invoice could take considerably longer, depending upon the complexity of your own particular page layout.

Forms design can be supported by your accounting system in one of three ways.

Firstly, you could be given a number of standard forms designs, with some or all of the options requiring you to follow a specific format.

Secondly, the package could feature a scripting command set, so that your design is implemented through 'programming' your form. Depending upon the complexity of your form design and the scripting command set, this can be a tedious task.

Thirdly, forms design could be completely graphical. A good example of this type of forms design is FileMaker Pro — a human-interface marvel. On the graphically oriented Macintosh, the graphical method of forms design should be the preferred choice.

Oh, there is a fourth way — no forms design at all. This method forces you to request a customised form design from your software supplier (presumably at additional cost) or use a standard report format on pre-printed or blank paper.

Out of our set of five systems, Jewel is the only one that doesn't give you any options for printing invoices, credit notes and the like. Because Jewel has been developed using a database management system, you could conceivably use that to design a new form, or contact the supplier for a new form design. In either case, the ability to customise the system to your personal requirements, when and where you like, is absent.

DataCare and Great Plains Software both use a scripting style of system. With both packages, the system is relatively easy to use, so it should not take too long for you to match your system's form output with your existing stationery.

Sapphire and Dynamics both feature graphical forms design, allowing you to easily change the layout of your forms.

DataCare and Dynamics both offer good flexibility in designing your own forms, although Dynamics' graphical interface puts it ahead of DataCare in the fun-to-use stakes.

Customising Screens

Dynamics, being the latest product release in the group we're looking at, offers new features that haven't been available on Macintosh mainstream accounting systems before.

In both the Windows and Macintosh versions of Dynamics, a user with the correct security clearance may modify screen layout to suit their particular company's requirements.

Say, for example, your company's customer sales order form has information in a different order to the one on the standard Dynamics sales order input screen. No problem! Customise the input screen in the Dynamics application by moving fields around to your chosen locations. This will mean that data entry speed will be increased, without the need for modifying your existing paper form or retraining your staff.

Dynamics' form customisation does not corrupt existing accounting information, and so presents no audit risk.

Usually, products built on database systems, specifically Sapphire (using 4D) and Jewel (using Omnis 3), do have this capability, but it is in the hands of the developer — the end user would be required to delve into the source code for the application to make the required changes.
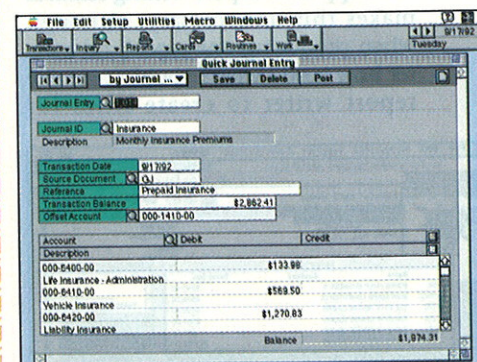
Reporting

The biggest headache with most accounting systems is the production of reports. Not standard reports such as transactions listings — even mainframe systems have no difficulty churning these out — but those attractive 'desktop-published' reports you want to present to the board of directors. While every accounting system will print financial information out for you, by month, by period, year-to-date, or whatever, not all will do it in the way you would like.
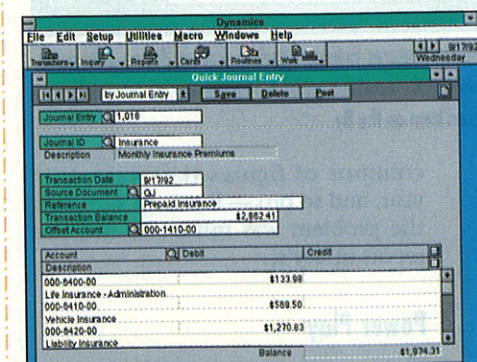
The end of the accounting process comes with the production and presentation of financial information. More often than not, your company will have its own way of presenting its financial results: the variations are endless. The great value of a flexible reporting system cannot be understated, as without this feature you may be forced to import — or worse, spend hours rekeying — your financial data into a spreadsheet, just to obtain the report in the format you require.

Report generators are the best way to develop customised report layouts. The ability to use different fonts, paper sizes and period selections is essential. The option to include calculated columns — such as actual variance to budget or percentage to sales — is mandatory, as well.

Dynamics offers the most exciting way of generating custom

Dynamics cross-platform support is unmatched. Here's a journal on Macintosh…

…and here it is again under Windows.

MULTIPLE PLATFORMS

If your business has both Windows and Macintosh computers on the company network, and you need both types of machines to access your accounting system, there are very few ways you can go.

Firstly, you could access your organisation's mainframe, UNIX or mini system using Structured Query Language (SQL) links, or Apple's Data Access Language, which is supported by many SQL servers.

Secondly, you could use one of the many cross-platform database management systems. Following this path would mean creating the database system yourself, or perhaps hiring a contract programmer.

Thirdly, and by far the easiest way at the moment, you could choose Great Plains Software's Dynamics system.

Dynamics allows you both Windows and Macintosh users to access the same data files, located on a fileserver, using the standard Dynamics accounting modules. The advantages are that users access the same information with essentially the same application front-ends. Users could jump from a Windows machine to a Mac, and back again, without any need for retraining.

Dynamics provides you with the most effective way of sharing accounting data across the Windows and Macintosh platforms, at very reasonable cost. If your organisation needs cross-platform accounting support, take a good look at Dynamics.

to issue commands to post information to the general ledger at the end of the month — the system takes care of this task for you.

General ledger transactions, once posted, should not be able to be manipulated. Sapphire features a 'back door,' by nature of its origin as a database management system, which lets users with special security clearance manipulate the data contained within the accounting records directly. While this is a boon for lazy accountants, it should not be used as a way of adjusting previous journal entries. This type of low-level information manipulation has the potential to undermine the audit trail and can seriously compromise the reliability of accounting information.

If you buy a system developed using a database management system, ensure that this option is not made available to you or your staff.

Some say that accounting is boring (I don't know why), so we won't go into all the sordid details of each feature here. Let's just look at the special bits and the omissions.

Firstly, payroll. DataCare and Sapphire are the only packages that offer Australian payroll modules. (Sapphire also has a New Zealand payroll module.) While it is easy to source a stand-alone payroll system in the DOS world, Australian Macintosh payroll systems are harder to find.

The inclusion of a payroll system is often the icing on the cake for accounting systems — a payroll that integrates with the rest of your accounting system can save hours per week. Dynamics, with its international focus, will no doubt come out with a localised payroll sooner rather than later.

Costing is another area often overlooked by many personal computer-based accounting systems. Job Costing is a relatively simple function, and our five packages all include this feature. Costing using a bill of materials is only supported by Jewel and Sapphire, so if your organisation is involved in process manufacturing, then these two packages may be your only choice.

Great Plains Accounting is the only package that offers a landed-cost importing module at the moment. Any company involved in importing (and let's face it, there must be a lot out there judging from our balance of payments figures) would find this a must. Again, I suspect that Great Plains will release a Dynamics version soon.

The last neat feature I really want to mention is Sapphire's ability to track serial numbers for individual stock items. I couldn't find this supported in the other packages, and it makes Sapphire's inventory capabilities impressive.

Making it Easy for the MD

How does one make accounting information easy to get at, without allowing those less-than-accountants among us the full freedom to wreak havoc in the accounting system? Easy: use an inquiry system that removes the complexity of the accounting world.

Great Plains Accounting's System Manager comes with a module called Executive Advisor, which basically provides a neat, simple query system for people who do not want or need to delve into the accounting modules proper.

Executive Advisor is actually the best module in the Great Plains package, featuring the only full-colour graphical interface in the Great Plains Accounting system.

Dynamics doesn't feature a separate inquiry system, although one could argue that the system is already easy enough to use; its graphs and well-designed user interface make it a very friendly system. DataCare, Sapphire and Jewel do not offer the sort of executive-level access that Great Plains offers — such executive inquiry modules are often found only on accounting systems written for very large organisations.

Forms Design

Despite the calls for a paperless society, there is still an undiminished demand for pre-printed forms. Even if you are using electronic trading features like direct debiting of employees' salaries and the like, somewhere, someone will want a written statement or account. In some instances, government legislation requires you to offer a printed copy of a document, as in the case of pay advices.

Some forms-design systems allow you to use blank stationery. Here, your printer has the job of printing all the logos, lines, boxes and standard lettering on your invoices and statements. While this is all well and good, you may find yourself going through a lot of printer toner or ribbons, and printing out a simple

Table 1: Features of Accounting Systems

● = Yes ○ = No	DataCare ♦♦♦½	Dynamics ♦♦♦♦	Great Plains Accounting ♦♦♦	Jewel ♦♦♦	Sapphire ♦♦♦♦
List price per module	$595-$795 per module	System Manager $2310 modules $465-$7695	System Manager $395 modules $495-$1395	Module packages $500-$4500	Engine $4400 modules $330-$2200
Software required	none	System Manager	System Manager	Omnis 3	4D
Minimum Mac	Colour Classic	IIvi	Colour Classic	IIvi	IIvx
Basic configuration	single user, eight company	three user, single company	three user, single company	single user, single company	single user, single company
Multi-platform	○	●	○	○	○
General ledger	●	●	●	●	●
Inventory	●	●	●	●	●
Payables	●	●	●	●	●
Receivables	●	●	●	●	●
Sales orders	●	●	●	●	●
Purchase orders	●	●	●	●	●
Job costing	●	●	●	●	●
Local payroll	●	○	○	○	○
Bill of materials	○	○	○	●	○
EDI	○	○	○	○	○
Publisher/Distributor	🖥 DataCare 160 Elizabeth Street Hobart Tas 7000 (002) 34 5415 fax (002) 31 0061	🖥 Great Plains Unit 8 3 Gibbes Street Chatswood NSW 2067 (02) 417 2722 fax (02) 417 2591 🖥 Zero One Computing PO Box 127 Palmerston North (06) 356 6023 fax (06) 356 6023	🖥 Great Plains Unit 8 3 Gibbes Street Chatswood NSW 2067 (02) 417 2722 fax (02) 417 2591 🖥 Zero One Computing PO Box 127 Palmerston North (06) 356 6023 fax (06) 356 6084	🖥 Jorgen Computer Services PO Box 112 Middle Brighton Vic 3186 (03) 592 7500 fax (03) 592 7301	John Adams Studio 11 Cope Street Redfern NSW 2016 (02) 699 8099 fax (02) 319 2309 🖥 Manux Solutions Victoria Business Centre PO Box 25-147 Christchurch (03) 365 4225 fax (03) 377 2131

ics in a hurry, but as with Data-Care's manual, good organisation means that this omission is not as much of a disadvantage as it is to Jewel.

Where's the Compact Disc?

I was surprised by the lack of CD-ROM versions of the software — especially for Great Plains and Dynamics, both of which come on about 10 floppy disks.

Although installation is normally carried out only once, the availability of CD-ROM versions (perhaps including locked modules, able to be purchased and unlocked at a later date, similar to some font libraries) would be a welcome addition.

For some long-forgotten reason, accounting software is not only licensed by user, but sometimes by company, by file server, or by site — and sometimes with a combination of all or some of the above.

Sapphire, Jewel and DataCare come as basic single-user systems, requiring further licensing expendi-

Sharing Software and Information

Passing copies of your software around the office is a no-no under most circumstances, with each user usually requiring a separately licensed product to run on their machine. No problems there — simply buy enough copies of your software for the number of people in your office that want to use it! If only things were simpler in the accounting software world: the five packages reviewed here use four different licensing methods.

---

reports, featuring a terrific report writer that enables you visually to create a report, save its format for later use, then print the information to disk or printer. Great Plains Accounting and Sapphire also offer a flexible report writer — Sapphire's is almost as good as Dynamics' system, as 4D has a very complex yet easy-to-use report generation system, including the ability to make customised graphs of almost any type of information in the system.

A flexible report writer will not remove the reliance upon spreadsheets for very complex report layouts and detailed financial or statistical analysis, but for everyday jobs a good report writer is a very easy way to save time and effort.

As mentioned previously, a system (such as Jewel or Sapphire) which is based on a commercial database package offers the opportunity to create an almost endless variety of reports through the use of third-party reporting tools.

Sapphire's report writing features makes this unnecessary, although when producing one report, no matter how hard I tried I couldn't get the report writer to create titles for

Sapphire features extensive lookup screens during data entry, removing the need for complex batch entry forms: simply process an item on the fly.

columns of figures (last year, this year, and so on) — but I am sure that the problem was mine and not the report utility's!

Power Play

The cost of system complexity and information capacity is the need for

fast machines. Although fast Macs are affordable today — at around the cost of not-so-cheap 486 PCs — many offices will still have a plethora of slower Macs, most probably of the Macintosh II class (in which category I include the LC II and Classic II) but some offices may still have a few older and slower tubs about, like the SE or the Classic, or perhaps even the odd Plus. The cost of installing a fleet of newer, faster Macs can be high, especially if one were to jump into EtherTalk. (EtherTalk runs on Ethernet — a much faster network cabling system than the basic LocalTalk built into every Macintosh since Day One.)

Unfortunately, for all but one of the accounting systems tested, you will need at least IIsi or IIvx power — any slower and things could get a little uncomfortable. (It has been estimated that users get itchy feet after around 30 seconds of watching the watch cursor blink its little face.)

DataCare is the exception when it comes to minimum system requirements. In fact, for its capabilities, its performance is surprising on the slower machines. It ran well on an LC II, can run in 4M of memory under System 7, and performs brilliantly on faster systems. DataCare can actually run on a floppy-only system in 1M of memory, provided that you are still running System 6 and not using MultiFinder.

For this reason, DataCare could be the system of choice for the smaller business still using older hardware configurations.

Documentation and Support

Accounting systems traditionally come with a high level of support, in accordance with the importance that the system has in the overall operation of a business.

Great Plains Software, publisher of both Great Plains Accounting and Dynamics, has a large chain of resellers and consultants that can provide detailed technical support and optional support contracts.

DataCare has an excellent, and similar, albeit smaller support net-

work, with hot-line telephone support as well.

Jewel and Sapphire are both distributed by smaller organisations, Sapphire based in Sydney and Auckland, and Jewel in Melbourne. Support for these systems, while excellent, is based in these cities.

Buyers of every accounting system discussed in this article receive personal support from the relevant party installing the system, in order to make the transition from old system to new system as painless as possible.

If the size of the software company and support network matters to you, then you would do well to purchase a Great Plains Accounting or Dynamics system, with DataCare as a second choice. Note that quality of service and support is not proportional to the size of the reseller network!
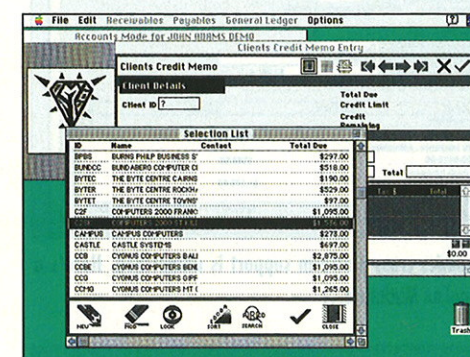
Accounting software is normally designed to be easy to use, but because of the many different functions it is designed to serve, good documentation is a must, especially when it's nearing the deadline to file the board reports, and you can't figure out how to transfer the accounts-payable cheque information to the general ledger!

Jewel's documentation must be labelled as poor — production quality aside, the manuals do not offer an index and are therefore hard to use as a reference work.

DataCare's manual comes in the familiar insert binder synonymous with local software products. It is easy to read and well organised, although again, no index was apparent.

Great Plains Accounting and Dynamics documentation is of a very high standard, which is perhaps to be expected of an internationally-marketed product, although the claim of environmental packaging with the Dynamics range is bit hard to accept, considering the high-gloss plasticised boxes, inserts and manuals.

Sapphire gets full marks for its environmentally friendly, 100 per cent recycled unbleached paper and box. Again, no index makes it difficult to reference particular top-

run faster and to integrate its modules in a more cohesive way. Unfortunately, it doesn't feature a payroll, although the bill of materials is a plus, if your business requires such a thing.

I like DataCare's simplicity and ease of use, and the fact that it's a successful Australian product. Its ability to run on a minimal hardware setup (ie, a 1M Macintosh) is handy, although many businesses may not see that as an issue. Its overall functionality and integration raise it slightly above the average. For the small to medium business, DataCare is the choice if user interface comes second to functionality.
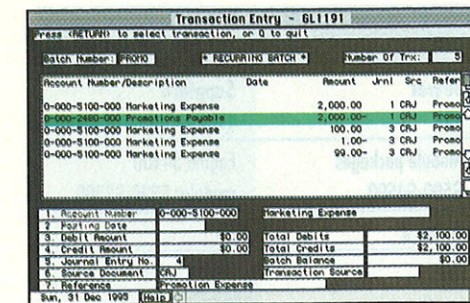
Sapphire is fast (on the right machine), and offers true multitasking. I like Dynamics' colourful use of the Macintosh user interface. A heavyweight accounting system. If new-fangled user interfaces don't spark your excitement, you need a bill

'There are so many factors that should be taken into account that it almost justifies paying a consultant to examine your business needs in detail, and then to recommend a short list of packages from which to choose.'
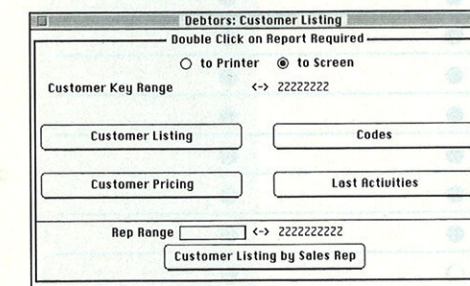
of materials, and you need the multitasking power of client/server then Sapphire may be the system for you. Expect 4D to make an appearance on newer hardware platforms as they become available, which will give Sapphire a further jump in processing power. This is a superior package.

Now for the prettiest one of the group. I like Dynamics' colourful use of the Macintosh user interface, its multi-platform capabilities and its ease of use. I do feel that it is a little

over-priced for what it offers in terms of accounting capabilities, and I wonder just how many people really need to work in a shared environment. Dynamics' one weakness — poor product coverage — will be mended over time. Within another six to 12 months, Dynamics should be complete, offering the two advantages of Great Plains Accounting — Executive Advisor and Import Costing — as well as EDI. Again, a superior package.

Entering general ledger transactions in Great Plains Accounting. All actions are generated via the keyboard — it offers none of the advantages that a graphical user interface should.

Jewel's reports are generated via a report window, which neatly summarises your search report.

ture should you wish to enable multiple users to access the system concurrently.

Great Plains Software and Dynamics both come as basic three-user systems. Again, further licence costs are required if you wish to exceed the number of users included in the basic system.

All systems require extra licence charges if you want to run multiple companies. In some cases, the additional cost is minor. In my view, charging licence fees per company is akin to charging licence fees per word processor document, or charging licence fees per database file. It seems unnecessary, yet most accounting software publishers seem to adhere to this method of licensing.

Of all the multi-user systems, DataCare is the simplest, operating over a basic AppleTalk network running what is called a Data Server. In essence, the Data Server creates a client/server environment.

Sapphire is also client/server, courtesy of 4D. 4D's client/server architecture is impressive, the speed is incredible over EtherTalk running on a Quadra class machine.

Dynamics, when fully released, will offer a number of alternatives: AppleTalk, AppleShare or Novell NetWare, and full client/server over your existing network cabling system.

Interface Design

The Macintosh is all about user interface. Without the innovative, unique aspect to Macintosh application design, there is no need to go for Macintosh over Windows, DOS or UNIX.

Great Plains Accounting is quite horrible in this area — I cannot find another word to describe it. While the icons leading the user to a specific module are colourful and Mac-like, as soon as you hit a working screen, the windows revert to what amounts to a character-based system. As mentioned previously, the Executive Advisor is a gem, but the user interface in all other aspects is below par.

Sapphire and Jewel feature user interfaces synonymous with database management systems: lots of screen lists. Lists of accounts, lists of transactions, lists of stock items, etc. While this makes sense in accounting terms, where most things come in collections, it gets a little weary after a few hours at the keyboard. Sapphire does spice things up with colour icon buttons (the eyes for Look Up are very cute), and wins over Jewel in basic screen design.

DataCare's user interface is a little dated as well. Colour use is nowhere to be found — even the graphs come in shaded monochrome. The use of modern user interface techniques is one of the only things that spoiled this otherwise excellent range of business applications. A revamp of DataCare's user interface would be welcomed.

Of course, as you can judge from the screen shots, Dynamics is the master of them all when it comes to user interface design. Its colourful use of icons, and three-dimensional buttons and the like, follows the

lead of Microsoft Windows in providing users with a colourful way to GUI computing. Some people may gag at the vast array of colour options available on Windows applications, but if used sensibly (as it is in the Dynamics range of accounting modules) it will improve the overall look and feel of the application. (If you don't think look and feel is important, just look at how much Apple has spent suing people in the US!)

The Bottom Line

Choosing an accounting system can be a complex process. There are so many factors that should be taken into account that it almost justifies paying a consultant to examine your business needs in detail, and then to recommend a short list of packages from which to choose.

The packages reviewed here are suitable for most businesses — those of a basic stock-sales form, and those with a job-by-job mode of generating business. Only Sapphire and Jewel are suitable for businesses requiring a bill of materials. And only Dynamics is suitable if you need to mix Macs and Windows PCs in the same accounting department.

Dynamics is a strong package and will no doubt be expanded to out-feature every other package examined here, given the luxury of time. What I would like to see right now is an Australian (and New Zealand) payroll.

To be more specific about particular packages:

Great Plains Accounting is the poorest of the bunch. While it has a strong reputation and market presence, I can't see the appeal it has over the other systems in the group. Perhaps it's just my personal opinion, perhaps it's because the system is rather old. Expect Great Plains to downgrade this product, or to give it the EOL (End Of Life) in preference to Dynamics, once that package takes a foothold. Its range of modules prevented it getting a lower score.

Jewel, like Great Plains, is looking a little dated. It could be upgraded to

---

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
Date: August 1992
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 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.

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.

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

---

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 ◻

Sapphire

By Peter Eastway

An NZ-developed accounting package for serious business

There have been plenty of chequebook programs written for the Mac, but far fewer "fully blown" accounting packages. While a chequebook 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

The journal entry screen is straightforward with sufficient room for descriptions