



What's New in Release 4.10

General

- The registration process for FINPACK has changed. You now register the software, either on-line, via email or with a phone call. This eliminates the inconvenience of entering the 16-character release code when you install (see the registration section of the installation instructions).
- Collateral Analysis now occupies its own place on the file navigator box and is no longer a subset under Risk Rating.

Balance Sheets

- Added ability to print a worksheet from a previous balance sheet. The worksheet lists the previous data and then provides an area to pencil in this year's data.

FINFLO

- In the print dialog, added a check-box to select whether to include the FSA Interest Assistance Worksheet in the output (FSA Forms Package users only).

FINAN

- Added ability to print a worksheet from a previous year's analysis. The worksheet lists the previous year's balance sheet and FINAN data and then provides an area to pencil in this year's data.
- Added Working Capital to Gross Income ratio under liquidity measures.
- Added Machinery Cost Per Acre to the Crop Enterprise reports.
- Re-ordered the Net Return section of the enterprise analysis to add government payments and other income before subtracting the labor and management charge.
- Changed order of Cost of Production information on crop enterprise analysis to add government and other income before subtracting labor and management charge.
- In the print dialog, added "Select All" and "Unselect All" buttons to select / unselect sections to print.

(more on back)

Collateral Analysis

- Collateral Analysis reports will now group collateral by asset category rather than listing individual collateral items unless Detailed output is selected.
- Added ability to copy the collateral analysis from another balance sheet. Available from Edit menu, "Copy Existing Collateral Analysis."

Risk Rating

- Added "Lock" and "Unlock" to the right-click pop-up menu for risk models.

FSA Forms

- Made the Farm Business Plan forms (2037 and 2038) used for direct loan applications available in a standard FINPACK installation as well as with the FSA Forms add-on.

Presentation Manager

- Added "Lock" and "Unlock" to the right-click pop-up menu for presentation templates.

New in 2005 - -The **FINPACK Vault** is now available as an auxiliary application. (To install it, please refer to the FINPACK Vault Installation Guide, a separate one-page document.) The Vault is a repository for lender-specific portions of FINPACK data files. It's available to all users of **FINPACK For Lenders** but is only needed by lenders who have occasion to share FINPACK data files with users outside the bank such as customers or educators.

The Vault provides a method to backup and restore FINPACK Balance Sheets with Collateral Analysis, Risk Reports, and Presentations.

This allows a Lender to supply FINPACK data to a customer or educator without exposing lender specific information. The lender specific information is then maintained as backup data so that it can be restored to a FINPACK data file when needed (i.e., a file received from a customer or educator contains updated data but does not contain lender specific information).