
Financial Management School II: Annual Business Plan Development

*Presented by:
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Session I THE PLANNING/BUDGETING PROCESS

- A. Introduction
- B. Focus of Planning
- C. Developing an Effective Plan
- D. Budget Approach Including Ratio
- E. Business Plan Problem

Session II ESTABLISHING DIRECTION BASED ON ANALYSIS
(INDIVIDUAL CREDIT UNIONS)

Individual Work

- A. Compare ratios to averages
- B. Identify out-of-line ratios
- C. Identify good ratios
- D. Develop Alternatives (Goals)
- E. Work on projected balance sheet and income statements for individual credit union.

Session III APPLICATION

Review of Participants Work
Jim Aho will respond to participants' comments and questions

Session IV. DEVELOPING A FUNDS MANAGEMENT POLICY

- A. Business Plan
- B. Asset/Liability Management including pricing of loan and savings products.

SUMMARY: WRAP-UP

- A. What is the most important aspect of this school that I will take back to my credit union?
- B. Feedback