

# News From



A Publication for GMS Accounting and Revolving Loan System Clients

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## ***1<sup>st</sup> Release of GMS-RLSS Windows Version scheduled for June 1, 2003***

We are very happy to announce the Windows version of RLSS is ready for release in June, 2003. Because RLSS is not connected to a fiscal year, upgrading can take place at the end of any given month. If you are planning to upgrade, the following information will be very important to you. A conversion process has been developed to transfer the majority of the data within RLSS DOS to RLSS Windows. The conversion will include loan profiles, loan histories, and some of the basic setup functions.

Probably the most important issue to be prepared for is that basic loan information within Windows has been separated into "company" or "personal". In order for us to convert the data accurately, special attention should be paid to the format of data within the DOS loan profile. The following three steps are vital to accurate data conversion:

- 1) If "Company" is to convert into business loan information fields, be certain the data within that field in the profile contains no commas. For example, a business name entered as "The Toy Store, Inc." will not convert well because the comma after Store will indicate the loan is to an individual. To properly convert to the business section of the new master files, it should be entered as "The Toy Store Inc." without the comma.
- 2) If "Company" is to convert into personal loan information, be certain the data within that field is last name, comma, space, first name, space, middle initial (if appropriate). An example would be: Smith, Susan E. Whether or not there is a period after the middle initial is not important.

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## ***Welcome New Users***

### ***Accounting Systems***

***Board of Levee Comm. For Yazoo-MS Delta -Clarksdale, MS***

Kelly Greenwood, CEO      Melinda Avin, Treas/CFO

***Multi-CAP, Inc. - Charleston, WV***

Bob Carlton, Interim FO      Sharon Pennington, Account II

***Southern Delaware Ctr. For Child & Fam. - Bridgeville, DE***

Virgie Benton, ED      Ken Moore, Fiscal Super.

### ***Revolving Loan Servicing Systems***

***City of Yuba City - Yuba City, CA***

Jeffery Foltz, ED      Beckie Flores, FD

***Black Econ. Dev. Coalition, Inc. - Miami, FL***

William Young, Admin. Dir.

***Houston Small Business Dev. Corp. - Houston, TX***

Marion Mitchell, ED      Benneth Okoyeze, Credit Mgr.

## ***How Will GMS Operate During the Annual Conference?***

Here are some things that you need to know about how GMS will operate during the Annual Conference (Regular conference, May 19-21 and Intensives, May 22-23)

- (1) Only emergency service calls will be taken on Monday, May 19<sup>th</sup> through Wednesday, May 21<sup>st</sup>. Only one service staff member will be responding to service calls throughout the day. With all of the windows training sessions and expected high computer clinic traffic this year, most staff will be involved in sessions or in the

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***In This Issue: Letter from President/CEO...State Tax Information...***

## ***Dear Friends:***

Later this month many of you will attend the 18th Annual GMS Financial Management Conference at the Snowbird Resort, near Salt Lake City, Utah. This year we expect about 200-250 persons to attend representing nearly 120 GMS client organizations. If the past is any indication, non profit organizations from most states will participate.

It is not too late to register. And, if you haven't already, we hope that you will. Here are just a few reasons why you and your staff should attend.

- ◆ This year the focus is centered around showcasing the new Windows RLSS and training on the Windows version of the GMS Accounting and Financial Reporting System. We will be demonstrating and training on the new software during concurrent sessions throughout the entire conference. There will also be five 1 ½ day windows intensives. They include Training on the Windows Accounting Software, Training on Windows RLSS, Year End Procedures/Preparing for Audit, and Laptop Hands-On with Windows Report Writer.
- ◆ Now that the GMS Windows Accounting System has been used by GMS clients for almost a year, we have gotten many suggestions and recommendations that we have incorporated into the software. Emphasis on these changes will be part of the windows training.
- ◆ We will also be providing new staff training on our DOS version of accounting and RLSS. The annual conference is our most effective and efficient way to train you - assisting you in making your GMS accounting and RLSS systems work better.
- ◆ For GMS-RLSS users, there will be a new, 2 part, session on Managing a Successful Loan Program presented by guest speaker Will Armitage, Executive Director of the Biddeford Saco Economic Development Council in Saco, Maine.
- ◆ You will be able to meet face to face with every member of our staff - Service, Field, Programming, Administrative. All of the GMS resources are in one place and at your disposal.
- ◆ The *Computer Clinic* offers an opportunity to try out the windows accounting and new RLSS system in addition to all of the DOS programs including any of the more than 100 GMS supplements and enhancements - to learn how they work using test data.
- ◆ Equally as important, it will give you an opportunity to share your practices and procedures with the other organizations attending and also pick up ideas from others! GMS clients offer a wealth of experience and information.

You can still register. To do so, just call the GMS offices at (800) 933-3501, fax in your registration form, or register on-line at [www.gmsactg.com](http://www.gmsactg.com). And, if you can't make it this year, maybe you can next year.

As always, it is our pleasure working with you!

***Sincerely,***

***Linda Berseth***

***President/CEO***

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***Service During the Annual Conferencen...***  
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computer clinic. We hope this will not inconvenience your agency greatly! We will reduce our service hours for May 19 through May 21. For these three days our service hours will be 10:00 am to 7:00 pm EST. Follow the normal practice of either faxing in your service calls to 301/933-3502, calling our service number (800) 933-3501 or email them to [service4gms@gmsactg.com](mailto:service4gms@gmsactg.com). *Note: During the conference we will move our entire Service Staff to Snowbird so they can participate in sessions and meet with clients. They will be checking our voice mail regularly for service calls.*

- 2) A message center will be set up at the conference registration area at all times during working hours. If you will be attending the conference and your office needs to reach you, we recommend they should do so by calling the hotel at (801)742-2222 and requesting your room's voice mail. A message may also be relayed to the registration area to be posted on the message board. Conference sessions will not be interrupted except for personal emergencies.
- 3) The hotel has a fax machine if your office needs to communicate with you via fax. Their fax number is (801)933-2119. There will be no charge to receive a fax and you will receive a message in your room on the voice mail if you have received a fax. *Please do not use this number for GMS service.* Our commitment is to provide service and support as normal during the conference period. And, we thank everyone (those attending and those who cannot) for their patience and understanding should any unnecessary delays occur.

- 3) The final line of “address” should contain city, comma, space, 2-capital letters for state, space, zip code, example: Kensington, MD 20895. Whether the zip code is 5 digits or 9 digits is not important. If the address only requires two lines, then the second line becomes the “final line” of the address. Likewise, if the address requires three lines for entry, then the third line becomes the “final line”.

**Note:** The “space” is important - when “space” is referred to in the above, it means tapping the space bar only one time.

Of course, the loan number will convert to the Windows version. Additionally, the following fields within the profile will be converted:

StatusCode	FID#/SS#
Telephone	
Fax	SIC Code
Loan Fund(s)	Loan Amount(s)
Public Funds	Private Funds
Owner Equity	
Working Capital %	Fixed Asset %
1st Due Date	Closing Date
Interest Rate	Total Payments
Repayment Date	Int Calculation
Escrow Amounts	Normal Payment
Due Date	Escrow Maximums
Loan Officer	Optional Questions

Fields regarding job creation have been expanded to track “projected” and “actual”. The information within the profile will be transferred to “actual” jobs within the master files. If the profile contains “Y” under WOB, the new master file gender field will be completed as “Female”.

The fields related to business startup, expansion, or retention and industry, commercial, or service will not convert well because the Windows version incorporates both areas of information into a single field. The data will convert as “other”, and there will be a need to review the master files and edit as desired. A new Windows field is “Borrower Type”, which is a required field. All master files will be coded borrower type “other” and may be edited if necessary. Several new fields (ex: veteran status, income level, ethnicity) will remain blank and you may complete these as time allows.

The loan histories will convert in total, including transaction dates and paid-through dates. Code setups for status, loan officer, and funding sources will also be converted. The three-digit codes currently in place for funding sources will be converted to five-digit codes with the

final two digits as zeros. For example, fund 311 will convert to fund 31100. We will also carry information from your setup file related to agency name and address into the new program.

**Monthly Files will not convert.** As you begin to record loan activity in the Windows version, you will create new Monthly Files, which will be titled Activity Periods. Since the DOS system will not be removed from your computer at the time of conversion, you can print previous Monthly Files from that program. Another option is to print the DOS Monthly Files and retain as reference for staff and auditors.

**Hardware requirements** for RLSS Windows operations includes Windows 95, 98, 2000, NT, or XP. You will also need a Pentium II or higher processor, no less than 32 MB of memory, and 40 MB of hard drive space. You must also have Microsoft Access and Microsoft Excel, version 2000 or higher, installed prior to upgrading. Database file backups will become the sole responsibility of each agency once the new software is installed. You will need to have a solid in-house backup device (such as a tape backup system) and a good schedule for processing backups. You may want to discuss these requirements with your computer technician prior to ordering the upgrade.

**The cost to upgrade to the Windows version of RLSS** will be \$1,000.00 per directory. There will be a monthly license and warranty fee of \$35.00 per user. Full service support is required for the first year, at a cost of \$65.00 per month. After the first year, limited service will be available at the prevailing rate (currently \$75.00 per hour). A down payment of \$500.00 will be included in your next monthly invoice when the order is received, and the balance will be billed once conversion takes place.

**Several features that were supplements in the DOS program will be included in Windows.** These include: Loan Coupons, Late Notices, Conversations, Loan Catch-up, Loan Payoff, Quick Date Listings, and Automatic Rate Change. If you have purchased any of these and are paying an annual license and maintenance fee, that fee will no longer be applicable. The fee for Windows license and maintenance will cover these former supplements.

**The following supplements will not be available at the time of initial release, but will be developed and marketed over the next 18 months:** IRS 1098’s, Write-off Analysis, Direct Deposit, Portfolio Analysis, Year-to-Date Transactions, Loan Fund Financials, and Invoicing. Other supplements that may be developed later include: Escrow Analysis, Five-year Projections, Red Flag, Loan Ratios, Credit Bureau Reporting, Reminder List, and Confirmation Letters.

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Several supplements will no longer be necessary due to the nature of Windows programming. These include: Access Codes, 360/365 Days Option, Automatic Penalty, and Participation Loans. Three supplements not being developed are RLSS Books, Modified Accounting, and Client Option.

**Conversion will take place at the end of a calendar month of your choice.** Once all transactions have been posted within that month, prepare a Total Directory Backup (item 4 on the Backup Menu) which will be forwarded to GMS. Please keep in mind that the data on the backup will be converted, so you will not want to add new loans, make changes to loan profiles, or post further transactions in the DOS program. Once the Windows program is installed, any activity that took place during the transition period will be entered into the new Windows version of RLSS.

You can order GMS-RLSS Windows version on-line at our GMS website at [www.gmsactg.com](http://www.gmsactg.com). Step-by-step instructions will be on-line, also. Several questions will need to be completed, and the Total Directory Backup sent overnight delivery to the GMS office in Maryland. We plan to have the conversion done within a two-week period. GMS staff will assist in installation, and telephone training is available at \$75.00 per hour. On-site training will also be available at the rate of \$400.00 per day including travel time and actual expenses.

If you have questions, please call Liz Collins at 800-933-3501, ext 2, or e-mail [liz4gms@gmsactg.com](mailto:liz4gms@gmsactg.com).

### ***State Tax Revisions for 2003***

As of this time, we have received notification of 2003 state tax revisions in California, Louisiana, Kentucky, Maine, Michigan, Minnesota, Missouri, North Dakota, New Mexico, Oklahoma, Oregon, Rhode Island, South Carolina and Vermont. All DOS clients were sent these changes, along with loading instructions, and should be installed. All windows clients were e-mailed updated state tax tables in the zip file dated 1-17-03.mdb except for the South Carolina tax revisions, since they were not received at that time. These were sent to South Carolina clients at the end of March.

If you have employees in any of the above states and have not received these changes, or your state has made tax rate changes for 2003, please contact the Maryland office at 800/933-3501, ext 1.

## ***Special Training for New GMS Users-DOS version***

### ***Annual Conference Intensives***

One of the annual conference intensives being held again this year's Special Training for New Accounting Users-DOS version. It will be held immediately following the Snowbird Resort Annual Conference on Thursday, May 22 (9:00-5:00) and Friday, May 23 (9:00-12:00 noon).

Designed specifically for new system users, veteran clients also find this session to be a comprehensive training opportunity for newer employees. The 1 1/2 day format allows for far more concentrated training than can be achieved during normal conference sessions. It provides an excellent opportunity to discuss operating procedures in depth, and to review the issues, problems and questions that arise during everyday system operation. It's a great opportunity to learn from other users. Training for the accounting intensive will be conducted by GMS Field Staff member Kaye Palmer and Service Staff member Ann Drago. You may register for this intensive at the same time as you send in your conference registration, register on-line at [www.gmsactg.com](http://www.gmsactg.com) or by calling the GMS Maryland Office.

## ***Attend the GMS Conference and Get A 50% Supplement Credit***

Agencies attending the GMS Annual Conference will be entitled to a credit of up to 50% of the cost of their regular conference registration on all supplements and enhancements ordered between the time of registering and June 30, 2003. For those agencies who do not register for the regular conference but register and attend the intensives following the conference, the 50% supplement credit will also be applied. For agencies that send some employees to the regular conference and other employees to the intensives, the 50% credit will be applied against the larger of the two-conference or intensive registrations. The credit will not be applied against the combination of both conference and intensive registrations.

This is a great way to save \$\$ on your conference attendance. Contact the Maryland office for further information.