

Cash Flow Analyzer® Investment Analysis Software

The Landlord's Cash Flow Analyzer® was developed in 1993 by seasoned real estate investor Douglas Rutherford, CPA. This software is an easy-to-use program that evaluates single-family homes, apartments, and commercial properties all in one program.

"You can't accurately analyze a property based on a quick and dirty spreadsheet, but you don't want a software program that is so cumbersome that you can't (or won't) use it," he said. "I believe the reason so many investors use the Cash Flow Analyzer® is because it creates a comprehensive analysis for decision-making without being difficult to use."

Simply enter the property's information and the program automatically calculates cash flow and rates-of-return for every year, up to 20 years. The software also has the ability to "solve backwards" so you know the maximum you should pay for a property in order to obtain the rate-of-return you want. In addition, the Cash Flow Analyzer® incorporates the impact of income taxes associated with owning real estate, such as tax depreciation, passive activity losses, capital gains, and like-kind exchanges. It also has an IRA analysis module for investors using IRA funds.

"There are so many variables and what-if's, you can't risk investing hundreds of thousands of dollars without having a tool like ours. What if you get a 7.5 percent loan instead of a 6 percent loan? What if you can only charge \$1,200 for rent? What should you offer for the property then? You need to be able to change any assumption and instantly update the entire analysis," Rutherford said.

When selecting software, consider the type of reports that can be printed. A professional-looking presentation is critical in establishing credibility, Rutherford explained. With the current state of the financial markets, banks need documentation to justify loans, and partners need reassurance that the deal is solid. The Cash Flow Analyzer® generates more than 20 colorful presentational-quality reports that can be shared with partners, investors and lenders. "Even though you know that a property is worth buying, you still need to communicate that to others," said Rutherford.

And, if you are attempting to raise private money, the software has a partner module that calculates specific cash flow and rates-of-return based on what a partner plans to invest. Those calculations and reports are necessary to raise money from private investors, Rutherford said.

For investors flipping or rehabbing, the company also offers the Flipper's & Rehabber's Cash Flow Analyzer®, a month-to-month cash flow, profit, and budget analyzer with a project scheduling feature.

You can order the Landlord's Cash Flow Analyzer® and the Flipper's & Rehabber's Cash Flow Analyzer® at Rentalsoftware.com for \$79.95 each which includes a CD, hardcopy user guide, and free technical support. The company also offers a 90-day unconditional money-back guarantee and toll-free phone support.

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