest total and the only one that is entirely safe. Withdrawing nothing produces the largest number on paper, and all of it disappears on the day a basket fails. A split such as 50% is a reasonable middle: the withdrawn part grows because the account grows, while half of every day's profit moves out of reach.

S7 How long until the deposit is back?

MEDIAN DAY
about 2.0%
of a 10,000 deposit

DAYS TO WITHDRAW 10,000
40
trading days in this test, withdrawing all profit daily

AT THE MEDIAN PACE
50
trading days, about ten weeks

Once withdrawals add up to your deposit, a failed basket can no longer leave you behind. Reaching that point is the first goal. Everything withdrawn after it is profit that no market move can take back.

CHAPTER 09

Backtesting guide

09

How to run an honest test in the MT5 Strategy Tester, and how to read the result.

Tester settings

SETTING	VALUE	WHY
Symbol	XAUUSD	The EA is built for gold only.
Timeframe	M1 (any works)	Signals use M1 internally.
Modelling	Every tick based on real ticks	Grid and take profit are tick-sensitive. Other modes give misleading results.
Period	2026	The EA is tuned for gold's 2026 price level, volatility and spread. Built-in news dates start in January 2021.
Deposit and leverage	10,000 and 1:500	The default ratio. On a standard-contract test symbol, 10,000 US dollars with 0.02 lot has the same proportions as 10,000 USC on a cent account.
First lot	Fixed (the default)	Leave auto lot off. A fixed lot shows the real per-basket behaviour without compounding.

Three inputs that matter in the tester

1. **News simulation**
   Leave **Backtest: simulate news using built-in release dates (2021.01.04 - 2026.12.23)** on. Without it the test runs with no news filter at all, which is very different from live trading. In testing, a single unfiltered release was the difference between a strong result and a lost account. The built-in list is every high-impact USD event of the MT5 economic calendar from 4 January 2021 to 23 December 2026 (2,997 releases), selected by one rule. No date was added or removed by hand.

2. **Broker time zone**
   Set **Broker server offset from GMT, in hours** and **Server DST rule (NONE = fixed offset all year)** to your broker's server time. The tester has no real clock, so the news windows and trading hours only line up when these are right. Most brokers run GMT+2 in winter and GMT+3 in summer: enter 2 and pick the matching DST rule.

3. **Speed**
   Tester speed mode (trades identical in all modes) can be set to Fast or Ultra Fast. All modes produce identical trades.

Reading the result

- **Look at the drawdown before the profit.** A grid EA's curve looks smooth until the day it does not.
- **Check the deepest basket.** The largest position count and lot total tell you how close the test came to the edge.
- **Distrust compounding.** Auto lot makes late-period profit enormous. A fixed lot shows what a day is really worth.
- **Use your own broker's data.** Spread, commission and stop-out level all change the outcome.
- **Run more than one lot size.** If doubling the lot ends the account in the test period, you know how thin the margin of safety is.

> **WHAT A BACKTEST CANNOT SHOW**
> Slippage in fast markets, requotes, a frozen platform, a VPS outage, or a market gap over the weekend. The tester fills every order at the tick price. Real markets do not.

CHAPTER 10

10 Tips and daily routine

Habits that make the difference between a cow that paid for itself and one that did not.

A daily routine

1. **Check the panel or your phone**
   CONNECTED, the right mode, and no alert waiting. The Notifier's daily summary does this for you.
2. **Wait for a flat moment**
   Withdraw when no basket is open, or when the open basket is shallow. Withdrawing from under a deep basket lowers its margin level.
3. **Withdraw down to your working balance**
   10,000 USC, or the balance you have chosen to keep with auto lot. Never go below 10,000: the EA stops opening baskets.
4. **Write it down**
   Keep a running total of withdrawals. The day it passes your deposit is the day the risk becomes the market's, not yours.

Do

- **Use a VPS** close to your broker. A basket that cannot add its layers or run its emergency exit is unmanaged.
- **Prefer a broker with a low stop-out level**, raw spreads and a true cent account in hedging mode. The stop-out level is listed in the broker's account terms.
- **Use Close only to pause.** It lets the open basket finish and opens nothing new. Do this before maintenance, before a holiday you do not trust, or when you want to stop.
- **Update the EA while flat** when you can. If a basket is open, the new version picks it up from the saved state.
- **Keep the Notifier on** with `Notify from layer (0 = all, 3 = L3)` set to a depth you care about, so that your phone only buzzes for deep baskets.

Do not

- **Do not raise the first lot** because the last weeks were good. Simulation S4 shows what one step costs.
- **Do not close single positions by hand.** It breaks the basket's average. If you must intervene, close the whole basket.

- **Do not run other EAs on nearby magic numbers** or trade gold by hand on the same account without understanding that they share the same margin.
- **Do not add charts to earn more.** Two charts on one account are two grids on one margin pool.
- **Do not top up a deep basket** with fresh money in the hope of saving it. That is how a 100 dollar loss becomes a 500 dollar one.

Days that deserve extra care

SITUATION	WHY IT MATTERS	WHAT YOU CAN DO
Holiday sessions with thin liquidity	Moves run further with fewer bounces. The worst day of the 2026 tests, 17 February, fell in the Lunar New Year week.	Switch to Close only before the session, or accept the risk with a freshly withdrawn account.
Major scheduled news	The filter blocks new baskets, but an open basket keeps adding layers through the release.	Check for an open basket before NFP, CPI and FOMC.
The hours after a big release	Markets often continue the move in the next session.	Nothing to change; be aware that deep baskets cluster here.
Weekends	A basket left open on Friday faces the Monday gap.	The session filter already stops new baskets four hours before the close.
Broker maintenance or symbol changes	A renamed symbol or changed contract breaks the EA's assumptions.	Re-check the first day after any broker notice.

Choosing fixed lot or auto lot

	FIXED LOT (DEFAULT)	AUTO LOT
First lot	Always 0.02	0.02 per 10,000 of balance
If you withdraw daily to 10,000	Same result	Same result
If you leave profit in	The account gets safer as it grows	Risk stays constant; profit compounds
Best for	Daily withdrawers	A planned split such as withdraw half, compound half

CHAPTER 11

11 Troubleshooting

Every alert the EA can raise, and a checklist for the most common question: why is it not trading?

Why is it not opening a basket?

- [ ] **Algo Trading** is on in the toolbar and allowed in the EA's Common tab.
- [ ] The panel shows **CONNECTED**.
- [ ] The mode pill is not **ERROR**, and **Operating mode (on / off / close-only / buy / sell)** is not Off or Close only.
- [ ] The third pill does not read **HOLIDAY**. The optional holiday pause (group 10) blocks new baskets from 24 December to 2 January and on the US Thanksgiving Thursday and Friday.
- [ ] The balance is **at least 10,000**.
- [ ] The account is a **hedging** account.
- [ ] The Trading status card shows the trading time as **OPEN**.
- [ ] The News row does not say **BLOCKED**.
- [ ] Price has actually **closed a bar below the lower Bollinger band** (buy mode). In a steadily rising market there may be no signal for hours.

Alerts and what they mean

ALERT	MEANING	WHAT TO DO
balance … is below the minimum 10000. No new baskets will open; open baskets are still managed.	The minimum-balance guard is active.	Deposit, or wait for the open basket to close. Keep 10,000 after withdrawals.
this is a NETTING account. The grid needs a HEDGING account	The account type cannot hold a grid.	Open a hedging account.
Cash Cow Cent - broker check: …	Shown once per account at start: leverage below 1:500, not a cent account, or a stop-out level of 50% or more.	Check the account type with your broker. The EA still trades; the warning only says the setup differs from the tested one.
CLOSE REJECTED | Ticket=… retcode=… | resending now (journal)	The broker refused a close, usually a requote in a fast market.	Nothing. The EA resends the close at once. If it happens often, ask the broker about execution.

ALERT	MEANING	WHAT TO DO
magic number … is already running on another chart. This chart is paused and will not trade.	Two charts share one magic number. The panel shows ERROR.	Give this chart its own number, at least 10 apart, or remove the other chart. It resumes by itself.
another EA uses a magic number next to …	A different EA sits on a number this EA uses for its helper orders.	Move one of them at least 10 away. New baskets resume when the clash is gone.
please set a unique Magic_Number before running (it is currently 0)	Magic number 0 is not allowed.	Enter a number in group 01.
EMERGENCY EXIT - … All baskets closed before the broker's stop-out.	Margin level reached the emergency level and the EA closed its baskets.	The loss is realised. Once flat, the EA opens new baskets again if the balance is still above 10,000, so switch to Close only first if you want to stop.
ForexFactory news feed FAILED … Now using the MT5 calendar instead	The feed could not be downloaded. With News source on Both combined this appears only when the MT5 calendar is also unavailable; otherwise the failure is just a log line.	Check that the feed address is in the WebRequest list. The EA keeps filtering with the MT5 calendar.
ForexFactory feed unreadable - likely rate-limited	Too many downloads in a short time, often several terminals on one address. The log says http=429 when ForexFactory refused.	Nothing. It retries after 30 minutes and uses the MT5 calendar meanwhile.
your broker changed the Monitor beacon comments	The broker shortened order comments.	The Monitor cannot read the settings automatically on this broker.

Other situations

The panel is missing or looks like plain text.

Check **Show on-chart info panel** and **Panel look** in group 14. Classic shows text rows; Modern shows the card panel.

Today on the panel does not match the broker's daily figure.

The panel counts a day in your local time, not server time, and only for this EA's magic number. On a VPS, set **YOUR timezone offset from GMT (99 = automatic from this computer; local hours, blackout, profit days)** to your own offset.

There are pending orders at 1.00 that never fill.

That is the settings beacon. It is harmless, holds no margin, and is removed with the EA. See chapter 3.

A layer was skipped.

The new layer would have needed more than 80% of the free margin, or a cap in **Max positions per basket (0 = UNLIMITED)** was reached. The basket continues without it.

The news row says NO NEWS DATA.

Neither the feed nor the MT5 calendar returned data. Enable news in Tools, Options, Server, and allow the feed address. In the tester, keep the news simulation on.

CHAPTER 12

12

Frequently asked questions

Short answers to the questions asked most often.

Before you start

Can it run on a standard (dollar) account?

It is not designed for it. A full grid on a standard account needs a hundred times more capital for the same risk ratio. The minimum-balance guard counts account currency, so 10,000 on a standard account would be 10,000 dollars.

Which broker should be used?

Any broker offering a cent account in hedging mode with 1:500 leverage or more, tight gold spreads and a low stop-out level. Cent symbols often have a suffix; the EA runs on the chart it is attached to, so attach it to the cent gold symbol.

Does it work on other symbols?

No. The grid distance, take profit and news filter are tuned for gold.

Is a VPS required?

Not technically, but strongly recommended. With the terminal offline no layers are added and the emergency exit cannot run. Only the broker-side failsafe TP remains.

Why is the minimum 10,000 USC?

It is the balance the default 0.02 lot was tuned for. Below it the EA will not start a new basket, because a grid on less has almost no room.

Trading behaviour

How many trades per day should be expected?

In the 2026 test at default settings, about 31 baskets per trading day, most of them a single position closed within a minute. Some days have far fewer, depending on volatility and news.

Why buy only by default?

One direction means one basket at a time and one margin load to carry. Sell only and both directions are available in group 01. With both directions the EA takes whichever signal comes first, still one basket at a time.

Does it use a stop loss?

Not by default. A basket closes at its take profit or, in the worst case, at the emergency exit. An optional basket stop loss and drawdown protection exist in groups 06 and 07; switching them on changes the strategy's character and results.

Does it trade during news?

It opens no new basket inside a news window. A basket that is already open continues to add layers and can close during the release.

Does it hold positions overnight and over the weekend?

Yes, if a basket has not reached its target. Swap is charged or paid by the broker and is not part of the take-profit calculation.

What is the swing position?

An optional small position opened after a winning basket, with its own stop loss and take profit. It is off by default.

Money

How much can be lost?

Everything in the account. Chapter 8 shows how far gold has to move for that to happen.

How much does it make?

In the 2026 backtest at default settings the median day was about 2% of a 10,000 deposit. That is a description of one test period, not a promise. Any day can be the day a basket fails.

How often should profit be withdrawn?

Daily is the design. Weekly works if daily is impractical, at the cost of leaving up to a week of profit at risk.

Is it better to withdraw everything or to compound?

Withdrawing everything is the safest. A split such as half out, half left with auto lot on grows the account while still banking profit. Simulation S6 compares the options.

With a larger balance, should the lot be raised?

Use auto lot instead of typing a larger lot. It keeps the ratio at 0.02 per 10,000 automatically and scales back down after a withdrawal.

Operation

How is the EA paused safely?

Set **Operating mode (on / off / close-only / buy / sell)** to Close only. The open basket is managed to its close and nothing new opens. Off also opens nothing new and, from version 3.6, keeps the exits of an open basket running.

What happens after a terminal restart?

The EA restores its state and continues the same basket. On a new machine it rebuilds the basket from the open positions.

Can several charts run on one account?

Yes, each with its own magic number at least 10 apart. Remember that they share one margin pool, so the risk adds up.

Can positions be closed by hand?

Close the whole basket if you must, not single positions. The cleaner way to stop is Close only.

What are the pending orders far from the market?

The settings beacon for the Monitor (five buy limits near 1.00) and the TP mirror for the mobile app (one limit order). They hold no margin and cannot fill.

How is the basket followed on a phone?

In the MT5 mobile app, open the mirror order's details to read layers, estimated profit at TP and liquidation price. For push messages, use the Notifier.

The trading time on the panel is in which time zone?

On a live chart, your computer's local time. In the Strategy Tester, server time. The window itself is tied to the market, so it is the same moment for every trader.

Backtesting

Why do backtests before 2026 look poor?

The EA is tuned for gold's 2026 price level, volatility and spread. Earlier years had very different conditions. The built-in news dates go back to January 2021, so earlier years can at least be tested with the news filter on.

Why does a backtest differ from another user's?

Different brokers have different ticks, spreads, commission, stop-out levels and server time zones. Set the server offset and DST rule in group 16 to your broker.

Why does the live result differ from the backtest?

Slippage, real spreads at the moment of entry, connection quality, and the live news feed versus the built-in dates. Expect the same behaviour, not the same numbers.

CHAPTER 13

Milestones

13

How the EA was built, one numbered build at a time, over the months of 2026.

Cash Cow Cent was not written in one go. It grew through more than ninety numbered prototype builds, each adding or fixing one thing, each tested against real-tick data before the next. This chapter is optional reading. It explains why the EA has the features it has.

Mid 2026
Foundation

The core engine

Bollinger entry, the 1.5 lot ladder and a basket take profit. A fixed grid stacks layers far too fast in a volatile market, so ATR spacing with a high-water mark was added: a spike widens the grid for the rest of the basket.

July 2026
Visibility

Beacon, Monitor and the mobile mirror

The EA began to broadcast its settings through parked orders so that a read-only Monitor on another device could follow it without manual setup. The TP mirror order brought basket information to the MT5 mobile app. A unified news filter replaced a single NFP rule, and the panel gained profit summaries in account currency.

August 2026
Research

Taking backtests apart

Tester reports were rebuilt deal by deal into baskets to see where profit and risk really come from. Two findings shaped everything after: a small share of deep baskets produces a large share of the profit, and the worst baskets grow through news releases. The tester clock turned out to shift trading hours and news by the broker's server offset, which led to the server offset and DST inputs.

Builds 44 to 71
Precision

Costs, exits and options

Spread and commission compensation made 90 points mean 90 points of net profit. A window for every high-impact USD release joined the named events. ATR-scaled take profit, the opposite basket spawn, trend lot bias, lot grouping, bar-close layer adds and the two-stage ATR multiplier were added as options, all off by default. News dates for the tester came next, first as an exported file, then built in.

Builds 72 to 96
Safety

Failsafes and honest numbers

The broker-side failsafe TP went through five builds until it tracked the basket reliably. The ForexFactory feed became the primary news source with the MT5 calendar as backup. The panel gained the liquidation price, calculated per magic number. Defaults were re-tuned for a 10,000 USC account, and features still under evaluation moved into an Experimental group.

26 Sep 2026
Identity

Cash Cow Cent

The EA received its name, the cow, and the black and white panel with the chart theme to match. The message became part of the product: withdraw daily, because it will not live forever.

Late Sep 2026
Release

Version 3.4 on the MQL5 Market

The first public version, with the minimum-balance guard, the emergency exit and market-relative trading hours. Monitor for CC Cent and Notifier for CC Cent followed as free companions.

3 Oct 2026
Update

Version 3.5

Magic number check with automatic pause and resume. Safety checks keep running while indicator data loads. Emergency exit default moved from 2.0 to 1.5 times the stop-out level after optimisation. Helper orders are removed with the EA. A second candle colour preset, smoother panel spots and clearer input labels. Monitor 2.6 and Notifier 1.2 shipped alongside, the Notifier with close price, deepest floating loss, balance and a test message.

7 Oct 2026
Update

Version 3.6

Experimental features moved into their own groups, A to F, and the later groups were renumbered. The opposite basket spawn gained a chain switch and its own comment tag. A planned-price take profit and a holiday pause were added, both off by default. The built-in news dates now reach back to January 2021. Off mode keeps the exits of an open basket, and several reliability fixes came over from the review of a sister EA.

15 Oct 2026
Update

Version 3.7

The news filter combines the MT5 calendar and ForexFactory, so an event blocks when either source rates it high impact, and one ForexFactory download now serves every chart and Holy Cow on the terminal. The News row shows the next block or the time trading resumes, the liquidation card turns red or green, and the panel gained a RECENT RESULTS header. Monitor 2.7 shipped alongside with the same panel changes.

Oct 2026
Update

Version 3.8

A hotfix resends a close the broker refuses at once, so a fast market no longer turns a take profit into a loss while the EA waits. The panel gained Pause, Close basket and size buttons, an UPCOMING NEWS card, the broker's stop-out and margin call levels and the distance to liquidation, and a broker check runs at start. Auto lot is off by default again. Monitor 2.8 shipped alongside.

What the history says about the design

- **Every protection answers something that went wrong in testing.** The news filter, the high-water grid, the emergency exit and the failsafe TP each exist because a test showed the gap.
- **Optional features default to off.** New ideas are added behind a switch and stay off until they prove themselves.
- **The numbers are meant to be honest.** Commission-aware targets, simulated news in the tester and a liquidation price on the panel are there so that what you see is what you get.

Version 3.8 at a glance

AREA	CHANGE
Closes (hotfix)	A close the broker refuses is resent at once instead of after a few seconds. Closes allow slippage of up to half the take-profit distance, and the journal shows the broker's reason for a refused close.
Panel buttons	Pause / Resume for new baskets, CLOSE BASKET with a two-step confirmation, and A- / A+ to resize the panel.
Upcoming news	A card with the next three blocked releases: local time, source and a countdown, and SHOW ALL for the rest of the week.
Results	Today and this week in the account stats; RECENT RESULTS shows yesterday, this month and all time.
Broker levels	The stop-out and margin call levels on the panel, and the distance from price to the liquidation level.
Broker check	At start the journal shows leverage, account type, margin call, stop-out and the emergency exit level, with a one-time warning when the setup differs from the tested one.
Backtests	A journal reminder to use Every tick based on real ticks. The EA's indicators are no longer drawn on the visual test chart.
Auto lot	Off by default again: the first lot is a fixed 0.02.
Monitor 2.8	Stop-out and margin call, this week and all time, the liquidation distance, and A- / A+.

Version 3.9 at a glance

AREA	CHANGE
Broker levels	The panel labels them BROKER STOP-OUT and BROKER MARGIN CALL, so it is clear the broker sets them, not the EA.
Stop-out rating	A tag next to the stop-out: GOOD (20% or lower), FAIR (21 to 49%) or HIGH (50% or higher). Switch it off with "Rate the broker stop-out on the panel (GOOD / FAIR / HIGH)".
Results	RECENT RESULTS adds last week: the previous Monday to Sunday, in your local time.
Broker check	No false "not a cent account" warning on brokers that label cent accounts as USD. A USD label with 10,000 or more on the balance only gives a note in the journal.
Monitor 2.9	The same broker labels, stop-out rating and last week.
Notifier 1.4	Privacy option, on by default: messages hide the account number and balance. A test message is sent first, and a chat Telegram refuses is linked again after Start is pressed.

Versions 4.0 to 5.0 at a glance

AREA	CHANGE
News	Two-row UPCOMING NEWS card with wheel scroll; SHOW ALL opens NEWS THIS WEEK (4.0).
Take profit	The spread is no longer added: the target is exactly the set distance past the average (4.1).
Safety	Panel close retried like other exits, more slippage on protective closes, no duplicate layers (4.1).
Options	BUY / SELL auto-lot bases and a detailed log (4.0). Experimental G news layer hold and H profit lock (4.1).
5.0	NO TICKS stall warning with popup and push; drag the bottom-right corner to resize; trade comments start with "CC Cent"; some settings renamed, so check saved .set files; profit lock fix; seasonal panel looks ("Seasonal panel theme").

CHAPTER 14

14 Glossary and support

The terms used in this manual, and where to go next.

Glossary

ATR. Average True Range. The average size of recent bars, used as a measure of volatility and as the grid spacing.

Auto lot. Scaling the first lot with the balance: 0.02 per 10,000 by default.

Average price. The lot-weighted mean entry price of a basket. The take profit is measured from it.

Basket. All positions the EA holds in one direction. They open one by one and close together.

Beacon. Five parked buy limit orders whose comments carry the EA's settings to the Monitor.

Bollinger Bands. A moving average with a band two standard deviations above and below. A close outside a band is the entry signal.

Cent account. An account counted in US cents (USC). 10,000 USC is 100 US dollars.

Emergency exit. The EA closing its own baskets shortly before the broker's stop-out.

Equity. Balance plus the floating result of open positions.

Failsafe TP. A take profit stored on the broker's server as a backup if the terminal is offline.

Floating. The profit or loss of positions that are still open.

Grid. The series of price levels at which new layers are added.

Hedging account. An account type that keeps every position separately. Required. The opposite is netting.

High-water spacing. Using the largest ATR seen in a basket, so the grid never tightens mid-basket.

Layer. One position in a basket. L0 is the first; L1, L2 and so on are the grid adds.

Liquidation price. The gold price at which a basket would reach the broker's stop-out.

Magic number. The ID by which an EA recognises its own orders.

Margin level. Equity divided by used margin, in percent.

Martingale. A method that increases size after an adverse move so that a small recovery covers the loss.

Point. 0.01 of the gold price in this manual. 90 points is 0.90.

Stop-out. The margin level at which the broker closes positions by force.

TP mirror. A parked order that shows basket information in the MT5 mobile app.

USC. US cent, the currency unit of a cent account.

Support and links

	WHERE
CC Cent on the MQL5 Market	mql5.com/en/market/product/198400
Monitor for CC Cent (free)	mql5.com/en/market/product/198557
Notifier for CC Cent (free)	mql5.com/en/market/product/198646

	WHERE
Author profile and private messages	mql5.com/en/users/adrianwinata

For questions, use the Comments tab of the product page or a private message on MQL5. When reporting a problem, include the EA version shown on the panel, your broker and account type, and the relevant lines from the Experts log.

Updates are delivered through the MQL5 Market. After updating, check the version at the end of the panel footer.

ONE LAST TIME

Milk it daily. It will not live forever.

Withdraw your profit. Keep 10,000 USC in the account. Leave the defaults alone.



CASH COW CENT

EXPERT ADVISOR FOR METATRADER 5

Milk it daily.
It won't live forever.

CC Cent mql5.com/en/market/product/198400

Monitor for CC Cent mql5.com/en/market/product/198557

Notifier for CC Cent mql5.com/en/market/product/198646

Author mql5.com/en/users/adrianwinata