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TEST DRIVE | DVD Studio Pro 3 | iBook G4 series | Combustion 3 | Belkin Voice recorder for iPod | Griffin iTalk | Epson PictureMate | iModeller 3D Pro 2.0 | WinSwitch | Studio Artist 3.0

By Stephen Withers.

**Hot Links**

www.martex.com.au
 BusinessBreeze
www.cognito.co.nz
 MoneyWorks
www.myob.com.au
 MYOB FirstEdge and AccountEdge
www.sapphire.com.au
 SapphireOne
www.nano.com.au
 Accounting software, made in Queensland
www.netaccounts.com.au
www.netaite.com.au
 Web-based accounting services

ACCOUNTING FOR TASTE

Disclaimer: Nothing in this article constitutes professional advice. Readers not confident of their own judgement are encouraged to seek advice from an appropriately qualified professional.

PAPER-based bookkeeping is still viable for some small businesses, especially if you're not GST registered and you don't extend credit to customers. Otherwise, accounting software can save you time and help project a more professional image through printed invoices and other documents. The choices available to Mac users are wider than you might think.

Not everyone needs the same set of features from an accounting package. You may buy and sell physical products, convert raw materials and components into finished goods, provide services, or some combination of these. Consequently, you may or may not need inventory management, bills of material or time recording.

If all your customers pay cash on the spot, you don't need to generate statements or aged debtors reports. You only need payroll facilities if you have employees. Some businesses need to provide formal quotations to potential customers, others don't. If you do, it should be possible to turn a quotation into an order without re-entering all the data.

If you are a not-so-small business, you might need multi-user capabilities so that one person can operate the program from the sales counter while another processes the payroll or accounts payable in the back office. If the business has installed a mix of Macs and PCs, cross-platform support could be a benefit, but we doubt it would be a deciding factor.

Be prepared to pay for technical support for your accounting software, but note that vendors may draw a distinction between calls around the initial installation and configuration of the

package, and help with ongoing use (such as questions like "how do I generate a BAS").

Some people like the certainty of a pre-paid support plan that includes any updates, while others prefer to pay as they go. Small businesspeople often do their bookkeeping at night or on weekends, so check if support is available when you may need it.



At your fingertips. Most functions can be completed with a few clicks from the BusinessBreeze "home" display.

this simplicity (see the screenshot "At your fingertips"). However, one message read: "To create a new record, choose the New Record menu command" – but that was disabled. A click of the New button in the BusinessBreeze toolbar was required. Different aspects of the program are displayed in the same window, but the content isn't all the same size so you either resize the window several times or resort to scrolling. Either way, it's an irritation.

BusinessBreeze 1.6. There was a slight hiccup in the installation of BusinessBreeze, as the printed manual didn't match the software or the PDF version on the disk – instead of running an installer, a manual drag and drop installation was needed. We didn't like the idea of installing the software in the Desktop folder as suggested, so we put it in Applications instead. We also changed the name of the program's folder from "Mac OS X" to "BusinessBreeze" with no apparent problems.

Built upon FileMaker Pro, BusinessBreeze has a few interface quirks. The manual mentions that you should "only use the commands within the BusinessBreeze window," and we liked

You can build a list of your products and services, but not their prices or hourly rates. Nor can you set defaults for the BAS Group (such as general sales) or Category (such as sales). This means a lot of extra work.

A similar problem applies to purchases, which are entered directly into the cashbook – the program can't memorise routine transactions, so you have to enter the full details every time you pay a month's rent, for example.

BusinessBreeze is a low-end single-user program, so bank account tracking, inventory, bill of materials and time recording are missing. While there is a simple payroll, it is set up for hourly rates and you can't directly enter an annual salary. PAYG tables aren't built in, so tax amounts are entered manually. Employer super contributions are entered as a separate activity.

Reporting is easy, but slow even with very small data files, and limited to BAS, P&L, balance sheet and PAYG summary statements.

We wouldn't normally mention the packaging, but once the cardboard box has been recycled you're left with a DVD library case containing the CD and manual. The "certificate of authenticity" will fit inside too if you fold it in half. Well done, Martex. It's just a shame that we are so reluctant to buy software that doesn't come in a large box.

MoneyWorks Gold 4.1. After a drag and drop installation (hint: Mac OS X 10.3 lets you drag a folder from the CD window onto the Applications icon in the sidebar rather than messing with multiple windows), MoneyWorks' online update feature showed version 4.1 and a BAS update were available, so we downloaded both before we started. The program can be used and updated without it being registered.

MoneyWorks has a clean, generally Aqua-like design, but when entering data pressing the Tab key reveals a list of values for that item (for instance customers, suppliers, products) in a separate window. Tab normally moves to the next field, and we would strongly prefer a popup menu. These lists can be set up in advance and added to on the fly.

Cash receipts and invoices are handled separately, which can reduce the effort required, and invoices and other documents can be e-mailed as an alternative to printing.

While time can be treated like a product (for example, three hours at \$100 per hour), and job costing is included, there doesn't



At a glance. Relevant reports are available along the lower edge of MoneyWorks' main window.

seem to be an automated way to collect the time that people spend on specific jobs.

By default, some transactions (such as orders) entered don't take effect until explicitly posted, but others (such as receipts) do – and once posted they cannot be changed. This may mirror the practices used in larger-scale accounting, but we think it adds unnecessary complexity for small businesses.

Bank accounts can be reconciled with the corresponding MoneyWorks accounts. Downloaded bank statements can be imported, but as the manual points out, almost all of the transactions should already be recorded in MoneyWorks. The program can also make electronic payments through some banks.

A good selection of reports are provided, but they are scattered around the Navigator interface. There seems to be a disconnect between the menu used in a traditional Mac application and the web-style interface provided by Navigator.

Most accounting programs and other applications built around a database write data straight to disk and there is no concept of saving a document. MoneyWorks prompts you to save every 30 minutes.

MoneyWorks Gold has multi-user features that can be used on a single computer to restrict certain users' access to particular features, or to allow simultaneous access to one set of accounts from multiple computers.

What else is out there

■ There are shareware accounting programs, and they're not all foreign. Accounts, from Queensland-based Nano Software (see "Hot links"), provides the usual features including invoicing, cash and credit transactions, bank reconciliation, and profit & loss and balance sheet reports. It can track GST, but provides no specific help with the BAS. The price is \$US24.95, but we'd be surprised if they won't accept Aussie dollars.

■ Although the Australianised version of Quicken for Mac was dropped years ago, we still sometimes hear of small businesses obtaining copies from the US. We suspect this

represents a desire to stick with a familiar package rather than a reflection of Quicken's inherent characteristics.

■ You don't need to run accounting software on your own computer. Web-based services such as NETaccounts and NetSuite (see "Hot links") provide accounting applications that you can use from a web browser, and both these companies explicitly support Mac OS X. NETaccounts provides straightforward accounting at an affordable price for service businesses with up to 20 employees and turnover below \$1 million. Inventory support should be added before the end of the year, broadening its appeal. The NetSuite products are targeted at companies from five to 500 employees.

Integration with FileMaker is possible via a plug-in available from Cognito's web site, and with other applications via AppleEvents, though very little information is provided.

The package includes extensive documentation in two landscape-format spiral-bound books. Our only quibble is that the index (which covers both volumes) should be repeated in the Advanced Features Guide.

If your needs are simpler, you may be better served by either the Cashbook (\$225) or Express (\$450) version of MoneyWorks. As its name suggests, Cashbook's limitations include the absence of accounts payable and receivable, and GST is only handled on a cash basis. All versions include contact management.

MoneyWorks Datacentre allows multiple accounts databases to be hosted on a single server. This could be useful in a situation where one group of staff are responsible for the accounts of several related companies, or for accounting/bookkeeping practices that do the everyday work for a range of clients.

MYOB FirstEdge. Our original FirstEdge disc was faulty, and putting it into the Mac resulted in a kernel panic. Its replacement was visibly from a different batch, and worked properly. An installer takes care of putting the pieces in the right place, and the setup assistants work well and provide a good selection of business types that determine the list of accounts.

FirstEdge is marketed as a basic application, and all the basics are there: invoices, expenditure, jobs (to track income and expenses related to specific projects), bank reconciliation, and a good selection of reports including BAS preparation. It covers the basics well, and is suitable if you don't need inventory, payroll, or time billing.

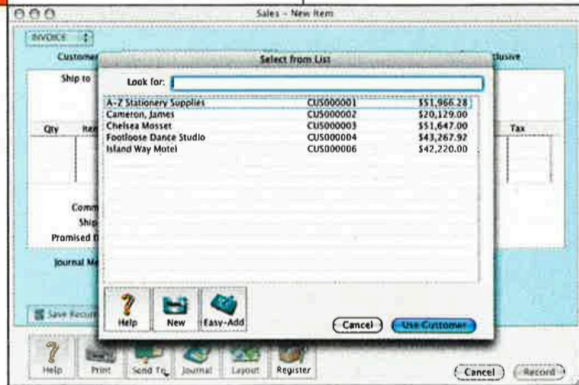
Invoices and other documents can be printed or faxed. PDF versions may be saved to disk or sent via your default e-mail program. Approved users can take advantage of the MYOB Customer Payments Service — aka M-Powered Invoices — so their customers can pay via BPay, credit card by phone, or Postbillpay. The other M-Powered Services are not yet offered to users of MYOB's Mac products.

Statements from internet banking can be imported and transactions automatically matched with those you've entered in FirstEdge. Any remaining can be manually matched if the details were sufficiently different to confuse FirstEdge, or added as new transactions. Even if you don't use this feature, bank reconciliations are easy.

SapphireOne

While this feature concentrates on smaller businesses, high-end accounting software does exist for the Mac.

SapphireOne is a direct competitor to Solution 6, which is now owned by MYOB. Unlike that package it is available for Mac OS as well as Windows (in fact, one look at SapphireOne's web site — see "Hot links" — and you'll find it hard to believe it's not OS X-only). It includes asset management, payroll, human resources, inventory and supply chain management in addition to financials. "We are the only vendor that has an ERP system for Mac OS X," says CEO John Adams.



Listing to starboard. A separate window opens when you want to pick an item from a list. A popup menu would be much more convenient.

The budgeting feature lets you track your performance, and allows for percentage or absolute changes from month to month: handy if you've set sales growth or cost reduction targets.

BAS preparation is via a separate program, which ran in Classic during our testing. (According to MYOB, it should run natively, but they couldn't identify the cause of this problem.) It is very sluggish, and the setup is confusing as it is done via the calculation sheet even if you are using the accounts method.

The manual is good. It's written clearly, well arranged, and provides understandable examples.

As MYOB has been through so many generations of Mac software, we expected all the rough edges to have been smoothed off by now, but we were disappointed. Some interface elements — including the non-standard button design used in some places — stick out like sore thumbs.

The Command Centre acts as the home page but doesn't provide direct access to all common tasks. For example, creating an invoice means clicking Sales Register then New Sale, or making a menu selection.

Whenever you want to pick from a list (of customers, for example), FirstEdge opens a new window, which means unnecessary mouse movement. There is an option to sort and select list items by name instead of number, but then you must enter the name in the number field. Very strange.

Lists aren't always filtered by type: if you're receiving a payment for an invoice and want to select the account that will receive, the list presented includes asset, liability, income, cost of sales and expense accounts.

The company claims SapphireOne can store unlimited historical data without affecting performance.

The company has some substantial customers. One generates up to 1000 invoices per day, another has 35 concurrent users of the software, and a third has gross revenues of \$1.2 billion.

At the other extreme, some customers have just one or two users, but take advantage of features such as serial number tracking or project management that are missing from simpler packages. Some charities have selected SapphireOne due to their particular payroll requirements.

	BusinessBreeze 1.6	MoneyWorks Gold 4.1	MYOB FirstEdge	MYOB AccountEdge 4
■ Publisher	Martex Software Solutions	Cognito Software	MYOB	MYOB
■ Contact	02 9375 2140	64 9 486 0282	1300 555 111	1300 555 111
■ Requirements	PowerPC, Mac OS 8.1 or later (including Mac OS X); Also runs on Windows	Mac OS 9 or later with CarbonLib 1.5 or later, or Mac OS X 10.1.5 or later; Multi-user server component requires Mac OS X 10.2 or later; MoneyWorks 3 included for use on Mac OS 7 or 8 (single user only); Also runs on Windows	Mac OS 8.6 or later, or Mac OS X 10.1 or later	Mac OS 8.6 or later, or Mac OS X 10.1 or later
■ Support	First two calls free, then \$19.95 per 15 minutes; 8am to 8pm Mon-Fri and 10am to 3pm Sat-Sun	\$2 per minute (\$10 minimum); 7am to 3pm EST	\$4.50 per minute (\$22 minimum) or \$99 per year; 9am to 7pm, Mon-Fri	\$4.50 per minute (\$22 minimum) or \$399 per year (including software upgrades); 9am to 7pm, Mon-Fri
■ RRP	\$330; Free 30 day trial version available	\$895 (single user), \$1195 (2 users), \$1495 (3 users), \$1795 (4 users); Additional client licences \$NZ300(approx \$274); Time and usagelimited demo version available	\$199; 90-day "test drive" available	\$595; 90 day, single-user "test drive" available

If you're entering an invoice and need to create a new customer, that customer isn't selected when you return to the invoice.

Want to use the mouse to activate calendar entry in a date field? Tough. You have to use the keyboard.

FirstEdge doesn't memorise transactions, so if you – for example – often use the same car park when you visit a client, you have to fill in the transaction details each time. Recurring transactions are supported, but they seem designed to suit regular transactions such as rent payment, rather than those that are repeated ad hoc. Ask a friend that uses QuickBooks on Windows to show you how this can be implemented well.

Overall, the program seems designed for the person that uses it intensively and keeps their hands on the keyboard. It is harder than necessary for someone who only enters their sales and expenditure once a week and prefers to mouse around.

MYOB AccountEdge. Most of our comments about FirstEdge also apply to AccountEdge. We'll concentrate here on features specific to AccountEdge.

The payroll facility is recommended for up to 20 employees and includes PAYG tax calculations and variations, superannuation, and holiday and sick leave accrual. Inventory features include auto-build from components, multiple pricing (for wholesale and retail customers) and quantity rates.

Many small businesses provide services rather than products, and AccountEdge's time billing capability includes an activity timer to record the duration of particular tasks, but as it is an integral part of the program can't readily be deployed

throughout your workforce. Activity records are easily turned into invoices, and also time billing provides for subcontractors' time and non-chargeable activities.

AccountEdge provides more than twice as many predefined reports as FirstEdge to support these additional functions. The BAS preparation runs natively in Mac OS X, but is still very slow.

Multiple currency support is helpful if you account on an accruals basis and ever make sales or purchases denominated in foreign currencies. Any real-ised gains or losses caused by exchange rate movements are handled automatically.

AccountEdge can record your contacts with customers, and can generate personalised letters with Microsoft Word X (but not 2004). AccountEdge reports can be sent to Excel, but there's no simple way of exchanging information between AccountEdge and Entourage (to record e-mails as contacts, for instance).

Different users of the same computer can be granted selective access to

Full command. AccountEdge's Command Centre is more complete than its sibling's – invoice creation is just one click away.

various parts of the program. Although a company file can be shared by multiple users on a network, MYOB recommends that single-user access is used whenever possible. Various tasks (such as changing an employee's payroll information) require single-user access.

While the Command Centre looks more complex than FirstAccounts' does, more functions are directly available. AccountEdge also does a much better job of filtering lists in that fewer irrelevant options are displayed. For example, only asset accounts are listed when choosing the destination of a payment received.



In command. The FirstEdge Command Centre looks simple, but doesn't provide access to common activities including raising invoices and receiving payments

restrictive inflexible
outdated disjointed
non relational **slow**
cumbersome

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Makes sense. Doesn't it.