



# 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.



## 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	Day	GST	Other Party	Note
1/02/2008	1		17,000.00		17,000.00	2008	PLC		P	Earnings	Damages
3/02/2008	1		181,501.00		1,501.00	2008	PLT M		E	The Bank	Mortgage Interest
12/02/2008	1		88,473.00		8,473.00	2008	PLM		E	The Bank	Mortgage Principle
16/02/2008	1		85,216.00		5,216.00	2008	FD-CON		B	Feed Co	concentrates
19/02/2008	1		81,645.00		1,645.00	2008	PL R		B	Council	Rates
20/02/2008	1	55	854,695.00		55,540.00	2008	MP	12645	B	Foresters	Milk Production
20/02/2008	1	55	881,157.00		285.00	2008	MP		B	Foresters	Day Levy
20/02/2008	1	55	881,300.00		1,143.00	2008	JH D		B	Val Club	Durch
20/02/2008	1		881,300.00		1,300.00	2008	FE N		B	Ferrier Co	Nitrogen
20/02/2008	1		881,613.00		313.00	2008	AD A		B	Accountant	Accounting Fees
20/02/2008	1	AP	884,400.00		8,800.00	2008	W/L		E	Farm Worker	Gross Wages
					800.00	2008	W/L		E	Farm Worker	Accommodation Allowance
					2,400.00	2008	W/L		E	Farm Worker	Accommodation Deduction
21/02/2008	1	55	83,885.00		8,385.00	2008	PLC		B	Livestock Co	PLV Deducted
21/02/2008	1	55	882,726.00		8,538.00	2008	EL F		B	Electricity Co	Coll Costs
21/02/2008	1	55	882,726.00		200.00	2008	EL H		P	Electricity Co	Farm
22/02/2008	1		883,262.00		536.00	2008	GST		E	GST Office	House
						2008	GST		E	GST Office	GST

### 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
*** INCOME	868,796	82,234	86,333	86,499	87,350	75,960	73,134	82,364	84,640				
• Milk Day (Sales)	36,981	1,803	1,513	5,343	5,721	7,599	5,507	6,286	8,888				
• Milk Production	624,332	123,443	86,763	74,636	34,777	53,251	75,960	67,407	58,306	54,605			
• Other Farm Income	7,863	3,363				3,000			3,500				
*** PURCHASES	(8,000)	(1,500)							(5,500)				
• Milk Day Purchases	(9,000)								(5,500)				
• All IT INCOME	889,786	127,309	78,776	80,333	40,439	81,350	75,960	73,134	57,356	64,640			
• Feed (EXPENSE)	(428,211)	(85,117)	(27,306)	(21,212)	(44,138)	(87,531)	(83,254)	(73,707)	(44,624)	(25,500)			
• Animal Health	(4,764)	(2,757)	(1,300)	(1,140)	(1,868)	(3,328)	(1,367)	(1,100)	(720)	(8,157)			
• Breeding Expenses	(10,376)	(2,258)	(743)	(743)		(3,141)	(1,489)						
• Electricity	(29,664)	(18,118)	(1,452)	(3,160)	(2,091)	3,436	(1,518)	(2,031)	(2,076)	8,730			
• Feed	(141,495)	(18,798)	(8,000)	(8,878)	(8,878)	(26,746)	(17,687)	(10,738)	(17,397)	(5,216)			
• Inception	(46,717)	(1,208)		(1,643)	8,265	(8,870)	(14,108)	(7,516)	(8,678)	(8,300)			
• Fuel	(1,458)				(255)	(1,247)	(212)			(212)			
• Freight General	(803)								(366)	(436)			
• Wages	(56,267)	(5,887)	(4,408)	(7,000)	(7,000)	(11,000)	(7,000)	(7,000)	(7,000)				
• Farm Working	(20,385)	(1,296)		(878)	(4,028)	(5,166)	(8,303)	(2,238)	(1,442)				
• Wages & Post	(6,516)				(1,004)	(2,516)		(2,238)	(748)				
• Wages & Heat	(27,264)	(8,526)	(2,803)	(2,641)	(1,375)	(1,392)	(775)	(1,398)	(8,276)	(8,634)			
• Vehicle Expenses	(22,196)	14,478	(1,516)	(1,527)	(2,317)	(2,581)	(2,298)	(2,430)	(2,984)	(2,572)			
• Administration	(21,957)	(1,534)	(2,064)	(914)	8,558	(2,545)	(2,237)	(8,601)	(1,538)	(8,818)			
• Interest	(18,836)	(1,521)	(1,481)	(1,540)	(811)	(881)	(881)	(884)					
• Plant													
• Rates & Insurance	(14,195)	(8,363)		(1,643)	(956)	(2,941)	(1,643)	(896)		(8,643)			
• TRADING SURPLUS	238,574	72,692	38,779	48,821	(3,700)	8,166	16,736	(372)	12,227	38,660			
• OIACR	(183,259)	(13,478)	(13,478)	(22,919)	(24,723)	(13,478)	(13,478)	(13,478)	(13,478)	(13,478)			
• Prepaid	(74,257)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)			
• Capital													
• Taxation	(46,000)			(7,500)	(13,250)					(19,250)			
Income (Expense)	19,562	59,218	35,306	19,769	(28,428)	(28,118)	1,264	(18,988)	(25,388)	20,336			
Opening Balance	(19,760)	(19,760)	38,459	74,754	85,533	47,130	18,981	23,295	1,272	(20,724)	(398)	(398)	(398)
Closing Balance	(398)	38,459	74,754	85,533	47,130	18,981	23,295	1,272	(20,724)	(398)	(398)	(398)	(398)

## PLANNING AND FORECASTING

The Cashflow screen lets you build a simple or a detailed forecast in a format that is consistent with the coding of actual transactions.

- It helps you see the financial implications of your management decisions
- Provides the tools to maintain control despite a variable climate and volatile prices
- Puts the management basics of **Plan, Do, and Review** into action
- Ensures you can see the big picture.



Below is the Revised view - Actual on the left and forecast on the right.

Category codes may be expanded to record planned activity by extended code.

Double clicking opens a worksheet, where detail of planned physical events can be stored and linked to the financial result.

Special worksheets exist for Livestock, Crops and Dairy.

Comparison with last year is made easy with the unique Line Two display.

Actual replaces budget as the season progresses.

KEY	Total	Actual												Budget (Main Feb Actuals)		
		Jun 2007	Jul 2007	Aug 2007	Sep 2007	Oct 2007	Nov 2007	Dec 2007	Jan 2008	Feb 2008	Mar 2008	Apr 2008	May 2008	Mar 2008	Apr 2008	May 2008
Day (Sales)	45,529	1,051	1,583	5,343	5,725	7,089			5,507	6,407	9,985	2,813	5,525			
Milk Production	864,325	123,843	80,793	78,890	34,777	53,251	75,990	67,407	59,356	54,855	71,456	77,732	80,785			
Other Farm Income	7,863	3,363			1,000											
PURCHASES	(5,486)		(3,500)						(5,500)		(480)					
Day (Purchases)	(5,486)		(3,500)						(5,500)		(480)					
NET INCOME	507,211	127,809	78,776	80,023	40,496	61,350	75,990	73,334	57,356	64,640	72,763	83,357	90,705			
FARM EXPENSES	(585,690)	(55,117)	(27,398)	(31,212)	(44,196)	(67,516)	(89,254)	(73,707)	(44,626)	(25,590)	(30,526)	(53,367)	(44,581)			
Annual Health	(17,586)	(2,257)	(1,300)	(1,148)	(1,868)	(3,328)	(1,387)	(1,100)	(732)	(1,571)	(2,088)	(878)	(1,24)			
Breeding Expenses	(10,370)		(2,258)	(743)	(743)											
Electricity	(41,373)	(10,113)	(3,452)	(3,160)	(2,016)	3,436	(1,518)	(2,021)	(2,076)	(8,788)	(4,900)	(4,827)	(1,588)			
Feed	(177,201)	(10,755)	88,908	(8,026)	(8,873)	(26,746)	(17,607)	(37,738)	(17,397)	(5,214)	(11,038)	(17,017)	(8,251)			
Ingration																
Fuel	(62,991)	(1,200)		(1,643)	8,260	(8,478)	(14,108)	(7,516)	(5,023)	(1,300)	883	(5,693)	(9,300)			
Shed Expenses	(4,882)	(480)	(1,053)		(255)	(1,247)	(212)				(212)	(1,176)	(124)			
Freight General	(630)						(364)	(360)								
Salages	(16,654)	(5,807)	(4,400)	(7,000)	(7,000)	(11,000)	(7,000)	(7,000)	(7,000)		(5,727)	(6,300)	(6,320)			
Farm Working	(25,571)	(1,286)		826	(4,030)	(5,166)	(5,933)	(2,236)	(1,442)		(4,800)	(5,526)	(480)			
Weed & Pest	(8,770)				(1,004)	(2,518)			(749)		(1,030)	(878)	(578)			
Repairs & Maint	(25,404)	(8,325)	(2,603)	(2,641)	(1,377)	(1,356)	(725)	(1,999)	(5,210)	(1,244)	(295)	(615)	(7,428)			
Vehicle Expenses	(13,371)	(4,473)	(1,519)	(1,527)	(2,317)	(2,561)	(2,298)	(2,433)	(2,664)	(2,578)	(2,170)	(4,153)	(4,812)			
Administration	(25,526)	(1,304)	(2,004)	(914)	(5,593)	(2,345)	(2,237)	(3,881)	(1,520)	(1,619)	(1,203)	(1,230)	(1,230)			
Interest	(15,247)	(1,521)	(1,491)	(1,540)	(911)	(801)	(931)	(864)	(1,386)	(1,501)	(1,401)	(1,430)	(1,430)			
Hire																
Rates & Insurance	(19,338)	(8,302)		(1,640)	(950)	(2,341)	(1,640)	(950)		(1,640)	(950)	(813)	(1,550)			
TRADING SURPLUS	342,026	72,692	80,778	48,821	(3,700)	6,144	14,736	(373)	12,727	39,000	36,267	23,990	46,204			
OTHER	(208,476)	(13,473)	(15,473)	(22,073)	(34,723)	(15,473)	(15,473)	(15,473)	(15,473)	(15,473)	(15,473)	(15,473)	(15,473)			
Principal	(101,676)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)	(8,473)			
SW Capital																
Taxation	(46,000)			(7,000)	(18,250)						(18,250)					
Personal	(63,000)	(5,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)	(7,000)							
Income (Expense)	95,585	59,219	35,306	10,769	(30,423)	(28,118)	1,264	(18,963)	(21,396)	20,526	26,793	12,156	37,720			
Opening Balance	(21,000)	(21,000)	38,218	73,524	84,293	45,870	17,751	19,015	32	(21,564)	(1,638)	25,145	37,250			
Closing Balance	74,585	38,218	73,524	84,293	45,870	17,751	19,015	32	(21,564)	(1,638)	25,145	37,250	74,585			

- Extensive management reports ensure it is easy to know exactly what the physical and financial situation is
- Following the **Plan, Do and Review** process creates a cycle of improvement
- Cashmanager RURAL provides features and benefits for farmers that are unmatched by any software!

### Minimum requirements

- Windows XP, Vista or newer
- 1024 x 768 screen resolution.

### Licensing

- Install on one computer
- Allows multiple cashbooks.

### Debtors (optional module)

- Product list and price book
- Invoices and monthly statements
- Aged debtors analysis
- Analysis by product or client
- Full integration with transactions.

### Upgrades and Support

- Annual upgrades are provided by subscribing to PremierPac
- PremierPac ensures you always have the latest version and ongoing access to support
- PremierPac is free for the first 12 months. After this you can choose to continue.

### HOW TO BUY

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### Business Partner Stamp

