CONTENTS

INITIAL SETUP & INSTALLATION

System Requirements
Listed below are the basic requirements to operate Leasecat.

- Minimum Pentium processor;
- 16MB RAM minimum
- 30MB MB Hard Disk space and above recommended;
- MS Window operating system – MS Windows 95, 98, ME, 2000, XP;

Installing Catsoft Leasecat Version 8.02
To install the program, run **SETUP.EXE** from the floppy drive, in Windows:

1. Insert disk 1 into floppy drive (A:).

2. To install, run **A:\SETUP.EXE** from within Windows.

3. An installation screen will appear, it will say:
> **The program directory: C:\lc80**
>
> **The data directory: C:\lc80\data**

Click Continue and when prompted to overwrite the existing file click 'Yes'.

During the installation process, when prompted for a licence number, please enter your licence number provided to you from Catsoft.

When the Catsoft Installation screen appear, click on the Continue button to install the new software. A Catsoft Product screen will appear after the installation screen has completed. Then double-click on the program icon – Catsoft Leasecat.

Running Catsoft Leasecat 8.02
To run Catsoft Leasecat version 8.02, please follow these instructions:

Windows 95/98/2000/XP
1. Click on **Start**.
2. Select **Program**.
3. Select the relevant folder e.g. *Catsoft Products.*
4. Select the Leasecat icon

Security Settings

It is possible to set up Leasecat so that whenever a user starts Leasecat, he or she must enter a user name and a password. Different users can have different security levels, e.g. read only access, restricted edit access. The Leasecat system administrator allocates user names, passwords, and security levels to different users via **Security Settings** from **Tools**.

☞ *The use of Leasecat's in-built security can complement your organisation's network security but is by no means a substitute to restricting user access through the usual network administration tools. Users of Leasecat require full access to the data directory. The program directory can be set to read-only. Further restrictions can then be set up within Leasecat.*

User	☒
User Name	ASSET
Password	*****
Security	5
Search Edit Add Clone Del.	Quit

If security is set up within Leasecat, this window will greet all users who attempt to gain access to the program. The user will then have to key in their username and password, in order to proceed into Leasecat

To add or edit usernames and passwords, select **Security Settings** from **Tools**:

Each user has a user name, a password, and a security level. Security levels range from 1 (read only access) to 5 (full system access, including ability to allocate other users).

Security Level	1	2	3	4	5
Data Entry Screens					
♦ Search	√	√	√	√	√
♦ Edit	-	-	√	√	√
♦ Add	-	√	√	√	√
♦ Clone	-	√	√	√	√
♦ Delete	-	-	-	√	√
♦ Quit	√	√	√	√	√
Restore Data	-	-	-	√	√
Import Data*	-	-	-	-	√
Bulk Delete/Undelete	-	-	-	-	√
Security Settings	-	-	-	-	√
Rebuild Index	-	√	√	√	√
Barcode*	-	-	-	-	√
* Optional extras – only available if the relevant modules are purchased.					

Click on **Add** or **Edit** to enter a new or alter an existing entry. Passwords will always be "asterisked", hiding the word/number. Hence, be absolutely sure of the password before clicking on **Save**. Usernames can be up to eight characters in length, and passwords up to twenty.

Year 2000 Compliance

Leasecat stores dates in a Julian date format (i.e. the number of days since 01/01/1600), recognising dates between 1600 and 3999. In version 8.02, dates are displayed in DD/MM/CCYY format.

Dates inserted are validated on the spot, i.e. invalid dates will not be accepted. Invalid dates include blanks / null values. Hence, where dates are requested, the user will be prevented from proceeding until valid dates are keyed in.

Currently, the century is hard coded, i.e. if only two digits are keyed, then the year will be defaulted to begin with "19". Towards the end of this century, we will be changing this to "20".

SETTING UP A NEW COMPANY

Setting Up a Company
In order to set up a new company, go to the **File** menu and select **Company Setup**, then **Company**.

👆 *Exercise 1*

Type in the following:

Company Code:	CAT101
Company Name:	SAMPLE COMPANY PTY LTD

Company Details

Company Code	CAT101	Balance Month June
Name	CATSOFT Sample Company Pty. Limited	
A.C.N	123 456 789	T.F.N 987 654 321
Street Address	178 Normanby Road	
Suburb	South Melbourne	
State/Province	VIC	Postcode 3205
Country	Australia	
Contact Person	Catsoft	
Telephone	03 9646 7011	
Mobile Phone	0411 123 456	Fax 03 9646 7207
Email Address	catsoft@tpgi.com.au	
Comments		

Search   Edit   Add   Clone   Del.   Copy Company Structure   Quit

Setting up the Company's structure
A company's structure consists of **Asset Categories, Departments, Cost Centres** and **Locations**. The company structure is set up so that when certain reports are run, the user is able to filter, sort and group report output according to the company structure.

👆 *Exercise 2*

Setting up Asset Categories
Go to the **File** menu and choose **Company Setup** and **Company Structure.**

Company Information

Asset Categories	Departments	Cost Centres	Locations

Asset Category Code   MV
Description   Motor Vehicles

Save   Cancel   Quit

Enter in the following:

Asset Cat. Code:	MV	F&F	OE
Description:	Motor Vehicles	Furniture and Fittings	Office Equipment

Setting up a Department

Go to the **File** menu and choose **Company Setup** and **Company Structure.**

Enter in the following:

Department Code:	ADMIN	SALES	SERV
Description:	Administration	Sales Marketing	Service

Setting up a Cost Centre

Go to the **File** menu and choose **Company Setup** and **Company Structure.**

Enter the following details:

Cost Centre Code:	EAST	NORTH	SOUTH
Description:	Eastern Region	Northern Region	Southern Region

Setting up a Location

Go to the **File** menu and choose **Company Setup** and **Company Structure.**

Enter the following details:

Location Code:	CLAY	CITY	MAL
Description:	Clayton	City	Malvern

Setting up the Suppliers/Clients

The Supplier/Client form is similar to the company set up form. To access, select **File, Company** The company structure is set up so that when certain reports are run, the user is able to filter, sort and group report output according to the company structure.

👆 *Exercise 3*

> Go to the **File** menu and choose **Company Setup** and **Suppliers/Clients**.

All leases stored in the Leasecat database are allocated to particular companies. If more than one company exists in a database, the user will need to select the applicable company before work can commence on its leases via the *Select Company* window.

Select Company

*There are two approaches to the Select Company window: the Company icon and from the main menu bar. From the main menu bar, select **File** then choose **Select Company**. From the icon bar, click on the **Company** icon.*

All available companies in the current data path will be listed by company code and company name. If data is stored in other directories also, change the data path to point to the applicable drive and directory.

Use the directory search icon to assist in finding the correct directory. To make the selected drive the default drive, ensure that the "Permanent" check box is marked.

Move the highlight bar using the up/down arrow key until the desired company is selected. Click on **Select** to select this company, or **Cancel** to escape from this window and return to the main menu.

👆 *Exercise 4*

Go to the **File** menu and choose **Select Company**. From the list select **CAT101**.

Copying Company Structures

The structure of a company can be copied to another (this also includes Supplier / Client codes). To access the **Copy Company Structure** facility, select it from the company set up window (from the main menu bar, select **File**, **Company Setup**, **Company**, then press the appropriate button).
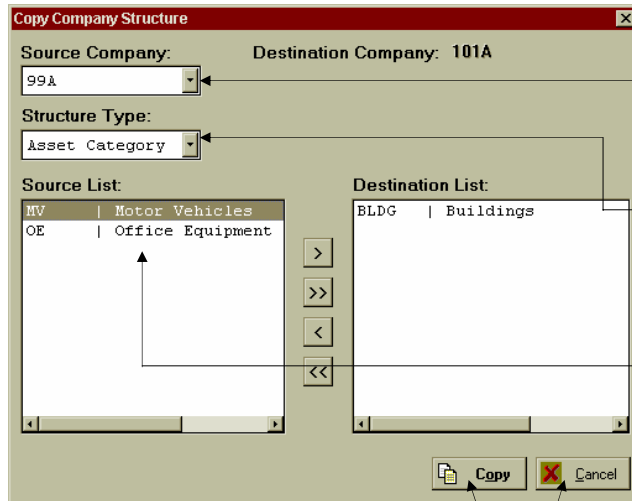
Select a company from which the structure is to be copied from. In this case, company 99A structure will be selectively duplicated into Company 101A.

Select the structure type you wish to copy (selection also includes Supplier/Client codes).

Select the codes you wish to copy.

> Selects highlighted codes.

>> Selects all codes.

< Deselects highlighted codes.

<< Deselects all codes.

Click **Copy** to proceed or **Cancel** to abort.

Adding and Editing Leases

The user can enter details for Finance and Operating leases, as well as Hire Purchases in a single screen. Within each of these three modes, the user can select from two different perspectives: Lessee/Purchaser or Lessor/Dealer.

To access Lease/HP Maintenance, select **File** from the main menu, then **Lease/HP Maintenance**. Alternatively, select the **Maintenance** icon from the icon bar.

The Lease/HP Maintenance screen is divided up into two main sections: **Details** and **Payment**. These sections can be broken up into the following sub-sections, depending on the mode and perspective:

Details	Finance Lessee	Finance Lessor	Operating Lessee	Operating Lessor	HP Purchaser	HP Dealer
Descriptive Section	√	√	√	√	√	√
Amortisation/Depreciation Section	√			√	√	
Sub-leasing (via **Clone**)	√				√	
Payment						
Fair Value/ Direct Finance Cost/ Sale/Purchase Price	√	√		√	√	√
Residual	√	√			√	√
Interest Rate	√	√			√	√
Payment Details	√	√	√	√	√	√
Contingent Rentals	√	√	√	√	√	√

Details

By clicking on the **Details** tab, a user can access the fields above. The *Lease/HP ID* and *Description* are required for each new record. Different records can have the same main *Lease/HP ID* and a different extension to represent separate components of the same lease / HP contract. Although optional, administrative information such as cost centre, department, location and asset category aid in the running reports. Click on [F7] or press **F7** to select from a pick list.

✍ *Exercise 5*

Type in the following details:

Lease ID	Lease 1	Lease 2	Lease 3
Description	Honda Legend	Novell Computer Network	Assorted hardware
Asset Category	MV	OE	OE
Department	Sales	Admin	Sales
Cost Centre	North	North	East
Location	Clayton	Malvern	City
Supplier/Client	ABC	ABC	ABC
Amort. Rate/Mtd	Reducing Balance	33.333% (Straight Line)	Straight Line
Estimated Residual	0	$10,572.50	0

Payment

Click here to enter in any Contingent Rentals.

Payment mode defaults to *Advance* - can be changed to *Arrears*. Key in an upfront deposit if applicable. More than one stream of rentals can also be entered.

If the contract is terminated, set flag to *Yes* and key in the date.

By clicking on the **Payment** tab, a user can access the fields above. Payment details relating to the lease/HP contract are keyed here to allow Leasecat to work out the implicit interest

✍ *Exercise 5*

Type in the following details:

Fair Value	$53,316.00	$42,290.00	$100,000.00
Guaranteed Residual	$5,331.00	$16,916.00	$3,000.00
Rent	$1,718.29	$984.09	$3,327.70
Exec. Cost	$26.82	$15.36	
From	12/02/1998	18/03/1998	19/08/1998
To	12/01/2001	18/02/2001	19/07/2001

Generating Reports

Accounting Schedules

Leasecat is designed to facilitate preparation of accounting schedules in accordance with the provisions of AAS 17 and AASB 1008. **Accounting Schedules** can be printed for all types of leases and hire purchases in both lessee/purchaser and lessor/dealer modes.To access, select **Reports** then **Accounting Schedules** from the main menu, or alternatively click on the icon.
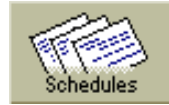
Sched<u>u</u>les: select the ones required.
Ra<u>n</u>ge: set up criteria to meet specific queries.
So<u>r</u>t By: sort records by a selected field (ascending).
<u>G</u>roup By: group records by a selected field.

Select the type of records to be reported on.

Set up the duration of the period to be reported on.

Date tab

♦ The **D<u>a</u>te** panel is by default the first thing the user sees whenever **Accounting Schedules** is selected.

♦ The *Report Heading* allows the user to attach a customised heading to the top of each schedule.

♦ The *Report End* section allows the user to specify a period for the schedules to report on. Simply key in the closing month and year, and the number of months leading up to that date. This section must be filled in order for any schedules to be generated

    e.g. to run a report for 12 months ending 30 June 1998, key in: *Number of Periods* 12 months, *Report End –Month* June and *–Year* 1998.

Schedules tab

♦ Click on the **Sched<u>u</u>les** tab in order to select the schedules required.

♦ Select schedules by clicking on the check -boxes. If all schedules are required, click on **S<u>e</u>lect All**.

|	
Interest Rate Indicator	*Displays the nominal and effective interest rates.*
Terminations	*Displays leases/HPs terminated prematurely.*
Reconciliation Summary	*Displays summarised reconciliation of balance sheet items.*
Commitments By Year	*Future rentals broken down over 5 years and beyond.*
Balance Sheet Disclosure	*Break down of balance sheet items for each record.*
Commitments At Report Date	*Break down of future rentals for each record.*
Commitments: 12 months to	*Break down table by month over 12 mths **to** report date.*
Commitments: next 5 years	*Break down table by year over the next 5 years.*
Commitments: next 12 months	*Break down table by month over 12 mths **from** report date.*
Commitments Analysis	*Break down of commitments satisfied up until report date.*

Range tab

♦ Click on **Range** to set up criteria for the report in order to satisfy specific queries.

♦ The **From** and **To** columns allow the user to narrow down the report to a particular record or range of records. A combination of ranges can be used to narrow the criteria down even further, in order to filter through the records required e.g. a report on motor vehicles leases allocated to the Sales department in Melbourne with a fair value of between $24,000 to $26,000.

| |
|---|
| **Payment Mode**: select only leases with payments in *Advance*, payments in *Arrears*, or *Both*. |
| **Contingent Rentals**: select *Yes* to print only leases with contingent rentals, *No* for leases with none, or *Both* to report on all leases. |
| **Early Termination**: section select *Yes* to print only leases terminated early, *No* for normal leases, or *Both* to print irrespective of this. The user may also specify a range of dates that the early terminations may fall into for printing. |
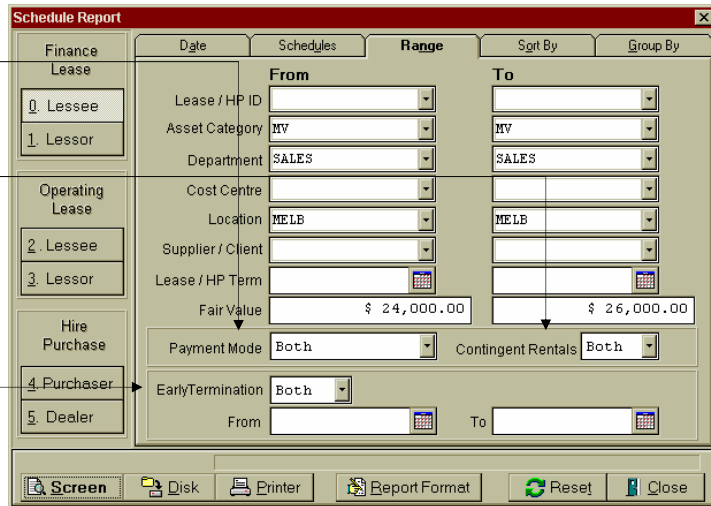
Sort By tab

♦ Click on the **Sort By** tab in order to set up a sort pattern for the report. Records will then be sorted according to selected fields in ascending order.
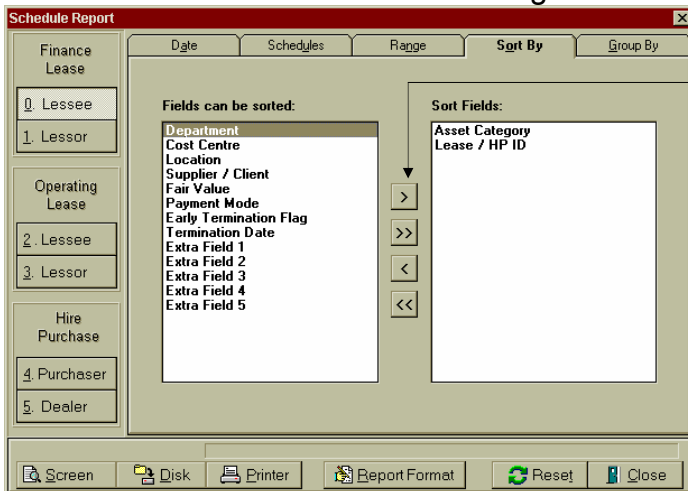
Select the fields you wish to sort on:

> Selects highlighted fields.

>> Selects all fields.

< Deselects highlighted fields.

<< Deselects all fields.

♦ The left box shows the various fields on which leases can be sorted by in the report by. By selecting each field and clicking on the > button, the user can set up the sort criteria in the *Sort Fields* box to the right. Note that leases will be sorted in order of appearance in this box. Use the < button to remove a single item from the *Sort Fields* box, or the << button to remove all items. The user can select all fields by clicking the >> button with the left mouse button.

♦ Lease records are sorted according to details entered for them in the *lease maintenance* screen. For more detailed sorting, users may wish to modify lease records through the use of more fields. Alternatively, users can break down the company structure further into additional sub sections and accordingly make changes to each lease record.

Group By tab

♦ Click on the **Group By** tab, in order to group records by a selected field.

Select the field you wish to group by, by clicking on its radio button. Leave *<None>* marked if you do not wish to group the by anything.
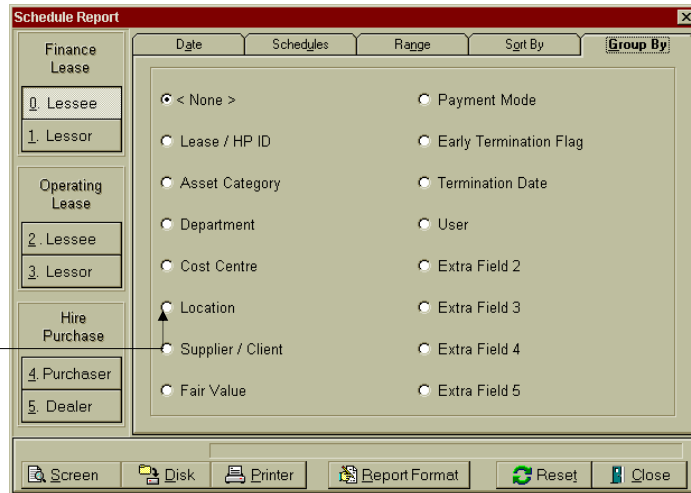
Commitments

The **Commitments** report window set up is similar to that of the **Accounting Schedules**. The set-up in both the **Date** and **Range** panels are the same (except for the Commitments report options). To access, select **Reports**, then **Commitments**, or click on the icon.

Ra**nge**: set up criteria to meet specific queries.

Select the type of records to be reported on.

Set up the duration of the period to be reported on.

Select the reports required by marking the check boxes.

♦ By setting up the reporting period to cover the entire term of a lease/HP, a user can obtain a complete record of all commitments, broken down into reductions in liability and interest expense table, along with amortisation expense and contingent rentals, if any. Simply click on the *Commitments Table-Detailed* check box and set the *Number of Periods* to greater than 12 months if necessary to cover the lease term, and the *Report End* to the end of the lease term.

♦ The *Commitments Table-Summary* enables a user to obtain a complete aggregate of all leases over a specified reporting period of greater than 12 months.

♦ The *Balance Sheet/Profit and Loss Extract* provide users with a complete listing of balance sheet, and profit and loss items in the reporting period and over the following four years, both in *Detailed* lease by lease format and in *Summary* aggregate format.

☞ *The company's **balance month** will determine at what points on the Commitments table subtotals will be displayed. Balance month must be specified via the Company set up screen.*

Output Options

The **Accounting Schedules** and **Commitments** report both have the following output options:

Screen

When **Screen** is selected Leasecat will generate the report to the screen i.e. in print preview mode. The user can, if they wish, send the report to the printer, or selectively print pages, from the print preview window.

Disk

When **Disk** is selected Leasecat will generate the report and save it to an ASCII text file specified by the user. Note that the user can specify delimiters between columns via options provided in the **Report Format** box (simply click on [Report Format] to access, then select **Options**) allowing the report file to be opened easily in a spreadsheet application e.g. Excel, Lotus 1-2-3 for Windows™.

Printer

When **Printer** is selected Leasecat will print a report directly to the printer. A user can modify the margin settings for all printouts via the **Report Format** box (simply click on [Report Format] to access, then select **Margins**).

Report Format

Leasecat allows the user a considerable amount of flexibility in tailoring the presentation of the standard reports (**Accounting Schedules** and **Commitments** report) to their individual requirements.

Report Format To modify the report format, select **Report Format** either via **Accounting Schedules** or **Commitments**.

☞ *The default settings have already been optimised to give the best result. Do not alter unless absolutely necessary.*
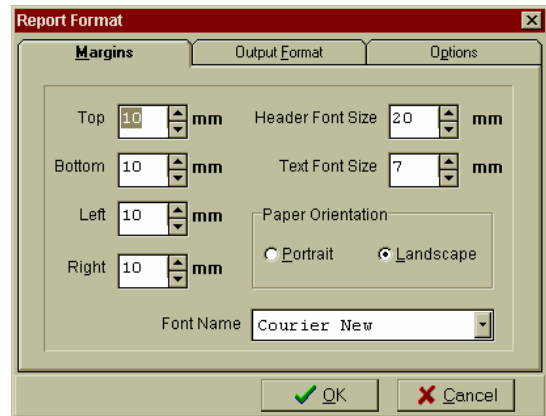
Margins

Users can modify all page margins to ensure printing is correctly centred and fits onto the specified paper size. The default setting is 10mm margin all round.

♦ *Header Font Size*: Users can adjust the height of the letters used in the headings on each page. The default setting is 20mm.

♦ *Text Font Size*: Users can adjust the height of the characters used in the main report text. The default setting is 7mm, which is the optimum setting for all the Accounting Schedules and Commitments reports.

♦ *Paper Orientation*: Users can select a landscape (wide) or portrait (tall) print format. Almost every report's presentation appears much better in the default landscape setting, unless the printer prints on paper wider than A4 sized paper e.g. dot matrix ledger type paper, which would enable portrait mode to be used.

♦ *Font Name*: Users can select an alternative font to print the report in. Note that Leasecat requires a mono-spaced font for proper presentation. A proportional/true type font such as Times New Roman will cause the columns to print unevenly. If a proportional font is desired, we suggest the report be output to **Disk** using delimiters as an ASCII text delimited file, opened and then formatted in a spreadsheet application (see section on delimiters below).

Output Format

Select the area of output to be modified, from the *Category* box. The options available for modification will appear in the box on the right

♦ *Currency*: the user can change the thousand separator (e.g. comma, space), the decimal separator (usually a full stop), and the currency symbol (defaults to $, but can be adjusted to £ by typing **ALT-0163** (or **ALT-156**), or ¥ by typing **ALT-0165** (or **ALT-157)**, etc).

♦ *Date*: The date separator can be changed from the default forward slash character to a hyphen or a similar character.

♦ *Time*: The time separator can be changed from the default colon character to a full stop or a similar character.
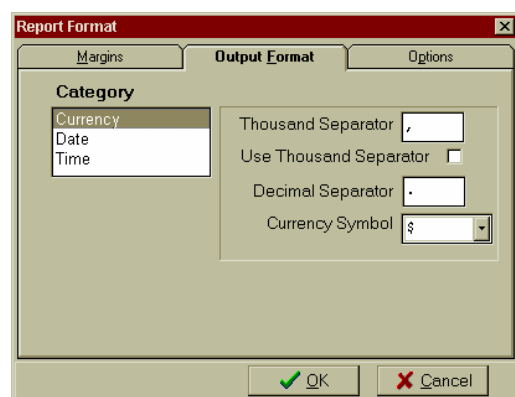
Options

♦ **Use Delimiter/Field Separator**: Reports are normally printed in Leasecat with a space character (or **blank**) between columns as **default**. However, the user can select one of five alternative delimiters that will allow the report to be printed to a file, and easily opened in a Spreadsheet application such as Microsoft Excel™ or Lotus 1-2-3™. We suggest using the ^ or | characters. Colons, semicolons and commas are likely to appear in descriptive fields as normal punctuation and as such would create unwanted column breaks when imported into a spreadsheet application if used as a delimiter.
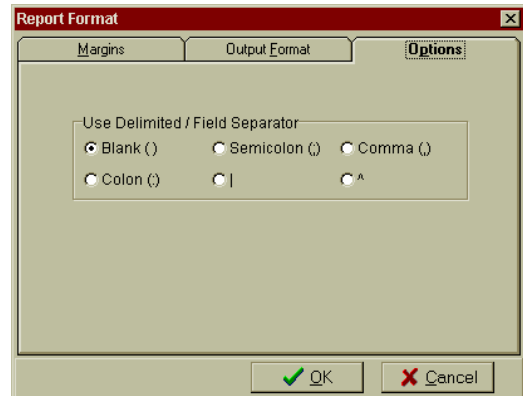
Reset

Reset Pressing this button will abandon any changes made by the user to the report settings, and restore to the standard default settings.

Close

Close Press this button to exit to the main menu.

Miscellaneous Reports

Leasecat possesses other reports that may be of use to the user. These reports can be accessed either via the main menu or from the icon. To access the main menu, select **Reports**, then **Miscellaneous Reports**, or click on the icon and select the relevant report.

Either way, just select the report required.

♦ **C**o**mpany Details**: displays details pertaining to the currently selected company including a break down of the number of records in all modes and perspectives.
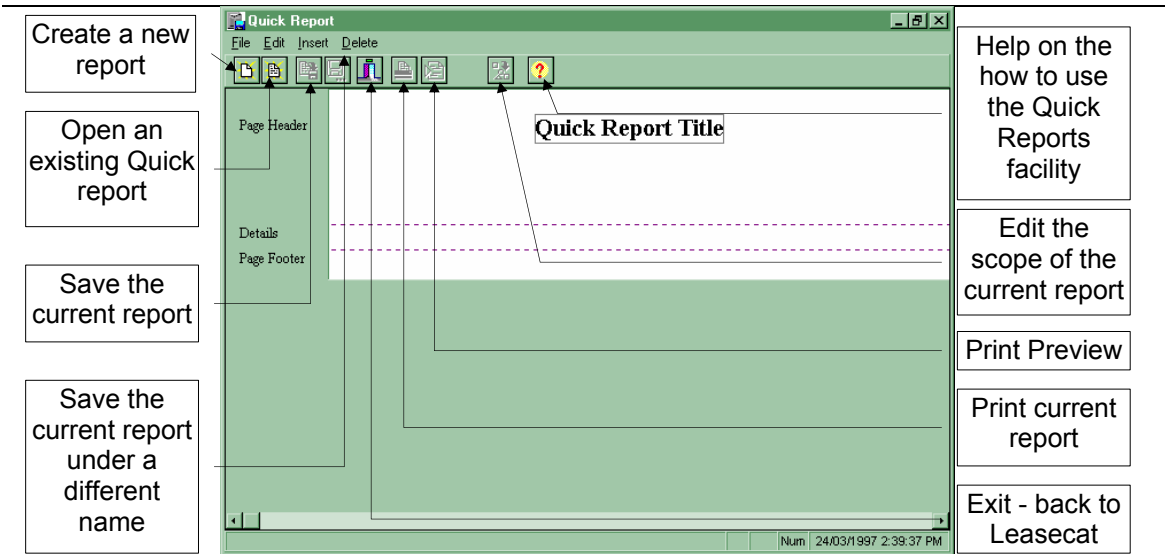
♦ Users can also choose to display the number of records broken down into the various modes and perspectives contained in the currently selected company, divided into the following sections/categories:

> ♦ **Asset Categories**
> ♦ **Departments**
> ♦ **Cost Centres**
> ♦ **Locations**
> ♦ **Suppliers/Clients**

♦ **Leases**: displays a list of all lease records in the currently selected company along: IDs, descriptions, fair values, duration, gross rentals and executory costs.

♦ **SubLeases**: displays the *head-lease* and its *sub-lease* (or *sub-leases* if more proportions have been sublet) i.e. the original financial lease that has been re-leased out to a third party, comparing the cash inflows and out- flows from the two contracts.

QUICK REPORTS

Create a new report	Help on the how to use the Quick Reports facility
Open an existing Quick report	
	Edit the scope of the current report
Save the current report	Print Preview
	Print current report
Save the current report under a different name	Exit - back to Leasecat

Page Header

Quick Report Title

Details
Page Footer

Num 24/03/1997 2:39:37 PM

The Quick Reports facility allows the user to create customised reports; reports that do not already exist in Leasecat. Quick Reports uses the drag and drop technique and hence, the presence of a mouse is necessary. The following is a standard procedure on how to create quick reports ("click" indicates pressing on the left mouse button unless otherwise specified):

1. *Decide on the report you want.* Click the mouse on **File** and either select **New** for a new report, *OR* **Open** for an existing report (if you had previously created any). Double-click on the report you are after.
   [This window will appear if you clicked on **New**.]

   Select Database
   Company
   Asset Category
   Department
   Cost Centre
   Location
   Client Company
   Security
   Rental
   Contingent Rental
   Lease
   <Other>
   ✓ OK
   ✗ Cancel
   ☐ All fields

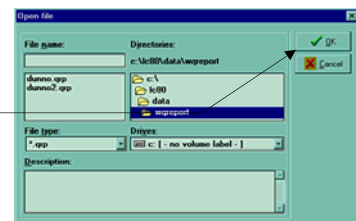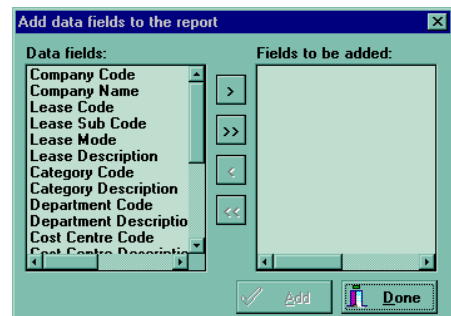 | |
   |---|
   | Each report that you create refers to a particular .DBF file. No single report can refer to more than one file. |
   | If you want all available fields in the selected database to appear in your report, click (**x**) here. |
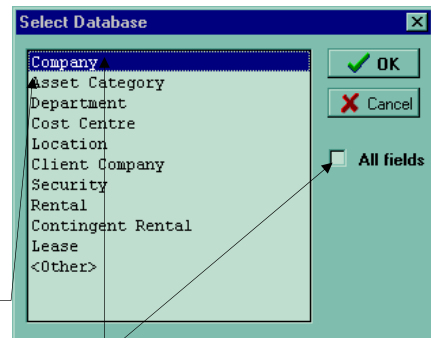
   To select, highlight, then either double-click here or click on **OK**

   [The above window will appear if you clicked on **Open**.]

All Quick Reports have an extension of .QRP To select, either double-click on the file or highlight, then click on **OK**

   Open file
   File name:
   dunno.qrp
   dunno2.qrp
   Directories:
   c:\lc80\data\wqreport
   File type:
   *.qrp
   Drives:
   ✓ OK
   ✗ Cancel
   Description:

2. *Select the fields you would like to appear on your report.* Each .DBF file has a number of fields that you can select from. If you did not mark ☐ All fields when selecting the report in *step 1*, then a list of these fields will appear for you to select, one at a time.

   Add data fields to the report
   Data fields:
   Company Code
   Company Name
   Lease Code
   Lease Sub Code
   Lease Mode
   Lease Description
   Category Code
   Category Description
   Department Code
   Department Descriptio
   Cost Centre Code
   Cost Centre Descriptio
   Fields to be added:
   >
   >>
   <
   <<
   ✓ Add   Done

3. *Create a scope for your report*, i.e. a selection criteria. Click on the desired field; then click on **Edit** and select **Scope**.
   The set up behind **Scope** is similar to the *standard report filter*, the only difference being that more fields can be selected. Please refer to an earlier section, entitled *Standard Report Filters*, in this chapter.

> Use this scroll bar to view the rest of the fields. Click on this square tab and drag downwards.
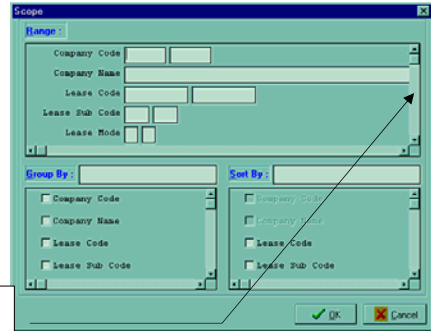
4. *Edit the format of the report to produce the desired report presentation.* The report title, for example, can be altered by double-clicking it, and then keying in a more suitable title.
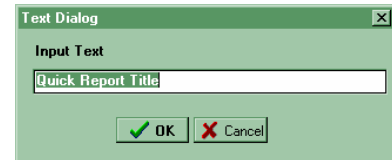
   Other features include: being able to cut, copy and paste, by clicking on **Edit** and selecting the relevant action; inserting a *blank line*, *data fields*, *text fields*, special fields such as *record count* and *page number*, *Sub-totalling* and *Grand-totalling* numeric fields, by clicking on **Insert**; and deleting a field or a line, by clicking on **Delete**.

5. *Save your report.* If you wish to re-use this report, it is advisable to save the report at this stage. Click on **File** and select **Save**, or **Save As** if you wish to save the report under a different name.

> All Quick Reports have an extension of .QRP Key in the desired filename (preferably 8 characters in length excluding the extension).
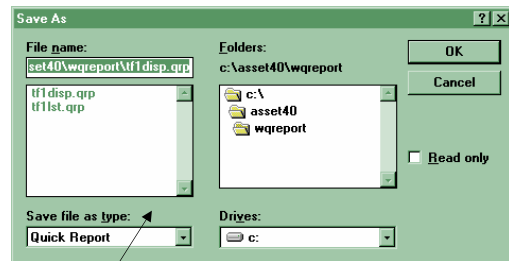
6. *Run the report.* The report can either be previewed on the screen, sent to the printer, or exported out onto a file in ASCII text format. All these options can be selected by first clicking on **File**.

UTILITIES AND MAINTENANCE

Backup Data

As a rule, you should never assume that your computer is 100% reliable. Even the most expensive brands of computer hardware can and do fail for no apparent reason. There is nothing worse than your valuable data being lost in a computer breakdown. For this reason, you should take regular back-ups of your data to floppy disks or other drives. Leasecat comes with such a facility built in.

☞ *Please note that you are under no compulsion to use this facility. It has been put in for the sake of convenience. We do however suggest that you use a back up facility that is reliable, commonly used, and relatively easy and convenient to restore from e.g. PKZIP/PKUNZIP.*

To access, select **Tools,** then **Backup Data**.
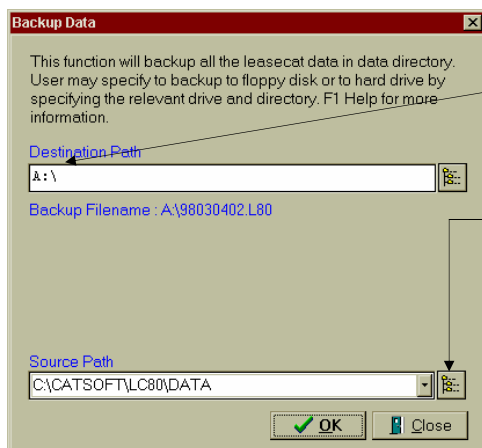
Key in the destination path e.g. A:\ if you wish to backup to the floppy disk drive.

The source path is where the data files re located. Click on this button to assist in locating other data directories if the current data path is not the one you wish to backup.

♦ When backing up, the destination path must be set up first. Type the path in directly, or use the search button to assist in locating the drive and path. Most commonly used is the floppy disk drive (e.g., A:\). Other alternatives include network drives, for example, H:\ACCOUNTS\LC80\BACKUP, or another local drive on the user's own PC, e.g., D:\LC80\BACKUP.

♦ Leasecat will look to the default data directory as the source (in this example, C:\CATSOFT\LC80\DATA. If you have located your data files in a different drive or directory, change the source path accordingly.

♦ When you have specified the correct drives and paths, click on **OK** to continue, or **Close** to cancel and return to the main menu.

The backup file will have the backup date as the filename, and *L80* as the file extension. So if you backed up your data on 23rd April 1998, the backup file would be called *98042300.L80*. Back up again to the same path and the file name will be changed to *98042301.L80* to prevent the earlier file from being overwritten.

Restore Data

To access, select **Tools,** then **Restore Data**.
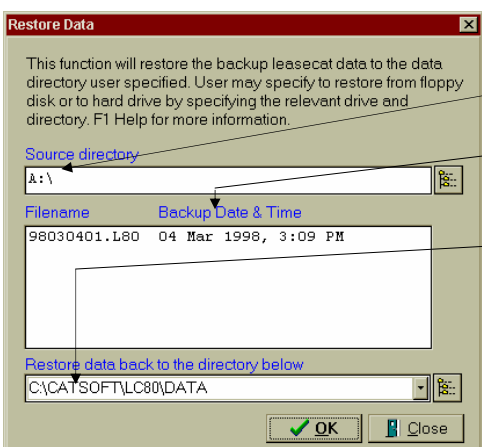
☞ *Please ensure that other users are not currently accessing the same database.*

Key in source path e.g. A:\ if the backup is on floppy.

Highlight the file to be restored.

The destination path is where the data files will be restored. Click on this button to assist in locating other directories if you wish to restore to a different directory.

♦ Specify a backup source. Type the path in directly, or use the search function to assist in locating the drive and path.

♦ When Leasecat finds a backup file (*.L80), it will display it in the middle box. Click on the displayed file to select it for restoration, and click on **OK**. Ensure that the directory the backup will restore to is the normal Leasecat data directory (or an alternative "test bed" directory if this exercise is for testing purposes).

Export Data

For added convenience, Leasecat includes an export facility that allows users to export existing records out of the database into an ASCII text file for viewing and manipulation in major spreadsheet applications such as Microsoft Excel™ or Lotus 1-2-3™.

♦ To access the export module, select **Tools**, then **Export Data**. This facility enables the user to selectively extract a range of records for exporting.

♦ Select the *Export Type* and set the formatting options to the desired requirements, ensure that the *Output File* is correct, set the delimiter to an uncommonly used character e.g. | (vertical bar), then click on **OK** to export or **Cancel** to return to the main menu.
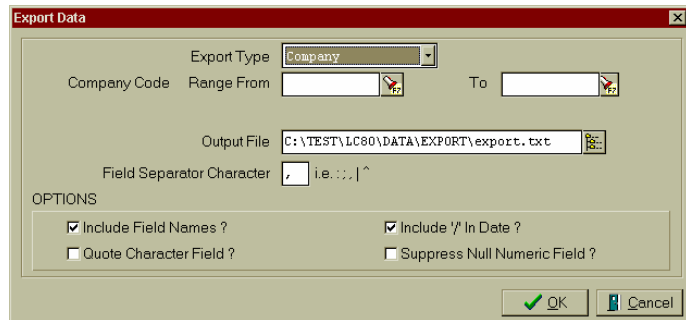
Bulk Delete

Leasecat includes a provision to delete in bulk, unwanted database information from the system. **Bulk Delete** allows the user the choice of deleting various levels of the database including departments, cost centres, asset categories, locations, and client/supplier companies from the currently selected company.

☞ *This option should very rarely be used, unless it is actually easier to delete all records and start keying in new codes from scratch. Ensure that other users are not currently accessing the same database.*
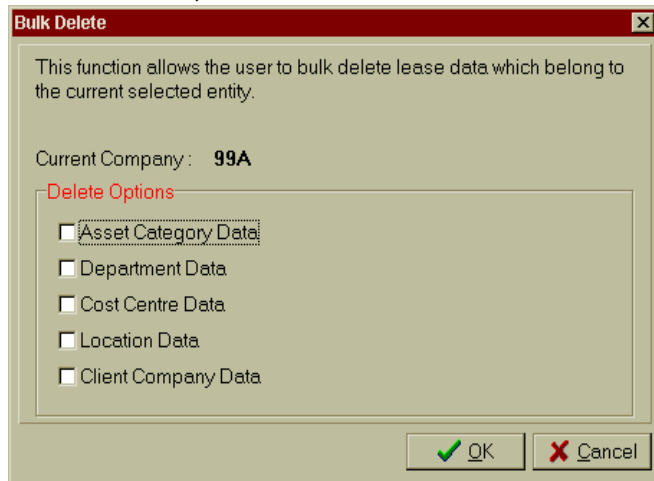
Bulk Undelete

If the user mistakenly deletes the wrong database file, it is possible to restore the deleted data using the **Bulk Undelete** function.

☞ *This option will only be available if a **Bulk Delete** was done previously and there are records than can be restored. Again, ensure that other users are not currently accessing the same database.*
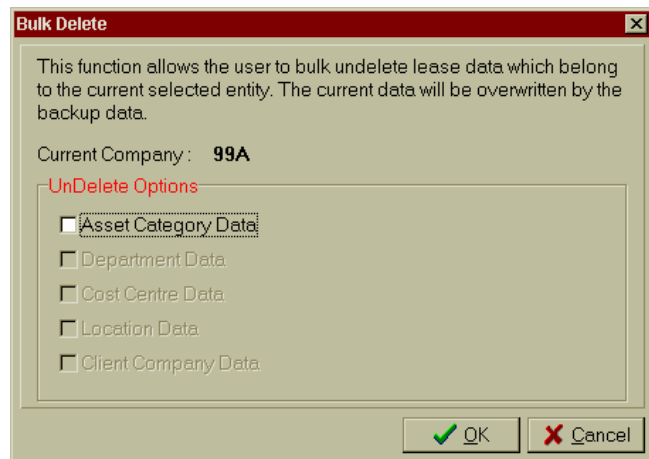
> **!** *If you restore deleted data after keying in new data for that database level, the restored data will **overwrite** all newly keyed in data at that level.*

Rebuild Index

From time to time, a database can lose its integrity. Network errors, shutting off power to the computer before exiting the program, and other mishaps can all cause such problems. If the database files have become corrupted, the rebuild index function may be able to correct the situation.

☞ *Very rarely will a user need to rebuild the database. The Rebuild Index does nothing more than re-index the index files used as a reference to the actual database files. If after rebuilding the index you still encounter problems with the database files, we strongly recommend you contact Catsoft Support for assistance.*
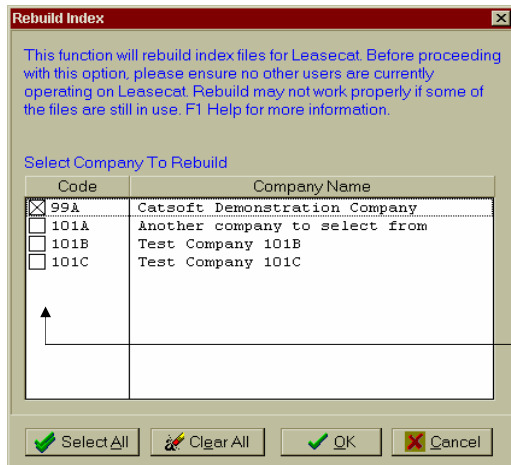
To access, select **Rebuild Index** from the **Tools** menu.

Each company has its own set of index files. Hence, rebuilding can be done selectively. Simply click on the company/companies that require rebuilding, to mark the check box /boxes, then click on **OK**.

☞ *Please ensure that other users are not currently accessing the same database.*

The user can customise some aspects of the output format in the standard reports. To access, select **Options** then **Output Format**. Select the area of output you wish to modify from the **Category** box. The options available for modification will appear in the box on the right.

Miscellaneous Options

The user can also customise certain aspects relating to the way elements of a lease/HP are displayed and calculated in the standard reports, as well as modifying directory data paths. To access, select **Options** and then **Miscellaneous Options**.

Directories Setup
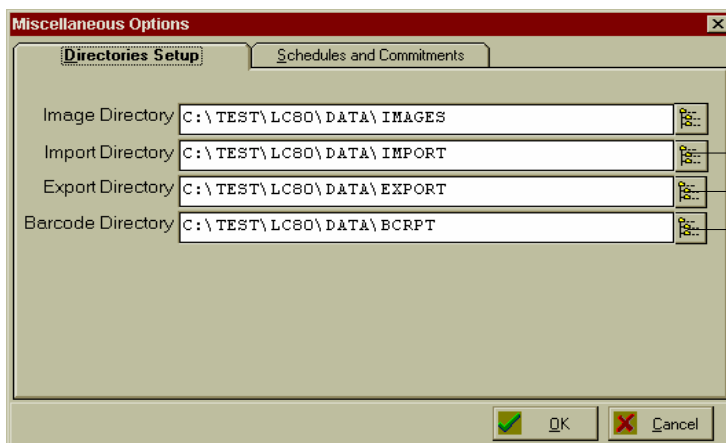
Unless you have purchased the barcode utility, these three paths should be ignored.

On the **Directories Setup** tab a user can alter the image, import, export and barcode directories

Image Directory	This directory stores bitmap images referred to by lease/HP records via the **Picture Viewer** (refer to **Adding and Editing Leases** in **Chapter 3**).
Import Directory*	This is the default directory for imported barcode scan files (copied from a source other than the barcode reader) i.e. when **Import File(s) from Disk** from the **Barcode** menu, the directory it first refers to is this directory.
Export Directory*	Barcode scanner files that store a list of barcodes that have been scanned, can be exported out as a text file. These text files can be exported out to any destination path specified, or left in this directory i.e. when **Export File(s) to Disk** from the **Barcode** menu, the directory it first refers to is this directory.
Barcode Directory*	This directory stores all scanner files that have been downloaded from the barcode reader.
****These directories are applicable only if the Barcode module has been purchased.***	

☞ *Changes to these default paths should not be made unless absolutely necessary.*

Schedules and Commitments

Interest Charge Method	
♦ when payment is made	Interest is calculated and charged on a **timely basis**, that is, when the rental payment/receipt is made/received.
♦ at the end of the month	Interest is calculated and charged on an **accrual basis**, that is, when interest expense/revenue is incurred/generated.
Interest Charge Displayed	
♦ monthly	Tables will display commitments on a monthly basis, regardless of whether payments are made less frequently in a year, that is, PPY (payments per year) is less than 12.
♦ according to PPY	Tables will display commitments according to the PPY, for example, if payments are made quarterly, commitments will be displayed on a quarterly basis.
Reducing Balance	[Applicable to modes and perspectives which require amortisation]
♦ Uniform reduction: rate applied to WDV as at balance month.	Amortisation calculated on a *reducing balance*, based on the written down value of the leased asset at the end of the balance month, that is, on a uniform basis, consistent with other records.
♦ Individual asset reduction: rate applied to WDV every 12 months from inception.	Amortisation calculated on a *reducing balance*, based on the written down value of the leased asset every 12 months from inception date.

☞ *These options affect the way Schedules and Commitments are displayed. Preview these reports first to determine suitability.*

Appendix 1: Sub-leasing

Leasecat version 8 has the ability to record sub-leases, that is, a financial lease that has been sublet to others either in its entirety or in separate parts. To access the clone facility, the user needs to be in the Maintenance window/screen and viewing the financial lease/HP that is to be sub-leased out (from **File**, select **Lease/HP Maintenance** or click on the icon).

Click on **Clone** and select the action i.e. to *copy* or *sub-lease*, and the targeted lease mode and perspective.
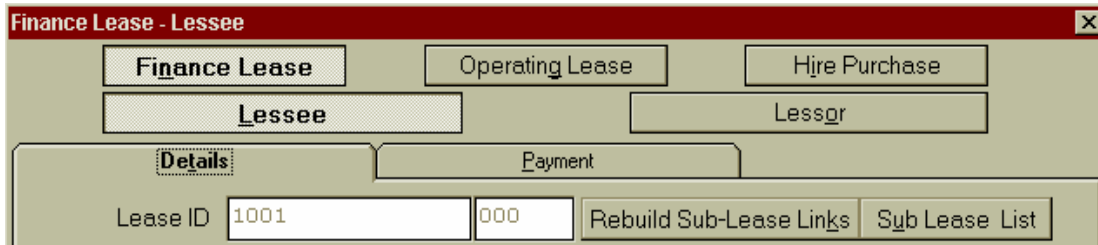
Click on **OK** to proceed with the action.
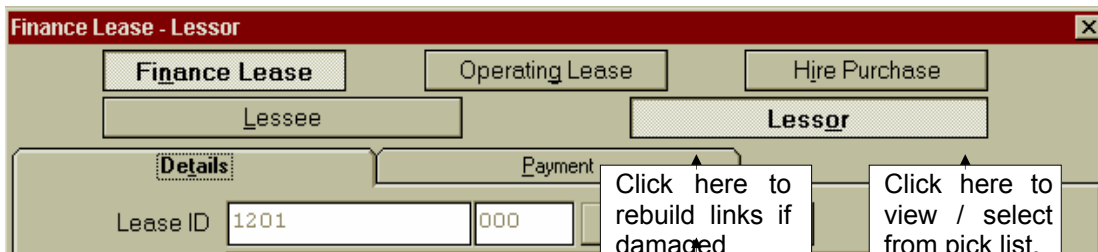
Clone Record

Select Lease Mode to `copy` to

`Finance Lease – Lessee`

✓ OK   ✗ Cancel

Cloning achieves one common objective regardless of the action: details from the source record are duplicated in the targeted lease mode and perspective. This is where the similarity ends. *Copy* will just result in the duplication of details. *Sub-leasing* will result in a link between the source and target records e.g. **Finance Lease –Lessee**

Finance Lease - Lessee

| Finance Lease | Operating Lease | Hire Purchase |
| Lessee | | Lessor |

Details | Payment

Lease ID `1001` `000` | Rebuild Sub-Lease Links | Sub Lease List

(*head-lease*) and **Finance Lease –Lessor** (*sub-lease*).

Source / Head-lease

Finance Lease - Lessor

| Finance Lease | Operating Lease | Hire Purchase |
| Lessee | | **Lessor** |

Details | Payment

Click here to rebuild links if damaged

Click here to view / select from pick list.

Lease ID `1201` `000`

Target / Sub-lease

Click here to get the head-lease's ID. The user will also be asked whether he/she wishes to view the head-lease. If yes, then the head-lease will be displayed.

Leasecat Training Case Study

The objective of this case study material is to put into practice the theory which we have covered during the training course. By following through the steps we can then compare the results of the reports run to screen with the printed copies provided.

Steps:

1. Earlier on, we have already created the company as well as its leases. We will use that data for the purpose of this exercise.

2. Run reports in Leasecat and compare your results with the reports provided:
    - When running the reports, select the output device to be **SCREEN**.
    - For the report month and year select: **06 / 2000**.
    - For the report period type **12**.
    - Run reports for all the schedules.
    - Compare each report with the following printouts.

3. When you have finished comparing the printed reports with those you have generated we will now terminate a lease early
    - View LEASE 3 on screen and set it to terminate on **04 / 2000**.
    - Then run the Termination report and the reports we ran before.
    - Compare the effects of having an early termination to what the reports disclosed previously.

Accounting Schedules

Reporting Entity : CA101
Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000

--------------- -----------------------------
[List of errors, if any]
LEASE ID   ERROR DESCRIPTION

--------------- -----------------------------
Number of leases processed : 3
Number of leases to report : 3
Number of leases rejected : 0

No. of leases at the beginning : 3
No. of leases added : 0
No. of leases terminated : 0
No. of leases expired : 0
No. of leases at the end of report period : 3

End of report

Run date/time 14/10/1998 11:00:18 - Page 1

Interest rate indicator

Reporting Entity : CA101
Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	CAPITALISED VALUE	INCL. INITIAL DIRECT COST	PV. MIN PAYMENTS	PV. UNGUAR. RESIDUAL	START DATE	END DATE	BASIC INTEREST RATE	NOMINAL INTEREST RATE	EFFECTIVE INTEREST RATE
1	- honda Legend Sedan '93	53316.00	0.00	53316.00	0.00	01 Feb 1998	31 Jan 2001	Implicit	14.3410948530	15.3223159734
2	- Novell Network	42290.00	0.00	42290.00	0.00	01 Mar 1998	28 Feb 2001	Implicit	10.6771111870	11.2154258476
3	- Assorted hardware	100000.00	0.00	100000.00	0.00	01 Aug 1998	31 Jul 2001	Implicit	14.3473513310	15.3294460819

Note :
- PV. MIN   : Present Value(s) of Minimum Lease Payments
- PV. UNGUAR. : The Present Value(s) of Unguaranteed Residual(s)
- INCL. INITIAL : Including Initial Direct Costs

Run date/time 14/10/1998 11:00:18 - Page 2

Terminations report

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

LEASE ID	LEASE DESCRIPTION	TERMINATION MONTH & YEAR	CAPITALISED VALUE	PROVISION FOR AMORTISATION	PV OF M.L.P AT TERM	REDUCTION OF LIABILITY	INTEREST EXPENSE	NET RENTAL PAYMENT
			0.00	0.00	0.00	0.00	0.00	0.00

Note :
- PV   : Present Value
- M.L.P   : Minimum Lease Payments

Reconciliation summary

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

SORT BY	OPENING BALANCE	ADDITIONS	IN REPORT PERIOD	TERMINATIONS	EXPIRATIONS	ESTIMATED RESIDUAL	CLOSING BALANCE
All Assets							
Non-Current Asset							
Capitalised Value	195606.00	0.00	0.00	0.00	0.00		195606.00
Provision For Amortisation	96974.62	0.00	44868.38	0.00	0.00	0.00	141843.01
Net Lease Assets	98631.38	0.00	-44868.38	0.00	0.00	0.00	53762.99
Net Lease Liabilities	139826.44	0.00	-57325.41	0.00	0.00		82501.03
Current Liabilities							76208.77
Non-current Liabilities							6292.26
Contingent Rentals			0.00				

Commitments by year

Reporting Entity : CA101
     Lease Type : Finance Lease - Lessee
   Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	YEAR 1 RENT.PMT./CONT	YEAR 2 RENT.PMT./CONT	YEAR 3-5 RENT.PMT./CONT	YEAR 6+ RENT.PMT./CONT	TOTAL	Less EXEC. COSTS	Less FUTURE FIN CHARGE	PRESENT VALUE M.L.P
1 -	honda Legend Sedan '93								
		17359.03	0.00	0.00	0.00	17359.03	187.74	836.73	16334.56
		0.00	0.00	0.00	0.00	0.00			
2 -	Novell Network								
		24788.72	0.00	0.00	0.00	24788.72	122.88	1392.32	23273.52
		0.00	0.00	0.00	0.00	0.00			
3 -	Assorted hardware								
		39932.40	6327.70	0.00	0.00	46260.10	0.00	3367.15	42892.95
		0.00	0.00	0.00	0.00	0.00			
		82080.15	6327.70	0.00	0.00	88407.85	310.62	5596.20	82501.03
		0.00	0.00	0.00	0.00	0.00			

Note :
- RENT.PMT.   : Rental Payments
- CONT   : Contingent Rentals
- EXEC   : Executory Costs
- FIN   : Finance
- M.L.P   : Minimum Lease Payments

Balance sheet disclosure

Reporting Entity : CA101
     Lease Type : Finance Lease - Lessee
   Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	CAPITALISED VALUE	Less ACCUMULATE AMORTISATION	LEASE ASSET	CURRENT LIABILITY	NON CURRENT LIABILITY	TOTAL
1 -	honda Legend Sedan '93						
		53316.00	53284.95	31.05	16334.56	0.00	16334.56
2 -	Novell Network						
		42290.00	24669.17	17620.83	23273.52	0.00	23273.52
3 -	Assorted hardware						
		100000.00	63888.89	36111.11	36600.69	6292.26	42892.95
		195606.00	141843.01	53762.99	76208.77	6292.26	82501.03

Commitments at report date

Reporting Entity : CA101
      Lease Type : Finance Lease - Lessee
   Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	TOTAL LIABILITY	CONTINGENT RENTALS
1 -	honda Legend Sedan '93					
		17359.03	187.74	836.73	16334.56	0.00
2 -	Novell Network					
		24788.72	122.88	1392.32	23273.52	0.00
3 -	Assorted hardware					
		46260.10	0.00	3367.15	42892.95	0.00
		88407.85	310.62	5596.20	82501.03	0.00

Commitments 12 months to report date - Detailed [1-]

        Lease Term : Feb 1998 To Jan 2001
      Interest Rate : 14.3410948530 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 1999	33194.05	1718.29	26.82	376.48	1314.99	134.50	0.00
Aug 1999	31879.06	1718.29	26.82	360.77	1330.70	134.50	0.00
Sep 1999	30548.36	1718.29	26.82	344.87	1346.60	134.50	0.00
Oct 1999	29201.76	1718.29	26.82	328.77	1362.70	134.50	0.00
Nov 1999	27839.06	1718.29	26.82	312.49	1378.98	134.50	0.00
Dec 1999	26460.08	1718.29	26.82	296.01	1395.46	134.50	0.00
Jan 2000	25064.61	1718.29	26.82	279.33	1412.14	134.50	0.00
Feb 2000	23652.47	1718.29	26.82	262.45	1429.02	4.20	0.00
Mar 2000	22223.46	1718.29	26.82	245.38	1446.09	4.20	0.00
Apr 2000	20777.36	1718.29	26.82	228.09	1463.38	4.20	0.00
May 2000	19313.99	1718.29	26.82	210.61	1480.86	4.20	0.00
Jun 2000	17833.12	1718.29	26.82	192.91	1498.56	4.20	0.00
Jul 1999 - Jun 2000		20619.48	321.84	3438.15	16859.49	962.55	0.00

CATSOFT LEASECAT VERSION 8.02 - TRAINING NOTES

Commitments 12 months to report date - Detailed [2-]

      Lease Term : Mar 1998 To Feb 2001
      Interest Rate : 10.6771111870 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 1999	32003.67	984.09	15.36	276.14	692.59	881.04	0.00
Aug 1999	31311.08	984.09	15.36	269.97	698.76	881.04	0.00
Sep 1999	30612.32	984.09	15.36	263.76	704.97	881.04	0.00
Oct 1999	29907.35	984.09	15.36	257.48	711.25	881.04	0.00
Nov 1999	29196.10	984.09	15.36	251.16	717.57	881.04	0.00
Dec 1999	28478.53	984.09	15.36	244.77	723.96	881.04	0.00
Jan 2000	27754.57	984.09	15.36	238.33	730.40	881.04	0.00
Feb 2000	27024.17	984.09	15.36	231.83	736.90	881.04	0.00
Mar 2000	26287.27	984.09	15.36	225.27	743.46	881.04	0.00
Apr 2000	25543.81	984.09	15.36	218.66	750.07	881.04	0.00
May 2000	24793.74	984.09	15.36	211.99	756.74	881.04	0.00
Jun 2000	24037.00	984.09	15.36	205.25	763.48	881.04	0.00
Jul 1999 - Jun 2000		11809.08	184.32	2894.61	8730.15	10572.50	0.00

Commitments 12 months to report date - Detailed [3-]

      Lease Term : Aug 1998 To Jul 2001
      Interest Rate : 14.3473513310 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 1999	74628.72	3327.70	0.00	852.48	2475.22	2777.78	0.00
Aug 1999	72153.50	3327.70	0.00	822.89	2504.81	2777.78	0.00
Sep 1999	69648.69	3327.70	0.00	792.94	2534.76	2777.78	0.00
Oct 1999	67113.94	3327.70	0.00	762.64	2565.06	2777.78	0.00
Nov 1999	64548.87	3327.70	0.00	731.97	2595.73	2777.78	0.00
Dec 1999	61953.14	3327.70	0.00	700.93	2626.77	2777.78	0.00
Jan 2000	59326.37	3327.70	0.00	669.53	2658.17	2777.78	0.00
Feb 2000	56668.20	3327.70	0.00	637.75	2689.95	2777.78	0.00
Mar 2000	53978.25	3327.70	0.00	605.58	2722.12	2777.78	0.00
Apr 2000	51256.13	3327.70	0.00	573.04	2754.66	2777.78	0.00
May 2000	48501.47	3327.70	0.00	540.10	2787.60	2777.78	0.00
Jun 2000	45713.87	3327.70	0.00	506.77	2820.93	2777.78	0.00
Jul 1999 - Jun 2000		39932.40	0.00	8196.63	31735.77	33333.33	0.00

Commitments 12 months to report date - Summary

Reporting Entity : CA101
       Lease Type : Finance Lease - Lessee
    Report Period : 12 Months ended 30 June 2000

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES
Jul 1999	139826.44	6030.08	42.18	1505.10	4482.80	3793.32
Aug 1999	135343.64	6030.08	42.18	1453.63	4534.27	3793.32
Sep 1999	130809.38	6030.08	42.18	1401.56	4586.34	3793.32
Oct 1999	126223.04	6030.08	42.18	1348.89	4639.01	3793.32
Nov 1999	121584.04	6030.08	42.18	1295.61	4692.29	3793.32
Dec 1999	116891.75	6030.08	42.18	1241.71	4746.19	3793.32
Jan 2000	112145.56	6030.08	42.18	1187.19	4800.71	3793.32
Feb 2000	107344.85	6030.08	42.18	1132.03	4855.87	3663.02
Mar 2000	102488.98	6030.08	42.18	1076.23	4911.67	3663.02
Apr 2000	97577.31	6030.08	42.18	1019.79	4968.11	3663.02
May 2000	92609.20	6030.08	42.18	962.69	5025.21	3663.02
Jun 2000	87584.00	6030.08	42.18	904.93	5082.97	3663.02
Jul 1999 - Jun 2000		72360.96	506.16	14529.39	57325.41	44868.38

Commitments for the next 5 years [1-]

          Capitalised Value : $ 53316.00
    Accumulated Amortisation : $ 53284.95
               Lease Term : Feb 1998 To Jan 2001
            Interest Rate : 14.3410948530 % (Implicit)

            Amortisation
               Method : Reducing Balance
             % PerYear : 0.00
             Residual : $ 0.00

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	16334.56	17359.03	187.74	836.73	16334.56	29.42	0.00
Jun 2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		17359.03	187.74	836.73	16334.56	29.42	0.00

Commitments for the next 5 years [2-]

```
        Capitalised Value : $ 42290.00
 Accumulated Amortisation : $ 24669.17
             Lease Term : Mar 1998 To Feb 2001
          Interest Rate : 10.6771111870 % (Implicit)

              Amortisation
                 Method : Straight-Line
                   Term :
                Residual : $        10572.50
```

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	23273.52	24788.72	122.88	1392.32	23273.52	7048.33	0.00
Jun 2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		24788.72	122.88	1392.32	23273.52	7048.33	0.00

Commitments for the next 5 years [3-]

```
        Capitalised Value : $ 100000.00
 Accumulated Amortisation : $ 63888.89
             Lease Term : Aug 1998 To Jul 2001
          Interest Rate : 14.3473513310 % (Implicit)

              Amortisation
                 Method : Straight-Line
                   Term : 36
                Residual : $ 0.00
```

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	42892.95	39932.40	0.00	3331.71	36600.69	33333.33	0.00
Jun 2002	6292.26	6327.70	0.00	35.44	6292.26	2777.78	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		46260.10	0.00	3367.15	42892.95	36111.11	0.00

Commitments for the next 5 years - Summary

Reporting Entity : CA101
Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	82501.03	82080.15	310.62	5560.76	76208.77	40411.09	0.00
Jun 2002	6292.26	6327.70	0.00	35.44	6292.26	2777.78	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		88407.85	310.62	5596.20	82501.03	43188.87	0.00

Commitments for the next 12 months - Detailed [1-]

Lease Term : Feb 1998 To Jan 2001
Interest Rate : 14.3410948530 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 2000	16334.56	1718.29	26.82	175.00	1516.47	4.20	0.00
Aug 2000	14818.09	1718.29	26.82	156.88	1534.59	4.20	0.00
Sep 2000	13283.49	1718.29	26.82	138.54	1552.93	4.20	0.00
Oct 2000	11730.56	1718.29	26.82	119.98	1571.49	4.20	0.00
Nov 2000	10159.07	1718.29	26.82	101.20	1590.27	4.20	0.00
Dec 2000	8568.79	1718.29	26.82	82.19	1609.28	4.20	0.00
Jan 2001	6959.51	1718.29	26.82	62.96	1628.51	4.20	0.00
Guar.Res.	5331.00	5331.00	0.00	0.00	5331.00	0.00	0.00
Jul 2000 - Jun 2001		17359.03	187.74	836.73	16334.56	29.42	0.00

Commitments for the next 12 months - Detailed [2-]

Lease Term : Mar 1998 To Feb 2001
Interest Rate : 10.6771111870 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 2000	23273.52	984.09	15.36	198.46	770.27	881.04	0.00
Aug 2000	22503.25	984.09	15.36	191.61	777.12	881.04	0.00
Sep 2000	21726.13	984.09	15.36	184.69	784.04	881.04	0.00
Oct 2000	20942.09	984.09	15.36	177.71	791.02	881.04	0.00
Nov 2000	20151.07	984.09	15.36	170.68	798.05	881.04	0.00
Dec 2000	19353.02	984.09	15.36	163.58	805.15	881.04	0.00
Jan 2001	18547.86	984.09	15.36	156.41	812.32	881.04	0.00
Feb 2001	17735.55	984.09	15.36	149.18	819.55	881.04	0.00
Guar.Res.	16916.00	16916.00	0.00	0.00	16916.00	0.00	0.00
Jul 2000 - Jun 2001		24788.72	122.88	1392.32	23273.52	7048.33	0.00

Commitments for the next 12 months - Detailed [3-]

Lease Term : Aug 1998 To Jul 2001
Interest Rate : 14.3473513310 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 2000	42892.95	3327.70	0.00	473.05	2854.65	2777.78	0.00
Aug 2000	40038.29	3327.70	0.00	438.92	2888.78	2777.78	0.00
Sep 2000	37149.51	3327.70	0.00	404.38	2923.32	2777.78	0.00
Oct 2000	34226.19	3327.70	0.00	369.43	2958.27	2777.78	0.00
Nov 2000	31267.91	3327.70	0.00	334.06	2993.64	2777.78	0.00
Dec 2000	28274.27	3327.70	0.00	298.26	3029.44	2777.78	0.00
Jan 2001	25244.84	3327.70	0.00	262.04	3065.66	2777.78	0.00
Feb 2001	22179.18	3327.70	0.00	225.39	3102.31	2777.78	0.00
Mar 2001	19076.87	3327.70	0.00	188.30	3139.40	2777.78	0.00
Apr 2001	15937.47	3327.70	0.00	150.76	3176.94	2777.78	0.00
May 2001	12760.53	3327.70	0.00	112.78	3214.92	2777.78	0.00
Jun 2001	9545.61	3327.70	0.00	74.34	3253.36	2777.78	0.00
Jul 2000 - Jun 2001		39932.40	0.00	3331.71	36600.69	33333.33	0.00

Commitments for the next 12 months - Summary

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES
Jul 2000	82501.03	6030.08	42.18	846.50	5141.40	3663.02
Aug 2000	77359.63	6030.08	42.18	787.40	5200.50	3663.02
Sep 2000	72159.13	6030.08	42.18	727.60	5260.30	3663.02
Oct 2000	66898.83	6030.08	42.18	667.12	5320.78	3663.02
Nov 2000	61578.05	6030.08	42.18	605.93	5381.97	3663.02
Dec 2000	56196.08	6030.08	42.18	544.03	5443.87	3663.02
Jan 2001	50752.21	11361.08	42.18	481.41	10837.49	3663.02
Feb 2001	39914.73	21227.79	15.36	374.57	20837.86	3658.82
Mar 2001	19076.87	3327.70	0.00	188.30	3139.40	2777.78
Apr 2001	15937.47	3327.70	0.00	150.76	3176.94	2777.78
May 2001	12760.53	3327.70	0.00	112.78	3214.92	2777.78
Jun 2001	9545.61	3327.70	0.00	74.34	3253.36	2777.78
Jul 2000 - Jun 2001		82080.15	310.62	5560.76	76208.77	40411.09

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Commitments analysis from inception to report date

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST EXPENSE	LIABILITY REDUCTION	CONTINGENT RENTALS	AMORTISATION EXPENSE	DEPR TYPE	DEPR RATE	PMT MODE	LAST PMT	TERM /EXP
1 -	honda Legend Sedan '93											
		49830.41	777.78	12071.19	36981.44	0.00	53284.95	R	0.96875	ADV	Jan 2001	
2 -	Novell Network											
		27554.52	430.08	8107.96	19016.48	0.00	24669.17	S	33.33333	ADV	Feb 2001	
3 -	Assorted hardware											
		76537.10	0.00	19430.05	57107.05	0.00	63888.89	S	33.33333	ADV	Jul 2001	
		153922.03	1207.86	39609.20	113104.97	0.00	141843.01					

Note :
- DEPR   : Depreciation
- PMT   : Payments
- ADV   : Advance
- ARR   : Arrears
- Term/Exp   : Termination/Expiration flag

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Commitments analysis over the report period

Reporting Entity : CA101
Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000

LEASE ID		DESCRIPTION	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST EXPENSE	LIABILITY REDUCTION	CONTINGENT RENTALS	AMORTISATION EXPENSE	DEPR TYPE	DEPR RATE	PMT MODE	LAST PMT	TERM /EXP
1	-	honda Legend Sedan '93											
			20619.48	321.84	3438.15	16859.49	0.00	962.55	R	0.96875	ADV	Jan 2001	
2	-	Novell Network											
			11809.08	184.32	2894.61	8730.15	0.00	10572.50	S	33.33333	ADV	Feb 2001	
3	-	Assorted hardware											
			39932.40	0.00	8196.63	31735.77	0.00	33333.33	S	33.33333	ADV	Jul 2001	
			72360.96	506.16	14529.39	57325.41	0.00	44868.38					

Note :
- DEPR   : Depreciation
- PMT   : Payments
- ADV   : Advance
- ARR   : Arrears
- Term/Exp : Termination/Expiration flag

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Report on All Leases

COMMITMENTS REPORT - SUMMARY

   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000
Interest is charged at the end of the month.

Period	Liability At Start	Gross Payment	Executory Costs	Interest Expense	Liability Reduction	Outstanding Liability	Contingent Rental	Amortisation Expense
Jul 1999	139826.44	6030.08	42.18	1505.10	4482.80	135343.64	0.00	3793.32
Aug 1999	135343.64	6030.08	42.18	1453.63	4534.27	130809.38	0.00	3793.32
Sep 1999	130809.38	6030.08	42.18	1401.56	4586.34	126223.04	0.00	3793.32
Oct 1999	126223.04	6030.08	42.18	1348.89	4639.01	121584.04	0.00	3793.32
Nov 1999	121584.04	6030.08	42.18	1295.61	4692.29	116891.75	0.00	3793.32
Dec 1999	116891.75	6030.08	42.18	1241.71	4746.19	112145.56	0.00	3793.32
Jan 2000	112145.56	6030.08	42.18	1187.19	4800.71	107344.85	0.00	3793.32
Feb 2000	107344.85	6030.08	42.18	1132.03	4855.87	102488.98	0.00	3663.02
Mar 2000	102488.98	6030.08	42.18	1076.23	4911.67	97577.31	0.00	3663.02
Apr 2000	97577.31	6030.08	42.18	1019.79	4968.11	92609.20	0.00	3663.02
May 2000	92609.20	6030.08	42.18	962.69	5025.21	87584.00	0.00	3663.02
Jun 2000	87584.00	6030.08	42.18	904.93	5082.97	82501.03	0.00	3663.02
		72360.96	506.16	14529.39	57325.41		0.00	44868.38
		72360.96	506.16	14529.39	57325.41		0.00	44868.38

Report on All Leases

EXTRACT FROM BALANCE SHEET - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Asset Under Lease	195606.00	195606.00	100000.00	0.00	0.00
Less Accumulated Amortisation	96974.62	141843.01	97222.22	0.00	0.00
	98631.38	53762.99	2777.78	0.00	0.00
Current Liability	57325.41	76208.77	6292.26	0.00	0.00
Non Current Liability	82501.03	6292.26	0.00	0.00	0.00
	139826.44	82501.03	6292.26	0.00	0.00
Lease Commitments					
- Not later than one year	72360.96	82080.15	6327.70	0.00	0.00
- Later than one year but not later than two years	82080.15	6327.70	0.00	0.00	0.00
- Later than two years but not later than five years	6327.70	0.00	0.00	0.00	0.00
- Later than five years	0.00	0.00	0.00	0.00	0.00
Lease Payments	160768.81	88407.85	6327.70	0.00	0.00
Deduct: Future Finance Charges	20942.37	5906.82	35.44	0.00	0.00
Lease Liability	139826.44	82501.03	6292.26	0.00	0.00

EXTRACT FROM PROFIT & LOSS STATEMENT - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Executory Costs	506.16	506.16	310.62	0.00	0.00
Contingent Rentals	0.00	0.00	0.00	0.00	0.00
Amortisation Expense	71929.67	44868.38	40411.09	2777.78	0.00
Interest Expense	20686.61	14529.39	5560.76	35.44	0.00

CATSOFT LEASECAT VERSION 8.02 - TRAINING NOTES

COMMITMENTS REPORT [3-]

Lease Type : Finance Lease - Lessee
Report Period : 36 Months ended 31 July 2001

The Cost/Fair Value of the Asset is	$	100000.00	
The Adjusted Fair Value of the Asset is	$	100000.00	
The Guaranteed Residual of the Asset is	$	3000.00	
The Unguaranteed Residual of the Asset is	$	0.00	
The Balloon Payment	$	0.00	
Payment Mode		Advance	

The interest rate on the Lease/HP is   % 14.3473513310 AND Interest is charged at the end of the month.

Payment No	Rent	Executory Costs	From	To	PPY	Monthly Rate %
1	3327.70	0.00	01 Aug 1998	31 Jul 2001	12	0.0119561261

Period	Liability At Start	Gross Payment	Balance Due	Executory Costs	Interest Expense	Liability Reduction	Outstanding Liability	Contingent Rental	Amortisation Expense
	100000.00	0.00	100000.00	0.00	0.00	0.00	100000.00	0.00	0.00
Aug 1998	100000.00	3327.70	96672.30	0.00	1155.83	2171.87	97828.13	0.00	2777.78
Sep 1998	97828.13	3327.70	94500.43	0.00	1129.86	2197.84	95630.29	0.00	2777.78
Oct 1998	95630.29	3327.70	92302.59	0.00	1103.58	2224.12	93406.17	0.00	2777.78
Nov 1998	93406.17	3327.70	90078.47	0.00	1076.99	2250.71	91155.46	0.00	2777.78
Dec 1998	91155.46	3327.70	87827.76	0.00	1050.08	2277.62	88877.84	0.00	2777.78
Jan 1999	88877.84	3327.70	85550.14	0.00	1022.85	2304.85	86572.98	0.00	2777.78
Feb 1999	86572.98	3327.70	83245.28	0.00	995.29	2332.41	84240.58	0.00	2777.78
Mar 1999	84240.58	3327.70	80912.88	0.00	967.40	2360.30	81880.28	0.00	2777.78
Apr 1999	81880.28	3327.70	78552.58	0.00	939.18	2388.52	79491.76	0.00	2777.78
May 1999	79491.76	3327.70	76164.06	0.00	910.63	2417.07	77074.69	0.00	2777.78
Jun 1999	77074.69	3327.70	73746.99	0.00	881.73	2445.97	74628.72	0.00	2777.78
		36604.70		0.00	11233.42	25371.28		0.00	30555.56
Jul 1999	74628.72	3327.70	71301.02	0.00	852.48	2475.22	72153.50	0.00	2777.78
Aug 1999	72153.50	3327.70	68825.80	0.00	822.89	2504.81	69648.69	0.00	2777.78
Sep 1999	69648.69	3327.70	66320.99	0.00	792.94	2534.76	67113.94	0.00	2777.78
Oct 1999	67113.94	3327.70	63786.24	0.00	762.64	2565.06	64548.87	0.00	2777.78
Nov 1999	64548.87	3327.70	61221.17	0.00	731.97	2595.73	61953.14	0.00	2777.78
Dec 1999	61953.14	3327.70	58625.44	0.00	700.93	2626.77	59326.37	0.00	2777.78
Jan 2000	59326.37	3327.70	55998.67	0.00	669.53	2658.17	56668.20	0.00	2777.78
Feb 2000	56668.20	3327.70	53340.50	0.00	637.75	2689.95	53978.25	0.00	2777.78
Mar 2000	53978.25	3327.70	50650.55	0.00	605.58	2722.12	51256.13	0.00	2777.78
Apr 2000	51256.13	3327.70	47928.43	0.00	573.04	2754.66	48501.47	0.00	2777.78
May 2000	48501.47	3327.70	45173.77	0.00	540.10	2787.60	45713.87	0.00	2777.78
Jun 2000	45713.87	3327.70	42386.17	0.00	506.77	2820.93	42892.95	0.00	2777.78

		39932.40		0.00	8196.63	31735.77		0.00	33333.33
Jul 2000	42892.95	3327.70	39565.25	0.00	473.05	2854.65	40038.29	0.00	2777.78
Aug 2000	40038.29	3327.70	36710.59	0.00	438.92	2888.78	37149.51	0.00	2777.78

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Period	Liability At Start	Gross Payment	Balance Due	Executory Costs	Interest Expense	Liability Reduction	Outstanding Liability	Contingent Rental	Amortisation Expense
Sep 2000	37149.51	3327.70	33821.81	0.00	404.38	2923.32	34226.19	0.00	2777.78
Oct 2000	34226.19	3327.70	30898.49	0.00	369.43	2958.27	31267.91	0.00	2777.78
Nov 2000	31267.91	3327.70	27940.21	0.00	334.06	2993.64	28274.27	0.00	2777.78
Dec 2000	28274.27	3327.70	24946.57	0.00	298.26	3029.44	25244.84	0.00	2777.78
Jan 2001	25244.84	3327.70	21917.14	0.00	262.04	3065.66	22179.18	0.00	2777.78
Feb 2001	22179.18	3327.70	18851.48	0.00	225.39	3102.31	19076.87	0.00	2777.78
Mar 2001	19076.87	3327.70	15749.17	0.00	188.30	3139.40	15937.47	0.00	2777.78
Apr 2001	15937.47	3327.70	12609.77	0.00	150.76	3176.94	12760.53	0.00	2777.78
May 2001	12760.53	3327.70	9432.83	0.00	112.78	3214.92	9545.61	0.00	2777.78
Jun 2001	9545.61	3327.70	6217.91	0.00	74.34	3253.36	6292.26	0.00	2777.78
		39932.40		0.00	3331.71	36600.69		0.00	33333.33
Jul 2001	6292.26	3327.70	2964.56	0.00	35.44	3292.26	3000.00	0.00	2777.78
Guar.Res.	3000.00	3000.00	0.00	0.00	0.00	3000.00	0.00	0.00	0.00
		6327.70		0.00	35.44	6292.26		0.00	2777.78
		122797.20		0.00	22797.20	100000.00		0.00	100000.00

Report on Lease 3

EXTRACT FROM BALANCE SHEET - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Asset Under Lease	100000.00	100000.00	100000.00	0.00	0.00
Less Accumulated Amortisation	30555.56	63888.89	97222.22	0.00	0.00
	69444.44	36111.11	2777.78	0.00	0.00
Current Liability	31735.77	36600.69	6292.26	0.00	0.00
Non Current Liability	42892.95	6292.26	0.00	0.00	0.00
	74628.72	42892.95	6292.26	0.00	0.00
Lease Commitments					
- Not later than one year	39932.40	39932.40	6327.70	0.00	0.00
- Later than one year but not later than two years	39932.40	6327.70	0.00	0.00	0.00
- Later than two years but not later than five years	6327.70	0.00	0.00	0.00	0.00
- Later than five years	0.00	0.00	0.00	0.00	0.00
Lease Payments	86192.50	46260.10	6327.70	0.00	0.00
Deduct: Future Finance Charges	11563.78	3367.15	35.44	0.00	0.00
Lease Liability	74628.72	42892.95	6292.26	0.00	0.00

EXTRACT FROM PROFIT & LOSS STATEMENT - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Executory Costs	0.00	0.00	0.00	0.00	0.00
Contingent Rentals	0.00	0.00	0.00	0.00	0.00
Amortisation Expense	30555.56	33333.33	33333.33	2777.78	0.00
Interest Expense	11233.42	8196.63	3331.71	35.44	0.00

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After Early Termination of Lease 3 on 04 / 2000

COMMITMENTS REPORT [3-]

    Lease Type : Finance Lease - Lessee
Report Period : 200 Months ended 30 June 2002

The Cost/Fair Value of the Asset is $ 100000.00
The Adjusted Fair Value of the Asset is $ 100000.00
The Guaranteed Residual of the Asset is $ 3000.00
The Unguaranteed Residual of the Asset is $ 0.00
The Balloon Payment $ 0.00
Payment Mode   Advance

The interest rate on the Lease/HP is   % 14.3473513310 AND Interest is charged at the end of the month.
  Payment No   Rent Executory Costs   From   To   PPY Monthly Rate %
        1   3327.70   0.00   01 Aug 1998   31 Jul 2001   12   0.0119561261

Period	Liability At Start	Gross Payment	Balance Due	Executory Costs	Interest Expense	Liability Reduction	Outstanding Liability	Contingent Rental	Amortisation Expense
	100000.00	0.00	100000.00	0.00	0.00	0.00	100000.00	0.00	0.00
Aug 1998	100000.00	3327.70	96672.30	0.00	1155.83	2171.87	97828.13	0.00	2777.78
Sep 1998	97828.13	3327.70	94500.43	0.00	1129.86	2197.84	95630.29	0.00	2777.78
Oct 1998	95630.29	3327.70	92302.59	0.00	1103.58	2224.12	93406.17	0.00	2777.78
Nov 1998	93406.17	3327.70	90078.47	0.00	1076.99	2250.71	91155.46	0.00	2777.78
Dec 1998	91155.46	3327.70	87827.76	0.00	1050.08	2277.62	88877.84	0.00	2777.78
Jan 1999	88877.84	3327.70	85550.14	0.00	1022.85	2304.85	86572.98	0.00	2777.78
Feb 1999	86572.98	3327.70	83245.28	0.00	995.29	2332.41	84240.58	0.00	2777.78
Mar 1999	84240.58	3327.70	80912.88	0.00	967.40	2360.30	81880.28	0.00	2777.78
Apr 1999	81880.28	3327.70	78552.58	0.00	939.18	2388.52	79491.76	0.00	2777.78
May 1999	79491.76	3327.70	76164.06	0.00	910.63	2417.07	77074.69	0.00	2777.78
Jun 1999	77074.69	3327.70	73746.99	0.00	881.73	2445.97	74628.72	0.00	2777.78
		36604.70		0.00	11233.42	25371.28		0.00	30555.56
Jul 1999	74628.72	3327.70	71301.02	0.00	852.48	2475.22	72153.50	0.00	2777.78
Aug 1999	72153.50	3327.70	68825.80	0.00	822.89	2504.81	69648.69	0.00	2777.78
Sep 1999	69648.69	3327.70	66320.99	0.00	792.94	2534.76	67113.94	0.00	2777.78
Oct 1999	67113.94	3327.70	63786.24	0.00	762.64	2565.06	64548.87	0.00	2777.78
Nov 1999	64548.87	3327.70	61221.17	0.00	731.97	2595.73	61953.14	0.00	2777.78
Dec 1999	61953.14	3327.70	58625.44	0.00	700.93	2626.77	59326.37	0.00	2777.78
Jan 2000	59326.37	3327.70	55998.67	0.00	669.53	2658.17	56668.20	0.00	2777.78
Feb 2000	56668.20	3327.70	53340.50	0.00	637.75	2689.95	53978.25	0.00	2777.78
Mar 2000	53978.25	3327.70	50650.55	0.00	605.58	2722.12	51256.13	0.00	2777.78
Apr 2000	51256.13	3327.70	47928.43	0.00	573.04	2754.66	0.00	0.00	2777.78
		33277.00		0.00	7149.75	26127.25		0.00	27777.78

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    69881.70                             0.00        18383.17        51498.53                            0.00        58333.33
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Report on Lease 3

EXTRACT FROM BALANCE SHEET - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Asset Under Lease	100000.00	0.00	0.00	0.00	0.00
Less Accumulated Amortisation	30555.56	0.00	0.00	0.00	0.00
	69444.44	0.00	0.00	0.00	0.00
Current Liability	31735.77	0.00	0.00	0.00	0.00
Non Current Liability	42892.95	0.00	0.00	0.00	0.00
	74628.72	0.00	0.00	0.00	0.00
Lease Commitments					
- Not later than one year	39932.40	0.00	0.00	0.00	0.00
- Later than one year but not later than two years	39932.40	0.00	0.00	0.00	0.00
- Later than two years but not later than five years	6327.70	0.00	0.00	0.00	0.00
- Later than five years	0.00	0.00	0.00	0.00	0.00
Lease Payments	86192.50	0.00	0.00	0.00	0.00
Deduct: Future Finance Charges	11563.78	0.00	0.00	0.00	0.00
Lease Liability	74628.72	0.00	0.00	0.00	0.00

EXTRACT FROM PROFIT & LOSS STATEMENT - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Executory Costs	0.00	0.00	0.00	0.00	0.00
Contingent Rentals	0.00	0.00	0.00	0.00	0.00
Amortisation Expense	30555.56	27777.78	0.00	0.00	0.00
Interest Expense	11233.42	7149.75	0.00	0.00	0.00

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Accounting Schedules

Reporting Entity : CA101
Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000

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                [List of errors, if any]
LEASE ID   ERROR DESCRIPTION

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                            Number of leases processed : 3
                            Number of leases to report : 3
                            Number of leases rejected : 0

                       No. of leases at the beginning : 3
                                 No. of leases added : 0
                            No. of leases terminated : 1
                               No. of leases expired : 0
              No. of leases at the end of report period : 2

                                  End of report

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Interest rate indicator

  Reporting Entity : CA101
        Lease Type : Finance Lease - Lessee
     Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	CAPITALISED VALUE	INCL. INITIAL DIRECT COST	PV. MIN PAYMENTS	PV. UNGUAR. RESIDUAL	START DATE	END DATE	BASIC INTEREST RATE	NOMINAL INTEREST RATE	EFFECTIVE INTEREST RATE
1	- honda Legend Sedan '93	53316.00	0.00	53316.00	0.00	01 Feb 1998	31 Jan 2001	Implicit	14.3410948530	15.3223159734
2	- Novell Network	42290.00	0.00	42290.00	0.00	01 Mar 1998	28 Feb 2001	Implicit	10.6771111870	11.2154258476
3	- Assorted hardware	100000.00	0.00	100000.00	0.00	01 Aug 1998	31 Jul 2001	Implicit	14.3473513310	15.3294460819

Note :
- PV. MIN   : Present Value(s) of Minimum Lease Payments
- PV. UNGUAR. : The Present Value(s) of Unguaranteed Residual(s)
- INCL. INITIAL : Including Initial Direct Costs

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Terminations report

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

LEASE ID	LEASE DESCRIPTION	TERMINATION MONTH & YEAR	CAPITALISED VALUE	PROVISION FOR AMORTISATION	PV OF M.L.P AT TERM	REDUCTION OF LIABILITY	INTEREST EXPENSE	NET RENTAL PAYMENT
3 -	Assorted hardware							
		Apr 2000	100000.00	58333.33	48501.47	51498.53	18383.17	69881.70
			100000.00	58333.33	48501.47	51498.53	18383.17	69881.70

Note :
- PV   : Present Value
- M.L.P   : Minimum Lease Payments

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Reconciliation summary

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

SORT BY	OPENING BALANCE	ADDITIONS	IN REPORT PERIOD	TERMINATIONS	EXPIRATIONS	ESTIMATED RESIDUAL	CLOSING BALANCE
All Assets							
Non-Current Asset							
Capitalised Value	195606.00	0.00	0.00	-100000.00	0.00		95606.00
Provision For Amortisation	96974.62	0.00	39312.83	-58333.33	0.00	0.00	77954.12
Net Lease Assets	98631.38	0.00	-39312.83	-41666.67	0.00	0.00	17651.88
Net Lease Liabilities	139826.44	0.00	-51716.89	-48501.47	0.00		39608.08
Current Liabilities							39608.08
Non-current Liabilities							0.00
Contingent Rentals			0.00				

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Commitments by year

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	YEAR 1 RENT.PMT./CONT	YEAR 2 RENT.PMT./CONT	YEAR 3-5 RENT.PMT./CONT	YEAR 6+ RENT.PMT./CONT	TOTAL	Less EXEC. COSTS	Less FUTURE FIN CHARGE	PRESENT VALUE M.L.P
1 -	honda Legend Sedan '93								
		17359.03	0.00	0.00	0.00	17359.03	187.74	836.73	16334.56
		0.00	0.00	0.00	0.00	0.00			
2 -	Novell Network								
		24788.72	0.00	0.00	0.00	24788.72	122.88	1392.32	23273.52
		0.00	0.00	0.00	0.00	0.00			
3 -	Assorted hardware								
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00			
		42147.75	0.00	0.00	0.00	42147.75	310.62	2229.05	39608.08
		0.00	0.00	0.00	0.00	0.00			

Note :
- RENT.PMT.   : Rental Payments
- CONT   : Contingent Rentals
- EXEC   : Executory Costs
- FIN   : Finance
- M.L.P   : Minimum Lease Payments

Balance sheet disclosure

Reporting Entity : CA101
    Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	CAPITALISED VALUE	Less ACCUMULATE AMORTISATION	LEASE ASSET	CURRENT LIABILITY	NON CURRENT LIABILITY	TOTAL
1 -	honda Legend Sedan '93						
		53316.00	53284.95	31.05	16334.56	0.00	16334.56
2 -	Novell Network						
		42290.00	24669.17	17620.83	23273.52	0.00	23273.52
3 -	Assorted hardware						
		100000.00	58333.33	41666.67	0.00	0.00	0.00
		195606.00	136287.45	59318.55	39608.08	0.00	39608.08

Commitments at report date

Reporting Entity : CA101
      Lease Type : Finance Lease - Lessee
   Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	TOTAL LIABILITY	CONTINGENT RENTALS
1 -	honda Legend Sedan '93					
		17359.03	187.74	836.73	16334.56	0.00
2 -	Novell Network					
		24788.72	122.88	1392.32	23273.52	0.00
3 -	Assorted hardware					
		0.00	0.00	0.00	0.00	0.00
		42147.75	310.62	2229.05	39608.08	0.00

Commitments 12 months to report date - Detailed [1-]

        Lease Term : Feb 1998 To Jan 2001
        Interest Rate : 14.3410948530 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 1999	33194.05	1718.29	26.82	376.48	1314.99	134.50	0.00
Aug 1999	31879.06	1718.29	26.82	360.77	1330.70	134.50	0.00
Sep 1999	30548.36	1718.29	26.82	344.87	1346.60	134.50	0.00
Oct 1999	29201.76	1718.29	26.82	328.77	1362.70	134.50	0.00
Nov 1999	27839.06	1718.29	26.82	312.49	1378.98	134.50	0.00
Dec 1999	26460.08	1718.29	26.82	296.01	1395.46	134.50	0.00
Jan 2000	25064.61	1718.29	26.82	279.33	1412.14	134.50	0.00
Feb 2000	23652.47	1718.29	26.82	262.45	1429.02	4.20	0.00
Mar 2000	22223.46	1718.29	26.82	245.38	1446.09	4.20	0.00
Apr 2000	20777.36	1718.29	26.82	228.09	1463.38	4.20	0.00
May 2000	19313.99	1718.29	26.82	210.61	1480.86	4.20	0.00
Jun 2000	17833.12	1718.29	26.82	192.91	1498.56	4.20	0.00
Jul 1999 - Jun 2000		20619.48	321.84	3438.15	16859.49	962.55	0.00

CATSOFT LEASECAT VERSION 8.02 - TRAINING NOTES

Commitments 12 months to report date - Detailed [2-]

        Lease Term : Mar 1998 To Feb 2001
        Interest Rate : 10.6771111870 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 1999	32003.67	984.09	15.36	276.14	692.59	881.04	0.00
Aug 1999	31311.08	984.09	15.36	269.97	698.76	881.04	0.00
Sep 1999	30612.32	984.09	15.36	263.76	704.97	881.04	0.00
Oct 1999	29907.35	984.09	15.36	257.48	711.25	881.04	0.00
Nov 1999	29196.10	984.09	15.36	251.16	717.57	881.04	0.00
Dec 1999	28478.53	984.09	15.36	244.77	723.96	881.04	0.00
Jan 2000	27754.57	984.09	15.36	238.33	730.40	881.04	0.00
Feb 2000	27024.17	984.09	15.36	231.83	736.90	881.04	0.00
Mar 2000	26287.27	984.09	15.36	225.27	743.46	881.04	0.00
Apr 2000	25543.81	984.09	15.36	218.66	750.07	881.04	0.00
May 2000	24793.74	984.09	15.36	211.99	756.74	881.04	0.00
Jun 2000	24037.00	984.09	15.36	205.25	763.48	881.04	0.00
Jul 1999 - Jun 2000		11809.08	184.32	2894.61	8730.15	10572.50	0.00

Commitments 12 months to report date - Detailed [3-]

        Lease Term : Aug 1998 To Jul 2001
        Interest Rate : 14.3473513310 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 1999	74628.72	3327.70	0.00	852.48	2475.22	2777.78	0.00
Aug 1999	72153.50	3327.70	0.00	822.89	2504.81	2777.78	0.00
Sep 1999	69648.69	3327.70	0.00	792.94	2534.76	2777.78	0.00
Oct 1999	67113.94	3327.70	0.00	762.64	2565.06	2777.78	0.00
Nov 1999	64548.87	3327.70	0.00	731.97	2595.73	2777.78	0.00
Dec 1999	61953.14	3327.70	0.00	700.93	2626.77	2777.78	0.00
Jan 2000	59326.37	3327.70	0.00	669.53	2658.17	2777.78	0.00
Feb 2000	56668.20	3327.70	0.00	637.75	2689.95	2777.78	0.00
Mar 2000	53978.25	3327.70	0.00	605.58	2722.12	2777.78	0.00
Apr 2000	51256.13	3327.70	0.00	573.04	2754.66	2777.78	0.00
Jul 1999 - Jun 2000		33277.00	0.00	7149.75	26127.25	27777.78	0.00

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Commitments 12 months to report date - Summary

Reporting Entity : CA101
  Lease Type : Finance Lease - Lessee
 Report Period : 12 Months ended 30 June 2000

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES
Jul 1999	139826.44	6030.08	42.18	1505.10	4482.80	3793.32
Aug 1999	135343.64	6030.08	42.18	1453.63	4534.27	3793.32
Sep 1999	130809.38	6030.08	42.18	1401.56	4586.34	3793.32
Oct 1999	126223.04	6030.08	42.18	1348.89	4639.01	3793.32
Nov 1999	121584.04	6030.08	42.18	1295.61	4692.29	3793.32
Dec 1999	116891.75	6030.08	42.18	1241.71	4746.19	3793.32
Jan 2000	112145.56	6030.08	42.18	1187.19	4800.71	3793.32
Feb 2000	107344.85	6030.08	42.18	1132.03	4855.87	3663.02
Mar 2000	102488.98	6030.08	42.18	1076.23	4911.67	3663.02
Apr 2000	97577.31	6030.08	42.18	1019.79	4968.11	3663.02
May 2000	44107.73	2702.38	42.18	422.59	2237.61	885.24
Jun 2000	41870.12	2702.38	42.18	398.16	2262.04	885.24
Jul 1999 - Jun 2000		65705.56	506.16	13482.51	51716.89	39312.83

Commitments for the next 5 years [1-]

  Capitalised Value : $ 53316.00
 Accumulated Amortisation : $ 53284.95
   Lease Term : Feb 1998 To Jan 2001
  Interest Rate : 14.3410948530 % (Implicit)

  Amortisation
   Method : Reducing Balance
  % PerYear : 0.00
  Residual : $ 0.00

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	16334.56	17359.03	187.74	836.73	16334.56	29.42	0.00
Jun 2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		17359.03	187.74	836.73	16334.56	29.42	0.00

Commitments for the next 5 years [2-]

```
        Capitalised Value : $ 42290.00
 Accumulated Amortisation : $ 24669.17
              Lease Term : Mar 1998 To Feb 2001
           Interest Rate : 10.6771111870 % (Implicit)

                Amortisation
                    Method : Straight-Line
                      Term :
                   Residual : $        10572.50
```

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	23273.52	24788.72	122.88	1392.32	23273.52	7048.33	0.00
Jun 2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		24788.72	122.88	1392.32	23273.52	7048.33	0.00

Commitments for the next 5 years [3-]

```
        Capitalised Value : $ 100000.00
 Accumulated Amortisation : $ 58333.33
              Lease Term : Aug 1998 To Jul 2001
           Interest Rate : 14.3473513310 % (Implicit)

                Amortisation
                    Method : Straight-Line
                      Term : 36
                   Residual : $ 0.00
```

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00

Commitments for the next 5 years - Summary

Reporting Entity : CA101
     Lease Type : Finance Lease - Lessee
  Report Period : 12 Months ended 30 June 2000

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jun 2001	39608.08	42147.75	310.62	2229.05	39608.08	7077.76	0.00
Jun 2002	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2003	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2004	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2005	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		42147.75	310.62	2229.05	39608.08	7077.76	0.00

Commitments for the next 12 months - Detailed [1-]

          Lease Term : Feb 1998 To Jan 2001
       Interest Rate : 14.3410948530 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 2000	16334.56	1718.29	26.82	175.00	1516.47	4.20	0.00
Aug 2000	14818.09	1718.29	26.82	156.88	1534.59	4.20	0.00
Sep 2000	13283.49	1718.29	26.82	138.54	1552.93	4.20	0.00
Oct 2000	11730.56	1718.29	26.82	119.98	1571.49	4.20	0.00
Nov 2000	10159.07	1718.29	26.82	101.20	1590.27	4.20	0.00
Dec 2000	8568.79	1718.29	26.82	82.19	1609.28	4.20	0.00
Jan 2001	6959.51	1718.29	26.82	62.96	1628.51	4.20	0.00
Guar.Res.	5331.00	5331.00	0.00	0.00	5331.00	0.00	0.00
Jul 2000 - Jun 2001		17359.03	187.74	836.73	16334.56	29.42	0.00

Commitments for the next 12 months - Detailed [2-]

Lease Term : Mar 1998 To Feb 2001
Interest Rate : 10.6771111870 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 2000	23273.52	984.09	15.36	198.46	770.27	881.04	0.00
Aug 2000	22503.25	984.09	15.36	191.61	777.12	881.04	0.00
Sep 2000	21726.13	984.09	15.36	184.69	784.04	881.04	0.00
Oct 2000	20942.09	984.09	15.36	177.71	791.02	881.04	0.00
Nov 2000	20151.07	984.09	15.36	170.68	798.05	881.04	0.00
Dec 2000	19353.02	984.09	15.36	163.58	805.15	881.04	0.00
Jan 2001	18547.86	984.09	15.36	156.41	812.32	881.04	0.00
Feb 2001	17735.55	984.09	15.36	149.18	819.55	881.04	0.00
Guar.Res.	16916.00	16916.00	0.00	0.00	16916.00	0.00	0.00
Jul 2000 - Jun 2001		24788.72	122.88	1392.32	23273.52	7048.33	0.00

Commitments for the next 12 months - Detailed [3-]

Lease Term : Aug 1998 To Jul 2001
Interest Rate : 14.3473513310 % (Implicit)

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES	CONTINGENT RENTALS
Jul 2000 - Jun 2001		0.00	0.00	0.00	0.00	0.00	0.00

Commitments for the next 12 months - Summary

Reporting Entity : CA101
Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000

MONTH - YEAR	LIABILITY AT START	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST	REDUCTION OF LIABILITY	AMORTISATION EXPENSES
Jul 2000	39608.08	2702.38	42.18	373.46	2286.74	885.24
Aug 2000	37321.34	2702.38	42.18	348.48	2311.72	885.24
Sep 2000	35009.62	2702.38	42.18	323.23	2336.97	885.24
Oct 2000	32672.65	2702.38	42.18	297.69	2362.51	885.24
Nov 2000	30310.14	2702.38	42.18	271.87	2388.33	885.24
Dec 2000	27921.81	2702.38	42.18	245.77	2414.43	885.24
Jan 2001	25507.38	8033.38	42.18	219.37	7771.83	885.24
Feb 2001	17735.55	17900.09	15.36	149.18	17735.55	881.04
Mar 2001	0.00	0.00	0.00	0.00	0.00	0.00
Apr 2001	0.00	0.00	0.00	0.00	0.00	0.00
May 2001	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2001	0.00	0.00	0.00	0.00	0.00	0.00

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    Jul 2000 - Jun 2001                          0.00            0.00            0.00            0.00            0.00
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Commitments analysis from inception to report date

Reporting Entity : CA101
     Lease Type : Finance Lease - Lessee
   Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST EXPENSE	LIABILITY REDUCTION	CONTINGENT RENTALS	AMORTISATION EXPENSE	DEPR TYPE	DEPR RATE	PMT MODE	LAST PMT	TERM /EXP
1	- honda Legend Sedan '93											
		49830.41	777.78	12071.19	36981.44	0.00	53284.95	R	0.96875	ADV	Jan 2001	
2	- Novell Network											
		27554.52	430.08	8107.96	19016.48	0.00	24669.17	S	33.33333	ADV	Feb 2001	
3	- Assorted hardware											
		69881.70	0.00	18383.17	51498.53	0.00	58333.33	S	33.33333	ADV	Apr 2000	*
		147266.63	1207.86	38562.32	107496.45	0.00	136287.45					

Note :
- DEPR   : Depreciation
- PMT   : Payments
- ADV   : Advance
- ARR   : Arrears
- Term/Exp   : Termination/Expiration flag

Commitments analysis over the report period

Reporting Entity : CA101
     Lease Type : Finance Lease - Lessee
   Report Period : 12 Months ended 30 June 2000

LEASE ID	DESCRIPTION	RENTAL PAYMENTS	EXECUTORY COSTS	INTEREST EXPENSE	LIABILITY REDUCTION	CONTINGENT RENTALS	AMORTISATION EXPENSE	DEPR TYPE	DEPR RATE	PMT MODE	LAST PMT	TERM /EXP
1	- honda Legend Sedan '93											
		20619.48	321.84	3438.15	16859.49	0.00	962.55	R	0.96875	ADV	Jan 2001	
2	- Novell Network											
		11809.08	184.32	2894.61	8730.15	0.00	10572.50	S	33.33333	ADV	Feb 2001	
3	- Assorted hardware											
		33277.00	0.00	7149.75	26127.25	0.00	27777.78	S	33.33333	ADV	Apr 2000	*
		65705.56	506.16	13482.51	51716.89	0.00	39312.83					

Note :
- DEPR   : Depreciation
- PMT   : Payments
- ADV   : Advance
- ARR   : Arrears
- Term/Exp   : Termination/Expiration flag

Report on All Leases

COMMITMENTS REPORT - SUMMARY

Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 2000
Interest is charged at the end of the month.

Period	Liability At Start	Gross Payment	Executory Costs	Interest Expense	Liability Reduction	Outstanding Liability	Contingent Rental	Amortisation Expense
Jul 1999	139826.44	6030.08	42.18	1505.10	4482.80	135343.64	0.00	3793.32
Aug 1999	135343.64	6030.08	42.18	1453.63	4534.27	130809.38	0.00	3793.32
Sep 1999	130809.38	6030.08	42.18	1401.56	4586.34	126223.04	0.00	3793.32
Oct 1999	126223.04	6030.08	42.18	1348.89	4639.01	121584.04	0.00	3793.32
Nov 1999	121584.04	6030.08	42.18	1295.61	4692.29	116891.75	0.00	3793.32
Dec 1999	116891.75	6030.08	42.18	1241.71	4746.19	112145.56	0.00	3793.32
Jan 2000	112145.56	6030.08	42.18	1187.19	4800.71	107344.85	0.00	3793.32
Feb 2000	107344.85	6030.08	42.18	1132.03	4855.87	102488.98	0.00	3663.02
Mar 2000	102488.98	6030.08	42.18	1076.23	4911.67	97577.31	0.00	3663.02
Apr 2000	97577.31	6030.08	42.18	1019.79	4968.11	44107.73	0.00	3663.02
May 2000	44107.73	2702.38	42.18	422.59	2237.61	41870.12	0.00	885.24
Jun 2000	41870.12	2702.38	42.18	398.16	2262.04	39608.08	0.00	885.24
		65705.56	506.16	13482.51	51716.89		0.00	39312.83
		65705.56	506.16	13482.51	51716.89		0.00	39312.83

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Report on All leases

EXTRACT FROM BALANCE SHEET - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Asset Under Lease	195606.00	95606.00	0.00	0.00	0.00
Less Accumulated Amortisation	96974.62	77954.12	0.00	0.00	0.00
	98631.38	17651.88	0.00	0.00	0.00
Current Liability	57325.41	39608.08	0.00	0.00	0.00
Non Current Liability	82501.03	0.00	0.00	0.00	0.00
	139826.44	39608.08	0.00	0.00	0.00
Lease Commitments					
- Not later than one year	72360.96	42147.75	0.00	0.00	0.00
- Later than one year but not later than two years	82080.15	0.00	0.00	0.00	0.00
- Later than two years but not later than five years	6327.70	0.00	0.00	0.00	0.00
- Later than five years	0.00	0.00	0.00	0.00	0.00
Lease Payments	160768.81	42147.75	0.00	0.00	0.00
Deduct: Future Finance Charges	20942.37	2539.67	0.00	0.00	0.00
Lease Liability	139826.44	39608.08	0.00	0.00	0.00

EXTRACT FROM PROFIT & LOSS STATEMENT - SUMMARY
   Lease Type : Finance Lease - Lessee
Report Period : 12 Months ended 30 June 1999

	30 Jun 1999	30 Jun 2000	30 Jun 2001	30 Jun 2002	30 Jun 2003
Executory Costs	506.16	506.16	310.62	0.00	0.00
Contingent Rentals	0.00	0.00	0.00	0.00	0.00
Amortisation Expense	71929.67	39312.83	7077.76	0.00	0.00
Interest Expense	20686.61	13482.51	2229.05	0.00	0.00

APPENDIX 2: FREQUENTLY ASKED QUESTIONS

Q1 What is the Implicit Interest Rate?

A1 The *Implicit Interest Rate* is the *nominal* interest rate calculated based on the equation provided in accounting standard AAS17. Variables involved in the calculation: *fair value*, *rental period*, *rental payments* and *residual*, the aggregate of the latter two forming what is termed *Minimum Lease Payments*. If no interest rate can be implied then the "*Unreasonable*" will be displayed.

Q2 Why is the Implicit Interest Rate Unreasonable?

A2 Two main factors cause the implicit rate to be unreasonable: insufficient variables specified OR total amount of *minimum lease payments* is less than *fair value*.

- *Insufficient variables specified:*
  If any of these variables are omitted: *fair value*, *rental payments*, *rental period*, the program will be unable to calculate/imply an interest rate.

- *Total amount of minimum lease payments is less than fair value:*
  Where the rental payment stream in total, plus any *guaranteed residual*, is less than the fair value of the lease, the lessee would be paying less to the lessor, implying no interest is applicable to the lessee's rental payments.

Q3 How does the Unguaranteed Residual affect a finance lease?

A3 Where a portion or all of the residual is stated as not being guaranteed in a lease contract, this implies that the lessee does not guarantee payment of this amount at the end of the lease term – inserted as *Unguaranteed Residual*.

From a finance lessee point of view, the lease at inception, i.e. the leased asset and the corresponding lease liability will be adjusted accordingly to reflect the reduced liability to the lessee. This *Adjusted Fair Value* is the remainder of the fair value after subtracting the *present value of the unguaranteed residual* (this information can be obtained by pressing the *F9 calculator button* next to the guaranteed residual field).

From a finance lessor point of view, the unguaranteed residual forms part of the lease receivable so no adjustment occurs.

Q4 **What is the difference between Estimated Residual and Guaranteed or Unguaranteed Residual?**

A4 The *Estimated Residual* is the residual for the purpose of amortisation of the leased asset, while the *Guaranteed* and *Unguaranteed Residual* amounts represent the residual for the purpose of reducing the lease liability account, for finance leases from a lessee point of view.

Q5 **What happens if I enter in an Estimated Interest Rate?**

A5 Ideally, the *implicit interest rate* should be adjusted to equal the *Estimated Interest Rate*. The Implicit Interest Rate can only be adjusted indirectly by adjusting any of the other variables in the lease equation, i.e. fair value, rental payment, rental period, guaranteed residual. Only if the Estimated Interest Rate specified is greater than the Implicit Interest Rate, the Estimated Interest Rate will apply requiring an adjustment to be made. If the user does not adjust any of the other variables, then the fair value of the lease will be adjusted automatically to ensure that the lease equation is met. This automatic adjustment does not occur on the entry screen but is only reflected in the lease reports.

Q6 **A finance lease contract has been cancelled. How do I make Leasecat reflect this event?**

A6 Through the Lease/HP Maintenance entry screen, call up the lease in question, edit it, then in the Payment section, set the Early Termination flag to Yes and key in the Termination Date. This lease will still appear in reports set up for periods prior to the termination date. This lease will also appear in the Termination/Expirations Schedule if the reporting period covers the termination date. The lease will be omitted from reports set up for periods after the early termination date.

Deleting the lease record is the other option, although the result may be undesirable should the user still wish to view reports for periods prior to the lease's termination date. DO NOT change the ending date in the rental stream to the termination date as this will affect the Implicit Interest Rate and result in incorrect calculations.

Q7 **A finance lease contract has been cancelled and replaced with a new one. How do I make Leasecat reflect this?**

A7 Terminate the old lease record by giving it a Termination Date (refer to above question on canceling a lease contract). Add a new lease record with the new contract details using the terminated lease's ID but with a lease ID extension of, e.g. 001, to differentiate that entry from the terminated lease.

Q8 **How do I set up a Username and Password?**

A8 Select Tools | Security Settings, add a new user record with a corresponding password, then save the entry. The next time Leasecat is accessed, a sentry dialog box will greet the user requesting for a username and password before granting the user access.