Budget Rewrite

Coming in 2013!

CU*BASE GOLD - Secondary Names Inquiry

Network Links

Work with CU Budget

Screen mockup only

Corporate ID 01 Budget year 2013

Most recent working budget on file: None

Most recent final budget on file: Dec 2012

Choose a function: 1=Create/Work with Budget

Use 1=Create/Work with Budget to create a working budget, tweak a working budget in progress, or upload budget information from an external source.

Use 2=Adjust a Saved/Finalized Budget to make changes to a budget that has been saved/finalized.

Use 3=View/Analyze a Budget to view or analyze a working or saved/final budget.

Use 4=Print a Budget to print a working or saved/final budget.

Job queue

Copies 1

Printer P1

Exit F3 | Clear Wrking Bdgt F17 | Continue Enter

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Learn About This Feature

Budget Rewrite

CU*BASE GOLD - Secondary Names Inquiry

Network Links

Create/Work with CU Budget

Corporate ID 01 Budget year 2013 Fill in budget figures for Jan 2013 to Dec 2013

Branch 01 00 = All Branches

Choose which G/L accounts should be populated in this pass:

G/L Type	Choose G/L accts to populate	How to calculate	Figures to use in calculation	Month range for calculation	If partial year, annualize	Calculation method
Income	12 selected	No change OR + / - 5.000	B=Budget	Jan 2012 Dec 2012		P=Parallel
	All remaining	No change OR + / - 7.500	B=Budget	Jan 2012 Dec 2012		P=Parallel
Expenses	0 selected	No change OR + / - 0.000				
	All remaining	No change OR + / - 7.500	A=Actual	Jan 2012 Sep 2012	✓	L=Level
Assets	0 selected	No change OR + / - 0.000				
	All remaining	No change OR + / - 0.000				
Liabilities	0 selected	No change OR + / - 0.000				
	All remaining	No change OR + / - 0.000				

Exit F3 | Upload Budget F17 | Continue Enter

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Screen mockup only

Run as many passes as you like to populate budget figures for each G/L account

New Budget Tool Features In Development Now

- Budget your **assets** and liabilities
- Select G/L accounts to populate, run **multiple passes** with different calcs each time
  - Create **budget groups** for similar G/L account types
  - "All remaining" option to catch the rest with a general calc
- Choose from two different **calculation methods***
- Pull in budget figures from a previous budget period
- **Upload a budget** from an external source (Excel)
- Easily **add or remove a branch** in your budget
- Full-featured Budget Dashboard for in-depth analysis and **variance tracking** all year long

***Calculation Methods**

Level	Calculate a total number for the year, then average it over 12 months; the budget contains the same amount each month
Parallel	Capture the prior year amounts for each month based on either actual or budget, then calculate month by month budget with differing amounts each month

Results from our "What's your budget process?" survey of Accounting 10 CUs*

- Budgets are due in December
- All of the CUs currently budget projected assets and liabilities
- All of the CUs currently budget their savings and loan balance sheet G/L accounts
- 5 of the 7 CUs budget 100% of their G/L accounts
- 3 of the 7 CUs use CU*BASE budget tools (but use Excel prior to entering into CU*BASE)
- 5 of the 7 use third-party budget tools
- 3 of the 7 CUs do some type of budgeting by branch
- All CUs budget using the level method (annual/12) for all or the majority of their budget
- All CUs must do variance reporting to the board (2 based on a specific percentage variance)
- All CUs looking for more flexibility and easier-to-use screens and reports

*Thanks to Honor, Alpena Alcona Area, Detroit Metro, Ohio Catholic, Progressive, Community CU, and Fox!

Results from our "What's your budget process?" survey of Accounting 10 CUs

Top changes desired:

- Ease of entry
- Per-month vs. equal 12 month allotment
- % growth different for each G/L instead of flat %
- More budget group buckets
- Redistribute annual for monthly buckets
- Budget growth in assets and liabilities
- Dashboards to display more months & compare to prior
- View full year, side-by-side
- Upload from spreadsheet by G/L accounts, and month-over-month
- Want flexibility of an Excel worksheet to analyze and project non-interest income and expense
- Print a 12 month actual and total by G/L number
- Average balances per G/L account per month for all balance sheet accounts
- Incorporate Off Balance Sheet accounts from the loan section
- Separate variances report