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# Sapphire

By Peter Eastway

*An NZ-developed  
accounting package  
for serious business*

There have been plenty of cheque-book programs written for the Mac, but far fewer "fully blown" accounting packages. While a cheque-book program will keep the household in order, a business requires more sophistication such as separate client and supplier ledgers and reporting functions.

Sapphire is a solution for users looking for a fully integrated general ledger program. It presents accounting as a simple procedure from the user's point of view, but handles the data according to established double entry standards. An accountant will find it straightforward, but even if you've never been taught accounting the Sapphire manual and program combination will soon have you preparing accounts.

Sapphire can be purchased as a simple cashbook or as a fully integrated system including project costing or inventory. I reviewed Facet 2 Accounting which includes General Ledger, Receivables, Payables and a cut-down Inventory and Invoicing mode.

Sapphire uses a number of modes to organise your work. Accounts mode, for instance, contains menus for Receivables, Payables and the General Ledger. Within Accounts mode, the General Ledger is fed by Receivables and Payables ledgers as well as its own journal entry screen. The three are interconnected, but a posting procedure must be performed to update the General Ledger. Until posting, transactions remain "live" so they can be checked or corrected without messy reversal entries.

Some systems use Receivables and

Payables modules to account for customer and supplier invoices, and the General Ledger handles cash transactions. Sapphire combines the invoice and cash sides first, and then separates them into Receivables and Payables.

For instance, the first two options in the Receivables menu are Cash Receipt and Invoice. In the Creditors menu, it is Cash Payment and Invoice. The idea is to make it easy for the user to understand and account for these transactions. Is the transaction to be recorded as an income item or an expense? Once you make this primary decision, there is a choice of making it an account sale or purchase, or simply recording a cash transaction and avoiding an extra entry to a customer's or supplier's account.

In both Receivables and Payables menus there is provision to make journal entries, issue credit notes and, obviously, record receipts or payments as required.

This system is easy to understand for new or inexperienced users. As a large proportion of prime accounting entries fall into these four categories, staff can be trained and given limited

access to just these areas, leaving general journal adjustments to senior staff or the accountant.

Other Sapphire modes include Management (end of period, analysis and audit reports) and Utilities. The latter allows you to redefine certain program defaults and basic information such as company details, invoice, debtor and creditor defaults.

Sapphire also allows you to keep track of stock and generate invoices (the degree of sophistication depends on which version of the program you buy), and you can buy a Project mode which is great for accounting on a job-by-job basis. Both these are fully integrated with the General Ledger, but again the posting routine is required to make it happen.

## Performance

Sitting down in front of Sapphire with a bundle of receipts and invoices, you can swiftly put them into order. The screens are well organised and it is clear what information is required.

There is provision to update and insert new accounts and many ways to

Account	Name	Debit	Credit
85-00	Typesetting	\$1,000.00	
84-00	Printing		1000

Sequence	Batch	Debit Total	Credit Total
23		\$1,000.00	(\$1,000.00)

The journal entry screen is straightforward with sufficient room for descriptions



**Product:** Sapphire: The Complete Business System

**Version:** 1.0.6j

**Application:** Accounting package

**Pros:** Fully integrated General Ledger easily linked to other applications

**Cons:** A little slow on small Macs

**Requires:** 2Mb RAM (2.5Mb recommended), 40Mb hard disk. Uses 4th Dimension Runtime

**Manufacturer:** Sapphire Software Limited (New Zealand)

**Distributor:** John Adams Studio

**Price:** Facet 1 General Ledger (inc 4D Runtime, General Ledger cashbook, Management and Utilities modes, but no Receivables or Payables) \$600  
Facet 2 Accounting (Facet 1 plus Receivables and Payables, plus cut-down inventory and invoicing mode) \$900  
Facet 2 Project Costing (inc Facet 2 Accounting) \$1,200  
Facet 3 Projects and Time (inc Facet 2) \$1,400  
Facet 3 Inventory (inc Facet 2 Accounting plus expanded Inventory and Invoicing mode) \$1,200

**Reviewed by:** Peter Eastway

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**Copy protection:** Access code

make enquiries about entries. Sapphire classifies its General Ledger accounts according to user defined "class" and "department" — this allows specific reports to be created for a variety of purposes. You'll also find a Bank Reconciliation window — a simple matter of matching what's on Sapphire with what you see on your bank statement.

Sapphire will graph your debtors (and other items) at the press of a couple of buttons. You can see exactly what proportion of your debtors are overdue and for clients and small businesses, it highlights the importance of good credit control.

The only limit to the number of entries is the disk space on your machine, and you can keep entries for 10 years if you like. But because transactions contain a lot of information, whether it be a new customer entry or

a bank payment, Sapphire is slow to process some information, especially on smaller machines. The Quadra 700 had no trouble and I was never waiting for the machine to catch up.

On the flip side, when you do an enquiry the database provides you with absolutely everything you need to know. If you're on the phone to a slow-paying client, you can quickly access his outstanding balance, full history and even the date when you last spoke.

The real test of an accounting package is in the reporting. Sapphire will provide you with the usual trial

You may enter all your current accounting information from a full debtors listing with aged balances to the General Ledger accounts. If you're on a manual system or using another accounting package, you can transfer it all across, but there could be a great deal of key work involved.

Sapphire will import ASCII data from other applications such as Excel, Works and FileMaker. If your current program can export a file like this, it may be possible to save a lot of time, but the procedure was not tested for this review.

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*Compared with Mind Your Own Business, Sapphire requires a little more operator knowledge*

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balance, trading, profit and loss, appropriation and balance sheet reports, along with end of period procedures. You have a choice of year-to-date reports, or you can pull out a particular period and see how it went.

Audit trails are printed according to General, Debtor and Creditor Ledgers, or you can print it out according to General Ledger accounts — much like a transaction history. However, once an end of period routine has been run, you turn to Utilities mode and the History menu to pull out historical information. Printed reports are comprehensive with a wide variety of formats and lengths, depending on the detail you require.

Three comprehensive manuals accompany the program, smartly designed and printed on recycled paper. They explain what has to be done from an accounting perspective.

The *First Time* manual is a good guide for both setting up Sapphire and understanding how the program operates, while the *User Manual* has more detail on the day-to-day operations. The third manual covers in detail the operations of the windows, file and print functions, plus powerful database search and sort functions.

The software was developed in New Zealand using 4th Dimension. While New Zealand businesses must grapple with GST, Australians encounter sales tax, and the New Zealand program has been adapted to Australian conditions.

Most of the adaptations happen in the Receivables and Payables menus. Postcodes and States are checked on entry and there is room for sales tax numbers or to indicate exempt sales. When entering invoice details, only the total need be filled in for the sales tax to be automatically calculated.

Compared with Mind Your Own Business, Sapphire requires a little more operator knowledge to use fully, and because of the amount of data it handles, it is a little slower to operate. However, if you want more than just the usual reports from an accounting package, Sapphire will oblige. Its database format allows it to be linked to a range of other applications.

If you do get into trouble, I found that the Australian distributor was always available to help.

*Peter Eastway is a Certified Practising Accountant who specialises in small business advice and compliance work* □