



# cashmanager RURAL

**Financial software that helps farmers plan**



**Much more than just financial software, cashmanager Rural is software that helps farmers plan physical activities and see the financial implications. As the plan is put into action the farmer can review the results, seeing the big picture at all times.**

## **FINANCIAL SOFTWARE FOR FARMS**

cashmanager RURAL is financial software that is especially designed for use on farms.

- Sample codes are provided for 12 farm types
- Special codes for Milksolids, Livestock reconciliation, Crops yields and sales – simply unavailable in non farming software
- GST private/business splits are automated
- Electronic imports from key rural supply stores and trading banks
- Transaction based not debtors ledger driven
- Analysis per ha, per Su or per Cow.

## **FOR USE BY FARMERS**

cashmanager RURAL is really easy for farmers to learn and use, ensuring more time doing what you enjoy.

- Uses non-accounting, farmer friendly terminology
- Any setup option and any data can be changed at any time - a huge advantage
- Transparency is excellent, ensuring full understanding
- The reporting and analysis is designed for farmers by farmers.

## **AND RURAL PROFESSIONALS**

cashmanager RURAL is used and recommended by hundreds of Rural Bank Managers, Farm Accountants and Farm Consultants.

## **TO HELP FARMERS PLAN**

cashmanager RURAL has exceptional planning and reviewing tools that will help farmers succeed despite the constraints of a variable climate and volatile prices.

- Planning is all about creating a list of farm activities that have financial implications and seeing the impact of quantity, timing and value on the financial situation
- Effective planning requires timely implementation – which is easier when mapped out for the year
- Plans have to be flexible. By constructing the plan in the same format as the actual recording, revision is quick, the big picture easily identified and the capability to adapt to the season is maintained
- cashmanager RURAL makes the **Plan, Do and Review** cycle enjoyable and rewarding.

## STOCK RECONCILIATION

Keeping track of livestock sold, how many are left and the balance between feed demand and supply is a task cashmanager RURAL handles with ease.

- Keep a running tally of animals on hand by recording births, deaths, sales and purchases
- Analyse average prices and weights
- Plan future sales
- Plan monthly feed demand.



Stock Flow

File View Setup Reports Help

Go!flow Set Up Crop Rec Filter Filter Clear Display Calculator Line one Actuals Line two None

(Actual 2008)

KEY	Change	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008	Apr 2008	May 2008	End
1 Dairy	22	430	430	559	558	557	467	467	467	452	452	452	452	452
Mixed Age Cows	17	396	396	504	503	503	350	427	427	412	412	412	412	412
\$P Open		396												
\$P Births														
\$P Purchases														
\$% Sales									(15)					
\$% Deaths				(1)	(1)	(1)								
\$% Transfers Out														
\$P Transfers In							35							
F1Yr Heifers	5	35	35	35	35	35	35	40	40	40	40	40	40	40
\$P Open		35												
\$P Births														
\$P Purchases														
\$% Sales														
\$% Deaths														
\$% Transfers Out								(35)						
\$P Transfers In								40						
\$P Transfers In														
Heifer Calves				130	130	130	40							
\$P Open														
\$P Births				130										
\$P Purchases														
\$% Sales														
\$% Deaths														
\$% Transfers Out														
\$P Transfers In														
\$P Transfers In														
Bull Calves														
\$P Open														
\$P Births														
\$P Purchases														
\$% Sales														
\$% Deaths														
\$% Transfers Out														
\$P Transfers In														
\$P Transfers In														
Bulls														
\$P Open														
\$P Births														
\$P Purchases														
\$% Sales														
\$% Deaths														
\$% Transfers Out														
\$P Transfers In														
\$P Transfers In														

## WAGEBOOK

Keeping track of wages, leave and superannuation.

- Record hours worked and leave taken
- Record pay rates
- Record allowances and deductions
- Print pay slips
- Print IRD or ATO wage and superannuation forms.

Pay Worksheet

Employee: Farm Worker1

Period ending: 30/01/2008

Pay Date: 30/01/2008

Account: 1 Reference: DC Page: 1

Gross Taxable	\$ 7,600.00
Less Tax	\$ 2,400.00
Plus NTA / GST	\$ 0.00
Less Deductions	\$ 800.00
<b>Nett Pay</b>	<b>\$ 4,400.00</b>

KiwiSaver 4%

Type	Category	Extended Code	Quantity	\$	Total	Comment
GR	WA		0	6800.00	\$ 6,800.00	Gross Wages
A	WA		0	800.00	\$ 800.00	Accommodation Allowance
DED	WA		0	800.00	\$ 800.00	Accommodation Deduction
TAX	WA		0	2400.00	\$ 2,400.00	PAYE Deducted

OK Cancel Help

## DAIRY CALCULATOR

Keep track of milk production.

- Plan monthly revenue
- Compare with actual.

## INVOICING

cashmanager RURAL helps you produce professional invoices.

- Create a detailed tax invoice
- Print an invoice and remittance advice
- Record payments.

Dairy Calculator

Production for January 2008 (for payment 20 February)

Milk solids	Advanced rate	
This Month: 16547	450.0 c/kg	\$74,462
Prev. Months: 145,000 kg	Increase in advanced rate: 0.0 c/kg	\$0
Freight Costs: 0.00 c/Litre		(\$0)
<b>Net income for February</b>		<b>\$74,462</b>

Total YTD production

Actual	0 Kg
Budget	161,547 Kg
	161,547 Kg

Setup

Previous month Next month

OK Cancel Help

Dairy Farm - Brochure

12 Riverview Road RD 11 Masterton Tel: 06 370280 Email: Sales@CRSoftware.co.nz

Grazing Farmer 48 Riverview Road RD 11 Masterton

Tax Invoice # 15 (Original) GST No: 10 100 100 Page: 1 of 1 Date: 24 February 2008

Description	Quantity	Price	Value
60 Calves x 4 weeks @ \$7.00 week	60 x 4	7.00	1,680.00

To pay by Direct credit, the bank account number is -- Use reference 'GRAZ'

Sub total	1,680.00
GST	210.00
<b>TOTAL DUE</b>	<b>1,890.00</b>

Please attach 8 return with your payment to:

Dairy Farm - Brochure 12 Riverview Road RD 11 Masterton

Client: GRAZ Invoice No: 15 Invoice Date: 24 Feb 2008 Amount owing: \$ 1,890.00 Amount paid: \$

## TRANSACTION RECORDS

**cashmanager RURAL makes the task of recording and coding transactions very easy.**

- It is transaction based, – because this is what farmers need!
- And it's in one long list, making it easy to see all the entries.



### One entry will:

- Update the bank balance
- Code the transaction into management and accounting topics
- Add the transaction to the GST or BAS return
- Add the transaction to the accountants report
- Group the transactions by enterprise
- Update the actual Cashflow
- Create a revised Cashflow automatically replacing forecast months with Actual
- Compare the item to last year or to a forecast
- Update physical records like livestock tallies, carcass weights, milk production or wool and analyse per head, SU or per hectare.

Date	A/C Ref	Page	Amount	DR	Line Amount	Year	Code	Qty	GST	Other Party	Note
1/02/2008	1		(\$7,000.00)		(7,000.00)	2008	PE-D			P	Drawings
3/02/2008	1		(\$1,501.00)		(1,501.00)	2008	INT-M			E	The Bank
12/02/2008	1		(\$8,473.00)		(8,473.00)	2008	PR-M			E	The Bank
16/02/2008	1		(\$5,216.00)		(5,216.00)	2008	FD-CON			B	Feed Co
19/02/2008	1		(\$1,640.00)		(1,640.00)	2008	RIR			B	Council
20/02/2008	1	55	\$54,695.00		55,040.00	2008	MP	12545		B	Fortena
20/02/2008	1	55	(\$1,157.00)		(1,157.00)	2008	AH-D			B	Vet Club
20/02/2008	1		(\$1,300.00)		(1,300.00)	2008	FEN			B	Fertiliser Co
20/02/2008	1		(\$1,619.00)		(1,619.00)	2008	AD-A			B	Accountant
20/02/2008	1	AP	(\$4,400.00)		(6,800.00)	2008	WA			E	Fam Worker1
					(800.00)	2008	WA			E	Fam Worker1
					(2,400.00)	2008	WA			E	Fam Worker1
					(800.00)	2008	WA			E	Fam Worker1
21/02/2008	1	Deposit	\$9,985.00		9,985.00	2008	DAC			B	Livestock Co
21/02/2008	1	DC	(\$8,738.00)		(8,538.00)	2008	ELF			B	Electricity Co
22/02/2008	1		(\$3,262.00)		(3,262.00)	2008	ELH			P	Electricity Co
						2008	GST			E	GST Office

### Bank Imports

Import transactions from your bank. Manually code or use the cash manager auto-code system to identify keywords on the bank statement.

### Trading Company Statements

Download the monthly statement and use auto-code to apply codes to each invoice line by setting up keywords it reads from each line of the monthly statement.

### Easy Data Entry

If you prefer hand typing transactions, lots of labour saving tools make recording quick and easy, even for poor typists.

## ACTUAL CASHFLOW

As transactions are entered they will appear in the actual Cashflow screen as shown on the right.

Note the sections, category and extended codes on the left. These can be altered to suite your needs – at any time!

Extended codes provide detail for each Category. You can even double click to see each transaction.

Farmers find this layout provides information in a form that serves as an excellent management tool.

It helps them keep an eye on the bank balance!

Transaction	Total	Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008	Apr 2008	May 2008
KEY	668,796	127,638	82,276	80,033	40,498	61,250	75,990	73,334	62,856	64,640			
INCOME	36,591	1,003	1,513	5,343	5,721	7,099	5,927	7,933	9,985	9,985			
Dairy (Sales)	624,332	123,443	80,763	74,690	34,777	53,251	75,990	67,407	59,356	54,695			
Milk Production	7,863	3,363				1,000			3,500				
Other Farm Income	(9,000)			(3,500)					(5,500)				
PURCHASES	(9,000)			(3,500)					(5,500)				
Dairy (Purchases)	659,796	127,600	79,776	80,033	40,498	61,250	75,990	73,334	57,256	64,640			
NET INCOME	(429,211)	(55,117)	(27,998)	(31,212)	(44,198)	(87,516)	(99,254)	(73,707)	(44,629)	(25,580)			
FARM EXPENSES	(14,764)	(2,757)	(1,300)	(1,140)	(1,868)	(3,323)	(1,387)	(1,100)	(732)	(1,157)			
Animal Health	(10,370)				(743)	(743)		(3,141)	(3,489)				
Breeding Expenses	(29,666)	(10,113)	(3,452)	(3,160)	(2,016)	3,438	(1,518)	(2,031)	(2,076)	(8,738)			
Electricity	(141,455)	(10,755)	(8,008)	(8,035)	(9,873)	(26,746)	(17,687)	(37,738)	(17,397)	(5,216)			
Feed	(46,717)	(1,200)		(1,843)	(6,265)	(9,870)	(14,100)	(7,516)	(5,023)	(1,300)			
Fertiliser	(3,458)	(480)	(1,053)		(255)	(1,247)	(212)			(212)			
Shed Expenses	(890)								(384)	(506)			
Wages	(56,287)	(5,887)	(4,400)	(7,000)	(7,000)	(11,000)	(7,000)	(7,000)	(7,000)	(7,000)			
Fam Working	(20,985)	(1,296)		(829)	(4,020)	(5,166)	(5,993)	(2,239)	(1,442)				
Weed & Pest	(7,510)				(1,004)	(2,518)		(2,239)	(748)				
Repairs & Maint	(27,854)	(8,929)	(2,603)	(2,641)	(1,377)	(1,966)	(725)	(1,398)	(5,210)	(1,624)			
Vehicle Expenses	(21,367)	(1,324)	(2,004)	(914)	(5,533)	(2,945)	(2,237)	(3,801)	(1,520)	(1,519)			
Administration	(10,936)	(1,521)	(1,401)	(1,540)	(911)	(881)	(931)	(864)	(1,386)	(1,600)			
Interest	(16,155)	(5,382)		(1,640)	(956)	(2,941)	(1,640)	(956)		(1,640)			
Rates & Insurance	230,575	72,632	50,778	48,821	(3,700)	(8,168)	16,736	(373)	12,727	38,060			
TRADING SURPLUS	(182,257)	(13,473)	(15,473)	(22,973)	(34,723)	(15,473)	(15,473)	(15,473)	(34,723)	(15,473)			
OTHER	(76,257)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)			
Principal	(46,000)				(7,500)	(19,250)							
Capital													
Taxation	19,362	59,218	35,306	10,769	(38,423)	(28,119)	1,264	(18,963)	(21,996)	20,326			
Income (Expense)	(19,760)	(19,760)	39,458	74,764	85,533	47,110	18,991	20,255	1,272	(20,724)	(398)	(398)	(398)
Opening Balance													
Closing Balance	(398)	39,458	74,764	85,533	47,110	18,991	20,255	1,272	(20,724)	(398)	(398)	(398)	(398)

