

Insight Planning Software Version 2004B

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Introduction

Thank you for using Insight Planning Software! Insight Planning Software will help you to establish an annual business plan, strategic objectives and even help you track your results throughout the year.

Insight Planning Software also provides interactive tools to help you create and implement strategies and tactics to support the achievement of the annual objectives. The planning tools will help you to identify the major tactics as well as the individuals responsible for leading the projects to a successful conclusion.

Insight Planning software is used exclusively at all Strategic Planning Sessions facilitated by Aho Consulting, Inc. This software compiles over 10 years worth of strategic planning and accounting techniques to make it easy for you to prepare your Credit Union's future.

Thank you for purchasing INSIGHT Planning Software!

Capabilities

Proper use of this software will allow the user to visualize the future growth of the Credit Union in terms of asset, loan and capital growth. Insight Planning Software also shows financial trends and comparison to national averages.

Insight Planning Software will help you to establish annual result areas, (i.e. Board deliverables), which can be monitored and compared to annual and long-term objectives by the Board members.

Insight Planning Software also provides interactive schedules that support the development and implementation of strategies and tactics that will support the achievement of the annual objectives. The schedules will indicate major tactics, as well as the individuals responsible for leading the projects to a successful conclusion.

New Features for Version 2004B

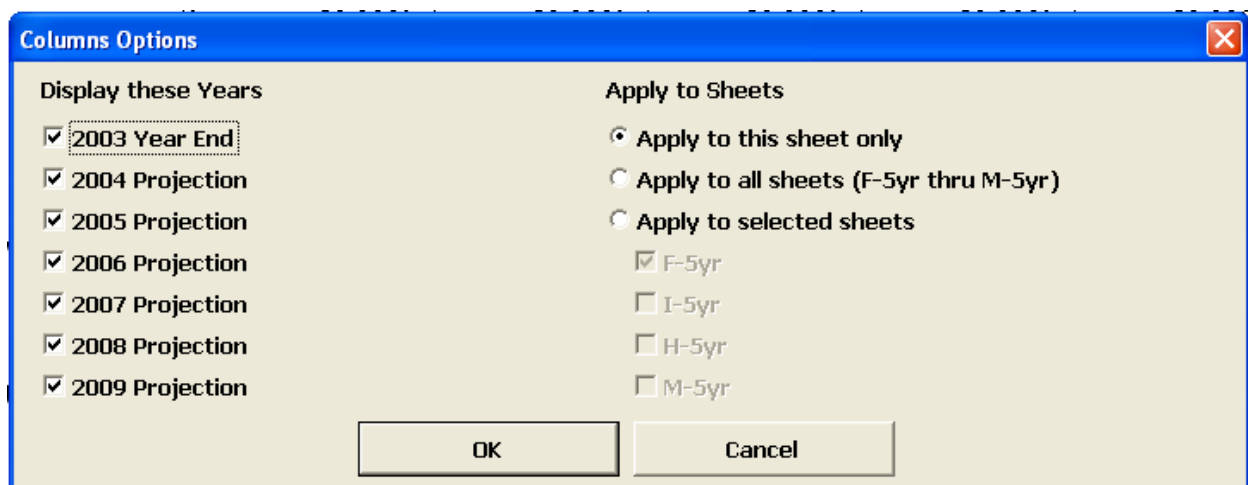
The 2004B release of Insight Planning Software includes the following new features:

Five Year Planning Column Options

The Five Year Planning sheets (including the F-5YR sheet, IN-5YR sheet, H-5YR sheet, and M-5YR sheet) now feature a Column Options button.

Column Options

From the Column Options menu, you can display or hide Year End or Projection Data columns on the sheet by checking the buttons next to each option.



The screenshot shows a dialog box titled "Columns Options" with a blue title bar and a close button in the top right corner. The dialog is divided into two main sections. The left section, "Display these Years", contains a list of six items, each with a checkbox: "2003 Year End", "2004 Projection", "2005 Projection", "2006 Projection", "2007 Projection", and "2009 Projection". All checkboxes are currently checked. The right section, "Apply to Sheets", contains three radio button options: "Apply to this sheet only", "Apply to all sheets (F-5yr thru M-5yr)", and "Apply to selected sheets". The first option is selected. Below these radio buttons are four checkboxes for specific sheets: "F-5yr", "I-5yr", "H-5yr", and "M-5yr". The "F-5yr" checkbox is checked, while the others are unchecked. At the bottom of the dialog are two buttons: "OK" and "Cancel".

For example, deselecting the 2007 Projection option will remove (hide) the 2007 Projection Data so that it does not display on the sheet.

Columns Options

Display these Years

☒ 2003 Year End
☒ 2004 Projection
☒ 2005 Projection
☒ 2006 Projection
☐ 2007 Projection
☒ 2008 Projection
☒ 2009 Projection

Apply to Sheets

☒ Apply to this sheet only
☐ Apply to all sheets (F-5yr thru M-5yr)
☐ Apply to selected sheets

☒ F-5yr
☐ I-5yr
☐ H-5yr
☐ M-5yr

OK

Cancel

	2003 Year End	2004 Projection	2005 Projection	2006 Projection	2008 Projection	2009 Projection
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
?	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
	2003 Year End	2004 Projection	2005 Projection	2006 Projection	2008 Projection	2009 Projection
?	\$0	\$0	\$0	\$0	\$0	\$0
?	\$0	\$0	\$0	\$0	\$0	\$0
?	- \$0	\$0 -	\$0 -	\$0 -	\$0 -	\$0 -
	\$0	\$0	\$0	\$0	\$0	\$0

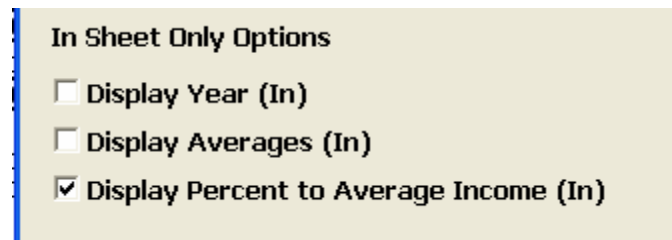
After you have selected your column options, you can choose to apply them to one sheet only, to all sheets, or to the sheets of your choice by making appropriate selections in the “Apply to Sheets” area.

Apply to Sheets

☒ Apply to this sheet only
☐ Apply to all sheets (F-5yr thru M-5yr)
☐ Apply to selected sheets

Additional Column Options for the IN Sheet

The Column Options menu now includes three new options for the IN sheet - Display Year, Display Averages, and Display Percent to Average Income. Selecting or deselecting any of these options will display or hide the corresponding items on the IN sheet.



Show/Hide Sheet Tab Colors

The new release of Insight features the ability to show or hide the sheet tab colors (at the bottom of each worksheet)



You can use this feature by selecting Options from the Aho menu, and then selecting or deselecting the "Show sheet tab colors" option.

Options

Viewing Options - General

- ☒ Show row and column headers
- ☒ Show formula bar
- ☒ Show horizontal scroll bar
- ☒ Show vertical scroll bar

Viewing Options - Specialized

- ☒ Display monthly data entry sheet
- ☒ Display GL Transfer Mapping
- ☒ Display values in dollars (not millions)
- ☒ Display all values in Growth Chart
- ☒ Display data table in charts
- ☒ Show yellow shading in sheets
- ☐ Show sheet tab colors

Miscellaneous Options

- ☒ Print date and sheet name in footer
- ☒ Use automatic zoom on worksheets

Abbreviated Name:

State:

Category:

Business Plan (Budget) Options

- ☐ Hide business plan and projection sheets
- ☐ Do not calculate equity automatically, I will enter it myself

5-Year Planning

- ☒ Display 5-year planning
- ☐ Display 5-year planning only

OK Cancel Reset

Changes and Additions to the Growth Chart

In the new release, when the user turns on the 2005 Budget, the Growth Chart will automatically adjust to use the current month as the starting point.

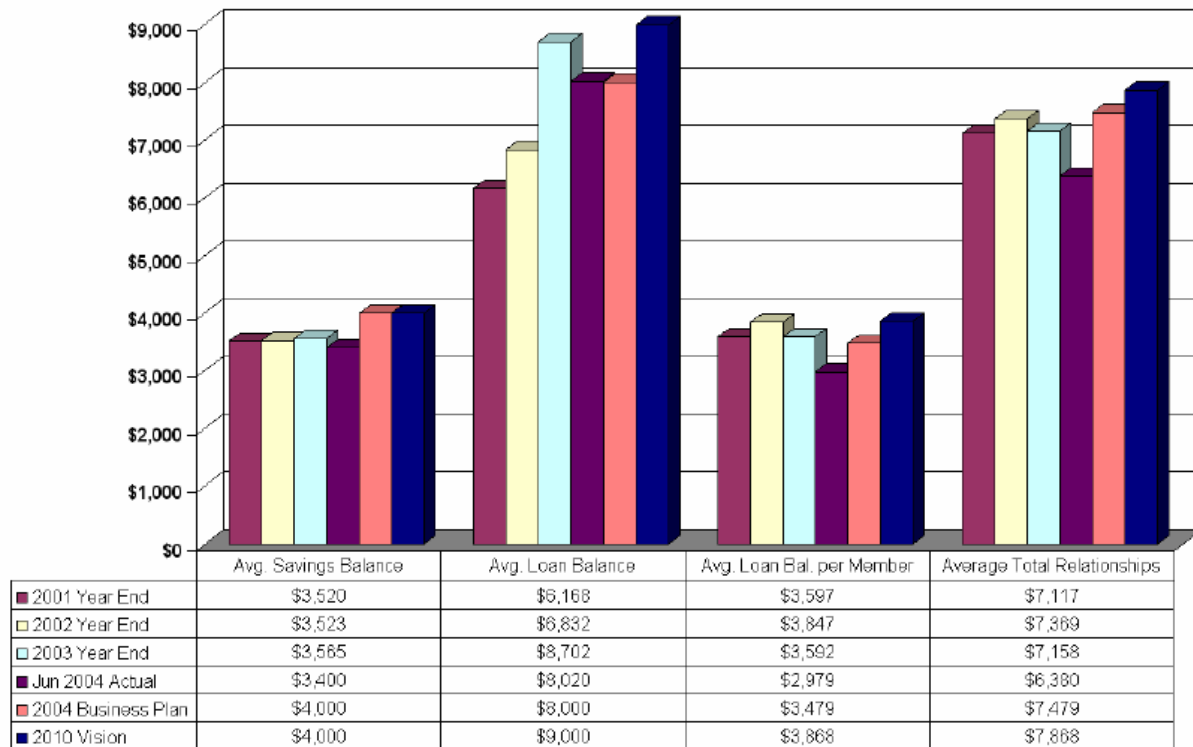
Additionally, the Growth Chart now contains a reset button so that the original sheet formulas can be restored if necessary.

Reset

Changes and Additions to Charts

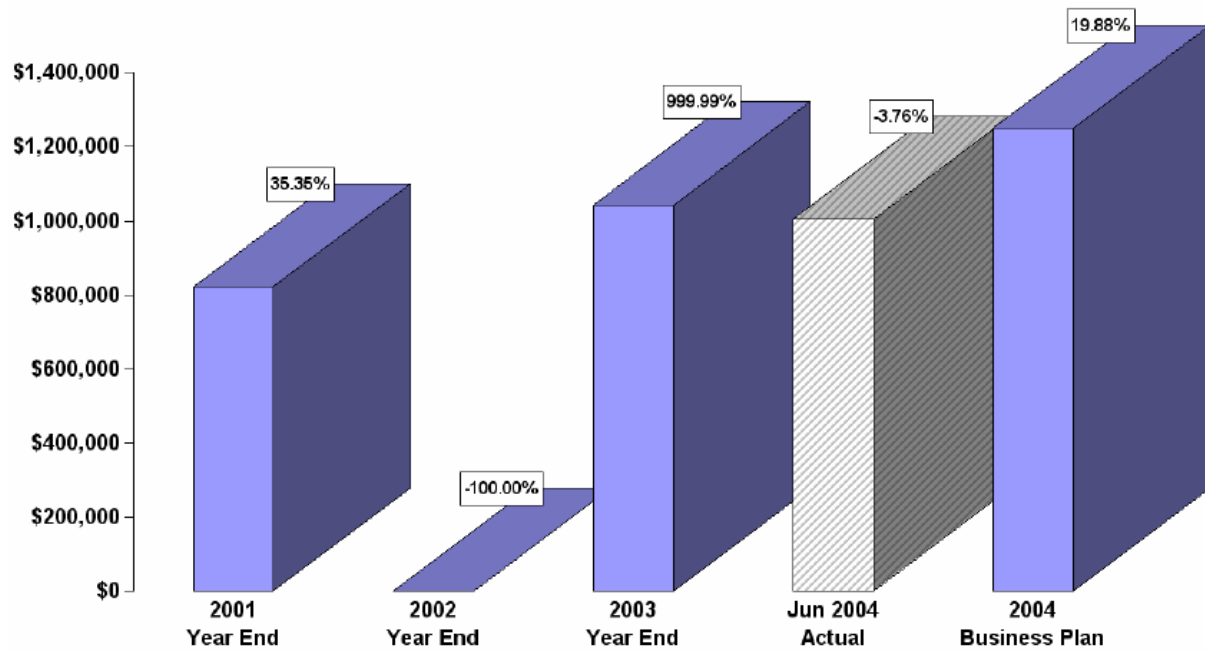
In the new version of Insight, Average Total Relationships data is now reflected on Chart C4.

AVERAGE BALANCES



Additionally, the C10 Charts accessed through the S and L sheets now contain data labels which reflect the percentage of growth.

IRA/KEOGH Accounts



Review of New Features for Version 2004A

The 2004A release of Insight Planning Software included many new features.

Budget Always Available

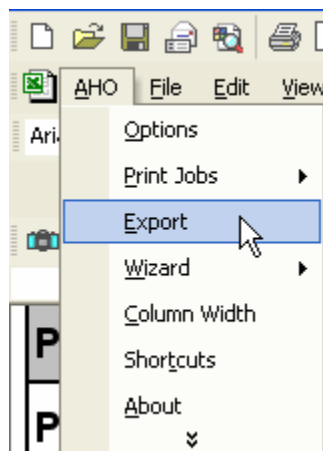
The 2004A release of Insight Planning Software included the ability to work on your budget at anytime – no more waiting for the B version to be released! At anytime, click on the Budget button on the D sheet, and begin!

PROPERTY OF AHO CONSULTING	Import	Options	Wizard	Budget 2005 off	Help
POAC	2000 Year End	2001 Year End	2002 Year End	2003 Year End	Jan 2004
Loans					
Allowance for Loan Loss					
Cash					
Total Investments					
Fixed Assets					

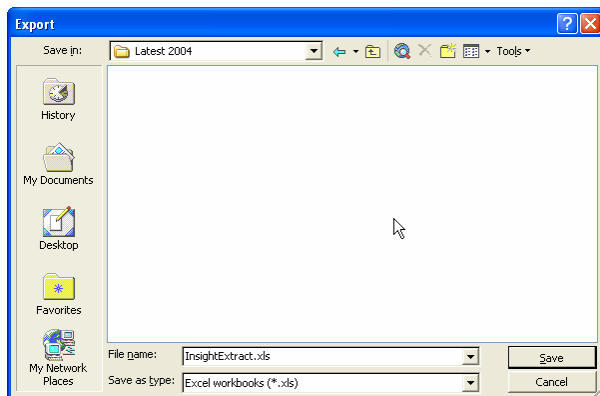
NCUA Data Extract

After you have imported your NCUA call report data into Insight, you can extract the NCUA data from Insight into a separate worksheet. The NCUA data will be placed into named cells that can be used for your credit union's own specialized spreadsheets or programs.

To extract your NCUA information, select Aho from the Toolbar, and then Export.



The data will extract into a separate file. A Windows Explorer window will appear. Decide where you would like to save the extract, and what you would like to call it. Click on Save.



When you open the Insight Extract, you will see data from the D sheet, M sheet, H sheet, F sheet, IN sheet, 5 year projection sheets, and Strategic Objective tracking sheets.

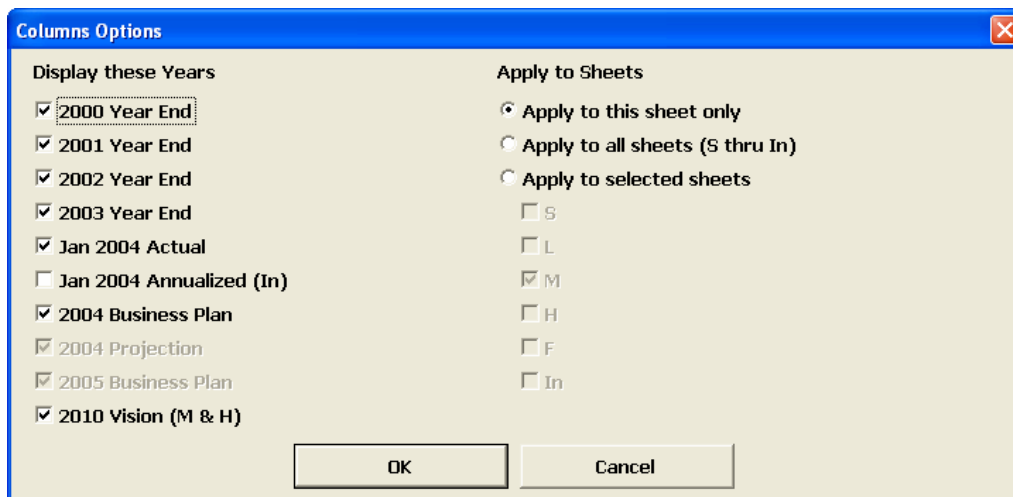
The last sheet in the workbook will be called, "NCUA." The data in this sheet is unprotected and editable. You can make changes to this information without affecting the data in your Insight workbook. All cell names will remain constant, so there is no need to change formulas in specialized spreadsheets.

Column Options

Several sheets (including the M sheet, H sheet, F sheet, and IN sheet) now feature a Column Options button.

Column Options

Clicking on this button calls up the Column Options menu. The Column Options menu includes controls for several features.



From the Column Options menu, you can display or hide Year End Data columns on the sheet by checking the buttons next to the 2000 Year End, 2001 Year End, 2002 Year End or 2003 Year End options. For example, deselecting the 2000 Year End option will remove (hide) the 2000 Year End Data so that it does not display on the sheet.

You can also choose to display or hide the current year's Year to Date actual data on the sheet, the current year's Business Plan, the current year's Projections, and the next year's Business Plan.

After you have selected your column options, you can choose to apply them to one sheet only, to all sheets, or to the sheets of your choice by making appropriate selections in the "Apply to Sheets" area.

Vision 2010 Column

A Vision 2010 column is now included on several sheets, including the M sheet, H sheet, F sheet, and IN sheet.

The information in the Vision 2010 column is taken from the Growth chart and other related charts.

The Vision 2010 column can be displayed or hidden by clicking on the Column Options button on the sheet you are interested in, and then selecting the 2010 Vision option.

2010 Vision
0
(8,226)
\$0
(\$4,857)
0
(5,892)
\$0
(\$6,946)
\$0
(\$4,975)
\$0
(\$9,832)
N/A
0
(23,280)
0.00
1,463
238
\$0

Remove Color

You now have the option to remove some of the colored shading from sheets in the program, in order to make the sheets easier to print or display.

You can use this option by selecting Aho from the toolbar, and then Options.

Options

<p>Viewing Options - General</p> <p><input type="checkbox"/> Show row and column headers</p> <p><input checked="" type="checkbox"/> Show formula bar</p> <p><input checked="" type="checkbox"/> Show horizontal scroll bar</p> <p><input checked="" type="checkbox"/> Show vertical scroll bar</p> <p>Viewing Options - Specialized</p> <p><input checked="" type="checkbox"/> Display monthly data entry sheet</p> <p><input checked="" type="checkbox"/> Display GL Transfer Mapping</p> <p><input type="checkbox"/> Display values in dollars (not millions)</p> <p><input type="checkbox"/> Display all values in Growth Chart</p> <p><input checked="" type="checkbox"/> Display data table in charts</p> <p><input checked="" type="checkbox"/> Show yellow shading in sheets</p>	<p>Miscellaneous Options</p> <p><input checked="" type="checkbox"/> Print date and sheet name in footer</p> <p><input checked="" type="checkbox"/> Use automatic zoom on worksheets</p> <p>Abbreviated Name <input type="text" value="M5FCU"/></p> <p>State <input type="text" value="Maine"/></p> <p>Category <input type="text" value="20-50 mm"/></p> <p>Business Plan (Budget) Options</p> <p><input type="checkbox"/> Hide business plan and projection sheets</p> <p><input type="checkbox"/> Do not calculate equity automatically, I will enter myself</p> <p>5-Year Planning</p> <p><input checked="" type="checkbox"/> Display 5-year planning</p> <p><input type="checkbox"/> Display 5-year planning only</p>
---	--

OK Cancel Reset

Deselect "Show Yellow Shading in Sheets" and select OK.

The Yellow shading will disappear from the worksheets.

Member Growth Chart Previous Years			
2002 YEAR END		2010 VISION	
Total Savings =	\$34,830 m	Asset Goal =	\$44,700 m
Number of Members =	<u>8,003</u>	Less Borrowed Funds =	m
Avg. Balance Per Member =	<u>\$4,352</u>	Target Reserves =	<u>\$0</u> m
		Total Member Savings =	<u>\$44,700</u> m
		Avg. Savings Balance =	m
		Required Members =	<u>0</u>
2003 YEAR END		FURTHER ANALYSIS	
Total Savings =	\$39,952 m	2010 Membership Goal =	0
Avg. Savings Balance	<u>\$4,857</u>	2003 Actual Membership =	<u>8,226</u>
Total Membership =	<u>8,226</u>	New Members Required =	(8,226)
2002 Actual Membership =	<u>8,003</u>	Div. by 6 years =	(1,371)
Net Increase =	<u>223</u>	Divided by 12 Months =	(114)
		Divided by 22 Days =	(5.19)
Net Monthly Change =	<u>18.58</u>	Additional Members Daily =	(5.19)

Using Insight Planning Software – an Overview

Welcome to Insight Planning Software!

Aho Consulting's Insight Planning Software helps credit unions to visualize future growth in terms of assets, loans and capital growth; prepare budgets; establish annual goals; and produce the deliverables to meet those goals. The software also assists in tracking progress towards annual goals and produces many excellent reports for Boards of Directors and management.

Wizards and Help Files

Insight comes equipped with many features designed to assist you with using the program, including a large menu of wizards which will lead you step-by-step through a wide variety of Insight functions. These Wizards are accessed by selecting Aho from the Insight toolbar, and then Wizard.

The program also features Help files which can provide you with information about every aspect of the program. The Help files are accessed from the D sheet, or by pressing F1 on your keyboard.

Importing Data into the Data Entry Worksheet

The first step in using Insight Planning Software is to import your credit union's financial data into the Data Entry (D) worksheet. The Data Entry Sheet is the page where current and prior year financial data is entered or imported.

My Credit Union	Import	Options	Wizard	Budget 2004 on	Help
MCU	1999 Year End	2000 Year End	2001 Year End	2002 Year End	Jun 2003
Loan	\$28,609,751	\$33,069,413	\$36,331,496	\$40,827,534	\$43,091,965
Allowance for Loan Loss	\$310,387	\$551,087	\$442,049	\$541,904	\$647,642
Cash	\$3,171,996	\$1,796,371	\$476,583	\$691,668	\$1,153,979
Total Investments	\$5,855,740	\$5,871,644	\$9,509,258	\$8,879,599	\$10,876,824
Fixed Assets	\$767,316	\$832,163	\$956,380	\$800,865	\$781,106
Other Assets	\$519,566	\$254,351	\$695,868	\$870,677	\$552,674
Total Assets	\$38,613,982	\$41,272,855	\$47,527,536	\$51,528,439	\$55,808,906
Liabilities	\$189,689	\$193,668	\$132,395	\$122,990	\$231,448
Total Notes / Borrowed Funds	\$0	\$0		\$0	\$0
Total Member Savings	\$34,447,368	\$37,037,606	\$43,020,646	\$46,476,839	\$50,371,296
Equity (Net Capital)	\$3,976,925	\$4,041,581	\$4,374,495	\$4,928,610	\$5,206,162
Equity Acquired Through Merger					
Unrealized Gains - (for sale) Securities	(\$93,353)	(\$13,809)	\$19,342	\$122,500	\$91,944
Total Delinquent Loans	\$769,252	\$621,960	\$611,996	\$509,503	\$532,237
Net Charge-Offs	\$264,776	\$289,138	\$389,038	\$315,145	\$74,515
Total Number of Loans	4,290	4,144	4,000	4,106	4,220
Total Number of Members	4,374	5,063	5,414	5,934	6,266
Total Operating Expenses	\$1,639,764	\$2,077,147	\$2,091,790	\$2,544,744	\$1,365,949
Assets Undetermined	\$0	\$0	\$0	\$0	\$0
Liabilities and Equity Undetermined	\$0	\$0	\$0	\$0	\$0
Loan Income	\$2,558,401	\$2,832,394	\$3,115,869	\$3,373,251	\$1,737,002

Drop down boxes allow you to switch between months of the current year.

2002		Jun 2003	
Year End			
<input type="checkbox"/>	\$40,827,534	Jan 2003	
<input type="checkbox"/>	\$541,904	Feb 2003	
<input type="checkbox"/>	\$691,668	Mar 2003	
<input type="checkbox"/>	\$8,879,599	Apr 2003	
<input type="checkbox"/>	\$800,865	May 2003	
<input type="checkbox"/>	\$870,677	Jun 2003	
<input type="checkbox"/>	\$51,528,439	Jul 2003	
<input type="checkbox"/>	\$122,990	Aug 2003	
<input type="checkbox"/>	\$0	Sep 2003	
<input type="checkbox"/>	\$46,476,839	Oct 2003	
<input type="checkbox"/>	\$4,928,610	Nov 2003	
<input type="checkbox"/>		Dec 2003	
<input type="checkbox"/>			\$50,371,296
<input type="checkbox"/>			\$5,206,162
<input type="checkbox"/>			
<input type="checkbox"/>	\$122,500		\$91,944
<input type="checkbox"/>	\$509,503		\$532,237
<input type="checkbox"/>	\$315,145		\$74,515
<input type="checkbox"/>	4,106		4,220
<input type="checkbox"/>	5,934		6,256
<input type="checkbox"/>	\$2,544,744		\$1,365,949

When manually entering financial information into the D sheet, helpful dialogs clarifying what should be entered in each cell are available by clicking on the gray buttons in the entry area.

Aho Consulting Group, Inc.

Enter the dollar amount of Loans for the period being entered. If you are using a NCUA CALL REPORT, these amounts are listed on the NCUA 5300 report as Acct Code 025B

OK Cancel

43,091,965

Insight also features several ways to IMPORT your financial data directly into the software.



You can use our handy NCUA Import feature to import call reports downloaded from the NCUA's website or to import your NCUA 5300 data file...

Import from ...

☐ Previous Planning Workbook

☒ NCUA Report or 5300 Data File

☐ General Ledger Accounts

☒ Overwrite non-empty cells

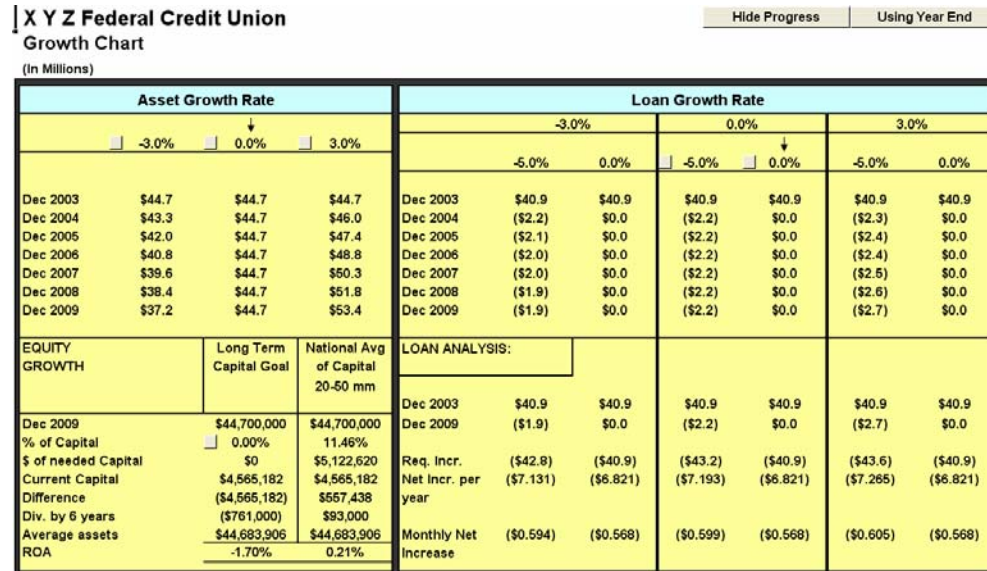
OK Cancel

...or, with help from your IT staff, you can setup Insight to automatically import your data from your data processing system into Insight, using our GL Mapping sheet.

D ROW	GL MAPPING FIELD	EDS	UltraData	Symitar	Other
	Active				
	Code column	1	1	1	1
	Value column	3	2	3	3
3	Loans	70*+717*+711*+710*	-7.70*-7.710*	70*+717*+711*+710*	700
4	Allowance for Loan Loss	-719*	7.719*	-719*	-718.999
5	Cash	731*+732*+739*	-7.739*-7.731*	739*+734*	730
6	Total Investments	74*+75*	-7.74*-7.75*-7.794*	74*+75*	740
7	Fixed Assets	77*	-7.77*	77*	770
8	Other Assets	72*+76*+78*+79*	-7.72*-7.76*-7.78*-7.79*+7.794*	72*+76*+78*+79*	719.998+760+780+794+794.999
9	Total Assets	7*	-7.7*	7*	700+719+719.998+728.999+730+740+760+770+780+794+794.999
10	Liabilities	-8*	8.8*	8*	800+810+829.999+840+859.999+870+879.999+888.999+897.999+819.999+850
11	Total Notes / Borrowed Funds	N/A	N/A	N/A	810
12	Total Member Savings	-90*-911*	9.90*	-90*-911*	+899.999
13	Equity (Net Capital)	-93*-94*-96*-99*-98*-1*-2*-3*-4*	9.93*+9.94*+9.96*+1*+2*	-93*-94*-96*-99*-98*-1*-2*-3*-4*	+925+931+940+961+999
16	Total Delinquent Loans	N/A	N/A	N/A	N/A
17	Net Charge-Offs	N/A	N/A	N/A	N/A
18	Total Number of Loans	N/A	N/A	N/A	N/A
19	Total Number of Members	N/A	N/A	N/A	N/A
20	Total Operating Expenses	2*+3*-38*	-2.2*-2.30*-2.31*-2.32*-2.33*-2.34*-2.35*-2.36*	2*+3*-38*-309*	200+229.999+239.999+260+265.999+267.999+269.999+280+289.999-299.999+319.999+329.999-339.999+349.999+359.999+369.999-379.999

Using the Growth and Historical Trends Charts

Once your data has been loaded into the program, you are ready to review the Growth Chart.



The Growth Chart captures the essence of your credit union's business. It helps you to visualize different growth scenarios that might occur in your Credit Union. You will be able to see the impact of rapid growth, and the required ROA necessary to support it. You will also be able to visualize slower growth and the corresponding decline in required ROA needed to grow or maintain capitalization levels.

The Growth Chart also allows you to determine the loan to asset relationship that you choose to reach over the next five years. It then projects the required monthly net increase in loan production that will be required in the future.

We'll return to the Growth Chart in a moment, but let's momentarily explore the Historical Trends sheet. The H chart is an excellent resource when the planning team develops the credit union's long-term financial objectives. The purpose of the chart is to summarize the major financial trends at the credit union during the most recent years. It also captures the impact of the projected business plan of the current planning year.

X Y Z Federal Credit Union						
Historical Financial Trends						
TREND HISTORY						
	2001 Year End	2002 Year End	2003 Year End	Jan 2004 Actual	2004 Business Plan	2010 Vision
Assets	\$34,732,498	\$38,930,500	\$44,683,906	\$0	\$4,565,182	\$44,700,000
Growth in Dollars	\$4,572,649	\$4,198,002	\$5,753,406	(\$44,683,906)	(\$40,118,724)	\$16,094
Annualized Growth Rate	15.2%	12.1%	14.8%	-1200.0%	-89.8%	0.0%
Savings	\$31,167,951	\$34,829,594	\$39,951,713	\$0	\$0	\$44,700,000
Growth in Dollars	\$4,211,290	\$3,661,643	\$5,122,119	(\$39,951,713)	(\$39,951,713)	\$4,748,287
Annualized Growth Rate	15.6%	11.7%	14.7%	-1200.0%	-100.0%	1.9%
Loans	\$29,439,555	\$30,249,132	\$40,923,929	\$0	\$0	\$0
Loans to Assets	85%	78%	92%	0%	0%	0%
Growth in Dollars	\$3,361,345	\$809,577	\$10,674,797	(\$40,923,929)	(\$40,923,929)	(\$40,923,929)
Annualized Growth Rate	12.9%	2.7%	35.3%	-1200.0%	-100.0%	-100.0%
Total Equity (Incl. ALL)	\$3,669,366	\$4,175,113	\$4,756,009	\$0	\$4,756,009	\$0
Equity to Assets	10.56%	10.72%	10.64%	0.00%	104.18%	0.00%
Annualized Increase in Equity	-0.15%	0.16%	-0.08%	-127.72%	93.54%	N/A
Net Worth	\$3,474,688	\$3,974,730	\$4,565,182	\$4,565,182	\$4,565,182	N/A
Net Worth to Assets	10.00%	10.21%	10.22%	0.00%	100.00%	N/A
Annualized Increase in % of Net Worth	-0.08%	0.21%	0.01%	-122.60%	89.78%	N/A
Delinquent Loans	\$301,453	\$237,183	\$145,741	\$0	\$0	N/A
% of Loans Delinquent	1.02%	0.78%	0.36%	0.00%		N/A
Net Charge-offs	\$66,528	\$78,295	\$93,556	\$0	\$0	N/A
Annualized Net Charge-offs to Loans	0.24%	0.26%	0.26%	0.00%	0.00%	N/A
Net Income	\$418,112	\$500,041	\$590,453	\$0	\$0	N/A
Annualized ROA	1.29%	1.36%	1.41%	0.00%	0.00%	N/A

The Historical Trends Chart shows actual assets, the dollar amount of growth, and the annualized growth rate of the credit union for past years.

In this chart, you can review past savings growth...

Savings	\$43,020,646	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000
Growth in Dollars	\$5,983,040	\$3,456,193	\$3,894,457	\$6,673,161	\$4,673,161	\$5,000,000
Annualized Growth Rate	16.2%	8.0%	16.8%	14.4%	10.1%	9.8%

...loan position...

Loans	\$36,331,496	\$40,827,534	\$43,091,965	\$48,500,000	\$46,500,000	\$53,000,000
Loans to Assets	76%	79%	77%	82%	82%	85%
Growth in Dollars	\$3,262,083	\$4,496,038	\$2,264,431	\$7,672,466	\$5,672,466	\$6,500,000
Annualized Growth Rate	9.9%	12.4%	11.1%	18.8%	13.9%	14.0%

...Total Equity position...

Total Equity (Incl. ALL)	\$4,816,544	\$5,470,514	\$5,853,804	\$6,120,276	\$6,171,635	\$6,830,203
Equity to Assets	10.13%	10.62%	10.49%	10.40%	10.87%	10.95%
Annualized Increase in Equity	-0.99%	0.48%	-0.25%	-0.21%	0.25%	0.08%

...Net Worth position...

Net Worth	\$4,355,153	\$4,806,110	\$5,114,218	\$5,365,872	\$5,347,231	\$5,895,799
Net Worth to Assets	9.16%	9.33%	9.16%	9.12%	9.41%	9.5%
Annualized Increase in % of Net Worth	-0.66%	0.16%	-0.33%	-0.21%	0.09%	0.04%

...Delinquent Loans...

Delinquent Loans	\$611,996	\$509,503	\$532,237	\$533,500	\$697,500	\$715,500
% of Loans Delinquent	1.68%	1.25%	1.24%	1.10%	1.50%	1.35%

...Net Chargeoffs...

Net Charge-offs	\$389,038	\$315,145	\$74,515	\$270,000	\$200,000	\$250,000
Annualized Net Charge-offs to Loans	1.12%	0.82%	0.36%	0.60%	0.46%	0.50%

...Net Income and ROA.

Net Income	\$299,764	\$450,957	\$308,107	\$559,762	\$541,121	\$548,569
Annualized ROA	0.68%	0.91%	1.15%	1.01%	1.00%	0.92%

When creating a long-term growth strategy for the Credit Union, it is very important to understand that increased asset growth will require the ability to increase ROA just to maintain the Credit Union's current capital position. The information on the H sheet will help you to make educated decisions about growth.

Let's look at the Growth Sheet again. The Asset Growth section of the Growth Chart is used to test various growth rate scenarios for your credit union. The middle growth rate is the rate that drives the ROA figures and loan growth.

Asset Growth Rate			
<div> <input type="checkbox"/> 8.0% <input checked="" type="checkbox"/> 10.0% <input type="checkbox"/> 12.0% </div>			
Dec 2002	\$51.5	\$51.5	\$51.5
Dec 2003	\$55.7	\$56.7	\$57.7
Dec 2004	\$60.1	\$62.3	\$64.6
Dec 2005	\$64.9	\$68.6	\$72.4
Dec 2006	\$70.1	\$75.4	\$81.1
Dec 2007	\$75.7	\$83.0	\$90.8
Dec 2008	\$81.8	\$91.3	\$101.7

The Loan Growth section of the worksheet illustrates the proposed loan to asset percentage, which the credit union planners hope to achieve. Based on the target goal, the worksheet also calculates the average monthly loan increase required to achieve the long-term objective. Again, the Historical trends worksheet can be used to determine the loan growth achieved in previous years.

Loan Growth Rate							
		8.0%		10.0%		12.0%	
				<div> <input type="checkbox"/> 70.0% <input checked="" type="checkbox"/> 80.0% </div>			
Dec 2002	\$40.8	\$40.8	\$40.8	\$40.8	\$40.8	\$40.8	\$40.8
Dec 2003	\$39.0	\$44.5	\$39.7	\$45.3	\$40.4	\$46.2	\$46.2
Dec 2004	\$42.1	\$48.1	\$43.6	\$49.9	\$45.2	\$51.7	\$51.7
Dec 2005	\$45.4	\$51.9	\$48.0	\$54.9	\$50.7	\$57.9	\$57.9
Dec 2006	\$49.1	\$56.1	\$52.8	\$60.4	\$56.8	\$64.9	\$64.9
Dec 2007	\$53.0	\$60.6	\$58.1	\$66.4	\$63.6	\$72.6	\$72.6
Dec 2008	\$57.2	\$65.4	\$63.9	\$73.0	\$71.2	\$81.4	\$81.4
LOAN ANALYSIS:							
Dec 2002	\$40.8	\$40.8	\$40.8	\$40.8	\$40.8	\$40.8	\$40.8
Dec 2008	\$57.2	\$65.4	\$63.9	\$73.0	\$71.2	\$81.4	\$81.4
Req. Incr.	\$16.4	\$24.6	\$23.1	\$32.2	\$30.4	\$40.5	\$40.5
Net Incr. per year	\$2.735	\$4.097	\$3.845	\$5.366	\$5.060	\$6.755	\$6.755
Monthly Net Increase	\$0.228	\$0.341	\$0.320	\$0.447	\$0.422	\$0.563	\$0.563

The Net Capital section of the worksheet calculates the ROA that will be required to achieve the long-term net capital goal based on the annual asset growth rate goal. In some cases the credit union planners will decide that a desired ROA must be achieved. In this case the net capital percentage will merely be the result of the ROA earned during the planning period.

EQUITY GROWTH	Long Term Capital Goal	National Avg of Capital 50-100 mm
Dec 2008	\$91,300,000	\$91,300,000
% of Capital <input type="text" value="9.50"/>	9.50%	11.22%
\$ of needed Capital	\$8,673,500	\$10,243,860
Current Capital	\$4,928,610	\$4,928,610
Difference	\$3,744,890	\$5,315,250
Divided by 6 years	\$624,000	\$886,000
Average assets	\$69,837,016	\$69,837,016
ROA	0.89%	1.27%

With all of this information in mind, you can use the Growth Chart to test out a variety of growth scenarios to find the growth plan that is right for your Credit Union.

Creating Long-Term Membership and Productivity Objectives

The next step in the planning process is to create your long term membership and productivity objectives - determining the average loan and savings relationship the credit union would like to achieve with each member, and establishing the "5 year" staff productivity goals. You can use the M1 - FT1 sheets to support and visualize these objectives.

Charts in this area include the Member Growth Chart

My Credit Union Member Growth Chart Previous Years			
2002 YEAR END		2009 VISION	
Total Savings =	\$46,477 m	Asset Goal =	\$91,300 m
Number of Members =	5,934	Less Borrowed Funds =	...
Avg. Balance Per Member =	\$7,832	Target Reserves =	\$8,674 m
		Total Member Savings =	\$82,627 m
		Avg. Savings Balance =	\$7,500
		Required Members =	11,017
2003 PROJECTION		FURTHER ANALYSIS	
Total Savings =	\$51,150 m	2009 Membership Goal =	11,017
Avg. Savings Balance =	\$7,893	2002 Actual Membership =	5,934
Total Membership =	6,480	New Members Required =	5,083
2002 Actual Membership =	5,934	Divided by 6 Years =	847
Net Increase =	546	Divided by 12 Months =	71
		Divided by 22 Days =	3.21
Net Monthly Change =	45.54	Additional Members Daily =	3.21

...Loan Growth Chart (Number of Loans)...

My Credit Union Loan Growth Chart (Number of Loans) Previous Years			
2002 YEAR END		2009 VISION	
Total Loans =	\$40,828 m	Targeted Loan Goal =	\$73,029 m
Number of Loans =	4,106	Avg. Loan Balance =	\$12,000
Avg. Loan Balance =	\$9,943	Number of Loans Required =	6,086
2003 PROJECTION		FURTHER ANALYSIS	
Total Loans =	\$46,500 m	2009 Loan Growth Goal =	6,086
Avg. Loan Balance =	\$10,300	2002 Actual Loans =	4,106
Number of Loans =	4,515	New Loans Required =	1,980
2002 Actual Loans =	4,106	Divided by 6 Years =	330
Change in Number =	409	Divided by 12 Months =	27
Net Monthly Change =	34	Divided by 22 Days =	1.25
Net Daily Change =	1.55	Additional Loans Per Day =	1.25

...Loan Growth Chart (Loan Balance to Member)...

My Credit Union Loan Growth Chart (Loan Balance to Member) Previous Years			
2002 YEAR END		2009 VISION	
Total Loans =	\$40,828 m	Total Loans =	\$73,029 m
Number of Members =	<u>5,934</u>	Number of Members =	<u>11,017</u>
Avg. Loan Bal. Per Member =	<u>\$6,880</u>	Avg. Loan Bal. Per Member =	<u>\$6,629</u>
2003 PROJECTION		FURTHER ANALYSIS	
Total Loans =	\$46,500 m	2009 Avg. Loan Goal =	\$6,629
Number of Members =	<u>6,480</u>	2002 Actual Avg. Loan =	<u>\$6,880</u>
Avg. Loan Bal. Per Member =	<u>\$7,175</u>	Avg. Loan Bal. Increase Per	
2002 Actual Avg. Loan =	<u>\$6,880</u>	Member =	<u>(\$251)</u>
Incr. to Avg. Loan Bal. =	<u>\$295</u>	Annual Increase to Avg. Bal. Per	
		Member Required =	<u>(\$42)</u>

...Average Total Relationship Chart...

My Credit Union Average Total Relationships (ATR) Previous Years			
2002 YEAR END		2009 VISION	
Average Savings Balance =	\$7,832	Average Savings Balance =	\$7,500
Average Loan Balance		Average Loan Balance	
Per Member =	<u>\$6,880</u>	Per Member =	<u>\$6,629</u>
Average Total Relationships =	<u>\$14,713</u>	Average Total Relationships =	<u>\$14,129</u>
2003 PROJECTION		FURTHER ANALYSIS	
Average Savings Balance =	\$7,893	2009 ATR =	\$14,129
Average Loan Balance		2002 ATR =	<u>\$14,713</u>
Per Member =	<u>\$7,175</u>	ATR Difference =	<u>(\$584)</u>
Average Total Relationships =	<u>\$15,068</u>	Annual Increase to ATR	
2002 ATR =	<u>\$14,713</u>	Required =	<u>(\$97)</u>
Incr. to ATR =	<u>\$356</u>		

...Products Per Member Chart...

My Credit Union Products Per Member Chart Previous Years			
2002 YEAR END		2009 VISION	
Number of Products			
Loans =	4,106	Targeted Membership =	11,017
Savings =	9,056	Products Per Member Goal = ...	2.50
CD's =	758	Total Products =	27,542
Total Products =	13,920		
Total Members =	5,934		
Products Per Member =	2.35		
2003 PROJECTION		FURTHER ANALYSIS	
Total Members =	6,480	2009 Product Goal =	27,542
Products Per Member = ...	2.33	2002 Actual Products =	13,920
Total Products =	15,099	Difference =	13,622
2002 Actual Products =	13,920	Divided by 6 Years =	2,270
Products Increase Required =	1,179	Divided by 12 Months =	189
Divided by 12 Months =	98	Divided by 22 Days =	8.6
Product Per Day Increase =	4.5	Product Per Day Increase =	8.6

...Staff Productivity Chart...

My Credit Union Staff Productivity Chart Previous Years			
2002 YEAR END		2009 VISION	
Products =	13,920	Targeted Members =	11,017
FTEs =	32.5	Products (PPM) Goal =	2.50
Products Per FTE =	428	Products Required =	27,542
		2002 Products Per FTE =	428
		FTEs Required =	64.3
2003 PROJECTION		FURTHER ANALYSIS	
Members =	6,480	Productivity Increase	
Products Per Member =	2.33	... 5.00% Products Per Employee	
Total Products =	15,099	Jan 2003	428
FTEs =	34.0	Jan 2004	450
Products Per FTE =	444	Jan 2005	472
Improvement =	3.69%	Jan 2006	496
		Jan 2007	521
		Jan 2008	547
		Jan 2009	574
		Product Goal =	27,542
		Assume	
		FTEs =	48.0
		Total	
		Product Per	
		FTE =	574

...and the Assets to Full Time Equivalents Chart.

My Credit Union Assets Per Full-Time Equivalent (FTE) Previous Years			
2002 YEAR END		2009 VISION	
Total Assets =	\$51,528 m	Asset Goal =	\$91,300 m
Number of FTEs =	<u>32.5</u>	Target FTEs =	<u>48.0</u>
Assets Per FTE =	<u>\$1,585 m</u>	Target Assets Per FTE =	<u>\$1,903 m</u>
2003 PROJECTION		FURTHER ANALYSIS	
Total Assets =	\$56,800 m	2009 Assets Per FTE Goal =	\$1,903 m
Number of FTEs =	<u>34.0</u>	2002 Assets Per FTE =	<u>\$1,585 m</u>
Assets Per FTE =	<u>\$1,671 m</u>	Required Increase =	<u>\$317 m</u>
2002 Assets Per FTE =	<u>\$1,585 m</u>	Divided by 6 Years =	<u>\$53 m</u>
Net Change =	<u>\$85 m</u>		

All of the charts in this area have 4 distinct sections.

The upper left section displays where the credit union was at year-end 2002.

2002 YEAR END	
Total Savings =	\$46,477 m
Number of Members =	<u>5,934</u>
Avg. Balance Per Member =	<u>\$7,832</u>

The lower left section displays where the credit union wants to be at year-end 2003.

2003 PROJECTION

Total Savings =	\$51,150 m
Avg. Savings Balance = <input type="text"/>	<u>\$7,893</u>
Total Membership =	<u>6,480</u>
2002 Actual Membership =	<u>5,934</u>
Net Increase =	<u>546</u>
Net Monthly Change =	<u>45.54</u>

The upper right section is where you will set the goal for each particular area for 2009 (long-term objective)

2009 VISION

Asset Goal =	\$91,300 m
Less Borrowed Funds = <input type="text"/>	m
Target Reserves =	<u>\$8,674 m</u>
Total Member Savings =	<u>\$82,627 m</u>
Avg. Savings Balance = <input type="text"/>	<u>\$7,500</u>
Required Members =	<u>11,017</u>

The lower right section breaks the long-term goal into yearly, monthly and daily production.

FURTHER ANALYSIS

2009 Membership Goal =	11,017
2002 Actual Membership =	<u>5,934</u>
New Members Required =	<u>5,083</u>
Divided by 6 Years =	847
Divided by 12 Months =	71
Divided by 22 Days =	3.21
Additional Members Daily =	<u>3.21</u>

To give you an idea of the tools available in this area, let's examine one of these sheets.

The Products Per Member Chart demonstrates the average relationships the members have with the Credit Union. Information displayed in this area of the chart is automatically imported from information you entered previously on the D sheet.

My Credit Union Products Per Member Chart Previous Years			
2002 YEAR END		2009 VISION	
Number of Products			
Loans =	4,106	Targeted Membership =	11,017
Savings =	9,056	Products Per Member Goal =	<u>2.50</u>
CD's =	<u>758</u>	Total Products =	<u>27,542</u>
Total Products =	<u>13,920</u>		
Total Members =	<u>5,934</u>		
Products Per Member =	<u>2.35</u>		
2003 PROJECTION		FURTHER ANALYSIS	
Total Members =	6,480	2009 Product Goal =	27,542
Products Per Member =	<u>2.33</u>	2002 Actual Products =	<u>13,920</u>
Total Products =	<u>15,099</u>	Difference =	<u>13,622</u>
2002 Actual Products =	<u>13,920</u>	Divided by 6 Years =	<u>2,270</u>
Products Increase Required =	<u>1,179</u>	Divided by 12 Months =	189
Divided by 12 Months =	98	Divided by 22 Days =	8.6
Product Per Day Increase =	<u>4.5</u>	Product Per Day Increase =	<u>8.6</u>

If you click on the gray data entry button, you will be prompted to enter your Products Per Member goal for year end. Usually, the more products the member has at the Credit Union the more profitable the relationship is to the Credit Union.

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Enter the products per member goal for 12/31/2003

OK

Cancel

2.33

Based on the information you have already entered in other sheets, including your total Member goal, Insight calculates the total number of Products you will need to meet this goal, displays the actual number of products obtained in the prior year, displays the increase in products that will be needed to obtain the goal, gives you a monthly product requirement in order to obtain the goal, and shows you the number of products per day you will need to meet in order to obtain the goal.

2003 PROJECTION	
Total Members =	6,480
Products Per Member =	2.33
Total Products =	15,099
2002 Actual Products =	13,920
Products Increase Required =	1,179
Divided by 12 Months =	98
Product Per Day Increase =	4.5

The Chart also provides an area to enter your long-term (5 year) Products Per Member goal, while displaying your long-term Membership goal, and the Total number of products that will be needed to meet the PPM goal. You can then try out different scenarios to see how many products the credit union membership would need to have to meet the long-term products per member goal that are being established through this chart.

2009 VISION	
Targeted Membership =	11,017
Products Per Member Goal = <input type="text" value="..."/>	<u>2.50</u>
Total Products =	<u>27,542</u>






























The lower right section of the chart provides additional analysis, including the number of products you will need each year, month, and day, in order to obtain your long term goal.

FURTHER ANALYSIS	
2009 Product Goal =	27,542
2002 Actual Products =	<u>13,920</u>
Difference =	<u>13,622</u>
Divided by 6 Years =	2,270
Divided by 12 Months =	189
Divided by 22 Days =	8.6
Product Per Day Increase =	<u>8.6</u>

Projecting Loan and Savings Growth

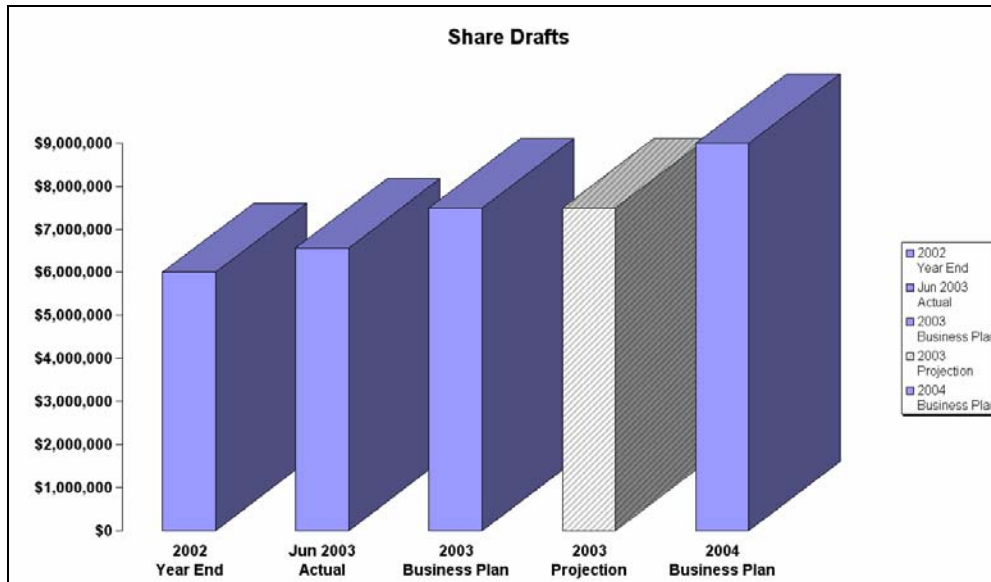
After setting long-term Membership and Productivity Objectives, you can use the Savings Analysis and Loan Analysis charts to project loan and savings growth to the end of the year and/or the next years budget. You can project this growth complete with estimated yields of the various savings and loan types.

On the Savings Analysis chart, you can enter year end goals for all of your Share account balances, including Regular Shares, Money Market accounts, Share CDs, IRA CDs, Premium, Clubs and Escrow balances, non-member funds and more. You can also enter estimated year end yields (average dividend rate) for all of your Share accounts.

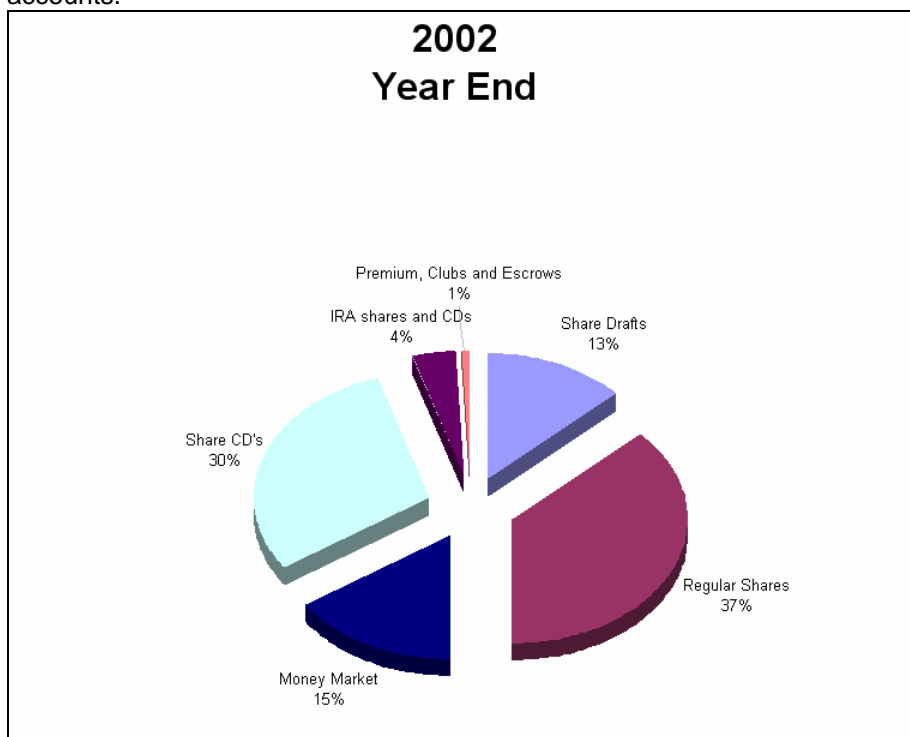
X Y Z Federal Credit Union								Column Options
Loan Analysis Chart with Forecast								
For PLANNING PURPOSES ONLY								
	2001 Year End	2002 Year End	2003 Year End	Jan 2004 Actual	2004 Business Plan	2004 Est. Yield	2004 Est. Loan Income	2004 Proj. Growth
 Unsecured Credit Card Loans	\$3,550,254	\$3,273,987	\$3,194,953	\$0			\$0	-100.00%
 All Other Unsecured	\$1,637,149	\$1,916,561	\$2,683,111	\$0			\$0	-100.00%
 New Vehicle Loans	\$3,804,050	\$3,604,639	\$3,435,934	\$0			\$0	-100.00%
 Used Vehicle Loans	\$10,812,564	\$10,918,340	\$14,868,675	\$0			\$0	-100.00%
 Total 1st Mortgage RE &	\$4,596,018	\$5,297,825	\$8,399,080	\$0			\$0	-100.00%
 Total Other RE Loans/LOC	\$3,257,985	\$3,339,874	\$6,203,915	\$0			\$0	-100.00%
 Total All Other Loans/LOC	\$1,781,535	\$1,897,906	\$2,138,261	\$0			\$0	-100.00%
 Loans Purchased/non-	\$0	\$0	\$0	\$0			\$0	0.00%
 Leases Receivable	\$0	\$0	\$0	\$0			\$0	0.00%
 Balance Undetermined	\$0	\$0	\$0	\$0				
 Total	\$29,439,555	\$30,249,132	\$40,923,929	\$0	\$0	0.00%	\$0	-100.00%

The Savings Analysis chart also contains a variety of graphs to help you visualize the status of Share accounts and progress.

The graph icons on the left side of the chart result in charts that will help you to track your progress in each Savings account category compared to Savings projections and goals you have entered.



The graph icons on the top of the chart result in charts that track distribution of loans through different accounts.














On the Loan Analysis chart, you can enter year end goals for all of your Loan balances, including credit card balances, unsecured loans, new and used vehicle loans, first mortgage loans, other real estate loans, other loans to members, leases receivable, and loans to non-members. You can also enter estimated year end yields (average weighted interest rate) for each of these Loan accounts.

X Y Z Federal Credit Union

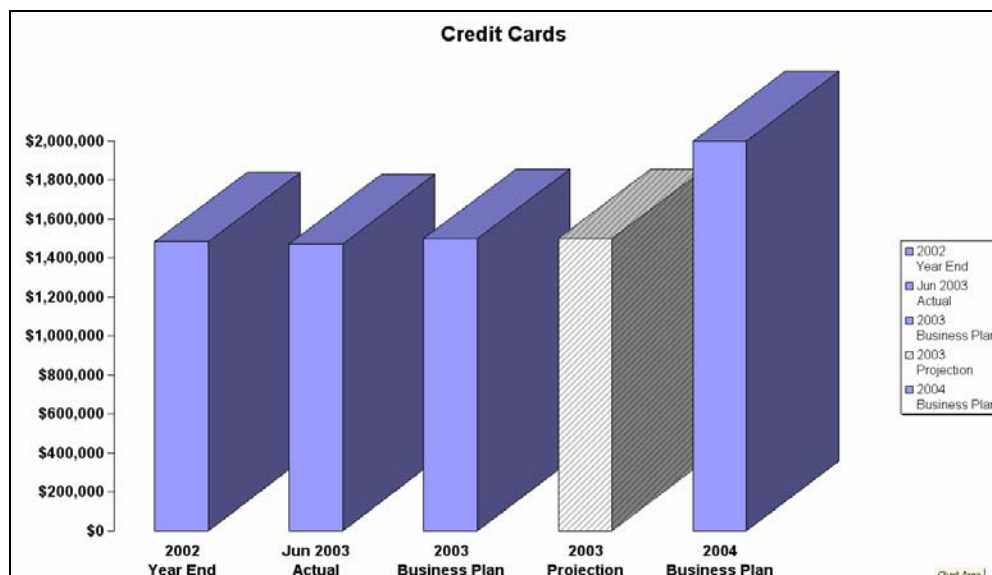
Loan Analysis Chart with Forecast For PLANNING PURPOSES ONLY

Column Options

	2001 Year End	2002 Year End	2003 Year End	Jan 2004 Actual	2004 Business Plan	2004 Est. Yield	2004 Est. Loan Income	2004 Proj. Growth
 Unsecured Credit Card Loans	\$3,550,254	\$3,273,987	\$3,194,953	\$0			\$0	-100.00%
 All Other Unsecured	\$1,637,149	\$1,916,561	\$2,683,111	\$0			\$0	-100.00%
 New Vehicle Loans	\$3,804,050	\$3,604,639	\$3,435,934	\$0			\$0	-100.00%
 Used Vehicle Loans	\$10,812,564	\$10,918,340	\$14,868,675	\$0			\$0	-100.00%
 Total 1st Mortgage RE &	\$4,596,018	\$5,297,825	\$8,399,080	\$0			\$0	-100.00%
 Total Other RE Loans/LOC	\$3,257,985	\$3,339,874	\$6,203,915	\$0			\$0	-100.00%
 Total All Other Loans/LOC	\$1,781,535	\$1,897,906	\$2,138,261	\$0			\$0	-100.00%
 Loans Purchased/non-	\$0	\$0	\$0	\$0			\$0	0.00%
 Leases Receivable	\$0	\$0	\$0	\$0			\$0	0.00%
 Balance Undetermined	\$0	\$0	\$0	\$0				
 Total	\$29,439,555	\$30,249,132	\$40,923,929	\$0	\$0	0.00%	\$0	-100.00%

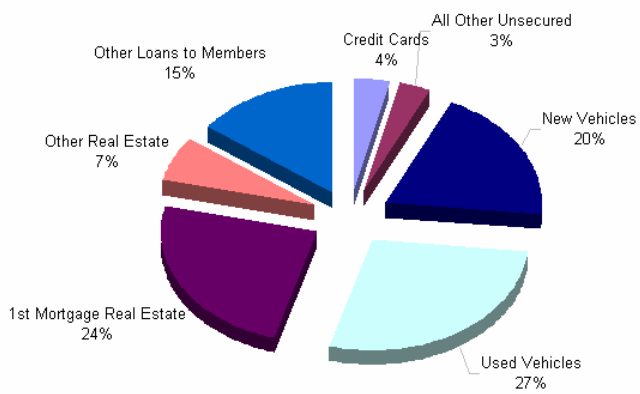
The Loan Analysis chart also contains graphing options to help you visualize the status of loan accounts and progress towards goals.

The graph icons on the left side of the chart result in charts that will help you to track your progress in each loan account category compared to loan projections and goals you have entered.



The graph icons on the top of the chart result in charts that track distribution of loans through different accounts.

2002 Year End



The Balance Sheet and Income Statement

The next step in the Insight Planning Process is to use the Balance Sheet and Income Statement to complete the financial components of the credit union's business plan.

The purpose of the Balance Sheet is to provide the planners with a tool to project the Credit Union's financial position based on the achievement of member loans and savings growth goals.

X Y Z Federal Credit Union					Column Options
Balance Sheet Business Plan					
For Planning Purposes					
(Based on Management Input)					
ASSETS (In Millions)	2001 Year End	2002 Year End	2003 Year End	Jan 2004 Actual	2004 Business Plan
Cash	\$0.420	\$0.802	\$1.086	\$0.000	
Loans	\$29.440	\$30.249	\$40.924	\$0.000	=
Allowance for Loan Losses	- \$0.195	- \$0.200	- \$0.191	\$0.000	= -
Investments	\$4.322	\$7.329	\$1.971	\$0.000	=
Other Assets	\$0.146	\$0.140	\$0.174	\$4.565	
Fixed Assets	\$0.600	\$0.611	\$0.720	\$0.000	
TOTAL ASSETS	\$34.732	\$38.931	\$44.684	\$4.565	\$4.565
LIABILITIES/SAVINGS/EQUITY (In Millions)					
Liabilities	\$0.090	\$0.126	\$0.167	\$0.000	
Savings and Borrowed Funds	\$31.168	\$34.830	\$39.952	\$0.000	=
Equity (Net Capital)	\$3.475	\$3.975	\$4.565	\$4.565	? \$4.565
TOTAL LIABILITIES/SAVINGS/EQUITY	\$34.732	\$38.931	\$44.684	\$4.565	\$4.565
ADDITIONAL EQUITY (In Millions)					
ALLOWANCE FOR LOAN LOSS	2001 Year End	2002 Year End	2003 Year End	Jan 2004 Actual	2004 Business Plan
Beginning Bal. Allowance For Loan Loss	\$189,207	\$194,678	\$200,383	\$190,827	\$190,827
Provision for Loan Loss Expense	\$72,000	\$84,000	\$84,000	\$0	
Net Charge-off Amount	- \$66,528	- \$78,295	- \$93,556	\$0	-
Additional Allowance Transfer - Adjustment	(\$1)	\$0	\$0	(\$190,827)	
Ending Bal. Allowance For Loan Loss	\$194,678	\$200,383	\$190,827	\$0	\$190,827

The purpose of the Income Statement is to provide the planners with a tool to project the credit union's net operating results for the current and planned year and the impact on the credit union's future net capital position. The Income Statement presents the major elements of credit union operations, (i.e. loan interest income, investment interest income, other operating income, member dividends and interest on borrowed money, operating expenses, provision for loan losses and other non-operating income or loss).

X Y Z Federal Credit Union
Projected Income Statement

Column Options

For Planning Purposes
 (Based on Management Input)










			2001 Year End	% to Avg. Assets	2002 Year End	% to Avg. Assets	2003 Year End	% to Avg. Assets	Jan 2004 Actual YTD	% to Avg. Assets	2004 Business Plan	% to Avg. Assets	2004 Variance to Business Plan
REVENUE (In Millions)													
Loan Interest	PY 2003	\$35,587	\$2,409	7.43%	\$2,337	6.34%	\$2,490	5.96%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
	AYTD 2004	\$20,462											
	BP 2004	\$20,462											
	PROJ 2004	\$20,462											
	PBP 2005	\$0,000											
Investment Interest	PY 2003	\$4,650	\$0,119	0.37%	\$0,084	0.23%	\$0,066	0.16%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
	AYTD 2004	\$0,985											
	BP 2004	\$3,363											
	PROJ 2004	\$1,081											
	PBP 2005	\$0,191											
COST OF FUNDS													
Less Dividends & Int. on borrowed money	PY 2003	\$37,391	\$0,742	2.29%	\$0,483	1.31%	\$0,401	0.96%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
	AYTD 2004	\$19,976											
	BP 2004	\$19,976											
	PROJ 2004	\$19,976											
	PBP 2005	\$0,000											
NET INTEREST INCOME			\$1,787	5.51%	\$1,938	5.26%	\$2,155	5.15%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
Other Income			\$0,546	1.68%	\$0,651	1.77%	\$0,730	1.75%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
SUBTOTAL			\$2,333	7.19%	\$2,589	7.03%	\$2,885	6.90%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
EXPENSES (In Millions)													
Operating			\$1,847	5.69%	\$2,005	5.44%	\$2,211	5.29%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
	Provision for Loan Loss		\$0,072	0.22%	\$0,084	0.23%	\$0,084	0.20%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
NON OPERATING INCOME (In Millions)													
Other Non Operating Income			\$0,004	0.01%	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
NET INCOME			\$0,418	1.29%	\$0,500	1.36%	\$0,590	1.41%	\$0,000	0.00%	\$0,000	0.00%	\$0,000

Let me show you how these features work together to establish financial goals for the credit union.

The goals that were previously entered for Savings growth on the (S) sheet are imported into the financial statement.

Jun 2003 Actual	2003 Business Plan	2003 Projection
\$1.154	\$1.000	\$1.000
\$43.092	\$48.500	\$46.500
- \$0.648	\$0.632	\$0.702
\$10.877	\$6.905	\$7.102
\$0.553	\$0.900	\$0.900
\$0.781	\$2.160	\$2.000
\$55.809	\$58.833	\$56.800
\$0.231	\$0.195	\$0.180
\$50.371	\$53.150	\$51.150
\$5.206	\$5.488	\$5.470
\$55.809	\$58.833	\$56.800
Jun 2003 Actual	2003 Business Plan	2003 Projection
\$541,904	\$541,904	\$541,904
\$180,000	\$360,000	\$360,000
- \$74,515	\$270,000	\$200,000
\$253		
\$647,642	\$631,904	\$701,904

The estimated yield for specific share types that was entered into the (S) sheet produced an overall cost of funds...

2003 Est. Yield	
	0.35%
	1.30%
	2.10%
	3.80%
	3.00%
	1.00%
	
	
	2.15%
	
	2.15%

...which becomes the budgeted cost of funds for the income statement.

My Credit Union Projected Income Statement				2002 Year End
For Planning Purposes (Based on Management Input)				
REVENUE (In Millions)		AVG. BALANCE	AVG. YIELD	
Loan Interest	PY 2002	\$31 500	8.74%	\$3,373
	ACT 2003	\$41 960	8.26%	
	ABP 2003	\$44 664	8.30%	
	PROJ 2003	\$43 664	8.02%	
	PBP 2004	\$49 750	7.71%	
Investment Interest	PY 2002	\$9 194	3.28%	\$0,302
	ACT 2003	\$9 878	2.88%	
	ABP 2003	\$7 892	2.75%	
	PROJ 2003	\$7 991	2.80%	
	PBP 2004	\$6 194	2.80%	
COST OF FUNDS				\$3,675
Less Dividends & Int. on borrowed money	PY 2002	\$44 749	2.62%	\$1,173
	ACT 2003	\$48 424	1.81%	
	ABP 2003	\$49 813	2.15%	
	PROJ 2003	\$48 813	1.71%	
	PBP 2004	\$53 650	1.55%	
NET INTEREST INCOME				\$2,502
Other Income				\$0,493
SUBTOTAL				\$2,996
EXPENSES (In Millions)				
Operating				\$2,130
Provision for Loan Loss				\$0,415
NON OPERATING INCOME (In Millions)				
Other Non Operating Income				\$0,000
NET INCOME				\$0,451

Insight provides features that help you to estimate net charged-off loans and create the budgeted amount for the Provision for Loan Loss expense, which will result in a goal for the Allowance for Loan Loss balance at the end of year.

ALLOWANCE FOR LOAN LOSS	1999 Year End	2000 Year End	2001 Year End	2002 Year End	Jun 2003 Actual	2003 Business Plan
Beginning Bal. Allowance For Loan Loss	\$335,163	\$310,387	\$551,087	\$442,049	\$541,904	\$541,904
Provision for Loan Loss Expense	\$240,000	\$440,225	\$280,000	\$415,000	\$180,000	\$360,000
Net Charge-off Amount	\$264,776	\$289,138	\$389,038	\$315,145	\$74,515	\$270,000
Additional Allowance Transfer - Adjustment	\$0	\$89,613	\$0	\$0	\$253	
Ending Bal. Allowance For Loan Loss	\$310,387	\$551,087	\$442,049	\$541,904	\$647,642	\$631,904

The net charged-off loan figure (charged-off loans minus estimated loan recoveries) for the business plan year will be estimated and entered here.

ALLOWANCE FOR LOAN LOSS	1999 Year End	2000 Year End	2001 Year End	2002 Year End	Jun 2003 Actual	2003 Business Plan
Beginning Bal. Allowance For Loan Loss	\$335,163	\$310,387	\$551,087	\$442,049	\$541,904	\$541,904
Provision for Loan Loss Expense	\$240,000	\$440,225	\$280,000	\$415,000	\$180,000	\$360,000
Net Charge-off Amount	\$264,776	\$289,138	\$389,038	\$315,145	\$74,515	\$270,000
Additional Allowance Transfer - Adjustment	\$0	\$89,613	\$0	\$0	\$253	
Ending Bal. Allowance For Loan Loss	\$310,387	\$551,087	\$442,049	\$541,904	\$647,642	\$631,904

The Provision for Loan Loss expense that the credit union estimates to be adequate for the year is entered here.

ALLOWANCE FOR LOAN LOSS	1999 Year End	2000 Year End	2001 Year End	2002 Year End	Jun 2003 Actual	2003 Business Plan
Beginning Bal. Allowance For Loan Loss	\$335,163	\$310,387	\$551,087	\$442,049	\$541,904	\$541,904
Provision for Loan Loss Expense	\$240,000	\$440,225	\$280,000	\$415,000	\$180,000	\$360,000
Net Charge-off Amount	\$264,776	\$289,138	\$389,038	\$315,145	\$74,515	\$270,000
Additional Allowance Transfer - Adjustment	\$0	\$89,613	\$0	\$0	\$253	
Ending Bal. Allowance For Loan Loss	\$310,387	\$551,087	\$442,049	\$541,904	\$647,642	\$631,904

The resulting ending balance in the Allowance for Loan Loss should be an adequate estimate of loan losses that the credit union will experience over the life of the loans. Usually in credit unions the life of the loan portfolio is 18-24 months. If the Allowance for loan loss is not adequate, further adjustments can be made to the Provision.

The amount that was entered in the Provision for Loan Loss is now the amount of expense for the Provision for Loan Loss on the Projected Income Statement.

EXPENSES (In Millions)							
Operating	\$2.130	4.30%	\$2.372	4.42%	\$2.443	4.43%	\$0.071
Provision for Loan Loss	\$0.415	0.84%	\$0.360	0.67%	\$0.360	0.65%	\$0.000
NON OPERATING INCOME (In Millions)							
Other Non Operating Income	\$0.000	0.00%	\$0.000	0.00%		0.00%	\$0.000
NET INCOME	\$0.451	0.91%	\$0.616	1.15%	\$0.560	1.01%	\$0.056

The next process in building the business plan is to project the Balance sheet to the end of the year. Insight helps you to extend cash to the end of the year...

My Credit Union						
Balance Sheet Business Plan						
For Planning Purposes						
(Based on Management Input)						
ASSETS (In Millions)	1999	2000	2001	2002	Jun 2003	2003
	Year End	Year End	Year End	Year End	Actual	Business Plan
Cash	\$3.172	\$1.796	\$0.477	\$0.692	\$1.154	\$1.000
Loans	\$28.610	\$33.069	\$36.331	\$40.828	\$43.092	\$48.500
Allowance for Loan Losses	\$0.310	\$0.551	\$0.442	\$0.542	\$0.648	\$0.632
Investments	\$5.856	\$5.872	\$9.509	\$8.880	\$10.877	\$6.905
Other Assets	\$0.520	\$0.254	\$0.696	\$0.871	\$0.553	\$0.900
Fixed Assets	\$0.767	\$0.832	\$0.956	\$0.801	\$0.781	\$2.160
TOTAL ASSETS	\$38.614	\$41.273	\$47.528	\$51.528	\$55.809	\$58.833

...and then extend other assets to the end of the year.

My Credit Union						
Balance Sheet Business Plan						
For Planning Purposes						
(Based on Management Input)						
ASSETS (In Millions)	1999	2000	2001	2002	Jun 2003	2003
	Year End	Year End	Year End	Year End	Actual	Business Plan
Cash	\$3.172	\$1.796	\$0.477	\$0.692	\$1.154	\$1.000
Loans	\$28.610	\$33.069	\$36.331	\$40.828	\$43.092	\$48.500
Allowance for Loan Losses	\$0.310	\$0.551	\$0.442	\$0.542	\$0.648	\$0.632
Investments	\$5.856	\$5.872	\$9.509	\$8.880	\$10.877	\$6.905
Other Assets	\$0.520	\$0.254	\$0.696	\$0.871	\$0.553	\$0.900
Fixed Assets	\$0.767	\$0.832	\$0.956	\$0.801	\$0.781	\$2.160
TOTAL ASSETS	\$38.614	\$41.273	\$47.528	\$51.528	\$55.809	\$58.833

You then have an opportunity to consider if the Non-Earning Assets will increase, i.e., is your credit union buying land, building an office, or converting computer systems during this year? The estimated amount of non-earning assets for year-end would be entered here.

My Credit Union						
Balance Sheet Business Plan						
For Planning Purposes						
(Based on Management Input)						
ASSETS (In Millions)	1999	2000	2001	2002	Jun 2003	2003
	Year End	Year End	Year End	Year End	Actual	Business Plan
Cash	\$3.172	\$1.796	\$0.477	\$0.692	\$1.154	\$1.000
Loans	\$28.610	\$33.069	\$36.331	\$40.828	\$43.092	\$48.500
Allowance for Loan Losses	\$0.310	\$0.551	\$0.442	\$0.542	\$0.648	\$0.632
Investments	\$5.856	\$5.872	\$9.509	\$8.880	\$10.877	\$6.905
Other Assets	\$0.520	\$0.254	\$0.696	\$0.871	\$0.553	\$0.900
Fixed Assets	\$0.767	\$0.832	\$0.956	\$0.801	\$0.781	\$2.160
TOTAL ASSETS	\$38.614	\$41.273	\$47.528	\$51.528	\$55.809	\$58.833

You can then extend other liabilities to the end of the year.

LIABILITIES/SAVINGS/EQUITY (In Millions)						
Liabilities	\$0.190	\$0.194	\$0.132	\$0.123	\$0.231	\$0.195
Savings and Borrowed Funds	\$34.447	\$37.038	\$43.021	\$46.477	\$50.371	\$53.150
Equity (Net Capital)	\$3.977	\$4.042	\$4.374	\$4.929	\$5.208	\$5.488
TOTAL LIABILITIES/SAVINGS/EQUITY	\$38.614	\$41.273	\$47.528	\$51.528	\$55.809	\$58.833

Back on the Income Statement, you can determine the amount of Fee & Other Income that the credit union can expect this year.

NET INTEREST INCOME	\$2,502	5.05%	\$2,882	5.37%	\$2,853	5.17%	\$0,030
Other Income	\$0,493	1.00%	\$0,466	0.87%	\$0,510	0.92%	(\$0,044)

Next, on the Income Statement, you would determine your operating expenses based on a detailed review of anticipated operating expenses...

EXPENSES (In Millions)							
Operating	\$2,130	4.30%	\$2,372	4.42%	\$2,443	4.43%	\$0,071
Provision for Loan Loss	\$0,415	0.84%	\$0,360	0.67%	\$0,360	0.65%	\$0,000
NON OPERATING INCOME (In Millions)							
Other Non Operating Income	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
NET INCOME	\$0,451	0.91%	\$0,616	1.15%	\$0,560	1.01%	\$0,056

...and then determine the amount of non operating income for this year.

EXPENSES (In Millions)							
Operating	\$2,130	4.30%	\$2,372	4.42%	\$2,443	4.43%	\$0,071
Provision for Loan Loss	\$0,415	0.84%	\$0,360	0.67%	\$0,360	0.65%	\$0,000
NON OPERATING INCOME (In Millions)							
Other Non Operating Income	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
NET INCOME	\$0,451	0.91%	\$0,616	1.15%	\$0,560	1.01%	\$0,056

You can then check to ensure that the resulting net income and...

EXPENSES (In Millions)							
Operating	\$2,130	4.30%	\$2,372	4.42%	\$2,443	4.43%	\$0,071
Provision for Loan Loss	\$0,415	0.84%	\$0,360	0.67%	\$0,360	0.65%	\$0,000
NON OPERATING INCOME (In Millions)							
Other Non Operating Income	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
NET INCOME	\$0,451	0.91%	\$0,616	1.15%	\$0,560	1.01%	\$0,056

...the resulting ROA...



EXPENSES (In Millions)							
Operating	\$2,130	4.30%	\$2,372	4.42%	\$2,443	4.43%	\$0,071
Provision for Loan Loss	\$0,415	0.84%	\$0,360	0.67%	\$0,360	0.65%	\$0,000
NON OPERATING INCOME (In Millions)							
Other Non Operating Income	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000
NET INCOME	\$0,451	0.91%	\$0,616	1.15%	\$0,560	1.01%	\$0,056

...support the long-term growth goals?

My Credit Union			
Growth Chart			
(In Millions)			
Asset Growth Rate			
8.0% 10.0% 12.0%			
Dec 2002	\$51.5	\$51.5	\$51.5
Dec 2003	\$56.7	\$56.7	\$57.7
Dec 2004	\$60.1	\$62.3	\$64.6
Dec 2005	\$64.9	\$68.6	\$72.4
Dec 2006	\$70.1	\$75.4	\$81.1
Dec 2007	\$75.7	\$83.0	\$90.8
Dec 2008	\$81.8	\$91.3	\$101.7
EQUITY GROWTH	Long Term Capital Goal	National Avg of Capital 50-100 mm	
Dec 2008	\$91,300,000	\$91,300,000	
% of Capital	9.50%	11.22%	
\$ of needed Capital	\$8,673,500	\$10,243,960	
Current Capital	\$4,928,610	\$4,928,610	
Difference	\$3,744,890	\$5,315,250	
Divided by 6 years	\$624,000	\$886,000	
Average assets	\$69,837,016	\$69,837,016	
ROA	0.89%	1.27%	

If they do, you would be finished with your financial goals for the current year.

Insight also includes features which help you to estimate your Delinquency Percentage on the H sheet...

	Delinquent Loans	\$769,252	\$621,960	\$611,996	\$509,503	\$532,237	\$533,500
	% of Loans Delinquent	2.69%	1.88%	1.68%	1.25%	1.24%	1.10%

...and complete your projection of the credit union's current year-end Financial Statement by calculating equity on the Balance Sheet

LIABILITIES/SAVINGS/EQUITY (In Millions)						
Liabilities	\$0.190	\$0.194	\$0.132	\$0.123	\$0.231	\$0.195
Savings and Borrowed Funds	\$34.447	\$37.038	\$43.021	\$46.477	\$50.371	\$53.150
Equity (Net Capital)	\$3.977	\$4.042	\$4.374	\$4.929	\$5.206	\$5.488
TOTAL LIABILITIES/SAVINGS/EQUITY	\$38.614	\$41.273	\$47.528	\$51.528	\$55.809	\$58.833

The Membership Profile and Productivity Analysis Chart





















Insight also features a Membership Profile and Productivity Analysis Chart, which helps you to review the trends your Credit Union has been experiencing.

X Y Z Federal Credit Union



Show Help

Column Options



Membership Profile and Productivity Analysis

TREND HISTORY	2001 Year End	2002 Year End	2003 Year End	Jan 2004 Actual	2004 Business Plan	2010 Vision
 Number of Members	7,811	8,003	8,226	0	0	0
 Change in Members	220	192	223	(8,226)	(8,226)	(8,226)
 Avg. Savings Balance	\$3,990	\$4,352	\$4,857	\$0	\$0	\$0
 Change in Avg. Balance	\$439	\$362	\$505	(\$4,857)	(\$4,857)	(\$4,857)
 Number of Loans	4,540	5,026	5,892	0	0	0
 Change in Number of Loans	(120)	486	866	(5,892)	(5,892)	(5,892)
 Avg. Loan Balance	\$6,484	\$6,019	\$6,946	\$0	\$0	\$0
 Change in Avg. Loan Balance	\$888	(\$466)	\$927	(\$6,946)	(\$6,946)	(\$6,946)
 Avg. Loan Bal. per Member	\$3,769	\$3,780	\$4,975	\$0	\$0	\$0
 Change in Avg. Loan Balance	\$334	\$11	\$1,195	(\$4,975)	(\$4,975)	(\$4,975)
 Average Total Relationships	\$7,759	\$8,132	\$9,832	\$0	\$0	\$0
 Change in ATR	\$773	\$373	\$1,700	(\$9,832)	(\$9,832)	(\$9,832)
 Percentage Change in ATR	9.96%	4.58%	17.29%			N/A
 Products Delivered	25,818	21,633	23,280	0	0	0
 Change in Products Delivered	6,821	(4,185)	1,647	(23,280)	(23,280)	(23,280)
 Products per Member	3.31	2.70	2.83	0.00	0.00	0.00
 Products per FTE	1,324	1,139	1,225	0	0	1,463
 Change in Productivity	297	(185)	87	(1,225)	(1,225)	238
 Assets per FTE	\$1,781,000	\$2,049,000	\$2,352,000	\$0	\$0	\$0
 Net Income per FTE	\$21,442	\$26,318	\$31,076	\$0	\$0	N/A



On this chart, you can review how your Credit Union has progressed in membership growth...

 Number of Members	5,414	5,934	6,256	0	6,480	7,292
 Change in Members	351	520	322	(5,934)	546	812



...progressed in growing the average savings balance...

 Avg. Savings Balance	\$7,946	\$7,832	\$8,052	\$0	\$7,893	\$7,700
 Change in Avg. Balance	\$631	(\$114)	\$219	(\$7,832)	\$61	(\$193)

...progressed in growing the number of loans...

 Number of Loans	4,000	4,106	4,220	0	4,515	5,000
 Change in Number of Loans	(144)	106	114	(4,106)	409	485

...progressed in growing the average loan balance...

 Avg. Loan Balance	\$9,083	\$9,943	\$10,211	\$0	\$10,300	\$10,600
 Change in Avg. Loan Balance	\$1,103	\$861	\$268	(\$9,943)	\$357	\$300

...progressed in growing the average loan balance per member ...

Avg. Loan Bal. per Member	\$6,711	\$6,880	\$6,888	\$0	\$7,175	\$7,268
Change in Avg. Loan Balance	\$179	\$170	\$8	(\$6,880)	\$295	\$93

...and progressed in growing the Average Total Relationship per member.

Average Total Relationships	\$14,657	\$14,713	\$14,940	\$0	\$15,068	\$14,968
Change in ATR	\$810	\$56	\$227	(\$14,713)	\$356	(\$100)
Percentage Change in ATR	5.53%	0.38%	1.52%		2.36%	-0.67%

You can review how many products your Credit Union delivers, how much that is increasing each year, and what your Credit Union's products per member ratio is.

Products Delivered	13,200	13,920	14,509	0	15,099	17,137
Change in Products Delivered	250	720	589	(13,920)	1,179	2,037
Products per Member	2.44	2.35	2.32	0.00	2.33	2.35

You can review the products per full time equivalent (FTE) ratio (or, in other words, on average, how many products each FTE supports).

Products per FTE	455	428	433	0	444	451
Change in Productivity	1	(27)	5	(428)	16	7





















Lastly, you can review the assets per FTE...

Assets per FTE	\$1,639,000	\$1,585,000	\$1,666,000	\$0	\$1,671,000	\$1,641,000
-----------------------	--------------------	--------------------	--------------------	------------	--------------------	--------------------

...and net income per FTE

Net Income per FTE	\$10,337	\$13,876	\$18,394	\$0	\$15,915	\$14,436
---------------------------	-----------------	-----------------	-----------------	------------	-----------------	-----------------

The M chart also includes graphs which help you to track your progress against goals and projections.

	TREND HISTORY
	Number of Members
	Change in Members
	Avg. Savings Balance
	Change in Avg. Balance
	Number of Loans
	Change in Number of
	Avg. Loan Balance
	Change in Avg. Loan B
	Avg. Loan Bal. per M
	Change in Avg. Loan B
	Average Total Relatic
	Change in ATR
	Percentage Change in
	Products Delivered
	Change in Products D
	Products per Member
	Products per FTE
	Change in Productivit
	Assets per FTE
	Net Income per FTE

After reviewing the Membership Profile and Productivity Analysis Chart, you should have a fairly good idea of what trends your Credit Union has been experiencing in membership and productivity growth areas.

Use the M2-FT2 Charts to Forecast the Credit Union's Year Ending Position

The next step in the planning process is to use the M2 - FT2 charts to forecast the credit union's current year ending position in members, loan growth, average loan balance per member, products per member and staff productivity. These charts are similar to the M1 - FT1 charts we reviewed previously, but are rolled forward one year to accommodate planning for the next year. The current year's goals are displayed in the lower left corner of each chart.

My Credit Union Member Growth Chart Planning Year			
2003 PROJECTION		2009 VISION	
Total Savings =	\$51,150 m	Asset Goal =	\$91,300 m
Number of Members =	6,480	Less Borrowed Funds =	\$0 m
Avg. Balance Per Member =	\$7,893	Target Reserves =	\$8,674 m
		Total Member Savings =	\$82,627 m
		Avg. Savings Balance =	\$7,500
		Required Members =	11,017
2004 BUSINESS PLAN		FURTHER ANALYSIS	
Total Savings =	\$56,150 m	2009 Membership Goal =	11,017
Avg. Savings Balance =	\$7,700	2003 Membership Goal =	6,480
Total Membership Required =	7,292	New Members Required =	4,536
2003 Membership Goal =	6,480	Divided by 5 Years =	907
Net Increase =	812	Divided by 12 Months =	76
Additional Members Required		Divided by 22 Days =	3.44
Per Month =	68	Additional Members Per Day =	3.44

You can then use the Savings Analysis and Loan Analysis Charts to project the year end loan and savings forecast...

My Credit Union Savings Analysis Chart with Forecast For PLANNING PURPOSES ONLY											
				Hide 2003 Budget		Hide 2004 Budget		Using 2003 Projection			
	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Div. Cost	2004 Est. Div. Cost	2004 Proj. Growth
Share Drafts	\$6,003,790	\$6,574,502	\$7,500,000	\$7,500,000	\$9,000,000	0.35%	0.35%	0.35%	\$23,632	\$28,875	20.00%
Regular Shares	\$17,249,648	\$18,432,540	\$17,000,000	\$17,500,000	\$18,000,000	1.30%	1.15%	1.15%	\$199,810	\$204,125	2.86%
Money Market	\$7,186,810	\$8,509,375	\$9,000,000	\$9,000,000	\$11,000,000	2.10%	1.60%	1.30%	\$129,494	\$130,000	22.22%
Share CD's	\$13,903,385	\$14,502,773	\$17,500,000	\$15,000,000	\$16,000,000	3.80%	3.00%	2.75%	\$433,551	\$426,250	6.67%
IRA shares and CDs	\$1,801,881	\$1,836,572	\$1,800,000	\$1,800,000	\$1,800,000	3.00%	2.50%	2.25%	\$45,024	\$40,500	0.00%
Premium, Clubs and Escrows	\$331,325	\$515,534	\$350,000	\$350,000	\$350,000	1.00%	0.75%	0.75%	\$2,555	\$2,625	0.00%
Non Member	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	(\$0)							\$0	\$0	0.00%
Total Deposits	\$46,476,839	\$50,371,236	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%
Total Notes / Borrowed	\$0	\$0							\$0	\$0	0.00%
Total	\$46,476,839	\$50,371,236	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%

...and yields.

My Credit Union											
Savings Analysis Chart with Forecast											
For PLANNING PURPOSES ONLY											
<div>Hide 2003 Budget</div> <div>Hide 2004 Budget</div> <div>Using 2003 Projection</div>											
	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Div. Cost	2004 Est. Div. Cost	2004 Proj. Growth
Share Drafts	\$6,003,790	\$6,574,502	\$7,500,000	\$7,500,000	\$9,000,000	0.35%	0.35%	0.35%	\$23,632	\$28,875	20.00%
Regular Shares	\$17,249,648	\$18,432,540	\$17,000,000	\$17,500,000	\$18,000,000	1.30%	1.15%	1.15%	\$199,810	\$204,125	2.86%
Money Market	\$7,186,810	\$8,509,375	\$9,000,000	\$9,000,000	\$11,000,000	2.10%	1.60%	1.30%	\$129,494	\$130,000	22.22%
Share CD's	\$13,903,305	\$14,502,773	\$17,500,000	\$15,000,000	\$16,000,000	3.80%	3.00%	2.75%	\$433,551	\$426,250	6.67%
IRA shares and CD's	\$1,801,881	\$1,836,572	\$1,800,000	\$1,800,000	\$1,800,000	3.00%	2.50%	2.25%	\$45,024	\$40,500	0.00%
Premium, Clubs and Escrows	\$331,325	\$515,534	\$350,000	\$350,000	\$350,000	1.00%	0.75%	0.75%	\$2,555	\$2,625	0.00%
Non Member	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	\$0							\$0	\$0	0.00%
Total Deposits	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%
Total Notes / Borrowed	\$0	\$0							\$0	\$0	0.00%
Total	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%

The Strategic Objectives Chart and Goal Tracking

The goals that have been established throughout this process are displayed on the Strategic Objectives Chart. These objectives are automatically imported into the chart based on information you entered previously, but you can add as many objectives as you would like, by using our Add Row feature.

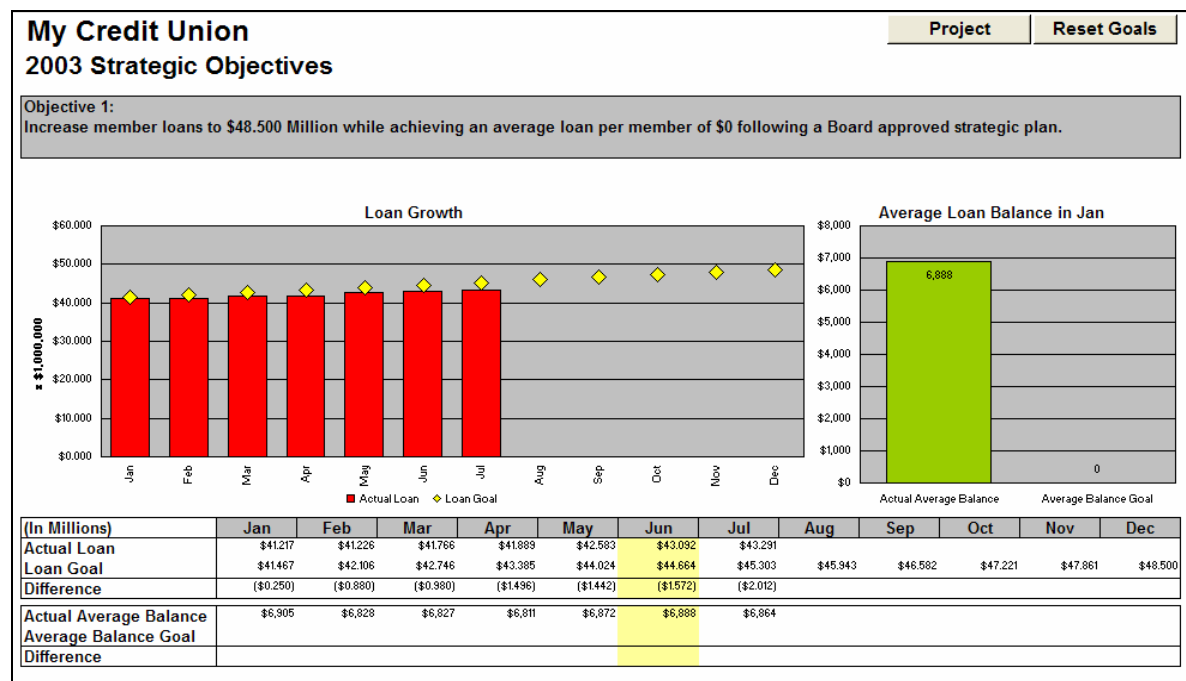
My Credit Union				Monthly Graphs	Add Row	Remove Row	Reset
2003 Strategic Objectives (CRITICAL PATH)							
OBJECTIVES	LONG TERM VISION	ANTICIPATED DELIVERY DATE	DELIVERABLES				
Increase member loans to \$48.500 Million while achieving an average loan per member of \$0 following a Board approved strategic plan.	ALL	12/31/2003	Monthly Financial Statements and Graphs	Graphs			
Increase member savings to \$53.150 Million while achieving a membership of 0 and an average savings balance per member of \$0 following a Board approved strategic plan.	ALL	12/31/2003	Monthly Financial Statements and Graphs	Graphs			
Achieve an average products per member of 0.00 (with average balances increasing as indicated above).	ALL	12/31/2003	Monthly Progress Reports	Graphs			
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$0 and a net income (ROA) to FTE of \$0) following a Board approved strategic plan.	ALL	12/31/2003	Monthly Progress Reports	Graphs			
Increase member and staff satisfaction.	ALL	12/31/2003	Increased member products and balance relationships and retention of staff.				

A wide variety of graphs and charts are available from within the Strategic Objectives chart that will help to keep your Credit Union staff and Board of Directors aware of the progress the credit union is making towards achieving its business plan.

For example, from the Strategic Objectives chart, you can access Goal Tracking sheets that track your credit union's monthly progress towards the strategic objectives (goals) set in the Insight Planning Software. You can access the goal tracking sheets by selecting one of the GRAPH buttons to the right of the goals on this sheet.

DELIVERABLES	
Monthly Financial Statements and Graphs	Graphs
Monthly Financial Statements and Graphs	Graphs
Monthly Progress Reports	Graphs
Monthly Progress Reports	Graphs
Increased member products and balance relationships and retention of staff.	

For example, this sheet tracks Objective 1, the loan growth and average loan balance goal.



In each of the goal tracking sheets (sheet tabs G1 through G4) by default, the program assumes a steady monthly progress towards the goal, however you're able to change the monthly goals leading to the end of the year goal. So, if your credit union has low loan demand in January and February, but then loan demand is high in March, you are able to adjust the monthly goals to reflect the trends that are anticipated.

Notice the yellow highlighting? This displays the current month's information and will move as you advance to new months during the year.

Within each of the goal tracking sheets there is a Project button and a Reset button.



The Project button will lead you to a project tracking sheet.

The Project Tracking sheet is simply a memo area for you to write notes about the projects you are doing to help achieve each goal. This sheet will become more functional in future releases. The Project Tracking sheet can be formatted in any way you want, there is no protection on these sheets. Just like the Goal Tracking sheets, there is a separate project tracking sheet for each of the Strategic Objectives.

Objective 1:
Increase member loans to \$48.500 Million while achieving an average loan per member of \$0 following a Board approved strategic plan.

Project 1:

When the Reset button is selected the monthly goals will revert back to the default of the steady monthly goal progression, so if you modify the monthly goals, handle this button with care!

Ideas and Tactics

Insight also comes with Idea and Tactics pages which help you to brainstorm about what needs to be accomplished in order to execute your business plan.

My Credit Union 2004-2005 Strategy (Tactics) Ideas!		
Objective 1	Increase member loans to \$53.000 Million while achieving an average loan per member of \$7,268 following a Board approved strategic plan.	
	Ideas	Sort
	a.	8
	b.	7
	c.	6
	d.	5
	e.	4
	f.	3
	g.	2
	h.	1
	i.	
	j.	
	Total	36

Each of the items on the Deliverable page has a separate area on the Idea page. This helps your staff to brainstorm about how to achieve each goal.

Once you have entered all of your ideas, you can weight each idea according to its importance. You can assign higher numbers to your more important ideas, and lower numbers to your less important ideas. Once you are finished, you can sort the ideas, putting the top scoring ideas on the top of the list.

On the Tactics (T) page, the top three ideas for each goal will be displayed. This sheet can be used to assign project leaders and due dates for each project.

My Credit Union 2004-2005 BUSINESS PLAN	
OBJECTIVE 1	Increase member loans to \$53.000 Million while achieving an average loan per member of \$7,268 following a Board approved strategic plan.
TACTIC-1	
<u>ACTION PLANS</u>	0
RESPONSIBLE	
WRITTEN ACTION PLAN DUE	
TACTIC-2	
<u>ACTION PLANS</u>	0
RESPONSIBLE	
WRITTEN ACTION PLAN DUE	
TACTIC-3	
<u>ACTION PLANS</u>	0
RESPONSIBLE	
WRITTEN ACTION PLAN DUE	

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The Ratio Analysis Chart

In this sheet, Credit Union ratios are compared to national ratios for credit unions of similar size. These ratios provide a comparison to national averages as a percentage. They also provide the differences of results of operation (in dollars) between your credit union and an "average" credit union of the same size.

Comparisons to state averages for credit unions of a similar size are also provided. State averages include all credit unions located in the state (and may not be representative of your credit union).

My Credit Union		Show Quarterly Figures				Compare Off	
RATIO	PURPOSE	MCU 2000 Year End	MCU 2001 Year End	MCU 2002 Year End	MCU Jun 2003 Actual	ALL National	ALL State
		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	50-100 mm Dec 2002	California Dec 2002
Average savings balance	The average balance directly affects the credit union's ability to make loans. With a low savings balance, the credit union can make fewer large loans.	\$7,315	\$7,946	\$7,832	\$8,052	\$5,066	\$8,156
Average loan balance outstanding	An average personal loan balance of less than the national average could indicate that the credit union needs either to offer new borrowing services or more actively promote the ones it has.	\$7,980	\$9,083	\$9,943	\$10,211	\$7,621	\$10,852
Loans to savings ratio	To determine the percentage of savings dollars currently loaned to members so that budgeted income and loan policies can be evaluated.	89.3%	84.5%	87.8%	85.5%	69.6%	69.1%
Delinquent loans to loans	To control delinquency by comparing with national averages: also evaluate collection and lending policies (two months or over).	1.88%	1.68%	1.25%	1.24%	0.96%	0.62%
Loans to assets	To determine the percentage of member loans to total assets.	80.1%	76.4%	79.2%	77.2%	61.1%	60.6%

All of the figures on the Ratio Analysis worksheet pull through from the Data entry worksheet. No data entry is necessary in the Ratio Analysis worksheet. You can experiment with comparisons to various peer groups, by asset class and state, by utilizing the drop down boxes located in the far right hand corner of the worksheet.

You can also highlight specific sets of data for comparative purposes, using our Compare features.

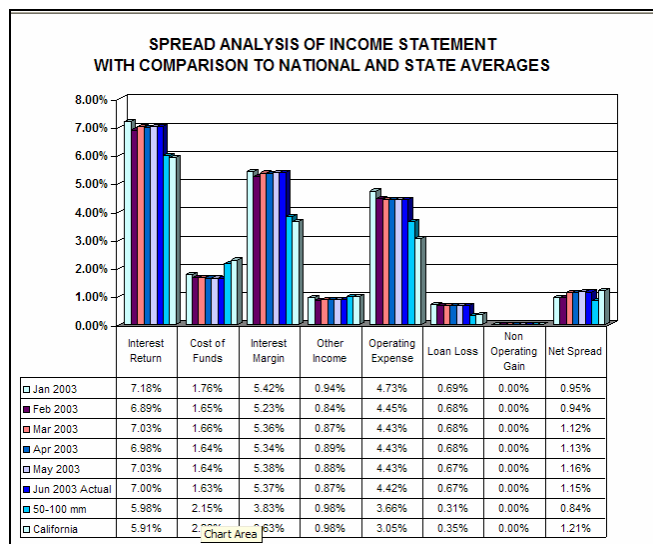
For example, if you toggle the Compare button until you see "Compare National" displayed, Insight will then compare your credit union's data to the National data for the Asset class you have selected.

Show Quarterly Figures		Compare National	
EXCEEDING NATIONAL PEER AVERAGES BELOW NATIONAL PEER AVERAGES			
MCU 2002 Year End	MCU Jun 2003 Actual	ALL National	ALL State
		50-100 mm Dec 2002	California Dec 2002
\$7,832	\$8,052	\$5,056	\$8,156
\$9,943	\$10,211	\$7,621	\$10,852
87.8%	85.5%	69.6%	69.1%
1.25%	1.24%	0.96%	0.62%

You can also toggle between comparisons of Monthly data, Quarterly data, and Annual data. The ratio data in the software is updated semi-annually.

MCU Jan 2003	MCU Feb 2003	MCU Mar 2003	MCU Apr 2003	MCU May 2003	MCU Jun 2003 Actual
\$7,965	\$8,109	\$7,984	\$8,086	\$8,050	\$8,052
\$9,858	\$10,062	\$10,132	\$10,167	\$10,249	\$10,211
86.7%	84.2%	85.5%	84.2%	85.4%	85.5%
1.25%	0.98%	0.97%	1.00%	1.11%	1.24%

In addition to the RA Chart, Insight comes equipped with a wide array of other charts and graphs designed to help you visualize your credit union's goals, objectives, trends, and history.



Complete Year End Projections for the Current Year

Before you begin building your Business Plan for the next year, you will need to establish the year end projections for the current year. It is important for your current year end projections to be well thought out and as accurate as possible, as this will be the starting point for your business planning for the next year.

To complete your projections, work through the S and L sheets, Balance Sheet, Income Statement, and M Sheet, revising or establishing projections for the end of the current year in the column provided.

Savings Analysis Chart with Forecast For PLANNING PURPOSES ONLY											
	2002 Year End	Aug 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Div. Cost	2004 Est. Div. Cost	2004 Proj. Growth
Checking	\$0	\$0							\$0	\$0	0.00%
Regular Savings	\$0	\$0							\$0	\$0	0.00%
Money Market	\$0	\$0							\$0	\$0	0.00%
Share Certificates	\$0	\$0							\$0	\$0	0.00%
IRAKEOGH Accounts	\$0	\$0							\$0	\$0	0.00%
All Other Shares	\$0	\$0							\$0	\$0	0.00%
Non Member	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	\$0							\$0	\$0	0.00%
Total Deposits	\$0	\$0	\$0	\$0	\$0	0.00%	0.00%	0.00%	\$0	\$0	0.00%
Total Notes / Borrowed Funds	\$0	\$0							\$0	\$0	0.00%
Total	\$0	\$0	\$0	\$0	\$0	0.00%	0.00%	0.00%	\$0	\$0	0.00%

Budgeting for the Next Year

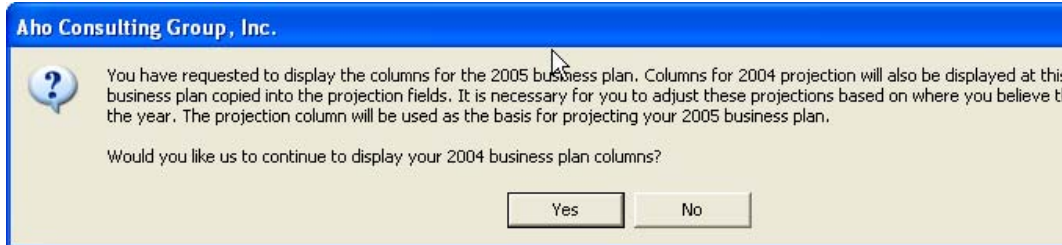
Insight Planning Software is designed to help you create your budget for the year to come.

When you are ready to begin working on your budget (**after going through each of the previously mentioned areas completing year end projections for the current year**), you can turn on the Budget feature by toggling the Budget button on the D sheet.

Budget 2005 off

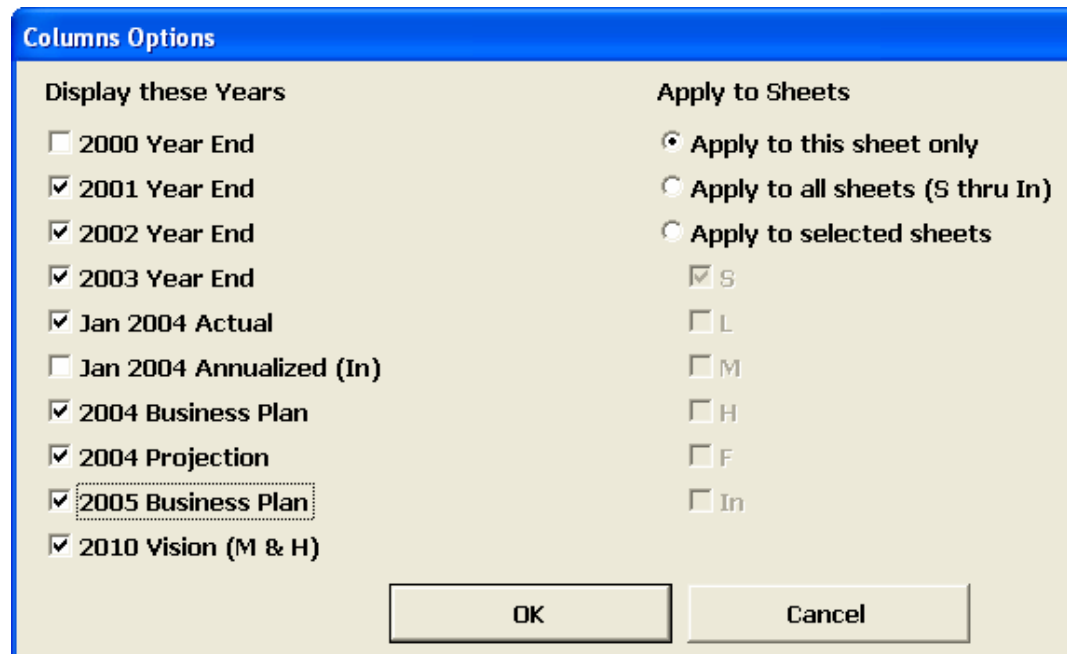
Turning the budget on and off will not cause you to lose any data. The information is saved.

When you begin to work on your budget by toggling the Budget button to the ON position, you will encounter a new message:



Select Yes.

You can also choose to display your budget for the current year when budgeting for the coming year. You can control these options by selecting the Column Options button located on the S, L, F, IN, M, and H sheets.



You can now use the Budgeting columns to make projections for the coming year in the Savings Analysis chart...

Savings Analysis Chart with Forecast
For PLANNING PURPOSES ONLY

	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Div. Cost	2004 Est. Div. Cost	2004 Proj. Growth
Share Drafts	\$6,003,790	\$6,574,502	\$7,500,000	\$7,500,000	\$9,000,000	0.35%	0.35%	0.35%	\$23,632	\$28,875	20.00%
Regular Shares	\$17,249,648	\$18,432,540	\$17,000,000	\$17,500,000	\$18,000,000	1.30%	1.15%	1.15%	\$199,810	\$204,125	2.86%
Money Market	\$7,186,810	\$8,509,375	\$9,000,000	\$9,000,000	\$11,000,000	2.10%	1.60%	1.30%	\$129,494	\$130,000	22.22%
Share CD's	\$13,903,385	\$14,502,773	\$17,500,000	\$15,000,000	\$16,000,000	3.80%	3.00%	2.75%	\$433,551	\$426,250	6.67%
IRA shares and CD's	\$1,801,881	\$1,836,572	\$1,800,000	\$1,800,000	\$1,800,000	3.00%	2.50%	2.25%	\$45,024	\$40,500	0.00%
Premium, Clubs and Escrows	\$331,325	\$515,534	\$350,000	\$350,000	\$350,000	1.00%	0.75%	0.75%	\$2,555	\$2,625	0.00%
Non Member	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	\$0							\$0	\$0	0.00%
Total Deposits	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%
Total Notes / Borrowed	\$0	\$0							\$0	\$0	0.00%
Total	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%

...Loan Analysis chart...

Loan Analysis Chart with Forecast
For PLANNING PURPOSES ONLY

	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Loan Income	2004 Est. Loan Income	2004 Proj. Growth
Credit Cards	\$1,482,078	\$1,472,986	\$1,500,000	\$1,500,000	\$2,000,000	10.00%	10.00%	10.00%	\$149,104	\$175,000	33.33%
All Other Unsecured	\$1,343,100	\$1,336,524	\$1,500,000	\$1,500,000	\$2,000,000	13.00%	13.00%	13.00%	\$184,802	\$227,500	33.33%
New Vehicles	\$8,110,675	\$10,296,477	\$10,500,000	\$11,500,000	\$14,000,000	7.50%	7.00%	6.75%	\$686,374	\$860,625	21.74%
Used Vehicles	\$11,248,883	\$10,693,308	\$13,500,000	\$11,500,000	\$12,000,000	9.55%	9.00%	8.75%	\$1,023,700	\$1,028,125	4.35%
1st Mortgage Real Estate	\$9,862,229	\$10,173,898	\$10,500,000	\$10,500,000	\$12,000,000	7.50%	7.50%	7.00%	\$763,584	\$787,500	14.29%
Other Real Estate	\$2,733,601	\$2,701,675	\$3,500,000	\$3,000,000	\$3,500,000	6.00%	6.00%	5.50%	\$172,008	\$178,750	16.67%
Other Loans to Members	\$6,046,369	\$6,416,497	\$7,500,000	\$7,000,000	\$7,500,000	8.00%	8.00%	8.00%	\$521,879	\$580,000	7.14%
Leases receivable	\$0	\$0							\$0	\$0	0.00%
Non-member Loans	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	\$0									
Total	\$40,827,534	\$43,091,965	\$48,500,000	\$46,500,000	\$53,000,000	8.30%	8.02%	7.71%	\$3,501,449	\$3,837,500	13.98%

...Membership and Productivity Objective charts (M2 - FT2)...

My Credit Union Member Growth Chart Planning Year			
2003 PROJECTION		2009 VISION	
Total Savings =	\$51,150 m	Asset Goal =	\$91,300 m
Number of Members =	<u>6,480</u>	Less Borrowed Funds =	\$0 m
Avg. Balance Per Member =	<u>\$7,893</u>	Target Reserves =	<u>\$8,674 m</u>
		Total Member Savings =	<u>\$82,627 m</u>
		Avg. Savings Balance =	<u>\$7,500</u>
		Required Members =	<u>11,017</u>
2004 BUSINESS PLAN		FURTHER ANALYSIS	
Total Savings =	\$56,150 m	2009 Membership Goal =	11,017
Avg. Savings Balance =	<u>\$7,700</u>	2003 Membership Goal =	<u>6,480</u>
Total Membership Required =	<u>7,292</u>	New Members Required =	<u>4,536</u>
2003 Membership Goal =	<u>6,480</u>	Divided by 5 Years =	907
Net Increase =	<u>812</u>	Divided by 12 Months =	76
Additional Members Required		Divided by 22 Days =	3.44
Per Month =	<u>68</u>	Additional Members Per Day =	<u>3.44</u>

...Balance Sheet...

My Credit Union		Hide 2003 Budget		Hide 2004 Budget		Using 2003 Projection	
Balance Sheet Business Plan							
For Planning Purposes (Based on Management Input)							
ASSETS (In Millions)							
	2001 Year End	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	
Cash	\$0.477	\$0.692	\$1.154	\$1.000	\$1.000	\$1.000	
Loans	\$36.331	\$40.828	\$43.092	\$48.500	\$46.500	\$53.000	
Allowance for Loan Losses	\$0.442	\$0.542	\$0.648	\$0.632	\$0.702	\$0.812	
Investments	\$9.509	\$8.880	\$10.877	\$6.905	\$7.102	\$5.287	
Other Assets	\$0.696	\$0.871	\$0.553	\$0.900	\$0.900	\$0.900	
Fixed Assets	\$0.956	\$0.801	\$0.781	\$2.160	\$2.000	\$3.000	
TOTAL ASSETS	\$47.528	\$51.528	\$55.809	\$58.833	\$56.800	\$62.375	
LIABILITIES/SAVINGS/EQUITY (In Millions)							
Liabilities	\$0.132	\$0.123	\$0.231	\$0.195	\$0.180	\$0.207	
Savings and Borrowed Funds	\$43.021	\$46.477	\$50.371	\$53.150	\$51.150	\$56.150	
Equity (Net Capital)	\$4.374	\$4.929	\$5.206	\$5.488	\$5.470	\$6.018	
TOTAL LIABILITIES/SAVINGS/EQUITY	\$47.528	\$51.528	\$55.809	\$58.833	\$56.800	\$62.375	
ADDITIONAL EQUITY (In Millions)							
	2001 Year End	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	
Beginning Bal. Allowance For Loan Loss	\$551,087	\$442,049	\$541,904	\$541,904	\$541,904	\$701,904	
Provision for Loan Loss Expense	\$280,000	\$415,000	\$180,000	\$360,000	\$360,000	\$360,000	
Net Charge-off Amount	\$389,038	\$315,145	\$74,515	\$270,000	\$200,000	\$250,000	
Additional Allowance Transfer - Adjustment	\$0	\$0	\$253				
Ending Bal. Allowance For Loan Loss	\$442,049	\$541,904	\$647,642	\$631,904	\$701,904	\$811,904	

...Income Statement...

My Credit Union				Show Actual		Hide 2003 Budget		Hide 2004 Budget		Using 2003 Projection			
Projected Income Statement													
For Planning Purposes (Based on Management Input)													
				2002 Year End	% to Avg. Assets	Jun 2003 Annualized	% to Avg. Assets	2003 Business Plan	% to Avg. Assets	2003 Projection	% to Avg. Assets	2004 Business Plan	% to Avg. Assets
REVENUE (In Millions)													
		AVG.	AVG.										
		BALANCE	YIELD										
Loan Interest	PY 2002	\$38,580	8.74%	\$3,373	6.81%	\$3,474	6.47%	\$3,706	6.72%	\$3,501	6.46%	\$3,838	6.44%
	ACT 2003	\$41,960	8.28%										
	ABP 2003	\$44,664	8.30%										
	PROJ 2003	\$43,664	8.02%										
	FBP 2004	\$49,750	7.75%										
Investment Interest	PY 2002	\$9,194	3.28%	\$0.302	0.61%	\$0.285	0.53%	\$0.217	0.39%	\$0.224	0.41%	\$0.173	0.29%
	ACT 2003	\$9,878	2.88%										
	ABP 2003	\$7,892	2.75%										
	PROJ 2003	\$7,991	2.80%										
	FBP 2004	\$6,194	2.80%										
COST OF FUNDS													
Less Dividends & Int. on borrowed money	PY 2002	\$44,749	2.62%	\$1,173	2.37%	\$0.877	1.63%	\$1,070	1.94%	\$0.834	1.54%	\$0.832	1.40%
	ACT 2003	\$48,424	1.81%										
	ABP 2003	\$49,813	2.15%										
	PROJ 2003	\$48,813	1.75%										
	FBP 2004	\$53,650	1.95%										
NET INTEREST INCOME													
Other Income													
SUBTOTAL													
EXPENSES (In Millions)													
Operating													
Provision for Loan Loss													
NON OPERATING INCOME (In Millions)													
Other Non Operating Income													
NET INCOME													

...and the Strategic Objective chart for the coming year (BD2).

My Credit Union				Add Row	Remove Row	Reset
2004 STRATEGIC OBJECTIVES						
(CRITICAL PATH)						
OBJECTIVES	LONG TERM VISION	ANTICIPATED DELIVERY DATE	DELIVERABLES			
Increase member loans to \$53.000 Million while achieving an average loan per member of \$7,268 following a Board approved strategic plan.	ALL	12/31/2004	Monthly Financial Statements and Graphs			
Increase member savings to \$56.150 Million while achieving a membership of 7,292 and an average savings balance per member of \$7,700 following a Board approved strategic plan.	ALL	12/31/2004	Monthly Financial Statements and Graphs			
Achieve an average products per member of 2.35 (with average balances increasing as indicated above).	ALL	12/31/2004	Monthly Progress Reports			
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$1,641,000 and a net income (ROA) to FTE of \$14,436) following a Board approved strategic plan.	ALL	12/31/2004	Monthly Progress Reports			
Increase member and staff satisfaction.	ALL	12/31/2004	Increased member products and balance relationships and retention of staff.			

This concludes our overview of Insight Planning Software. For additional information, please refer to our Help files, accessible from within the D sheet, or refer to our extensivemenu of wizards, by selecting Aho from the toolbar, and then Wizard.

Getting Around in the Excel Spreadsheet

About workbooks and worksheets

Workbooks

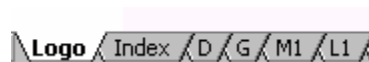
In Microsoft Excel, a workbook is the file in which you work and store your data. Because each workbook can contain many sheets, you can organize various kinds of related information in a single file.

Worksheets

Use worksheets to list and analyze data. You can enter and edit data on several worksheets simultaneously and perform calculations based on data from multiple worksheets. When you create a chart, you can place the chart on the worksheet with its related data or on a separate chart sheet.

Sheet tabs

The names of the sheets appear on tabs at the bottom of the workbook window. To move from sheet to sheet, you can click on the sheet tabs.



For ease of reference, the Insight Charts are often referred to by their Excel “Sheet Tab” abbreviation within our Help system and software manual. For example, the Data Entry Worksheet is referred to as the D sheet.

List of Charts in the Planning Software

There are over 45 Charts and Worksheets used in the Insight Planning Software. Here is a listing of the Charts contained in the software, along with their Excel Sheet Tab abbreviations.

D	Data Entry Sheet
G	Growth Chart
M1	Member Growth Chart
L1	Loan Growth Chart – Number of Loans
A1	Loan Growth Chart – Loan Balance to Member
P1	Products per Member Chart
S1	Staff Productivity Chart
FT1	Assets per Full Time Equivalent
M-5YR	Five Year Member Profile & Productivity Analysis

H-5YR	Five Year Historical Trends
F-5YR	Five Year Balance Sheet
IN-5YR	Five Year Projected Income Statement
S	Savings Analysis Chart with Forecast
L	Loan Analysis Chart with Forecast
F	Balance Sheet
IN	Projected Income Statement
BD1	Strategic Objectives – Current Year
M2	Member Growth Chart
L2	Loan Growth Chart – Number of Loans
A2	Loan Growth Chart – Loan Balance to Member
P2	Products per Member Chart
S2	Staff Productivity Chart
FT2	Assets per Full Time Equivalent
BD2	Strategic Objectives – Next Year
M	Member Profile and Productivity Analysis
H	Historical Trends
RA	Ratio Analysis Charts
I	Strategic Ideas
T	Strategic Plan-Assignment of Action Plans
C1 – C12	Graphs
G1 – G4	Strategic Objective Graphs
G1P – G4P	Project Tracking Charts
PrintOptions	Print Jobs Chart
GLMapping	GI Transfer Mapping Chart

Keys for moving and scrolling in a worksheet or workbook

Press	To
Arrow keys	Move one cell up, down, left, or right
CTRL+arrow key	Move to the edge of the current data region
HOME	Move to the beginning of the row
CTRL+HOME	Move to the beginning of the worksheet
CTRL+END	Move to the last cell on the worksheet, which is the cell at the intersection of the rightmost used column and the bottom-most used row (in the lower-right corner), or the cell opposite the home cell, which is typically A1
PAGE DOWN	Move down one screen
PAGE UP	Move up one screen
ALT+PAGE DOWN	Move one screen to the right
ALT+PAGE UP	Move one screen to the left
CTRL+PAGE DOWN	Move to the next sheet in the workbook
CTRL+PAGE UP	Move to the previous sheet in the workbook
CTRL+F6 or CTRL+TAB	Move to the next workbook or window
CTRL+SHIFT+F6 or CTRL+SHIFT+TAB	Move to the previous workbook or window
F6	Move to the next pane in a workbook that has been split
SHIFT+F6	Move to the previous pane in a workbook that has been split
CTRL+BACKSPACE	Scroll to display the active cell
F5	Display the Go To dialog box
SHIFT+F5	Display the Find dialog box
SHIFT+F4	Repeat the last Find action (same as Find Next)

TAB

Move between unlocked cells on a protected worksheet

Keys for entering data in a worksheet

Press	To
ENTER	Complete a cell entry and move down in the selection
ALT+ENTER	Start a new line in the same cell
CTRL+ENTER	Fill the selected cell range with the current entry
SHIFT+ENTER	Complete a cell entry and move up in the selection
TAB	Complete a cell entry and move to the right in the selection
SHIFT+TAB	Complete a cell entry and move to the left in the selection
ESC	Cancel a cell entry
BACKSPACE	Delete the character to the left of the insertion point, or delete the selection
DELETE	Delete the character to the right of the insertion point, or delete the selection
CTRL+DELETE	Delete text to the end of the line
Arrow keys	Move one character up, down, left, or right
HOME	Move to the beginning of the line
F4 or CTRL+Y	Repeat the last action
SHIFT+F2	Edit a cell comment
CTRL+SHIFT+F3	Create names from row and column labels
CTRL+D	Fill down
CTRL+R	Fill to the right
CTRL+F3	Define a name

Keys for working in cells or the formula bar

Press	To
BACKSPACE	Edit the active cell and then clear it, or delete the preceding character in the active cell as you edit cell contents
ENTER	Complete a cell entry
CTRL+SHIFT+ENTER	Enter a formula as an array formula
ESC	Cancel an entry in the cell or formula bar
CTRL+A	Display the Formula Palette after you type a function name in a formula
CTRL+SHIFT+A	Insert the argument names and parentheses for a function after you type a function name in a formula
CTRL+K	Insert a hyperlink
ENTER (in cell w/hyperlink)	Activate a hyperlink
F2	Edit the active cell and position the insertion point at the end of the line
F3	Paste a defined name into a formula
SHIFT+F3	Paste a function into a formula
F9	Calculate all sheets in all open workbooks
CTRL+ALT+F9	Calculate all sheets in the active workbook
SHIFT+F9	Calculate the active worksheet
= (equal sign)	Start a formula
ALT+= (equal sign)	Insert the AutoSum formula
CTRL+; (semicolon)	Enter the date
CTRL+SHIFT+: (colon)	Enter the time
CTRL+SHIFT+" (quotation mark)	Copy the value from the cell above the active cell into the cell or the formula bar

CTRL+` (single left quotation mark)	Alternate between displaying cell values and displaying cell formulas
CTRL+' (apostrophe)	Copy a formula from the cell above the active cell into the cell or the formula bar
ALT+DOWN ARROW	Display the AutoComplete list


Frozen Panes in Insight

In the right lower corner of the spreadsheet, there are arrow buttons that will help you to maneuver within the worksheets. In five of the worksheets, portions of the spreadsheet are “frozen” to allow easy movement and viewing of the entire spreadsheet while utilizing the column headers. Sheets containing a “freeze” are:

D	Data Entry
RA	Ratio Analysis
IN	Income Statement
L	Loan Analysis
S	Savings Analysis
I	Strategic Ideas
T	Strategic Plan

The freeze can be removed by selecting Window and then Unfreeze Panes.

Data Entry Buttons

Each entry cell that requires data entry will have a button like this on the left side: 

When you click on the button, a dialog box will appear detailing what information should be entered in each cell.

If you need to add numbers together, simply enter your formula directly into the dialog box. The system will recognize your formula. To add two numbers together, type an equal sign, then number A plus number B (= 43567+54678).

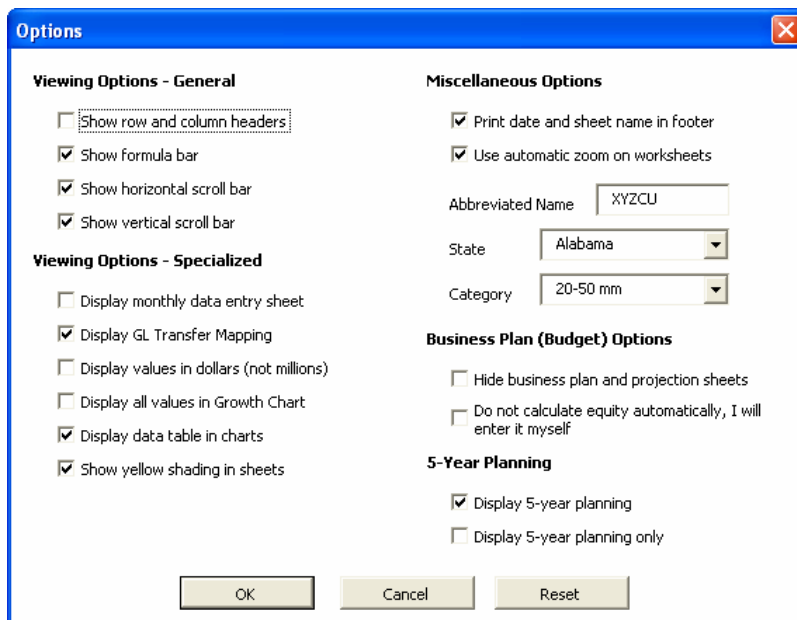
Drop-down Arrows

Drop-down arrows will display a list of items, which you can select from.



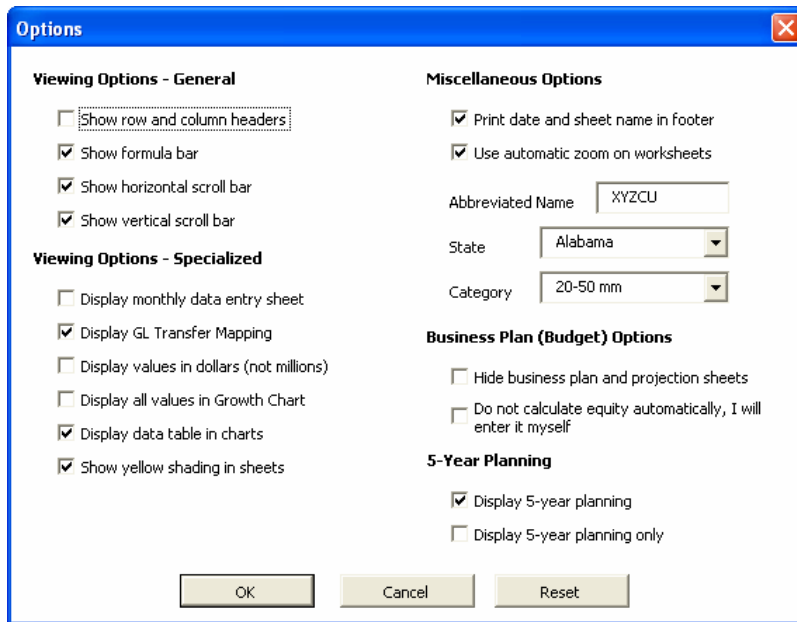
The Options Screen

The Aho/Options screen allows you to quickly customize your version of the Insight Planning Software.



Accessing the Options Screen

- ◆ Click AHO from the main menu
- ◆ Select Options
- ◆ The Options Screen will open



Using the Options Screen

Viewing Options - General

Show row and column headers

By turning this feature on, it will display the row and column headers on pages. This option puts the standard Excel headers on all sheets of the program.

Show formula bar

This option allows users to enter numbers from the formula bar. Also when the formula bar is displayed, many of the formulas that drive the program are displayed to the user.

Show horizontal scroll bar

This option puts the standard Excel horizontal scroll bars on all sheets of the program.

Show vertical scroll bar

This option puts the standard Excel vertical scroll bars on all sheets of the program.

Viewing Options - Specialized

Display monthly data entry sheet

By checking this option, the sheet that all monthly figures are stored from (the Data Entry (D) Sheet) will be displayed. You can make changes directly to monthly figures from this sheet.

Display GL Transfer Mapping

When this feature is turned on, the GI Transfer Mapping sheet is displayed, and you can edit the sheet as needed. To hide the sheet, deselect the checkmark next to this option.

Display values in dollars (not millions)

By turning this feature on, Insight will display all values in dollars instead of millions. This is recommended for credit unions who are under 10 million in assets.

Show all values in Growth Chart

Many of the Insight Planning Software users have asked for a growth chart that displays all years (user preference). By turning this option on, the growth chart will display all dollar amounts for each planning year.

GROWTH CHART
(In Millions)

Asset Growth Rate				Loan Growth Rate			
↓				↓			
4.0% 5.0% 6.0%				4.0% 5.0% 6.0%			
75.0% 75.0% 75.0%				75.0% 75.0% 75.0%			
Jan 1999	\$0.0	\$0.0	\$0.0	Jan 1999	\$0.0	\$0.0	\$0.0
Jan 2000	\$0.0	\$0.0	\$0.0	Jan 2000	\$0.0	\$0.0	\$0.0
Jan 2001	\$0.0	\$0.0	\$0.0	Jan 2001	\$0.0	\$0.0	\$0.0
Jan 2002	\$0.0	\$0.0	\$0.0	Jan 2002	\$0.0	\$0.0	\$0.0
Jan 2003	\$0.0	\$0.0	\$0.0	Jan 2003	\$0.0	\$0.0	\$0.0
Jan 2004	\$0.0	\$0.0	\$0.0	Jan 2004	\$0.0	\$0.0	\$0.0
Jan 2005	\$0.0	\$0.0	\$0.0	Jan 2005	\$0.0	\$0.0	\$0.0
EQUITY GROWTH				LOAN ANALYSIS:			
LONG TERM CAPITAL GOAL	NATIONAL AVG OF CAPITAL 199-299 mm Dec 1999			Jan 1999	\$0.0	\$0.0	\$0.0
Jan 2005	\$0	\$0		Jan 2005	\$0.0	\$0.0	\$0.0
% of Capital	10.00%	10.71%		REGRESS	\$0.0	\$0.0	\$0.0
% of needed Capital	\$0	\$0		DIV DV Spr	\$0.000	\$0.000	\$0.000
Current Capital	\$0	\$0		MONTHLY NET INCREASE	\$0.000	\$0.000	\$0.000
Difference	\$0	\$0					
Divided by 4 years	\$0	\$0					
Average assets	\$0	\$0					
FINA	0.00%	0.00%					

Not showing all values in growth chart

GROWTH CHART
(In Millions)

Asset Growth Rate				Loan Growth Rate			
↓				↓			
4.0% 5.0% 6.0%				4.0% 5.0% 6.0%			
75.0% 75.0% 75.0%				75.0% 75.0% 75.0%			
Jan 1999	\$0.0	\$0.0	\$0.0	Jan 1999	\$0.0	\$0.0	\$0.0
Jan 2000	\$0.0	\$0.0	\$0.0	Jan 2000	\$0.0	\$0.0	\$0.0
Jan 2001	\$0.0	\$0.0	\$0.0	Jan 2001	\$0.0	\$0.0	\$0.0
Jan 2002	\$0.0	\$0.0	\$0.0	Jan 2002	\$0.0	\$0.0	\$0.0
Jan 2003	\$0.0	\$0.0	\$0.0	Jan 2003	\$0.0	\$0.0	\$0.0
Jan 2004	\$0.0	\$0.0	\$0.0	Jan 2004	\$0.0	\$0.0	\$0.0
Jan 2005	\$0.0	\$0.0	\$0.0	Jan 2005	\$0.0	\$0.0	\$0.0
EQUITY GROWTH				LOAN ANALYSIS:			
LONG TERM CAPITAL GOAL	NATIONAL AVG OF CAPITAL 199-299 mm Dec 1999			Jan 1999	\$0.0	\$0.0	\$0.0
Jan 2005	\$0	\$0		Jan 2005	\$0.0	\$0.0	\$0.0
% of Capital	10.00%	10.71%		REGRESS	\$0.0	\$0.0	\$0.0
% of needed Capital	\$0	\$0		DIV DV Spr	\$0.000	\$0.000	\$0.000
Current Capital	\$0	\$0		MONTHLY NET INCREASE	\$0.000	\$0.000	\$0.000
Difference	\$0	\$0					
Divided by 4 years	\$0	\$0					
Average assets	\$0	\$0					
FINA	0.00%	0.00%					

Showing all values in growth chart

Display Data Tables in Charts

This option will hide or display data tables in each Chart.

Show yellow shading in sheets

Deselecting this option will remove the yellow shading from each sheet, for ease of printing/viewing.

Miscellaneous Options

Print date and sheet name in footer

If marked, this adds the sheet name (i.e. F, In, etc.), sheet tab name and the date in the footer of all reports. Unchecked, only the Aho Consulting copyright information is displayed.

Use Automatic Zoom on Worksheets

By turning this feature on, each worksheet will automatically resize itself to fit your computer screen. When you go to a new worksheet, it will resize to optimize viewing, based on your computer system.

Abbreviated name

Enter an abbreviation for your credit union's name. For example, Century Credit Union would enter CCU in this area.

State

Enter the state that your credit union is located in.

Category

Choose the asset size group that your credit union fits within. If your Credit Union changes asset peer groups, this is where you can select a new peer group asset size.

Business Plan (Budget) Options**Hide Business Plan and Projection Sheets**

Using this option allows the user to print many reports without having an annual budget built. Budget columns will be closed – displaying “actual only” columns - and hiding projections and budget areas.

Do not calculate equity automatically, I will enter it myself

By turning this feature on, you will be able to manually enter the Credit Union's equity into the Financial Statement. This may become necessary if your Credit Union has unusual transactions in the equities portion of the general ledger. This option disables the automatic calculation on the net equity on the financial statement (Year To Date Income + Year End Equity).

Five Year Planning**Display 5-year planning**

By checking this feature, sheets that are utilized for 5 year planning will be displayed.

Display 5-year planning only

By checking this feature, only the sheets that are utilized for 5 year planning will be displayed.

Understanding and Using the Data Entry Sheet (D)

PROPERTY OF AHO CONSULTING	Import	Options	Wizard		Help
POAC	1999 Year End	2000 Year End	2001 Year End	2002 Year End	Jan 2003
Loans	\$32,685,886	\$33,664,140	\$43,166,074	\$42,260,916	\$39,263,667
Allowance for Loan Loss	\$425,000	\$416,800	\$733,823	\$725,352	\$725,352
Cash	\$642,413	\$3,005,755	\$5,252,506	\$5,271,839	\$5,198,364
Total Investments	\$18,187,887	\$15,035,443	\$19,807,433	\$26,148,482	\$30,918,391
Fixed Assets	\$1,006,577	\$1,715,814	\$1,795,112	\$1,588,218	\$1,530,233
Other Assets	\$1,120,089	\$682,461	\$815,184	\$4,274,824	\$4,921,563
Total Assets	\$53,217,852	\$53,686,813	\$70,102,786	\$78,818,927	\$81,106,866
Liabilities	(\$179,856)	\$364,312	\$417,797	\$607,348	\$592,182
Total Notes / Borrowed Funds	\$0	\$0	\$0	\$0	\$0
Total Member Savings	\$46,246,965	\$45,965,286	\$59,267,607	\$66,727,250	\$68,976,285
Equity & Reserves	\$7,150,743	\$7,357,215	\$10,417,382	\$11,484,329	\$11,538,399
Equity Acquired Through Merger					\$171,982
Unrealized Gains - (for sale) Securities	\$203,951	(\$120,593)	\$155,089	\$339,031	\$243,795
Total Delinquent Loans	\$317,202	\$149,142	\$287,652	\$291,974	\$65,447
Net Charge-Offs	\$199,253	\$215,870	\$245,533	\$204,469	\$6,279
Total Number of Loans	6,584	6,348	7,448	6,547	10,061
Total Number of Members	8,374	8,219	10,738	10,140	713,247
Total Operating Expenses	\$2,339,384	\$2,384,881	\$3,105,060	\$2,838,407	
Assets Undetermined	\$0	\$0	\$0	\$0	\$0
Liabilities and Equity Undetermined	\$0	\$0	\$0	\$0	\$171,982
Loan Income	\$3,169,430	\$3,020,149	\$3,991,646	\$3,794,136	\$853,842
Investment Income	\$976,578	\$1,040,785	\$1,356,071	\$1,535,803	\$362,787
Other Income	\$59,937	\$50,390	\$75,781	\$95,693	\$195,463

Purpose of the Data Entry (D) Sheet

This worksheet is the principal entry document for our planning software system. The worksheet has been designed to follow the format of the NCUA Call Report (Form 5300).

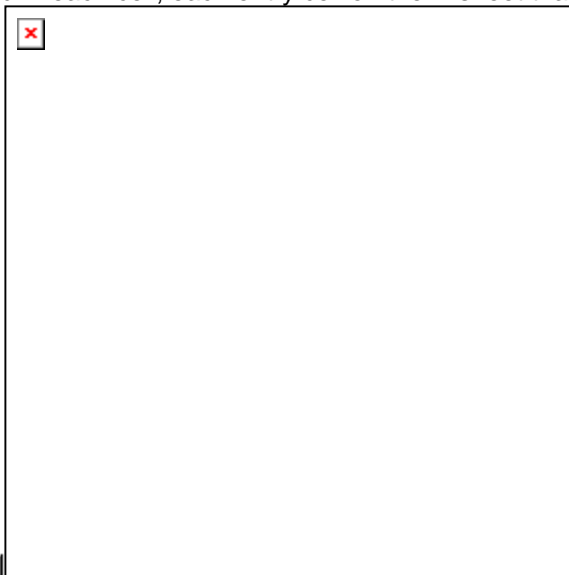
Methods for Entering Data in the Data Entry (D) Sheet

There are several methods available to help you pull data into the D Sheet:

Manually Enter Your Data into the D sheet

You can manually enter your financial data into the D sheet each month.

To help you understand what data should be placed in each cell, each entry cell on the D sheet that requires



data entry has a button like this on the left side:

When you click on one of these buttons, a dialog box will appear detailing what information should be entered in each cell. The dialog box will also specify the location on the call report where this data can be found.

Located in the top right corner of the data entry worksheet is a drop-down arrow which allows you to specify which month's financial information you are entering. Selecting the proper month in the drop-down box is critical. The system annualizes information from the last column using this date. When changing to the next month, the system will ask "Do you want to save the current values?" If your answer is yes, it then will save the values from that month into a sheet called Monthly. You can view this sheet by selecting the Monthly Sheet option in the Aho Options screen. Saving monthly data allows the user to pull any previous month's data back up and facilitates the graphs that show monthly progress towards goals.

Use the Automated NCUA 5300 Import feature to import data into the D sheet

Using this procedure, you can automatically import your credit union's financial data from the NCUA's web site into the D Sheet.

Begin by going to the NCUA's web site at www.NCUA.gov. The screen shown below will appear. Click on "Credit Union Data," and then "Find a Credit Union."



Enter your charter number or other search criteria, and select "Find."

Find a Credit Union

NCUA Individual Credit Union Data

Select the CU Status: ☒ Active ☐ Inactive
and Enter a Charter Number for a Specific Individual Credit Union
Charter #:

OR

Enter/Select Other Criteria for a List of Matching Credit Unions

From the list that appears, select your credit union by clicking on the correct charter number.

National Credit Union Administration

Credit Union Matches

125 match(es) found!

(Click on a charter number for the Individual Credit Union Data Summary and Reports)

Charter Number	City, State	Name
62014	OAK CREEK, WI	FIRST
24673	CEDAR RAPIDS, IA	FIRST
66444	TEMPE, AZ	FIRST
63522	COLUMBUS, OH	FIRST A.M.E. DON
13290	ABILENE, TX	FIRST ABILENE
23169	SHARON HILL, PA	FIRST AFRICAN BAPTIST CHURCH
62672	ROCHESTER, MN	FIRST ALLIANCE

To import financial information, select the “5300 Call Report.” Remember to set the report date. For prior years, you will want to import information for the whole year, not for portions of the year. Select “Go” when you are ready to begin.

National Credit Union Administration

Individual Credit Union Data Summary & Reports	
<p>Charter Number: 67014 Name: FIRST Address: 2121 E. RAWSON AVENUE City, State, Zip: OAK CREEK, WI 53154 Assets: \$11,245,460 Members: 2,200 Phone: (414)762-4460 Manager/CEO: PEGGY CAROL J Year Chartered: 1951 Current Status: A - Active Credit Union Type: 2 - Federally-insured State TOM Code: 99 Low Income Designation: No Peer Group: 3 Last Updated: 07/16/04 Web Site URL: www.firstwi.com</p>	<p>Choose a report: 5300 Call Report</p> <p>Choose a report date: 2000 December</p> <p><input type="button" value="View Report"/></p> <p>Information About Credit Union Reports</p>

NOTICE of update process: If corrections are required to the data on this page, the credit union must request a correction through their NCUA Regional Office.

The report will appear on your screen. Save the report as an html file to a specified file on your hard drive. (Make sure to save the report in a place where you will be able to find it later.) Be sure to wait for the report to completely load all the necessary information.

STATEMENT OF FINANCIAL CONDITION AS OF December 31, 2000

Credit Union Name: **FIRST**

December 2000

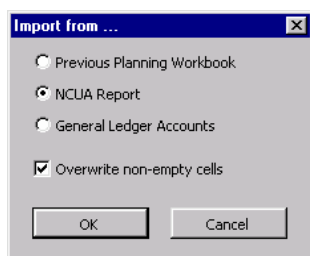
Federal Charter/Certificate Number: **67014**

This page must be completed by all credit unions.

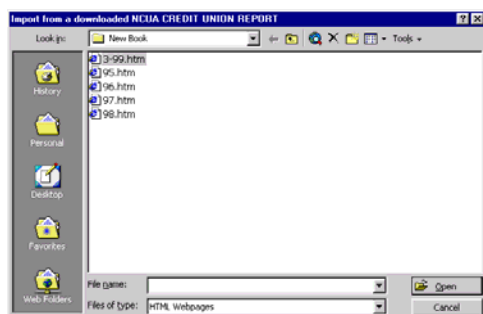
ASSETS	Amount	Acct. Code
CASH: For data collection purposes, amounts reported for items 2 and 3 will be included on <i>Schedule C - Investments, Cash on Deposit and Cash Equivalents</i> on page 10.		
1. Cash on Hand (Coin and Currency)	110,967	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	522,391	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)	0	730C
INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 8 and 9), or if your credit union reports amounts for items 4, 5, 6, or 11, complete <i>Schedule C - Investments, Cash on Deposit and Cash Equivalents</i> on page 10. If your credit union has investments in, or loans to Credit Union Service Organizations, complete <i>Schedule D - CUSO Information</i> on page 11.		
4. Trading Securities	0	965
5. Available for Sale Securities	0	797E
6. Held-to-Maturity Securities	2,105	796E
7. Deposits in Commercial Banks, S&Ls, Savings Banks	595,399	744C
8. Membership Capital at Corporate Credit Unions	66,562	769A
9. Paid-In Capital at Corporate Credit Unions	0	769B
10. All Other Investments in Corporate Credit Unions	0	652C
11. All Other Investments	158,429	767
12. TOTAL INVESTMENTS (Sum of items 4-11)	822,495	799I

Repeat for each year-end needed as indicated in the D sheets (00, 01, 02, 03 and YTD 04). When complete, you will have successfully saved each year in a file folder ready to import into your program - saving you the time of entering the information manually.

After all call reports have been saved in the program folder, select AHO from the menu bar. Select Import and select the NCUA Report.



Press OK and an explorer window will appear allowing you to locate your html files, once located, click on all of the files and choose Open.



The data for the years you have chosen will import into the D sheet.

Use the GL Mapping Feature to Import Data into the D Sheet.

Insight Planning Software now includes a program that will transfer general ledger balances that have been exported from your data processing system to CVS or Excel format, into the Insight Planning Software "D" Worksheet.

You can access the mapping table by going to the Index sheet in the Insight program and selecting the GLMapping sheet as displayed below:

Name	Description	Name	Description
>> D	Data Entry	>> C2	Operating Expenses to Income
>> G	Growth Chart	>> C3	Capital to Assets
>> IM1	Member Growth Chart	>> C4	Average Membership Loan & Savings Balances
>> L1	Loan Growth Chart- Number of Loans	>> C5	Distribution of Member Accounts
>> A1	Loan Growth Chart- Loan Balance to Member	>> C6	Distribution of Loans by Type
>> P1	Products per Member Chart	>> C7	Distribution of Savings by Type
>> S1	Staff Productivity Chart	>> C8	Loans to Shares
>> FT1	Assets per Full Time Equivalent	>> G1	Strategic Objective 1 Chart
>> In	Projected Income Statement	>> G2	Strategic Objective 2 Chart
>> S	Savings Analysis Chart with Forecast	>> G3	Strategic Objective 3 Chart
>> L	Loan Analysis Chart with Forecast	>> G4	Strategic Objective 4 Chart
>> M	Member Profile and Productivity Analysis	>> G1P	Strategic Objective 1 Projects
>> H	Historical Trends	>> G2P	Strategic Objective 2 Projects
>> F	Balance Sheet	>> G3P	Strategic Objective 3 Projects
>> BD1	Strategic Objectives - Current Year	>> G4P	Strategic Objective 4 Projects
>> IM2	Member Growth Chart	>> PrintOptions	Print Jobs Dialog
>> L2	Loan Growth Chart- Number of Loans	>> GLMapping	GL Transfer Mapping
>> A2	Loan Growth Chart- Loan Balance to Member		
>> P2	Products per Member Chart		
>> S2	Staff Productivity Chart		
>> FT2	Assets per Full Time Equivalent		
>> RA	Ratio Analysis Charts		
>> I	Strategic Ideas		
>> T	Strategic Plan - Assignment of Action Plans		
>> C1	Income Statement Spread Analysis		

Notice the >> buttons to the left of the worksheet names? Clicking on any of the ">>" buttons will take you to the corresponding sheet in the workbook, and by pressing the Escape button on your computer you will return to the Index page.

This is the GL Mapping Table. The table will need to be customized for your credit union's unique general ledger account structure. Once the table is customized, your monthly data can be quickly and accurately imported into the Insight Planning Software each month.

The yellow D ROW column displays the row number in the D worksheet where the information for each row will be mapped to.

The grey GL MAPPING FIELD column corresponds with the name of the accounts within the D sheet that the current row is mapping.

An example of this is Allowance for Loan Loss. Notice that the corresponding row number is 4 which corresponds with the Allowance for Loan Loss row in the D sheet, row 4 (see below)

D ROW	FIELD	EDS	UltraData	Symitar	Other
	Active				
	Code column	1	1	1	1
	Value column	3	2	3	3
3	Loans	70*+717*+711*+710*	-7.70*-7.710*	70*+717*+711*+710*	700
4	Allowance for Loan Loss	-719*	7.719*	-719*	-718.999
5	Cash	731*+732*+739*	-7.739*-7.731*	739*+734*	730
6	Total Investments	74*+75*	-7.74*-7.75*-7.794*	74*+75*	740
7	Fixed Assets	77*	-7.77*	77*	770
8	Other Assets	72*+76*+78*+79*	-7.72*-7.76*-7.78*-7.79*+7.794*	72*+76*+78*+79*	719.998+760+780+794+794.999
9	Total Assets	7*	-7.7*	7*	700+719+719.998+728.999+730+740+760+770+780+794+794.999
1592182	Liabilities	-8*	8.8*	8*	800+810+829.999+840+859.999+870+879.999+888.999+897.999+819.999+850
11	Total Notes / Borrowed Funds	N/A	N/A	N/A	810
12	Total Member Savings	-90*-911*	9.90*	-90*-911*	+899.999
13	Equity & Reserves	-93*-94*-96*-99*-98*-1*-2*-3*-4*	9.93*+9.94*+9.96*+1*+2*	-93*-94*-96*-99*-98*-1*-2*-3*-4*	+925+931+940+961+999
16	Total Delinquent Loans	N/A	N/A	N/A	N/A
17	Net Charge-Offs	N/A	N/A	N/A	N/A
18	Total Number of Loans	N/A	N/A	N/A	N/A
19	Total Number of Members	N/A	N/A	N/A	N/A
20	Total Operating Expenses	2*+3*-38*	-2.2*-2.30*-2.31*-2.32*-2.33*-2.34*-2.35*-2.36*	2*+3*-38*-309*	200+229.999+239.999+260+265.999+267.999+269.999+280+289.999-299.999+319.999+329.999-339.999+349.999+359.999+369.999-379.999
23	Loan Income	-11*	1.4*+1.11*	11*	110
24	Investment Income	-12*	1.12*	12*	120
25	Other Income	-13*-15*	1.13*+1.15*	+13*+15*	130+150

The D Row column corresponds with the Allowance for Loan Loss row in the D sheet, row 4.

POAC	1999 Year End
Loans	\$32,685,886
Allowance for Loan Loss	\$425,000
Cash	\$642,413

In the columns to the right of the GL MAPPING FIELD column are mapping tables that have been customized by other credit unions; identified by the DP System used. This should help you with the customization process. There are customized mapping tables for the following major data processing vendors:

- ♦ EDS
- ♦ UltraData
- ♦ Symitar
- ♦ We have also included a mapping table called Other.

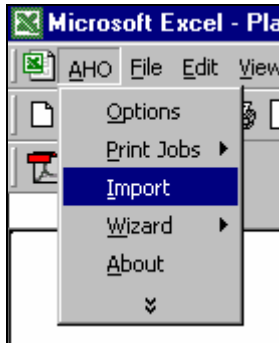
D ROW	FIELD	EDS	UltraData	Symitar	Other
	Active				
	Code column	1	1	1	1
	Value column	3	2	3	3
3	Loans	70*+717*+711*+710*	-7.70*-7.710*	70*+717*+711*+710*	700
4	Allowance for Loan Loss	-719*	7.719.*	-719*	-718.999
5	Cash	731*+732*+739*	-7.739*-7.731*	739*+734*	730
6	Total Investments	74*+75*	-7.74*-7.75*-7.794*	74*+75*	740
7	Fixed Assets	77*	-7.77*	77*	770
8	Other Assets	72*+76*+78*+79*	-7.72*-7.76*-7.78*-7.79*+7.794*	72*+76*+78*+79*	719.998+760+780+794+794.999
9	Total Assets	7*	-7.7*	7*	700+719+719.998+728.999+730+740+760+770+780+794+794.999
1592182	Liabilities	-8*	8.8*	8*	800+810+829.999+840+859.999+870+879.999+888.999+897.999+819.999+850
11	Total Notes / Borrowed Funds	N/A	N/A	N/A	810
12	Total Member Savings	-90*-911*	9.90*	-90*-911*	+899.999
13	Equity & Reserves	-93*-94*-96*-99*-98*-1*-2*-3*-4*	9.93*+9.94*+9.96*+1*+2*	-93*-94*-96*-99*-98*-1*-2*-3*-4*	+925+931+940+961+999
16	Total Delinquent Loans	N/A	N/A	N/A	N/A
17	Net Charge-Offs	N/A	N/A	N/A	N/A
18	Total Number of Loans	N/A	N/A	N/A	N/A
19	Total Number of Members	N/A	N/A	N/A	N/A
20	Total Operating Expenses	2*+3*-38*	-2.2*-2.30*-2.31*-2.32*-2.33*-2.34*-2.35*-2.36*	2*+3*-38*-309*	200+229.999+239.999+260+265.999+267.999+269.999+280+289.999-299.999+319.999+329.999-339.999+349.999+359.999+369.999-379.999
23	Loan Income	-11*	1.4*+1.11*	11*	110
24	Investment Income	-12*	1.12*	12*	120
25	Other Income	-13*-15*	1.13*+1.15*	+13*+15*	130+150

If you do not see your DP vendor listed, look at each example in the mapping table until you find the vendor that most closely matches the general ledger account structure of your credit union.

Whichever column you choose to use for the mapping of the GL accounts, further modification will probably be required after you test your first import of the extracted GL file.

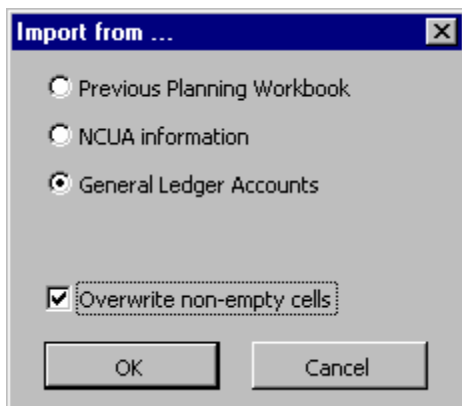
Begin the mapping process by performing a GL extract for the current month from your DP System. (Remember: year to date income and expense figures should always be used in the download).

After the extract is completed, select Aho, and then Import.

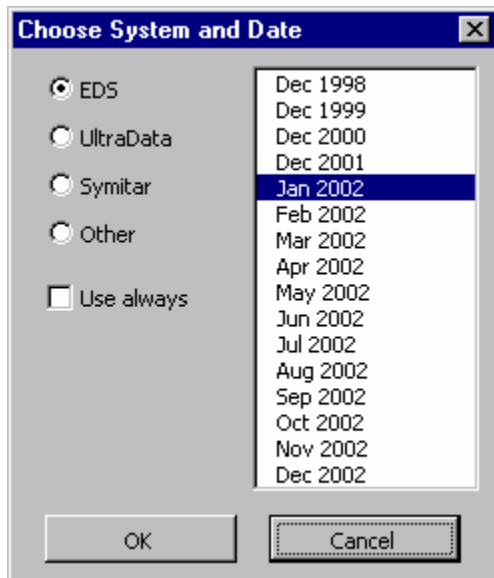


Import the CSV or Excel file which you extracted from your DP system.

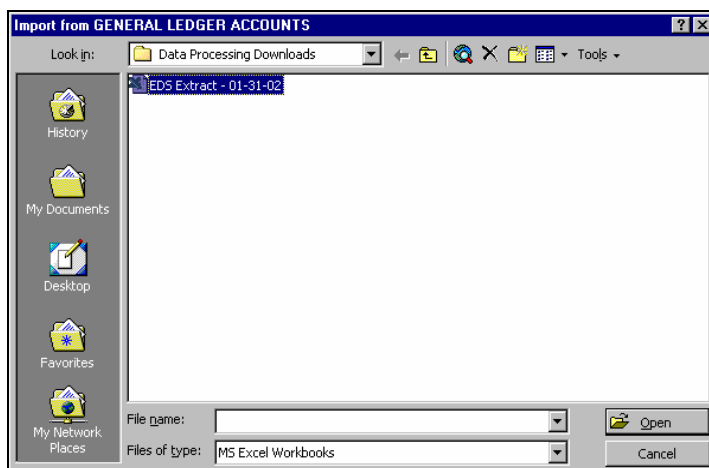
From the "Import From" dialog box that appears, select "General Ledger Accounts" and OK.



From the "Choose System and Date" dialog box that appears, select the appropriate vendor/system and select the effective date of the file you exported from your DP System, and then select OK.



An Explorer window will appear. Direct the Explorer window to the CSV or Excel file that you downloaded from your credit union's data processing system.



The GL information will import into your Insight workbook.

Based on the import results, start making changes to the table.

Some helpful suggestions:

Always download year-to-date income and expense figures

When you want a series of numbers use an asterisk at the end. For example, code 11101* will match 11101, 1.11010, 1.11011, 1.11012, 1.110110, etc.

1.13*+1.15*

Make the series of numbers as comprehensive as possible, for example, if your loan income is all in the 1.1 series you will use 1.1*; this will pick up all accounts that start with 1.1.

8.8*

In some DP System extracts, when trying to get year- to-date income, this may be the answer –1*-2*-3*-4* (year-to-date income and expenses together generate year-to-date income).

Look at the methodology of how your numbers are displayed, which are minus and which are plus.

Test, test and test again. Run an import often to see how the changes you are making in the table are affecting the results. Good luck!

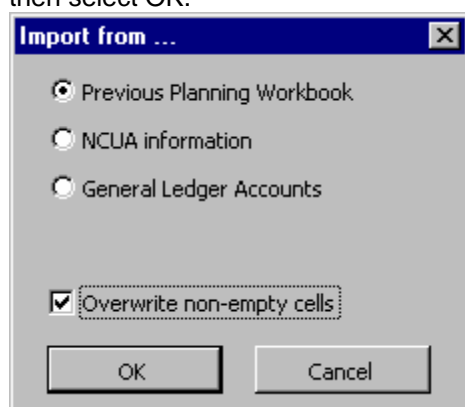
Import Data into the D Sheet from a previous year's Insight Workbook

Using this procedure, you can automatically import your financial data from a previous planning workbook into your current workbook.

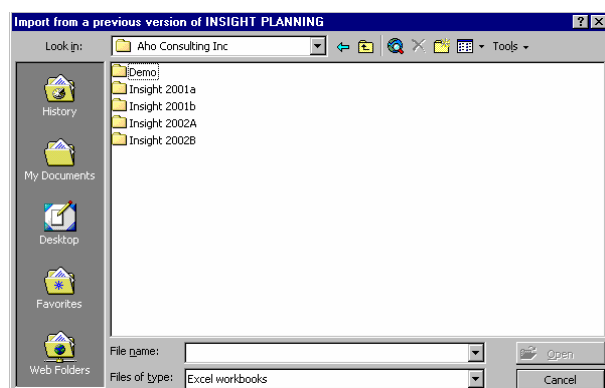
To begin, click on the Import button on the D sheet.

Aho Consulting Group	Import	Options	Wizard		Help
ACG	1999 Year End	2000 Year End	2001 Year End	2002 Year End	Jan 2003
Loans					
Allowance for Loan Loss					
Cash					
Total Investments					
Fixed Assets					
Other Assets					
Total Assets					
Liabilities					
Total Notes / Borrowed Funds					
Total Member Savings					
Equity & Reserves					
Equity Acquired Through Merger					
Unrealized Gains - (for sale) Securities					
Total Delinquent Loans					
Net Charge-Offs					
Total Number of Loans					
Total Number of Members					
Total Operating Expenses					
Assets Undetermined	\$0	\$0	\$0	\$0	\$0
Liabilities and Equity Undetermined	\$0	\$0	\$0	\$0	\$0
Loan Income					
Investment Income					
Other Income					

A dialog box will appear. Select the "Previous Planning Workbook" option and "Overwrite non-empty cells," then select OK.



An explorer window will appear allowing you to locate your previous planning workbook. Planning workbooks are stored by default in one of the "Program Files\Aho Consulting Inc\Insight 200X" folders, depending upon the version of the workbook you are looking for.




Select the workbook with the data you would like to import, and click on "Open." The data will import into your D sheet.

The Data Entry (D) Sheet - Other Features

Credit Union Initials

Underneath your credit union's name, a gray data entry button appears next to your credit union's initials. If you would like to change your credit union's initials, click on the gray data entry button to do so.

PROPERTY OF AHO CONSULTING
POAC 

Import

Clicking on the import button will call up the import screen, where you can choose to import data from an NCUA call report, from a previous year's workbook, or from your GL accounts. More information about how to import data is covered here.

Import

Options

Clicking on the Options button will call up the Aho Options screen. More information about the Aho Options screen is available here.

Options

Wizards

Clicking on the Wizards button will call up our Interactive Wizard. More information about the Wizard is available here.

Wizard

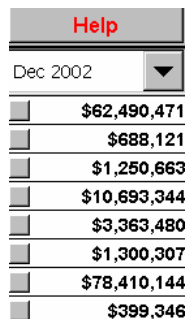
Help

Clicking on the Help button will call up the help files.



The Monthly Data Drop Down Box

Located in the top right corner of the data entry worksheet is a drop-down arrow which allows you to specify which month's financial information you are entering. Selecting the proper month in the drop-down box is critical. The system annualizes information from the last column using this date. When changing to the next month, the system will ask "Do you want to save the current values?"



The Budget Toggle Button

You can turn your Budget off and on at any time during the year, by using the Budget toggle button on the D sheet.



Overview: Eight Step Process for Utilizing Insight Planning Software

Step 1: Use the Growth Chart to project long-term growth objectives.

Project long-term growth objectives, (i.e. asset growth, loan growth and capital growth) in the Growth Chart (G).

X Y Z Federal Credit Union Growth Chart

(In Millions)

Hide Progress

Using Year End

(in millions)

Asset Growth Rate				Loan Growth Rate						
<div><div></div><div></div><div></div></div> <div>-3.0%0.0%3.0%</div>				-3.0%			0.0%		3.0%	
				-5.0%0.0%		<div><div></div><div></div><div></div></div> <div>-5.0%0.0%</div>	-5.0%0.0%			
Dec 2003	\$44.7	\$44.7	\$44.7	Dec 2003	\$40.9	\$40.9	\$40.9	\$40.9	\$40.9	\$40.9
Dec 2004	\$43.3	\$44.7	\$46.0	Dec 2004	(\$2.2)	\$0.0	(\$2.2)	\$0.0	(\$2.3)	\$0.0
Dec 2005	\$42.0	\$44.7	\$47.4	Dec 2005	(\$2.1)	\$0.0	(\$2.2)	\$0.0	(\$2.4)	\$0.0
Dec 2006	\$40.8	\$44.7	\$48.8	Dec 2006	(\$2.0)	\$0.0	(\$2.2)	\$0.0	(\$2.4)	\$0.0
Dec 2007	\$39.6	\$44.7	\$50.3	Dec 2007	(\$2.0)	\$0.0	(\$2.2)	\$0.0	(\$2.5)	\$0.0
Dec 2008	\$38.4	\$44.7	\$51.8	Dec 2008	(\$1.9)	\$0.0	(\$2.2)	\$0.0	(\$2.6)	\$0.0
Dec 2009	\$37.2	\$44.7	\$53.4	Dec 2009	(\$1.9)	\$0.0	(\$2.2)	\$0.0	(\$2.7)	\$0.0
EQUITY GROWTH		Long Term Capital Goal	National Avg of Capital 20-50 mm	LOAN ANALYSIS:						
Dec 2009		\$44,700,000	\$44,700,000	Dec 2003		\$40.9	\$40.9	\$40.9	\$40.9	\$40.9
% of Capital		0.00%	11.46%	Dec 2009		(\$1.9)	\$0.0	(\$2.2)	\$0.0	(\$2.7)
\$ of needed Capital		\$0	\$5,122,620	Req. Incr.		(\$42.8)	(\$40.9)	(\$43.2)	(\$40.9)	(\$43.6)
Current Capital		\$4,565,182	\$4,565,182	Net Incr. per year		(\$7.131)	(\$6.821)	(\$7.193)	(\$6.821)	(\$7.265)
Difference		(\$4,565,182)	\$557,438							
Div. by 6 years		(\$761,000)	\$93,000							
Average assets		\$44,683,906	\$44,683,906	Monthly Net Increase		(\$0.594)	(\$0.568)	(\$0.599)	(\$0.568)	(\$0.605)
ROA		-1.70%	0.21%							

You can find more information about the Growth Chart here.

Step 2: Use the M1 - FT1 charts to support and visualize how the long term objectives will be achieved.

The M1 - FT1 charts are used to support and visualize how long term objectives will be achieved. Each of these chart is separated into four parts. The upper right hand quadrant of each chart is used to project future Vision five year goals.

2001 YEAR END		2009 VISION	
		Asset Goal =	\$99,700 m
Total Savings =	\$59,268 m	Less Borrowed Funds =	m
Number of Members =	10,738	Target Reserves =	\$15,952 m
Avg. Balance Per Member =	\$5,519	Total Member Savings =	\$83,748 m
		Avg. Savings Balance =	\$7,000
		Required Members =	11,964
2002 YEAR END		FURTHER ANALYSIS	
Total Savings =	\$66,727 m	2009 Membership Goal =	11,964
Avg. Savings Balance =	\$6,581	2001 Actual Membership =	10,738
Total Membership =	10,140	New Members Required =	1,226
2001 Actual Membership =	10,738	Divided by 7 Years =	175
Net Increase =	(598)	Divided by 12 Months =	15
		Divided by 22 Days =	0.66
Net Monthly Change =	(49.83)	Additional Members Daily =	0.66

M1 - Member Growth chart

This chart is used to project the future (5 year) average savings balance goal. You can find more information about the M1 Chart here.

2001 YEAR END		2009 VISION	
		Asset Goal =	\$99,700 m
Total Savings =	\$59,268 m	Less Borrowed Funds =	m
Number of Members =	10,738	Target Reserves =	\$15,952 m
Avg. Balance Per Member =	\$5,519	Total Member Savings =	\$83,748 m
		Avg. Savings Balance =	\$7,000
		Required Members =	11,964
2002 YEAR END		FURTHER ANALYSIS	
Total Savings =	\$66,727 m	2009 Membership Goal =	11,964
Avg. Savings Balance =	\$6,581	2001 Actual Membership =	10,738
Total Membership =	10,140	New Members Required =	1,226
2001 Actual Membership =	10,738	Divided by 7 Years =	175
Net Increase =	(598)	Divided by 12 Months =	15
		Divided by 22 Days =	0.66
Net Monthly Change =	(49.83)	Additional Members Daily =	0.66

L1 - Loan Growth chart

This chart is used to project the future (5 year) average loan balance goal. You can find more information about the L1 Chart here.

2001 YEAR END		2009 VISION	
Total Loans =	\$43,166 m	Targeted Loan Goal =	\$64,825 m
Number of Loans =	<u>7,448</u>	Avg. Loan Balance =	<u>\$7,500</u>
Avg. Loan Balance =	<u>\$5,796</u>	Number of Loans Required =	<u>8,643</u>
2002 YEAR END		FURTHER ANALYSIS	
Total Loans =	\$42,261 m	2009 Loan Growth Goal =	8,643
Avg. Loan Balance =	<u>\$6,455</u>	2001 Actual Loans =	<u>7,448</u>
Number of Loans =	<u>6,547</u>	New Loans Required =	<u>1,195</u>
2001 Actual Loans =	<u>7,448</u>	Divided by 7 Years =	171
Change in Number =	<u>(901)</u>	Divided by 12 Months =	14
Net Monthly Change =	<u>(75)</u>	Divided by 22 Days =	0.65
Net Daily Change =	<u>(3.41)</u>	Additional Loans Per Day =	<u>0.65</u>

A1 - Average Loan Balance to Member chart

This chart is used to project the future (5 year) average loan balance per member. No data entry is required in this sheet - all numbers are system generated. You can find more information about the A1 Chart [here](#).

2001 YEAR END		2009 VISION	
Total Loans =	\$43,166 m	Total Loans =	\$64,825 m
Number of Members =	<u>10,738</u>	Number of Members =	<u>11,964</u>
Avg. Loan Bal. Per Member =	<u>\$4,020</u>	Avg. Loan Bal. Per Member =	<u>\$5,418</u>
2002 YEAR END		FURTHER ANALYSIS	
Total Loans =	\$42,261 m	2009 Avg. Loan Goal =	\$5,418
Number of Members =	<u>10,140</u>	2001 Actual Avg. Loan =	<u>\$4,020</u>
Avg. Loan Bal. Per Member =	<u>\$4,168</u>	Avg. Loan Bal. Increase Per =	<u>\$1,398</u>
2001 Actual Avg. Loan =	<u>\$4,020</u>	Member	
Incr. to Avg. Loan Bal. =	<u>\$148</u>	Annual Increase to Avg. Bal. Per =	<u>\$200</u>
		Member Required	

P1 - Products Per Member chart

This chart is used to project the future (5 years) products per member goal. You can find more information about the P1 Chart [here](#).

2001 YEAR END		2009 VISION	
	Number of Products		
Loans =	7,448	Targeted Membership =	11,964
Savings =	16,336	Products Per Member Goal = <input type="text" value="2.75"/>	<u>2.75</u>
CD's =	<u>2,219</u>	Total Products =	<u>32,901</u>
Total Products =	<u>26,003</u>		
Total Members =	<u>10,738</u>		
Products Per Member =	<u>2.42</u>		
2002 YEAR END		FURTHER ANALYSIS	
Total Members =	10,140	2009 Product Goal =	32,901
Products Per Member =	<u>2.41</u>	2001 Actual Products =	<u>26,003</u>
Total Products =	<u>24,450</u>	Difference =	<u>6,898</u>
2001 Actual Products =	<u>26,003</u>	Divided by 7 Years =	<u>985</u>
Products Increase Required =	<u>(1,553)</u>	Divided by 12 Months =	<u>82</u>
Divided by 12 Months =	<u>(129)</u>	Divided by 22 Days =	<u>3.7</u>
Product Per Day Increase =	<u>-5.9</u>	Product Per Day Increase =	<u>3.7</u>

S1 - Staff Productivity chart

This chart is used to project future (5 year) staff productivity goal. You can find more information about the S1 Chart here.

YEAR END 12/31/2001		VISION 2008 Doing No Better	
Products =	0	Targeted Members =	0
FTEs =	<u>0.0</u>	Products (PPM) Goal =	<u>0.00</u>
Products Per FTE =	<u>0</u>	Products Required =	<u>0</u>
		12/2001 Products Per FTE =	<u>0</u>
		FTEs Required =	<u>0.0</u>
12/31/2002 PROJECTION		WHAT IF.....	
Members =	0	Productivity Increase	
Products Per Member =	<u>0.00</u>	<input type="text" value="3.00%"/> 3.00%	Products Per Employee
Total Products =	<u>0</u>	Jan 2002	0
FTEs = <input type="text" value="0.0"/>	<u>0.0</u>	Jan 2003	0
Products Per FTE =	<u>0</u>	Jan 2004	0
Improvement =	<u>0.00%</u>	Jan 2005	0
		Jan 2006	0
		Jan 2007	0
		Jan 2008	0
		2008 Product Goal =	0
		Assume	
		FTEs =	<u>0.0</u>
		Total	
		Product Per =	<u>0</u>

FT1 - Assets per Full Time Equivalent

This chart is used to project the future (5 year) assets per Full Time Equivalent goal. No data entry is required in this sheet - all numbers are system generated. You can find more information about the FT1 Chart here.

YEAR END 12/31/2001		VISION 2008	
Total Assets =	\$0	Asset Goal =	\$0
Number of FTEs =	<u>0.0</u>	Target FTEs =	<u>0.0</u>
Assets Per FTE =	<u>\$0</u>	Target Assets Per FTE =	<u>\$0</u>
12/31/2002 PROJECTION		FURTHER ANALYSIS	
Total Assets =	\$0	Assets Per FTE Goal =	\$0
Number of FTEs =	<u>0.0</u>	12/2001 Assets Per FTE =	<u>\$0</u>
Assets Per FTE =	<u>\$0</u>	Required Increase =	<u>\$0</u>
12/2001 Assets Per FTE =	<u>\$0</u>		
Net Change =	<u>\$0</u>	Divided by 6 Years =	<u>\$0</u>

Step 3: Use the Savings Analysis and Loan Analysis charts to loan and savings growth to the end of the year and/or the next years budget.

You can project this growth complete with estimated yields of the various savings and loan types. The worksheets you will use will be the Savings Analysis Chart (sheet tab S) and Loan Analysis Charts (sheet tab L).

Your Credit Union

Loan Analysis Chart with Forecast
For PLANNING PURPOSES ONLY

	Dec 1998	Dec 1999	Nov 2000 Actual	Dec 2000 Goal	Dec 2001 Goal	Est. Yield 2000	Est. Yield 2001	Est. Loan Income 2001	Projected Growth 2001
Credit Cards	\$3,953,870	\$4,030,598	\$4,024,615	\$4,100,000	\$4,300,000	12.00%	12.00%	\$504,000	4.88%
All Other Unsecured	\$3,206,327	\$3,354,806	\$3,447,317	\$3,600,000	\$3,600,000	11.00%	11.00%	\$396,000	0.00%
New Vehicles	\$3,812,079	\$3,750,584	\$4,398,577	\$4,400,000	\$4,400,000	7.70%	7.70%	\$338,800	0.00%
Used Vehicles	\$2,910,003	\$2,585,308	\$3,114,202	\$3,000,000	\$3,500,000	7.70%	7.70%	\$250,300	16.67%
1st Mortgage Real Estate	\$15,302,083	\$15,118,222	\$15,474,453	\$15,500,000	\$16,500,000	7.39%	7.50%	\$1,200,000	6.45%
Other Real Estate	\$5,654,931	\$6,946,106	\$8,772,895	\$8,700,000	\$10,500,000	9.00%	9.00%	\$864,000	20.69%
Other Loans to Members	\$839,083	\$706,955	\$803,140	\$700,000	\$700,000	9.00%	9.00%	\$63,000	0.00%
Other Loans to Non-Members	\$0	\$0	\$0					\$0	0.00%
Leases Receivable	\$0	\$0	\$0					\$0	0.00%
Balance Undetermined	\$0	\$0	\$0						
Total	\$35,678,376	\$36,492,579	\$40,035,199	\$40,000,000	\$43,500,000	8.62%	8.66%	\$3,616,100	8.75%

Note that the Goal projections entered in the L and S sheets will be displayed in the Balance Sheet (F).

When estimated yields for each loan or savings type are entered, the system will calculate a weighted average yield that will be used by the Income Statement (IN) for the loan interest income for each future corresponding year.

You can find out more about the S sheet [here](#). More information about the L sheet is provided [here](#).

Step 4: Use the Balance Sheet and Income Statement to complete financial components of the credit union's business plan.

Project the Balance Sheet (F) to the end of the year.

- 1 - Using the data entry buttons provided in the F sheet, project the Balance Sheet (F) for cash, other assets, fixed assets and liabilities to the end of the current year in the column marked "Adjusted Business Plan".
- 2 - If you had an existing Business plan in your previous Insight Planning Software, there will be an additional column with your original business plan.
- 3 - In the top portion of the chart, use the buttons in the Adjusted Business Plan column to project the credit union's estimated financial position at 12/31/xx.
- 4 - In the bottom portion of the chart, use the buttons in the Adjusted Business Plan column to enter the projected amount of provision for loan loss you will expense through 20XX and the net charge offs for the year.

Your Credit Union				
Balance Sheet Business Plan				
For Planning Purposes (Based on Management Input)	Actual 12/31/1999	Actual 11/30/2000	Adjusted Business Plan 2000	Preliminary Business Plan 2001
ASSETS (In Millions)				
Cash	\$2.463	\$2.092	\$2.300	\$2.500
Loans	\$36.493	\$40.035	\$40.000	\$43.500
Allowance for Loan Losses	-	\$0.226	\$0.226	\$0.226
Investments	\$23.731	\$25.100	\$25.077	\$26.026
Other Assets	\$1.442	\$1.581	\$1.600	\$1.600
Fixed Assets	\$1.745	\$1.565	\$1.550	\$2.600
TOTAL ASSETS	\$65.648	\$70.146	\$70.300	\$76.000
LIABILITIES/SAVINGS/EQUITY (In Millions)				
Liabilities	\$0.902	\$1.136	\$0.944	\$1.016
Savings and Borrowed Funds	\$58.700	\$63.216	\$63.500	\$68.600
Equity (Net Capital) Calculate Equity	\$6.046	\$5.794	\$5.856	\$6.384
TOTAL LIABILITIES/SAVINGS/EQUITY	\$65.648	\$70.146	\$70.300	\$76.000
ADDITIONAL EQUITY - CURRENT YEAR (In Millions)				
ALLOWANCE FOR LOAN LOSS OVERVIEW				
Beginning Bal. Allowance For Loan Loss =	\$237,371	\$226,371	\$226,371	\$226,371
Provision for Loan Loss Expense	\$63,000	\$73,333	\$80,000	\$120,000
Net Charge-off Amount	-	\$71,231	\$80,000	\$120,000
Additional Allowance Transfer - Adjustment		\$0		
Ending Bal. Allowance For Loan Loss =	\$226,371	\$228,473	\$226,371	\$226,371

More information about the F sheet is provided here.

Project the Income Statement (IN) to the end of the year.

- Using the buttons for data entry, estimate the return on investments and enter in the estimated other income, operating expense and any non-operating income.
- Return to the Balance Sheet (tab F) and complete the Allowance for Loan Loss and Income Statement (tab In).
- Use the buttons to the left of the Average Yield column to enter the estimated yield that your credit union will have on investments for 20XX.

- Use the buttons in the Adjusted Business Plan 2000 column to enter estimates for total other income, operating expenses, and non-operating gain/losses for 20XX.

- Use the annualized column as a gage to project 12/31/xx. If the annualized column does not look right, check to make sure that the month chosen in the data entry sheet is the month that was entered.

- Check your net income figures after making income and expense assumptions. If net income is dramatically different from the Annualized column go back through the numbers that have been entered for accuracy and validity of assumptions.

Your Credit Union Projected Income Statement For Planning Purposes (Based on Management Input)				Annualized 11/30/2000	% to Avg. Assets	Adjusted Business Plan 2000	% to Avg. Assets	Preliminary Business Plan 2001	% to Avg. Assets
REVENUE (In Millions)	AVG. BALANCE	AVG. YIELD							
Loan Interest	ACT 2000 \$38,264 ABP 2000 \$38,246 PBP 2001 \$41,750	8.60% 8.62% 8.66%		\$3,291	4.85%	\$3,290	4.85%	\$3,616	4.94%
Investment Interest	ACT 2000 \$24,416 ABP 2000 \$24,404 PBP 2001 \$25,551	7.49% 7.52% 7.50%		\$1,828	2.69%	\$1,835	2.70%	\$1,916	2.62%
COST OF FUNDS				\$5,119	7.54%	\$5,133	7.55%	\$5,532	7.56%
Less Dividends & Int. on borrowed money	ACT 2000 \$60,958 ABP 2000 \$61,100 PBP 2001 \$66,050	3.20% 3.25% 3.56%		\$1,949	2.87%	\$1,983	2.92%	\$2,349	3.21%
NET INTEREST INCOME				\$3,170	4.67%	\$3,150	4.63%	\$3,183	4.35%
Other Income	ACT 2000 \$0,465 ABP 2000 \$0,476 PBP 2001 \$0,600	0.68% 0.70% 0.82%		\$0,465	0.68%	\$0,476	0.70%	\$0,600	0.82%
SUBTOTAL				\$3,635	5.35%	\$3,626	5.33%	\$3,783	5.17%
EXPENSES (In Millions)									
Operating	ACT 2000 \$2,764 ABP 2000 \$2,758 PBP 2001 \$3,136	4.07% 4.06% 4.29%		\$2,764	4.07%	\$2,758	4.06%	\$3,136	4.29%
Provision for Loan Loss	ACT 2000 \$0,080 ABP 2000 \$0,080 PBP 2001 \$0,120	0.12% 0.12% 0.16%		\$0,080	0.12%	\$0,080	0.12%	\$0,120	0.16%
NON OPERATING INCOME (In Millions)									
Other Non Operating Income	ACT 2000 -\$0,004 ABP 2000 -\$0,004 PBP 2001 \$0,000	-0.01% -0.01% 0.00%		-\$0,004	-0.01%	-\$0,004	-0.01%	\$0,000	0.00%
NET INCOME				\$0,787	1.16%	\$0,784	1.15%	\$0,527	0.72%

More information about the IN sheet is provided here.

Estimate your Delinquency Percentage

Next, estimate the delinquency percentage on the Historical Trends Worksheet (H)

Historical Financial Trends							
TREND HISTORY	12/31/1999	12/31/2000	12/31/2001	09/30/2002 Actual	12/31/2002 Goal	12/31/2003 Goal	
Assets	\$84,369,380	\$89,791,282	\$95,386,084	\$103,528,410	\$9,866,000	\$9,866,000	
Growth in Dollars		\$5,421,902	\$5,594,802	\$8,142,326	(\$85,520,084)	\$0	
Annualized Growth Rate		6.4%	6.2%	11.4%	-89.7%	0.0%	
Shares	\$76,581,994	\$81,224,071	\$86,170,922	\$87,428,476	\$0	\$0	
Growth in Dollars		\$4,642,077	\$4,946,851	\$1,257,554	(\$86,170,922)	\$0	
Annualized Growth Rate		6.1%	6.1%	1.9%	-100.0%	0.0%	
Loans	\$68,958,227	\$66,010,303	\$62,235,794	\$74,415,811	\$0	\$0	
Loans to Assets	70%	74%	65%	72%	0%	0%	
Growth in Dollars		\$7,052,076	(\$3,774,509)	\$12,180,017	(\$62,235,794)	\$0	
Annualized Growth Rate		12.0%	-5.7%	26.1%	-100.0%	0.0%	
Total Equity (incl. ALL)	\$7,129,662	\$7,997,872	\$8,718,118	\$8,836,739	\$10,043,000	\$10,043,000	
Capital to Assets	8.45%	8.91%	9.14%	8.54%	101.79%	101.79%	
Annualized Increase in Equity		0.5%	0.2%	-0.8%	92.7%	0.0%	
Net Worth	\$7,185,486	\$7,843,309	\$8,345,051	\$8,481,871	\$9,670,000	\$9,670,000	
Net Worth to Assets	8.52%	8.74%	8.75%	8.19%	98.01%	98.0%	
Annualized Increase in % of Net Worth		0.2%	0.0%	-0.7%	89.3%	0.0%	
Delinquent Loans	\$106,978	\$194,818	\$324,756	\$762,610	\$0	\$0	
% of Loans Delinquent	0.18%	0.30%	0.52%	1.02%			
Net Charge-offs	\$105,297	\$121,633	\$201,095	\$219,991	\$0	\$0	
Annualized Net Charge-offs to Loans		0.19%	0.31%	0.43%	0.00%	0.00%	
Net Income	\$655,420	\$657,823	\$601,741	\$136,820	\$1,325,000	\$0	
Annualized ROA	0.81%	0.76%	0.54%	0.19%	2.52%	0.00%	

More information about the H sheet is provided here.

Estimate and/or Calculate Equity

Complete the projection of the credit union's current year-end Financial Statement by calculating equity.

The Calculate Equity button on the Balance (F) Sheet calculates the new equity position of the credit union based on the projected income statement. After completing the projected budget it is necessary to press this button to move the income into the net equity. After which may cause a slight change in the investment income and asset size.

Your Credit Union				
Balance Sheet Business Plan				
For Planning Purposes (Based on Management Input)	Actual 12/31/1999	Actual 11/30/2000	Adjusted Business Plan 2000	Preliminary Business Plan 2001
ASSETS (In Millions)				
Cash	\$2.463	\$2.092	\$2.300	\$2.500
Loans	\$36.493	\$40.035	\$40.000	\$43.500
Allowance for Loan Losses	\$0.226	\$0.228	\$0.226	\$0.226
Investments	\$23.731	\$25.100	\$25.077	\$26.026
Other Assets	\$1.442	\$1.581	\$1.600	\$1.600
Fixed Assets	\$1.745	\$1.565	\$1.550	\$2.600
TOTAL ASSETS	\$65.648	\$70.146	\$70.300	\$76.000
LIABILITIES/SAVINGS/EQUITY (In Millions)				
Liabilities	\$0.902	\$1.136	\$0.944	\$1.016
Savings and Borrowed Funds	\$68.700	\$63.216	\$63.500	\$68.600
Equity (Net Capital) Calculate Equity	\$6.046	\$5.794	\$5.856	\$6.384
TOTAL LIABILITIES/SAVINGS/EQUITY	\$65.648	\$70.146	\$70.300	\$76.000
ADDITIONAL EQUITY - CURRENT YEAR (In Millions)				
ALLOWANCE FOR LOAN LOSS OVERVIEW				
Beginning Bal. Allowance For Loan Loss =	\$237,371	\$226,371	\$226,371	\$226,371
Provision for Loan Loss Expense	\$63,000	\$73,333	\$80,000	\$120,000
Net Charge-off Amount	\$74,000	\$71,231	\$80,000	\$120,000
Additional Allowance Transfer - Adjustment	\$0	\$0	\$0	\$0
Ending Bal. Allowance For Loan Loss =	\$226,371	\$228,473	\$226,371	\$226,371

When you click on the Calculate Equities button, the **Estimate/Calculate Equities** dialog box will appear. This dialog is used to bring the amount of estimated income into your balance sheet for preliminary forecasting. After the income statement is done you will need to choose the year that you have completed and then choose calculate exact value (the last checkbox).

Estimate/Calculate Equities [X]

Please enter the estimated income of the credit union for the selected year(s) or use the Calculate exact value from below. When you have completed the Business Plan (budget) for the selected year(s) check both the year completed and the Calculate exact value boxes. Do not Calculate exact value for a year before you have completed the Business Plan

Note: The amounts should be entered in Millions, i.e. \$1,959,000 is entered as 1.959

<input checked="" type="checkbox"/> 2000	<input type="text" value="\$0.787"/>
<input type="checkbox"/> 2001	<input type="text" value="\$0.787"/>
<input type="checkbox"/> Calculate exact value - choose the year above	

OK Cancel

If you choose to save and exit the program before the income statement is completed, you will need to estimate the income again, because when you save, the exact value of income from the income statement is recalculated into the balance sheet.

Step 5: Use the M2 - FT2 charts to forecast current year ending position.

Follow the process outlined in STEP TWO, use the M2 - FT2 charts to forecast the credit union's current year ending position in: members, loan growth, average loan balance per member, products per member and staff productivity. The current year's goals are displayed in the lower left corner of each chart.

M2 - Member growth chart

This chart is used to project the current year's average savings balance goal. More information about the M2 chart is provided here.

12/31/2002 PROJECTION	VISION 2008
Total Savings = \$0	Asset Goal = \$0
Number of Members = 0	Less Borrowed Funds = \$0
Avg. Balance Per Member = \$0	Target Reserves = \$0
	Total Member Savings = \$0
	Avg. Savings Balance = \$0
	Required Members = 0
12/31/2003 GOAL	FURTHER ANALYSIS
Total Savings = \$0	2008 Membership Goal = 0
Avg. Savings Balance = ...	12/2002 Membership Goal = 0
Total Membership Required = 0	New Members Required = 0
12/2002 Membership Goal = 0	Divided by 5 Years = 0
Net Increase = 0	Divided by 12 Months = 0
Additional Members Required	Divided by 22 Days = 0.00
Per Month = 0	Additional Members Per Day = 0.00

L2 - Loan Growth chart

This chart is used to project the current year's average savings balance goal. More information about the L2 chart is provided here.

12/31/2002 PROJECTION	VISION 2008
Total Loans = \$0	Targeted Loan Goal = \$0
Number of Loans = 0	Avg. Loan Balance = \$0
Avg. Loan Balance = \$0	Number of Loans Required = 0
12/31/2003 GOAL	FURTHER ANALYSIS
Total Loans = \$0	2008 Loan Growth Goal = 0
Avg. Loan Balance = ...	12/2002 Loan Goal = 0
Loans Required = 0	New Loans Required = 0
12/2002 Loan Goal = 0	Divided by 5 Years = 0
Change in Number = 0	Divided by 12 Months = 0
Net Monthly Change = 0	Divided by 22 Days = 0.00
Net Daily Change = 0.00	Additional Loans Per Day = 0.00

A2 - Average loan balance to member chart

This chart is used to project the current year's average loan balance per member. No data entry is required in this sheet - all numbers are system generated based on data entered previously. More information about the A2 chart is provided here.

12/31/2002 PROJECTION		VISION 2008	
Total Loans =	\$0	Total Loans =	\$0
Number of Members =	<u>\$0</u>	Number of Members =	<u>0</u>
Avg. Loan Bal. Per Member =	<u>\$0</u>	Avg. Loan Bal. Per Member =	<u>\$0</u>
12/31/2003 GOAL		FURTHER ANALYSIS	
Total Loans =	\$0	2008 Avg. Loan Goal =	\$0
Number of Members =	<u>0</u>	12/2002 Avg. Loan Goal =	<u>\$0</u>
Avg. Loan Bal. Per Member =	<u>\$0</u>	Avg. Loan Bal. Increase Per	<u>\$0</u>
12/2002 Avg. Loan Goal =	<u>\$0</u>	Member	
Incr. to Avg. Loan Bal. =	<u>\$0</u>	Annual Increase to Avg. Bal. Per	<u>\$0</u>
		Member Required	

P2 - Products per member chart

This chart is used to project the current year's products per member. More information about the P2 chart is provided here.

12/31/2002 PROJECTION		VISION 2008	
Total Products =	0	Targeted Membership =	0
Total Members =	<u>0</u>	Products Per Member Goal =	<u>0.00</u>
Products Per Member =	<u>0.00</u>	Total Products =	<u>0</u>
(does not incl. -0- bal accts)			
12/31/2003 GOAL		FURTHER ANALYSIS	
Total Members =	0	2008 Product Goal =	0
Products Per Member = <input type="text"/>		12/2002 Product Goal =	<u>0</u>
Total Products Required =	<u>0</u>	Difference =	<u>0</u>
12/2002 Product Goal =	<u>0</u>	Divided by 5 Years =	<u>0</u>
Products Increase Required =	<u>0</u>	Divided by 12 Months =	<u>0</u>
Divided by 12 Months =	<u>0</u>	Divided by 22 Days =	<u>0.0</u>
Product Per Day Increase =	<u>0.0</u>	Product Per Day Increase =	<u>0.0</u>

S2 - Staff productivity chart

This chart is used to project the current year's Staff Productivity. More information about the S2 chart is provided here.

12/31/2002 PROJECTION		VISION 2008 Doing No Better	
Products =	0	Targeted Members =	0
FTEs =	0.0	Products (PPM) Goal =	0.00
Products Per FTE =	0	Products Required =	0
		12/2002 Projected Products/FTE =	0
		FTEs Required =	0.0
12/31/2003 GOAL		WHAT IF.....	
Members =	0	Productivity Increase <input type="checkbox"/> 3.00% Products Per Employee	
Products Per Member =	0.00	2008 Product	
Total Products =	0	Jan 2003	0
FTEs =	...	Jan 2004	0
Products Per FTE Required =	0	Jan 2005	0
Improvement =	0.00%	Jan 2006	0
		Jan 2007	0
		Jan 2008	0
		Goal =	0
		Assume	
		FTEs =	0.0
		Total	
		Product Per =	0

FT2 - Assets per full time equivalent

This chart is used to project the current year's Assets per Full Time Equivalent. No data entry is required in this sheet - all numbers are system generated based on data entered previously. More information about the FT2 chart is provided here.

12/31/2002 PROJECTION		VISION 2008	
Total Assets =	\$0	Asset Goal =	\$0
Number of FTEs =	0.0	Target FTEs =	0.0
Assets Per FTE =	\$0	Target Assets Per FTE =	\$0
12/31/2003 GOAL		FURTHER ANALYSIS	
Total Assets =	\$0	Assets Per FTE Goal =	\$0
Number of FTEs =	0.0	12/2002 Assets Per FTE Goal =	\$0
Target Assets Per FTE =	\$0	Required Increase =	\$0
12/2002 Assets Per FTE Goal =	\$0		
Net Change =	\$0	Divided by 5 Years =	\$0

Step 6: Use the Savings Analysis and Loan Analysis charts to project the year end loan and savings forecast and yields.

Following the same procedure used in Step Three, project the year-end loan and savings (sheets S & L) forecast and the yields for the year 20XX using the Savings Analysis (S) and Loan Analysis (L) Charts

Step 7: Build the Preliminary Business Plan.

Build the Preliminary Business Plan 20XX by following the procedures outlined in Step Four after estimating the income and net equity as discussed below:

- 1 - Estimate the current year-end income and add the estimate to the ending equity position from the previous year. Complete steps three & four again but doing the same process for the Preliminary Business Plan 20XX.
- 2 - Estimate Allowance for Loan Loss on the Balance Sheet (F).
- 3 - Estimate delinquency percentage on the Historical Trends – Worksheet (H).
- 4 - Return to the Balance Sheet and recalculate Net Equity by pressing the Calculate Net Equity button.

Step 8: Use the M2 - FT2 charts to establish the planning year Board deliverables (i.e., objectives)

Use the following schedules to visualize and build the planning year's objectives – planning year goal (which is in the lower left corner of each of the following charts):

M2	MEMBER GROWTH CHART
L2	LOAN GROWTH CHART
A2	LOAN GROWTH CHART – Loan balance to member
P2	PRODUCTS PER MEMBER CHART
S2	STAFF PRODUCTIVITY CHART
FT2	ASSETS PER FULL TIME EQUIVALENT

The Board Deliverables are system updated for both BD1 and BD2 12/31/xxxx (but can be edited if necessary).

Planning Financial and Member Growth for Future Vision

Using the Growth Chart (G)

X Y Z Federal Credit Union

Growth Chart

(In Millions)

Hide Progress

Using Year End

Asset Growth Rate				Loan Growth Rate					
<div> <div></div> <div></div> <div></div> </div> <div> <div>-3.0%</div> <div>0.0%</div> <div>3.0%</div> </div>				-3.0%		0.0%		3.0%	
				-5.0%		0.0%		-5.0%	
						<div> <div></div> <div></div> <div></div> </div> <div> <div>-5.0%</div> <div>0.0%</div> </div>			
Dec 2003	\$44.7	\$44.7	\$44.7	Dec 2003	\$40.9	\$40.9	\$40.9	\$40.9	\$40.9
Dec 2004	\$43.3	\$44.7	\$46.0	Dec 2004	(\$2.2)	\$0.0	(\$2.2)	\$0.0	(\$2.3)
Dec 2005	\$42.0	\$44.7	\$47.4	Dec 2005	(\$2.1)	\$0.0	(\$2.2)	\$0.0	(\$2.4)
Dec 2006	\$40.8	\$44.7	\$48.8	Dec 2006	(\$2.0)	\$0.0	(\$2.2)	\$0.0	(\$2.4)
Dec 2007	\$39.6	\$44.7	\$50.3	Dec 2007	(\$2.0)	\$0.0	(\$2.2)	\$0.0	(\$2.5)
Dec 2008	\$38.4	\$44.7	\$51.8	Dec 2008	(\$1.9)	\$0.0	(\$2.2)	\$0.0	(\$2.6)
Dec 2009	\$37.2	\$44.7	\$53.4	Dec 2009	(\$1.9)	\$0.0	(\$2.2)	\$0.0	(\$2.7)
EQUITY GROWTH				LOAN ANALYSIS:					
Dec 2009	\$44,700,000	\$44,700,000	\$44,700,000	Dec 2003	\$40.9	\$40.9	\$40.9	\$40.9	\$40.9
% of Capital	0.00%	11.46%		Dec 2009	(\$1.9)	\$0.0	(\$2.2)	\$0.0	(\$2.7)
\$ of needed Capital	\$0	\$5,122,620		Req. Incr.	(\$42.8)	(\$40.9)	(\$43.2)	(\$40.9)	(\$43.6)
Current Capital	\$4,565,182	\$4,565,182		Net Incr. per year	(\$7.131)	(\$6.821)	(\$7.193)	(\$6.821)	(\$7.265)
Difference	(\$4,565,182)	\$557,438							
Div. by 6 years	(\$761,000)	\$93,000		Monthly Net Increase	(\$0.594)	(\$0.568)	(\$0.599)	(\$0.568)	(\$0.605)
Average assets	\$44,683,906	\$44,683,906							
ROA	-1.70%	0.21%							

Purpose of the Growth Chart

The proposed growth chart captures the essence of the credit union's business, (i.e. buying savings dollars from members which increases the asset base; using the savings increase to fund additional loans to members; and controlling the pace of growth by setting long-term capitalization and ROA (Return on Assets) goals.

The Switch Base button toggles the starting of the Growth Chart to the current month so the user can see not just the impact of a selected growth rate as of 12/31/XX, but also can see the impact based on where they are as of the current month.

Understanding the Asset Growth Section

The Insight Planning program uses the previous year-end financial position (12/XX actual), to forecast future asset growth scenarios. During the forecasting process, the Historical Trends worksheet will provide a basis for determining actual growth trends achieved in previous years. The desired growth rate must always be placed in the middle column because all supporting worksheets are integrated with information provided from this column. The other columns are only provided for comparison purposes.

Use the gray data entry buttons in the Asset Growth Section to test various growth rate scenarios for your credit union. The middle growth rate is the rate that drives the ROA figures and loan growth on this worksheet.

Asset Growth Rate			
<div> <div></div> 2.0% <div></div> 4.0% <div></div> 6.0% </div>			
Dec 2002	\$78.8	\$78.8	\$78.8
Dec 2003	\$80.4	\$82.0	\$83.5
Dec 2004	\$82.0	\$85.3	\$88.6
Dec 2005	\$83.6	\$88.7	\$93.9
Dec 2006	\$85.3	\$92.2	\$99.5
Dec 2007	\$87.0	\$95.9	\$105.5
Dec 2008	\$88.8	\$99.7	\$111.8

Understanding the Loan Growth Section

This portion of the worksheet illustrates the proposed loan to asset percentage, which the credit union planners hope to achieve. Based on the target goal, the worksheet also calculates the average monthly loan increase required to achieve the long-term objective. Again, the Historical Trends, (sheet tab "H") worksheet can be used to determine the loan growth achieved in previous years. The approved loan growth objective must always be in the middle column of the loan growth section (arrow above identifies the column of the section, which represents the asset growth rate goal).

Use the gray data entry buttons in this section to test loan-to-asset ratios and different growth rate scenarios.

Loan Growth Rate						
2.0%			4.0%		6.0%	
			<div>↓</div>			
60.0%		65.0%	<div></div> 60.0%	<div></div> 65.0%	60.0%	65.0%
Dec 2002	\$42.3	\$42.3	\$42.3	\$42.3	\$42.3	\$42.3
Dec 2003	\$48.2	\$52.3	\$49.2	\$53.3	\$50.1	\$54.3
Dec 2004	\$49.2	\$53.3	\$51.2	\$55.4	\$53.1	\$57.6
Dec 2005	\$50.2	\$54.4	\$53.2	\$57.6	\$56.3	\$61.0
Dec 2006	\$51.2	\$55.5	\$55.3	\$59.9	\$59.7	\$64.7
Dec 2007	\$52.2	\$56.6	\$57.5	\$62.3	\$63.3	\$68.6
Dec 2008	\$53.3	\$57.7	\$59.8	\$64.8	\$67.1	\$72.7

Understanding the Net Capital Section

This section calculates the ROA (Return on Assets) that will be required to achieve the long-term net capital goal based on the annual asset growth rate goal. The net capital objective must always be in the left column, (again, the arrow identifies this column) as this column also integrates into other supporting worksheets. In some cases the credit union planners will decide that a desired ROA must be achieved. In this case the net capital percentage will merely be the result of the ROA earned during the planning period.

Use the gray data entry button to test various scenarios for your credit union.

EQUITY GROWTH	Long Term Capital Goal	National Avg of Capital 50-100 mm
Dec 2008	\$99,700,000	\$99,700,000
% of Capital	16.00%	11.00%
\$ of needed Capital	\$15,952,000	\$10,967,000
Current Capital	\$11,484,329	\$11,484,329
Difference	\$4,467,671	(\$517,329)
Divided by 6 years	\$745,000	(\$86,000)
Average assets	\$88,933,585	\$88,933,585
ROA	0.84%	-0.10%

Completing the Growth Chart

As explained previously, the components of the form that must be completed in order to establish the long-term objectives for each individual credit union are the Asset Growth Rate, Loan Growth Rate, and Net Capital.

The **Asset Growth Rate** buttons (located near the of the Asset Growth Rate columns) are used to enter estimated growth rate scenarios. The growth rate displayed in the middle (with the arrow) is the rate that drives the ROA, capitalization and loan growth figures. This will also be the Asset size used for all the Vision 20XX figures displayed in other charts.

Use the **Loan Growth Rate** buttons (located near the top of the middle Loan Growth Rate column) to enter loan to asset ratio goals for Vision 20XX. The loan-to-asset ratio (with the arrow) will drive all the Vision 20XX figures in other charts.

Use the **Net Capital** button to enter the the targeted long-term net capital percentage.

Buttons and Features of the Growth Chart

The **Show/Hide Progress** button will toggle the G sheet view to show each year's growth numbers or alternatively, to hide each year's growth by displaying inverted Zs.

Hide Progress

The **Using Year End** button allows users to use year end actual data (for the previous year) as the basis on the Growth Chart, or to use **Current Month** (actual, YTD) data as the basis. You can toggle between the two options.

Using Year End

The **Column Options** button calls up the Column Options menu.

Column Options

From the Column Options menu, you can display or hide Year End Data columns on the sheet by checking the buttons next to the 2000 Year End, 2001 Year End, 2002 Year End or 2003 Year End options. For example, deselecting the 2000 Year End option will remove (hide) the 2000 Year End Data so that it does not display on the sheet.

You can also choose to display or hide the current year's Year to Date actual data on the sheet, the current year's Business Plan, the current year's Projections, and the next year's Business Plan.

After you have selected your column options, you can choose to apply them to one sheet only, to all sheets, or to the sheets of your choice by making appropriate selections in the "Apply to Sheets" area.

The screenshot shows a dialog box titled "Columns Options" with a blue title bar and a close button (X) in the top right corner. The dialog is divided into two main sections: "Display these Years" on the left and "Apply to Sheets" on the right. The "Display these Years" section contains a list of options with checkboxes: "2000 Year End" (checked), "2001 Year End" (checked), "2002 Year End" (checked), "2003 Year End" (checked), "Jan 2004 Actual" (checked), "Jan 2004 Annualized (In)" (unchecked), "2004 Business Plan" (checked), "2004 Projection" (checked), "2005 Business Plan" (checked), and "2010 Vision (M & H)" (checked). The "Apply to Sheets" section contains three radio button options: "Apply to this sheet only" (selected), "Apply to all sheets (S thru In)" (unchecked), and "Apply to selected sheets" (unchecked). Below the radio buttons are five checkboxes labeled S, L, M, H, and In, with the "M" checkbox checked. At the bottom of the dialog are two buttons: "OK" and "Cancel".

Using the Member Growth (M1) Chart - Previous Years

PROPERTY OF AHO CONSULTING
Member Growth Chart
Previous Years

2001 YEAR END		2009 VISION	
		Asset Goal =	\$99,700 m
Total Savings =	\$59,268 m	Less Borrowed Funds =	...
Number of Members =	<u>10,738</u>	Target Reserves =	\$15,952 m
Avg. Balance Per Member =	<u>\$5,519</u>	Total Member Savings =	\$83,748 m
		Avg. Savings Balance =	...
		Required Members =	<u>11,964</u>
2002 YEAR END		FURTHER ANALYSIS	
Total Savings =	\$66,727 m	2009 Membership Goal =	11,964
Avg. Savings Balance =	<u>\$6,581</u>	2001 Actual Membership =	<u>10,738</u>
Total Membership =	<u>10,140</u>	New Members Required =	<u>1,226</u>
2001 Actual Membership =	<u>10,738</u>	Divided by 7 Years =	175
Net Increase =	<u>(598)</u>	Divided by 12 Months =	15
		Divided by 22 Days =	0.66
Net Monthly Change =	<u>(49.83)</u>	Additional Members Daily =	<u>0.66</u>

Purpose of the Member Growth (M1) Chart

The purpose of the Member Growth chart is to assist the credit union planners in establishing a long-term member growth objective.

M1 Chart Strategy

The credit union should determine the future average savings relationship (average savings balance) it wants to develop with the members. This generally means the credit union will try to increase the relationship with both existing and future members (i.e. increased balances per member will usually produce greater cost effectiveness and support the credit union philosophy of promoting thrift).

YEAR END data on the worksheet's left side indicate the change in members and average saving relationship, which have occurred during the previous year and serves as a basis for determining the current credit union environment.

2001 YEAR END	
Total Savings =	\$59,268 m
Number of Members =	<u>10,738</u>
Avg. Balance Per Member =	<u>\$5,519</u>
2002 YEAR END	
Total Savings =	\$66,727 m
Avg. Savings Balance =	<u>\$6,581</u>
Total Membership =	<u>10,140</u>
2001 Actual Membership =	<u>10,738</u>
Net Increase =	<u>(598)</u>
Net Monthly Change =	<u>(49.83)</u>

VISION data, located on the worksheet's top right side, indicates the total saving dollars which are required to achieve the long-term asset growth objective as determined during the completion of the Growth Chart, (i.e. total assets less targeted net capital equals required total member savings). Using the Historical Trends (worksheet H) and Ratio Analysis Charts (worksheet RA), the planning team determines the desired average member savings relationship it wants to obtain. The total savings target divided by the targeted individual saving relationship will determine the number of members the credit union will need to attract to accomplish the asset goal.

2009 VISION	
Asset Goal =	\$99,700 m
Less Borrowed Funds =	<input type="text"/> m
Target Reserves =	<u>\$15,952 m</u>
Total Member Savings =	<u>\$83,748 m</u>
Avg. Savings Balance =	<input type="text"/> <u>\$7,000</u>
Required Members =	<u>11,964</u>

FURTHER ANALYSIS data, provided on the worksheet's lower right side, will help the credit union to set, measure and communicate annual and monthly membership goals.

FURTHER ANALYSIS	
2009 Membership Goal =	11,964
2001 Actual Membership =	<u>10,738</u>
New Members Required =	<u>1,226</u>
Divided by 7 Years =	175
Divided by 12 Months =	15
Divided by 22 Days =	0.66
Additional Members Daily =	<u>0.66</u>

Completing the M1 Worksheet

The data to calculate the change in members and the average individual saving relationship for the previous year is supplied by completing the data entry (D) worksheet.

The only components that need to be entered by the planning team are the agreed upon target for the average savings relationship the credit union wants to achieve with its members, and the borrowed funds figure. These variables can be changed (using the gray data entry buttons) as the planning group contemplates “what if” scenarios.

2009 VISION	
Asset Goal =	\$99,700 m
Less Borrowed Funds = <input type="text"/>	m
Target Reserves =	<u>\$15,952</u> m
Total Member Savings =	<u>\$83,748</u> m
Avg. Savings Balance = <input type="text"/>	<u>\$7,000</u>
Required Members =	<u>11,964</u>

Using the Loan Growth (L1) Chart - Previous Years

PROPERTY OF AHO CONSULTING Loan Growth Chart (Number of Loans) Previous Years

2001 YEAR END	2009 VISION
Total Loans = \$43,166 m	Targeted Loan Goal = \$64,825 m
Number of Loans = <u>7,448</u>	Avg. Loan Balance = ... <u>\$7,500</u>
Avg. Loan Balance = <u>\$5,796</u>	Number of Loans Required = <u>8,643</u>
2002 YEAR END	FURTHER ANALYSIS
Total Loans = \$42,261 m	2009 Loan Growth Goal = 8,643
Avg. Loan Balance = <u>\$6,455</u>	2001 Actual Loans = <u>7,448</u>
Number of Loans = <u>6,547</u>	New Loans Required = <u>1,195</u>
2001 Actual Loans = <u>7,448</u>	Divided by 7 Years = 171
Change in Number = (901)	Divided by 12 Months = 14
Net Monthly Change = (75)	Divided by 22 Days = 0.65
Net Daily Change = (3.41)	Additional Loans Per Day = <u>0.65</u>

Purpose of the L1 Chart

The purpose of the Loan Growth Chart is to assist the planners in determining the loan production required to achieve the long-term loan objective determined during the completion of the Growth chart. The worksheet helps to visualize both the number and average loan balances per loan outstanding, which is required to reach the credit union's long-term objective.

L1 Chart Strategy

The credit union determines the average loan balance per loan outstanding which it will have in the future. The average loan balance will reflect future loan mix that the credit union intends to achieve, (i.e. a smaller loan balance average indicates an emphasis on unsecured lending while a larger average loan balance indicates that future loan growth strategies will rely on secured loan programs).

2001 YEAR END	
Total Loans =	\$43,166 m
Number of Loans =	<u>7,448</u>
Avg. Loan Balance =	<u>\$5,796</u>
2002 YEAR END	
Total Loans =	\$42,261 m
Avg. Loan Balance =	<u>\$6,455</u>
Number of Loans =	<u>6,547</u>
2001 Actual Loans =	<u>7,448</u>
Change in Number =	<u>(901)</u>
Net Monthly Change =	<u>(75)</u>
Net Daily Change =	<u>(3.41)</u>

YEAR END data on the worksheet's left side indicates the change in loans and the average loan balance per loans outstanding which occurred in the previous year, and serves as a basis for determining the current credit union environment.

VISION data, located on the worksheet's top right side, indicates the total loan dollars, which are required to achieve the long-term loan growth objective as determined during the completion of the Growth Chart. Using Historical Trends and Ratio Analysis Charts (Worksheets H and RA) the planning team determines the desired average loan balance per loan outstanding it wants to obtain. The total loan objective divided by the targeted average loan balance outstanding will determine the number of loans, which are required to obtain the results the credit union wants.

Use the gray data entry button to enter the desired average loan balance for the year 20XX.

2009 VISION	
Targeted Loan Goal =	\$64,825 m
Avg. Loan Balance =	<input type="text" value="..."/> <u>\$7,500</u>
Number of Loans Required =	<u>8,643</u>

FURTHER ANALYSIS data provided on the worksheet's lower right side will help the credit union set, measure and communicate annual and monthly loan production.

FURTHER ANALYSIS	
2009 Loan Growth Goal =	8,643
2001 Actual Loans =	<u>7,448</u>
New Loans Required =	<u>1,195</u>
Divided by 7 Years =	171
Divided by 12 Months =	14
Divided by 22 Days =	0.65
Additional Loans Per Day =	<u>0.65</u>

Completing the L1 Worksheet

The data used to calculate the change in loans and the average individual loan balance outstanding for the previous year is supplied by completing the Data entry (D) Worksheet.

The only component to be entered by the planning team is the agreed upon target for the targeted average loan balance per loan outstanding. This variable can be changed (using the gray data entry button) as the planning group completes its "what if" scenarios.

Using the Loan Growth (A1) Chart - Loan Balance to Member - Previous Years

PROPERTY OF AHO CONSULTING
Loan Growth Chart (Loan Balance to Member)
Previous Years

2001 YEAR END		2009 VISION	
Total Loans =	\$43,166 m	Total Loans =	\$64,825 m
Number of Members =	<u>10,738</u>	Number of Members =	<u>11,964</u>
Avg. Loan Bal. Per Member =	<u>\$4,020</u>	Avg. Loan Bal. Per Member =	<u>\$5,418</u>
2002 YEAR END		FURTHER ANALYSIS	
Total Loans =	\$42,261 m	2009 Avg. Loan Goal =	\$5,418
Number of Members =	<u>10,140</u>	2001 Actual Avg. Loan =	<u>\$4,020</u>
Avg. Loan Bal. Per Member =	<u>\$4,168</u>	Avg. Loan Bal. Increase Per =	<u>\$1,398</u>
2001 Actual Avg. Loan =	<u>\$4,020</u>	Member	
Incr. to Avg. Loan Bal. =	<u>\$148</u>	Annual Increase to Avg. Bal. Per =	<u>\$200</u>
		Member Required	

Purpose of the A1 Chart

The purpose of the Loan Growth Chart is to visualize the result of increasing the members' average savings balance and the average loan balance per loan outstanding.

A1 Chart Strategy

In most cases, an increase in the average loan balance per member will result in benefits to the credit union. Benefits will generally include increasing the percentage of total member savings, which are invested in member loans. It can also increase operational efficiencies, (i.e. higher loan balances with less volume usually reduces operational expense).

Note: ALM (Asset Liability Management) requires a proper mix of loan types and pricing.

YEAR END data on the worksheet's left side indicates the change in the total loan balance and the average loan balance per member which occurred in the previous year, and serves as a basis for determining the current credit union environment.

2001 YEAR END	
Total Loans =	\$43,166 m
Number of Members =	<u>10,738</u>
Avg. Loan Bal. Per Member =	<u>\$4,020</u>
2002 YEAR END	
Total Loans =	\$42,261 m
Number of Members =	<u>10,140</u>
Avg. Loan Bal. Per Member =	<u>\$4,168</u>
2001 Actual Avg. Loan =	<u>\$4,020</u>
Incr. to Avg. Loan Bal. =	<u>\$148</u>

VISION data, located on the worksheet's top right side, indicates the total loan dollars, which are required to achieve the long-term loan growth objective as determined during the completion of the Growth Chart. The total loan objective divided by the targeted number of members will determine the average loan balance per member which will automatically result if the membership and total loan objectives are met.

2009 VISION	
Total Loans =	\$64,825 m
Number of Members =	<u>11,964</u>
Avg. Loan Bal. Per Member =	<u>\$5,418</u>

The **FURTHER ANALYSIS** data provided on the worksheet's lower right side indicates the annual average increase which is required if the credit union is to reach its long-term objective.

FURTHER ANALYSIS	
2009 Avg. Loan Goal =	\$5,418
2001 Actual Avg. Loan =	<u>\$4,020</u>
Avg. Loan Bal. Increase Per =	<u>\$1,398</u>
Member	
Annual Increase to Avg. Bal. Per =	<u>\$200</u>
Member Required	

Completing the A1 Worksheet

The entire worksheet is completed from data entered into the Data entry (D), Member Growth and Loan Growth Worksheets.

Using the Products Per Member (P1) Chart - Previous Years

PROPERTY OF AHO CONSULTING

Products Per Member Chart

Previous Years

2001 YEAR END		2009 VISION	
	Number of Products		
Loans =	7,448	Targeted Membership =	11,964
Savings =	16,336	Products Per Member Goal =	2.75
CD's =	2,219	Total Products =	32,901
Total Products =	26,003		
Total Members =	10,738		
Products Per Member =	2.42		
2002 YEAR END		FURTHER ANALYSIS	
Total Members =	10,140	2009 Product Goal =	32,901
Products Per Member =	2.41	2001 Actual Products =	26,003
Total Products =	24,450	Difference =	6,898
2001 Actual Products =	26,003	Divided by 7 Years =	985
Products Increase Required =	(1,553)	Divided by 12 Months =	82
Divided by 12 Months =	(129)	Divided by 22 Days =	3.7
Product Per Day Increase =	-5.9	Product Per Day Increase =	3.7

Purpose of the P1 Chart

The purpose of the Products per Member Chart is to assist the planners in determining the required increase in balance sheet product utilization by the membership, which is necessary to achieve the long-term products per member objective. This worksheet helps to visualize both the number of members and their average product usage. The worksheet also indicates the (net) daily increase in the number of products, which must be sold to achieve the credit union long-term objective.

P1 Chart Strategy

Generally, an increase in the overall utilization of credit union products and services by members will increase account balance relationships and build "economies of scale".

YEAR END data located on the worksheet's left side indicates the change in the total loan and savings accounts relationships, as well as the change in the average products per member, which occurred in the previous year, and serves as a basis for determining the current credit union environment.

2001 YEAR END		Number of Products
Loans =		7,448
Savings =		16,336
CD's =		<u>2,219</u>
Total Products =		<u>26,003</u>
Total Members =		<u>10,738</u>
Products Per Member =		<u>2.42</u>
2002 YEAR END		
Total Members =		10,140
Products Per Member =		<u>2.41</u>
Total Products =		<u>24,450</u>
2001 Actual Products =		<u>26,003</u>
Products Increase Required =		<u>(1,553)</u>
Divided by 12 Months =		(129)
Product Per Day Increase =		<u>-5.9</u>

VISION data, located on the worksheet's top right side, indicates the long-term targeted balance sheet products per member total, which the planners hope to achieve. Using Historical Trends (Worksheet H), the planning team determines the desired products per member ratio it wants the credit union to obtain. The total product per member objective multiplied by the targeted number of members will equal the total number of products that needs to be utilized by the membership.

Use the gray data entry button to test different services per member goals for year 20XX.

2009 VISION		
Targeted Membership =		11,964
Products Per Member Goal =	<input type="text" value="..."/>	<u>2.75</u>
Total Products =		<u>32,901</u>

FURTHER ANALYSIS data, provided on the worksheet's lower right side, indicates the amount of daily production that will be required to increase the net products per member to the targeted long-term ratio.

FURTHER ANALYSIS	
2009 Product Goal =	32,901
2001 Actual Products =	<u>26,003</u>
Difference =	<u>6,898</u>
Divided by 7 Years =	985
Divided by 12 Months =	82
Divided by 22 Days =	3.7
Product Per Day Increase =	<u>3.7</u>

Completing the P1 Worksheet

The data to calculate the change in the products to member ratio for the previous year is supplied by completing the Data entry (D) Worksheet.

The only component to be entered by the planning team is the agreed upon target for the long-term product per member relationship the credit union wants to achieve. This variable can be changed (using the gray data entry button) as the planning group completes “what if” scenarios.

Using the Staff Productivity (S1) Chart - Previous Years

2001 YEAR END		2009 VISION	
Products =	26,003	Targeted Members =	11,964
FTEs =	<u>32.5</u>	Products (PPM) Goal =	<u>2.75</u>
Products Per FTE =	<u>800</u>	Products Required =	<u>32,901</u>
		2002 Products Per FTE =	<u>873</u>
		FTEs Required =	<u>37.7</u>
2002 YEAR END		FURTHER ANALYSIS	
Members =	10,140	Productivity Increase	
Products Per Member =	<u>2.41</u>	... 1.00% Products Per Employee	
Total Products =	<u>24,450</u>	Jan 2003	873
FTEs =	<u>28.0</u>	Jan 2004	882
Products Per FTE =	<u>873</u>	Jan 2005	891
Improvement =	<u>9.14%</u>	Jan 2006	900
		Jan 2007	909
		Jan 2008	918
		Jan 2009	927
		2009	Product = 32,901
		Assume	FTEs = <u>35.5</u>
		Total	
		Product Per =	<u>927</u>

Purpose of the S1 Chart

The purpose of the Staff Productivity Chart is to assist the planners in visualizing the need to increase staff productivity as the credit union moves toward its achievement of Vision 20XX.

S1 Chart Strategy

Productivity is defined as the average number of balance sheet products, which are delivered to members per FTE (Full Time Equivalent). Generally, an increase in the overall utilization of credit union products and services by members accompanied by a lesser increase in staffing will result in greater productivity. This productivity increase will require the credit union to have well trained staff and make better use of technology and strategic alliances.

YEAR END data, located on the worksheet's left side, indicates the change in staff productivity which occurred in the previous year and serves as a basis for determining the current credit union environment. The chart presents the change in terms of the number of products delivered per FTE (full time equivalents) as well as a percentage.

2001 YEAR END	
Products =	26,003
FTEs =	<u>32.5</u>
Products Per FTE =	<u>800</u>
2002 YEAR END	
Members =	10,140
Products Per Member =	<u>2.41</u>
Total Products =	<u>24,450</u>
FTEs =	<u>28.0</u>
Products Per FTE =	<u>873</u>
Improvement =	<u>9.14%</u>

VISION data, located on the worksheet's top right side, indicates the number of FTEs (full time equivalents) which will be required if current production is not improved. Generally, a staff increase is indicated if productivity is not improved.

2009 VISION	
Targeted Members =	11,964
Products (PPM) Goal =	<u>2.75</u>
Products Required =	<u>32,901</u>
2002 Products Per FTE =	<u>873</u>
FTEs Required =	<u>37.7</u>

The FURTHER ANALYSIS data on the worksheet's lower right side allows the planners to target an annual percentage improvement in productivity. The targeted number of projected credit union FTEs (full time equivalents) is calculated; (i.e. total number of estimated products divided by the increase level of productivity).

Use the gray data entry button to enter the rate of increase in productivity goal for 20XX.

FURTHER ANALYSIS			
Productivity Increase			
...	1.00%	Products Per Employee	
Jan 2003	873	2009	
Jan 2004	882	Product =	32,901
Jan 2005	891	Assume	
Jan 2006	900	FTEs =	<u>35.5</u>
Jan 2007	909		
Jan 2008	918	Total	
Jan 2009	927	Product Per =	<u>927</u>

Completing the S1 Worksheet

The data needed to calculate the change in the productivity ratio for the previous year is supplied by completing the Data entry (D) Worksheet.

The only component that needs to be entered by the planning team is the agreed upon target for the annual percentage improvement in staff productivity. This variable can be changed (using the gray data entry button) as the planning group completes its "What If" scenarios.

Using the Assets Per Full Time Equivalent (FT1) Chart - Previous Years

2001 YEAR END	2009 VISION
Total Assets = \$70,103 m Number of FTEs = <u>32.5</u> Assets Per FTE = <u>\$2,157</u> m	Asset Goal = \$99,700 m Target FTEs = <u>35.5</u> Target Assets Per FTE = <u>\$2,809</u> m
2002 YEAR END	FURTHER ANALYSIS
Total Assets = \$78,819 m Number of FTEs = <u>28.0</u> Assets Per FTE = <u>\$2,815</u> m 2001 Assets Per FTE = <u>\$2,157</u> m Net Change = <u>\$658</u> m	Assets Per FTE Goal = \$2,809 m 2001 Assets Per FTE = <u>\$2,157</u> m Required Increase = <u>\$652</u> m Divided by 7 Years = <u>\$93</u> m

Purpose of the FT1 Chart

The purpose of the Assets per Full Time Equivalent chart is to assist the planners in visualizing the need to increase the dollars of assets under the management by each full time equivalent (FTE) as the credit union moves toward its achievement of Vision 20XX.

FT1 Chart Strategy

The Asset to Full Time Equivalent ratio is calculated by dividing the Credit Union Assets by FTEs. Generally, an increase in assets accompanied by a lesser increase in staffing will result in more assets under management per FTE. This increase will usually decrease the operating expense ratio to average assets, which is a measure of credit union efficiency.

YEAR END data, located on the worksheet's left side, indicates the change in assets managed per FTE which occurred in the previous year and serves as a basis for determining the current credit union environment. The chart presents the change in terms of the dollars of products delivered per FTE (full time equivalents) as well as a percentage.

2001 YEAR END	
Total Assets =	\$70,103 m
Number of FTEs =	<u>32.5</u>
Assets Per FTE =	<u>\$2,157 m</u>
2002 YEAR END	
Total Assets =	\$78,819 m
Number of FTEs =	<u>28.0</u>
Assets Per FTE =	<u>\$2,815 m</u>
2001 Assets Per FTE =	<u>\$2,157 m</u>
Net Change =	<u>\$658 m</u>

VISION data, located on the worksheet's top right side, indicates the Vision 20XX asset goal as well as the target FTEs. The target assets divided by the target FTEs equals the target assets, which should be under management per FTE. Generally, increasing assets per FTE indicates that productivity is improved.

2009 VISION	
Asset Goal =	\$99,700 m
Target FTEs =	<u>35.5</u>
Target Assets Per FTE =	<u>\$2,809 m</u>

FURTHER ANALYSIS provided on the worksheet's lower right side allows the planners to target an annual asset dollar increase per FTE, which is needed to achieve the year 20XX objective.

FURTHER ANALYSIS	
Assets Per FTE Goal =	\$2,809 m
2001 Assets Per FTE =	<u>\$2,157 m</u>
Required Increase =	<u>\$652 m</u>
Divided by 7 Years =	<u>\$93 m</u>

Completing the FT1 Worksheet

The data needed to calculate the change in the assets per FTE ratio for the previous year is supplied by completing the Data entry (D) Worksheet, the Member Growth Chart and the Staff Productivity Chart for the planned year.

Using the Insight Budgeting Feature

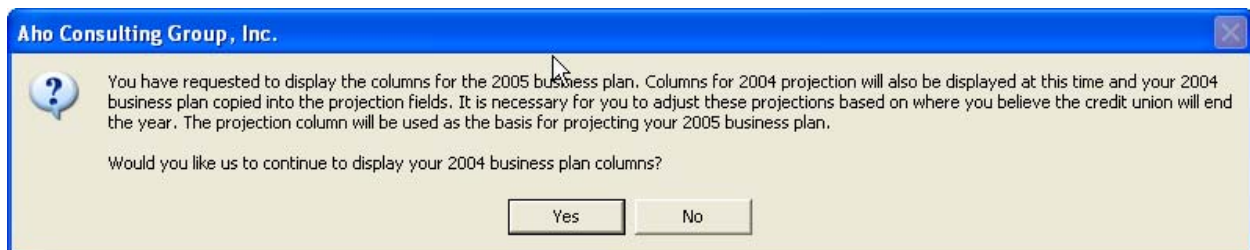
You can begin the budgeting process at anytime – no more waiting for the B version.

When you are ready to begin working on your budget (**after going through each of the previously mentioned areas completing year end projections for the current year**), you can turn on the Budget feature by toggling the Budget button on the D sheet.

Budget 2005 off

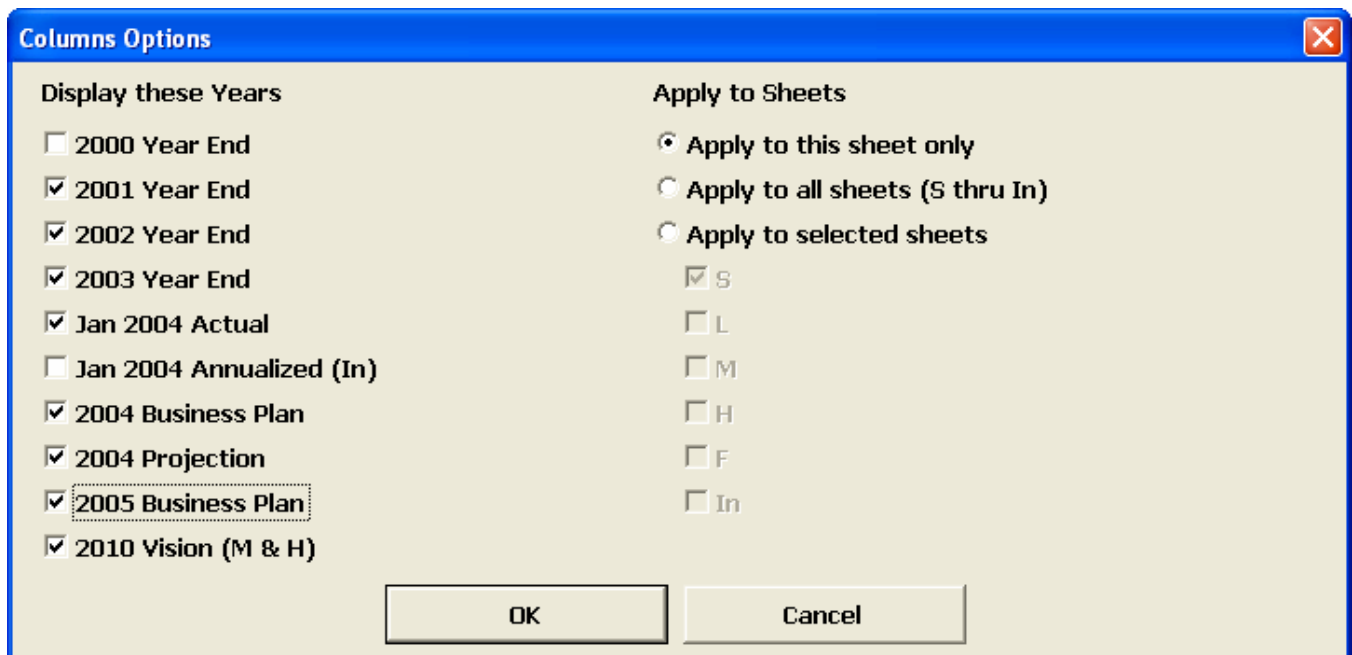
Turning the budget on and off will not cause you to lose any data. The information is saved.

When you begin to work on your budget by toggling the Budget button to the ON position, you will encounter a new message:



Select Yes.

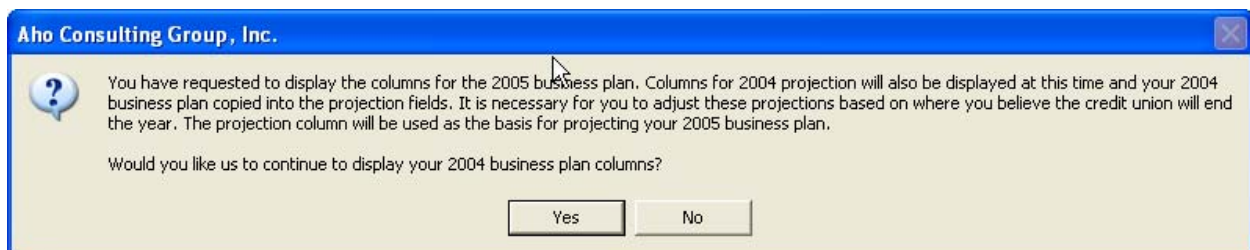
You can also choose to display your budget for the current year when budgeting for the coming year. You can control these options by selecting the Column Options button located on the S, L, F, IN, M, and H sheets.




Columns Options

<p>Display these Years</p> <p><input type="checkbox"/> 2000 Year End</p> <p><input checked="" type="checkbox"/> 2001 Year End</p> <p><input checked="" type="checkbox"/> 2002 Year End</p> <p><input checked="" type="checkbox"/> 2003 Year End</p> <p><input checked="" type="checkbox"/> Jan 2004 Actual</p> <p><input type="checkbox"/> Jan 2004 Annualized (In)</p> <p><input checked="" type="checkbox"/> 2004 Business Plan</p> <p><input checked="" type="checkbox"/> 2004 Projection</p> <p><input checked="" type="checkbox"/> 2005 Business Plan</p> <p><input checked="" type="checkbox"/> 2010 Vision (M & H)</p>	<p>Apply to Sheets</p> <p><input checked="" type="radio"/> Apply to this sheet only</p> <p><input type="radio"/> Apply to all sheets (S thru In)</p> <p><input type="radio"/> Apply to selected sheets</p> <p><input checked="" type="checkbox"/> S</p> <p><input type="checkbox"/> L</p> <p><input type="checkbox"/> M</p> <p><input type="checkbox"/> H</p> <p><input type="checkbox"/> F</p> <p><input type="checkbox"/> In</p>
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When you begin to work on your budget by toggling the Budget button to the ON position, you will encounter a new message:



Aho Consulting Group, Inc.


 You have requested to display the columns for the 2005 business plan. Columns for 2004 projection will also be displayed at this time and your 2004 business plan copied into the projection fields. It is necessary for you to adjust these projections based on where you believe the credit union will end the year. The projection column will be used as the basis for projecting your 2005 business plan.

Would you like us to continue to display your 2004 business plan columns?

Select Yes.

You can now use the Budgeting columns to make projections for the coming year in the Savings Analysis chart...

Savings Analysis Chart with Forecast
For PLANNING PURPOSES ONLY

	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Div. Cost	2004 Est. Div. Cost	2004 Proj. Growth
Share Drafts	\$6,003,790	\$6,574,502	\$7,500,000	\$7,500,000	\$9,000,000	0.35%	0.35%	0.35%	\$23,632	\$28,875	20.00%
Regular Shares	\$17,249,648	\$18,432,540	\$17,000,000	\$17,500,000	\$18,000,000	1.30%	1.15%	1.15%	\$199,810	\$204,125	2.86%
Money Market	\$7,186,810	\$8,509,375	\$9,000,000	\$9,000,000	\$11,000,000	2.10%	1.60%	1.30%	\$129,494	\$130,000	22.22%
Share CD's	\$13,903,385	\$14,502,773	\$17,500,000	\$15,000,000	\$16,000,000	3.80%	3.00%	2.75%	\$433,551	\$426,250	6.67%
IRA shares and CD's	\$1,801,881	\$1,836,572	\$1,800,000	\$1,800,000	\$1,800,000	3.00%	2.50%	2.25%	\$45,024	\$40,500	0.00%
Premium, Clubs and Escrows	\$331,325	\$515,534	\$350,000	\$350,000	\$350,000	1.00%	0.75%	0.75%	\$2,555	\$2,625	0.00%
Non Member	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	\$0							\$0	\$0	0.00%
Total Deposits	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%
Total Notes / Borrowed	\$0	\$0							\$0	\$0	0.00%
Total	\$46,476,839	\$50,371,296	\$53,150,000	\$51,150,000	\$56,150,000	2.15%	1.71%	1.55%	\$834,066	\$832,375	9.78%

...Loan Analysis chart...

Loan Analysis Chart with Forecast
For PLANNING PURPOSES ONLY

	2002 Year End	Jun 2003 Actual	2003 Business Plan	2003 Projection	2004 Business Plan	2003 Est. Yield	2003 Proj. Yield	2004 Est. Yield	2003 Proj. Loan Income	2004 Est. Loan Income	2004 Proj. Growth
Credit Cards	\$1,482,078	\$1,472,986	\$1,500,000	\$1,500,000	\$2,000,000	10.00%	10.00%	10.00%	\$149,104	\$175,000	33.33%
All Other Unsecured	\$1,343,100	\$1,336,524	\$1,500,000	\$1,500,000	\$2,000,000	13.00%	13.00%	13.00%	\$104,802	\$227,500	33.33%
New Vehicles	\$8,110,675	\$10,296,477	\$10,500,000	\$11,500,000	\$14,000,000	7.50%	7.00%	6.75%	\$686,374	\$860,625	21.74%
Used Vehicles	\$11,248,883	\$10,693,308	\$13,500,000	\$11,500,000	\$12,000,000	9.55%	9.00%	8.75%	\$1,023,700	\$1,028,125	4.35%
1st Mortgage Real Estate	\$9,862,229	\$10,173,898	\$10,500,000	\$10,500,000	\$12,000,000	7.50%	7.50%	7.00%	\$763,584	\$787,500	14.29%
Other Real Estate	\$2,733,601	\$2,701,675	\$3,500,000	\$3,000,000	\$3,500,000	6.00%	6.00%	5.50%	\$172,000	\$178,750	16.67%
Other Loans to Members	\$6,046,369	\$6,416,497	\$7,500,000	\$7,000,000	\$7,500,000	8.00%	8.00%	8.00%	\$521,879	\$580,000	7.14%
Leases receivable	\$0	\$0							\$0	\$0	0.00%
Non-member Loans	\$0	\$0							\$0	\$0	0.00%
Balance Undetermined	\$0	\$0									
Total	\$40,827,534	\$43,091,965	\$48,500,000	\$46,500,000	\$53,000,000	8.30%	8.02%	7.71%	\$3,501,449	\$3,837,500	13.98%

...Membership and Productivity Objective charts (M2 - FT2)...

My Credit Union Member Growth Chart Planning Year			
2003 PROJECTION		2009 VISION	
Total Savings =	\$51,150 m	Asset Goal =	\$91,300 m
Number of Members =	<u>6,480</u>	Less Borrowed Funds =	\$0 m
Avg. Balance Per Member =	<u>\$7,893</u>	Target Reserves =	<u>\$8,674 m</u>
		Total Member Savings =	<u>\$82,627 m</u>
		Avg. Savings Balance =	<u>\$7,500</u>
		Required Members =	<u>11,017</u>
2004 BUSINESS PLAN		FURTHER ANALYSIS	
Total Savings =	\$56,150 m	2009 Membership Goal =	11,017
Avg. Savings Balance =	<u>\$7,700</u>	2003 Membership Goal =	<u>6,480</u>
Total Membership Required =	<u>7,292</u>	New Members Required =	<u>4,536</u>
2003 Membership Goal =	<u>6,480</u>	Divided by 5 Years =	907
Net Increase =	<u>812</u>	Divided by 12 Months =	76
Additional Members Required		Divided by 22 Days =	3.44
Per Month =	<u>68</u>	Additional Members Per Day =	<u>3.44</u>

...Balance Sheet...

My Credit Union						
Balance Sheet Business Plan						
For Planning Purposes (Based on Management Input)						
ASSETS (In Millions)						
Cash	\$0.477	\$0.692	\$1.154	\$1.000	\$1.000	\$1.000
Loans	\$36.331	\$40.828	\$43.092	\$48.500	\$46.500	\$53.000
Allowance for Loan Losses	\$0.442	\$0.542	\$0.648	\$0.632	\$0.702	\$0.812
Investments	\$9.509	\$8.880	\$10.877	\$6.905	\$7.102	\$5.287
Other Assets	\$0.696	\$0.871	\$0.553	\$0.900	\$0.900	\$0.900
Fixed Assets	\$0.956	\$0.801	\$0.781	\$2.160	\$2.000	\$3.000
TOTAL ASSETS	\$47.528	\$51.528	\$55.809	\$58.833	\$56.800	\$62.375
LIABILITIES/SAVINGS/EQUITY (In Millions)						
Liabilities	\$0.132	\$0.123	\$0.231	\$0.195	\$0.180	\$0.207
Savings and Borrowed Funds	\$43.021	\$46.477	\$50.371	\$53.150	\$51.150	\$56.150
Equity (Net Capital)	\$4.374	\$4.929	\$5.206	\$5.488	\$5.470	\$6.018
TOTAL LIABILITIES/SAVINGS/EQUITY	\$47.528	\$51.528	\$55.809	\$58.833	\$56.800	\$62.375
ADDITIONAL EQUITY (In Millions)						
ALLOWANCE FOR LOAN LOSS						
Beginning Bal. Allowance For Loan Loss	\$551,087	\$442,049	\$541,904	\$541,904	\$541,904	\$701,904
Provision for Loan Loss Expense	\$280,000	\$415,000	\$180,000	\$360,000	\$360,000	\$360,000
Net Charge-off Amount	\$389,038	\$315,145	\$74,515	\$270,000	\$200,000	\$250,000
Additional Allowance Transfer - Adjustment	\$0	\$0	\$253			
Ending Bal. Allowance For Loan Loss	\$442,049	\$541,904	\$647,642	\$631,904	\$701,904	\$811,904

...Income Statement...

My Credit Union				Show Actual		Hide 2003 Budget		Hide 2004 Budget		Using 2003 Projection		
Projected Income Statement												
For Planning Purposes (Based on Management Input)												
		2002 Year End	% to Avg. Assets	Jun 2003 Annualized	% to Avg. Assets	2003 Business Plan	% to Avg. Assets	2003 Projection	% to Avg. Assets	2004 Business Plan	% to Avg. Assets	
REVENUE (In Millions)		AVG. BALANCE	AVG. YIELD									
Loan Interest	PY 2002	\$38,580	8.74%	\$3,373	6.8%							
	ACT 2003	\$41,960	8.28%			\$3,474	6.47%					
	ABP 2003	\$44,664	8.30%					\$3,706	6.72%			
	PROJ 2003	\$43,664	8.02%							\$3,501	6.46%	
Investment Interest	PBP 2004	\$49,750	7.7%							\$3,838	6.44%	
	PY 2002	\$9,194	3.28%	\$0,302	0.6%							
	ACT 2003	\$9,878	2.88%			\$0,285	0.53%					
	ABP 2003	\$7,892	2.75%					\$0,217	0.39%			
COST OF FUNDS	PROJ 2003	\$7,991	2.80%							\$0,224	0.41%	
	PBP 2004	\$6,194	2.80%									
			\$3,675	7.42%	\$3,759	7.00%	\$3,923	7.11%	\$3,725	6.88%	\$4,011	6.73%
	Less Dividends & Int. on borrowed money	PY 2002	\$44,749	2.62%	\$1,173	2.37%						
ACT 2003		\$48,424	1.8%			\$0,877	1.63%					
ABP 2003		\$49,813	2.15%					\$1,070	1.94%			
PROJ 2003		\$48,813	1.7%							\$0,834	1.54%	
NET INTEREST INCOME	PBP 2004	\$53,650	1.55%									
			\$2,502	5.05%	\$2,882	5.37%	\$2,853	5.17%	\$2,891	5.34%	\$2,179	5.33%
	Other Income		\$0,493	1.00%	\$0,468	0.87%	\$0,510	0.92%	\$0,510	0.94%	\$0,630	1.06%
	SUBTOTAL		\$2,996	6.05%	\$3,348	6.24%	\$3,363	6.09%	\$3,401	6.28%	\$3,809	6.39%
EXPENSES (In Millions)												
Operating	PY 2002	\$2,130	4.30%	\$2,372	4.42%	\$2,443	4.43%	\$2,500	4.62%	\$2,900	4.87%	
	ACT 2003	\$0,415	0.84%	\$0,360	0.67%	\$0,360	0.65%	\$0,360	0.66%	\$0,360	0.60%	
	ABP 2003											
	PROJ 2003											
NON OPERATING INCOME (In Millions)												
Other Non Operating Income		\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	\$0,000	0.00%	
NET INCOME		\$0,451	0.91%	\$0,616	1.15%	\$0,560	1.01%	\$0,541	1.00%	\$0,549	0.92%	

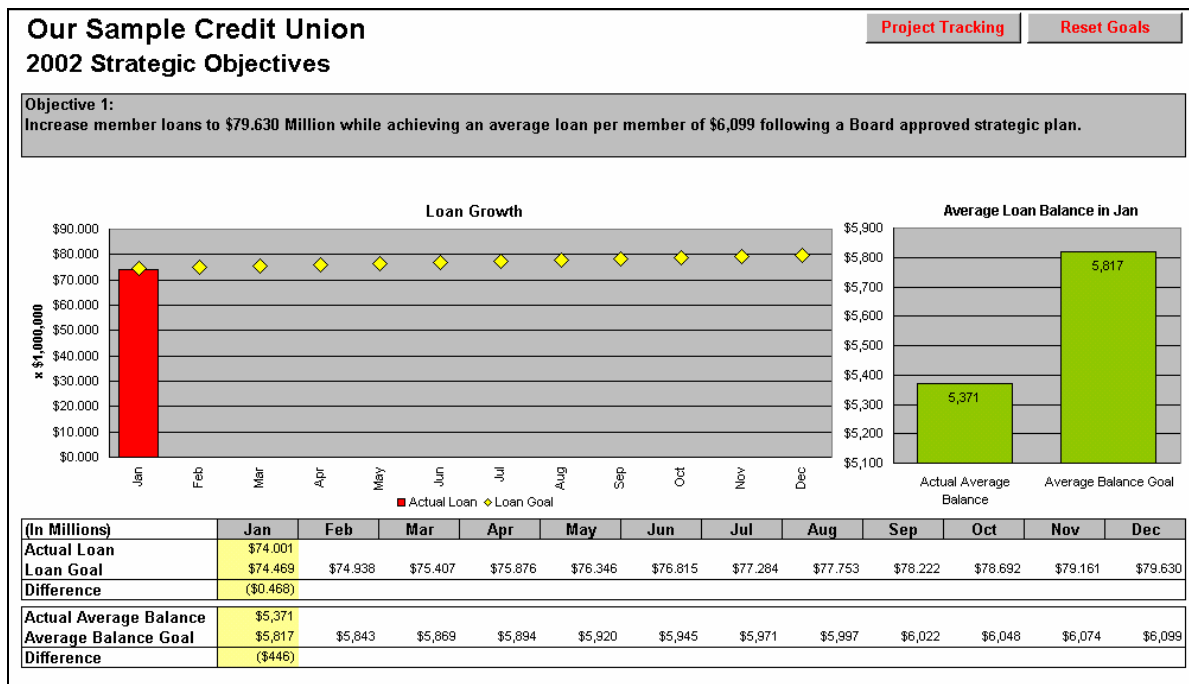
...and the Strategic Objective chart for the coming year (BD2).

My Credit Union				Add Row	Remove Row	Reset
2004 STRATEGIC OBJECTIVES						
(CRITICAL PATH)						
OBJECTIVES	LONG TERM VISION	ANTICIPATED DELIVERY DATE	DELIVERABLES			
Increase member loans to \$53.000 Million while achieving an average loan per member of \$7,268 following a Board approved strategic plan.	ALL	12/31/2004	Monthly Financial Statements and Graphs			
Increase member savings to \$56.150 Million while achieving a membership of 7,292 and an average savings balance per member of \$7,700 following a Board approved strategic plan.	ALL	12/31/2004	Monthly Financial Statements and Graphs			
Achieve an average products per member of 2.35 (with average balances increasing as indicated above).	ALL	12/31/2004	Monthly Progress Reports			
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$1,641,000 and a net income (ROA) to FTE of \$14,436) following a Board approved strategic plan.	ALL	12/31/2004	Monthly Progress Reports			
Increase member and staff satisfaction.	ALL	12/31/2004	Increased member products and balance relationships and retention of staff.			

This concludes our overview of Insight Planning Software. For additional information, please refer to our Help files, accessible from within the D sheet, or refer to our extensivemenu of wizards, by selecting Aho from the toolbar, and then Wizard.

Monthly Goal and Project Tracking

Our new Goal Tracking sheets track your credit union's progress towards the strategic objectives (goals) set in the Insight Planning Software.



There are two easy ways to access the goal tracking sheets.

The first way is by opening your BD1 Sheet and selecting one of the GRAPH buttons to the right of the goals.

Our Sample Credit Union

2002 Strategic Objectives

(CRITICAL PATH)

MONTHLY GRAPHS

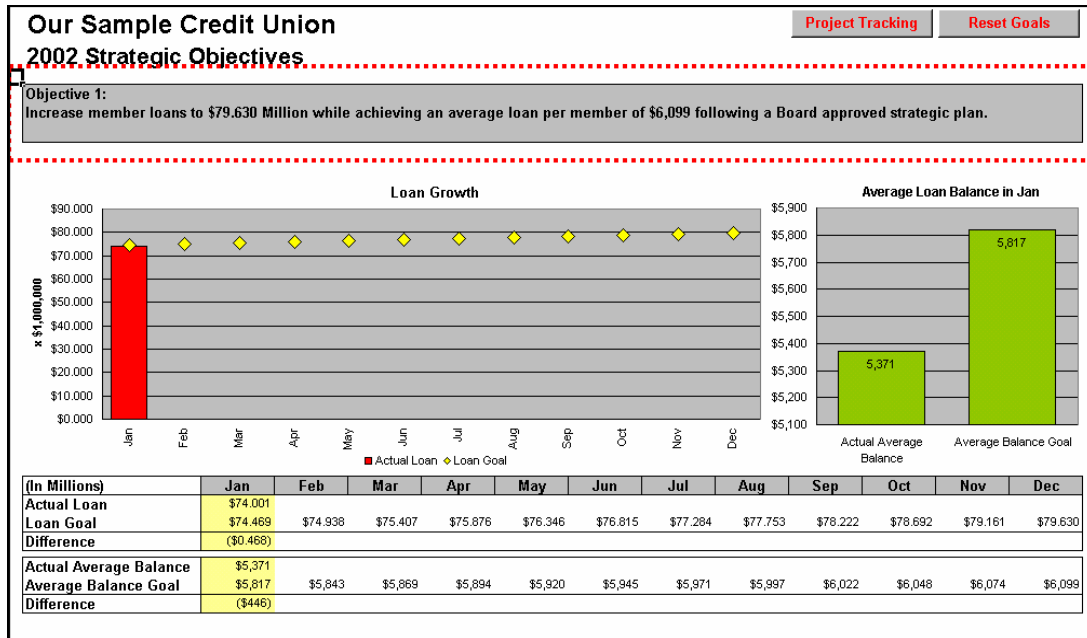
OBJECTIVES	LONG TERM VISION	ANTICIPATED DELIVERY DATE	DELIVERABLES
Increase member loans to \$79.630 Million while achieving an average loan per member of \$6,099 following a Board approved strategic plan.	ALL	12/31/2002	Monthly Financial Statements and Graphs
Increase member savings to \$93.349 Million while achieving a membership of 13,056 and an average savings balance per member of \$7,150 following a Board approved strategic plan.	ALL	12/31/2002	Monthly Financial Statements and Graphs
Achieve an average products per member of 2.85 (with average balances increasing as indicated above).	ALL	12/31/2002	Monthly Progress Reports
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$2,000,000 and a net income (ROA) to FTE of \$16,730) following a Board approved strategic plan.	ALL	12/31/2002	Monthly Progress Reports
Increase member and staff satisfaction.	ALL	12/31/2002	Increased member products and balance relationships and retention of staff.

The second way to access the feature is by going to the Index and pressing on any of the G1 - G4 Sheets.

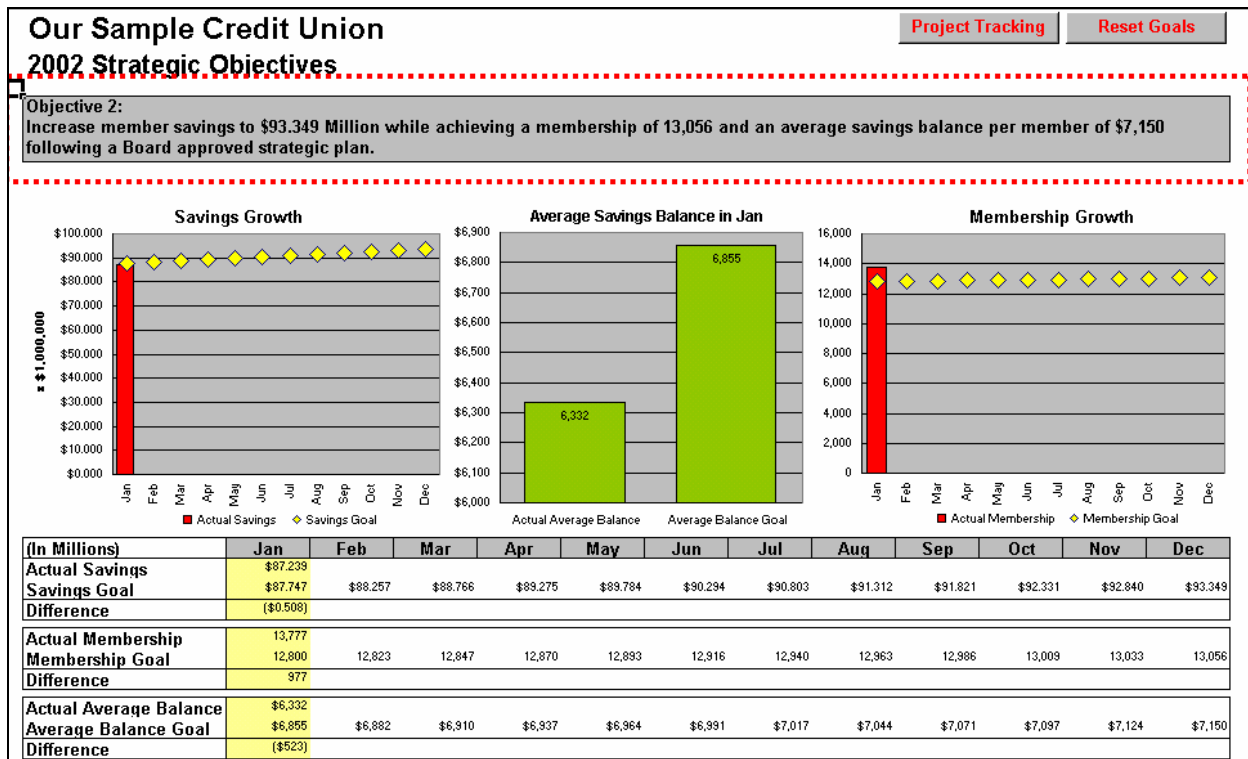
Name	Description	Name	Description
» Monthly	Monthly	» RA	Ratio Analysis Charts
» D	Data Entry	» I	Strategic Ideas
» G	Growth Chart	» T	Strategic Plan - Assignment of Action Plans
» M1	Member Growth Chart	» C1	Income Statement Spread Analysis
» L1	Loan Growth Chart - Number of Loans	» C2	Operating Expenses to Income
» A1	Loan Growth Chart - Loan Balance to Member	» C3	Capital to Assets
» P1	Products per Member Chart	» C4	Average Membership Loan & Savings Balances
» S1	Staff Productivity Chart	» C5	Distribution of Member Accounts
» FT1	Assets per Full Time Equivalent	» C6	Distribution of Loans by Type
» S	Savings Analysis Chart with Forecast	» C7	Distribution of Savings by Type
» L		» C8	Loans to Shares
» F	Balance Sheet	» CP	Monthly Trends Towards Goal Achievement
» In		» GS	Goals Overview
» BD1	Strategic Objectives - Current Year	» G1	Strategic Objective 1 Chart
» M2	Member Growth Chart	» G2	Strategic Objective 2 Chart
» L2	Loan Growth Chart - Number of Loans	» G3	Strategic Objective 3 Chart
» A2	Loan Growth Chart - Loan Balance to Member	» G4	Strategic Objective 4 Chart
» P2	Products per Member Chart	» G1P	Strategic Objective 1 Projects
» S2	Staff Productivity Chart	» G2P	Strategic Objective 2 Projects
» FT2	Assets per Full Time Equivalent	» G3P	Strategic Objective 3 Projects
» BD2	Strategic Objectives - next year	» G4P	Strategic Objective 4 Projects
» M	Member Profile and Productivity Analysis	» GLMapping	GL Transfer Mapping
» H	Historical Trends	» PrintOptions	Print Jobs Dialog

Let's take a look at the various Goal Tracking Graphs (which, by the way, provide excellent progress reports for the Board of Directors)

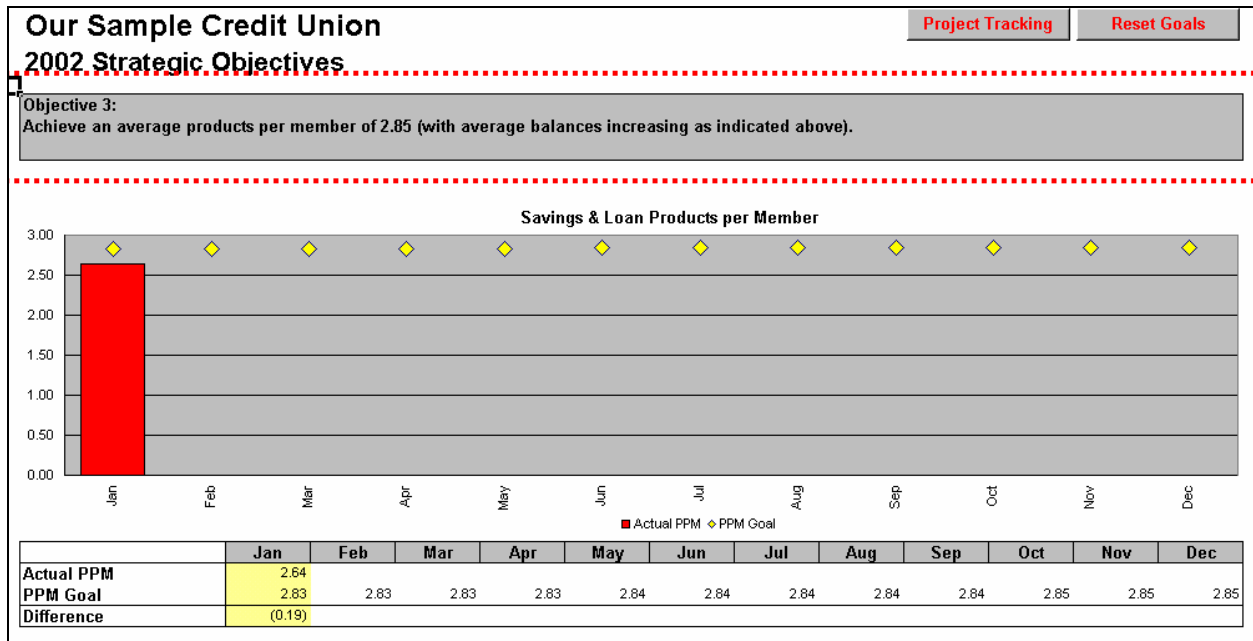
This sheet tracks Objective 1, the loan growth and average loan balance goal.



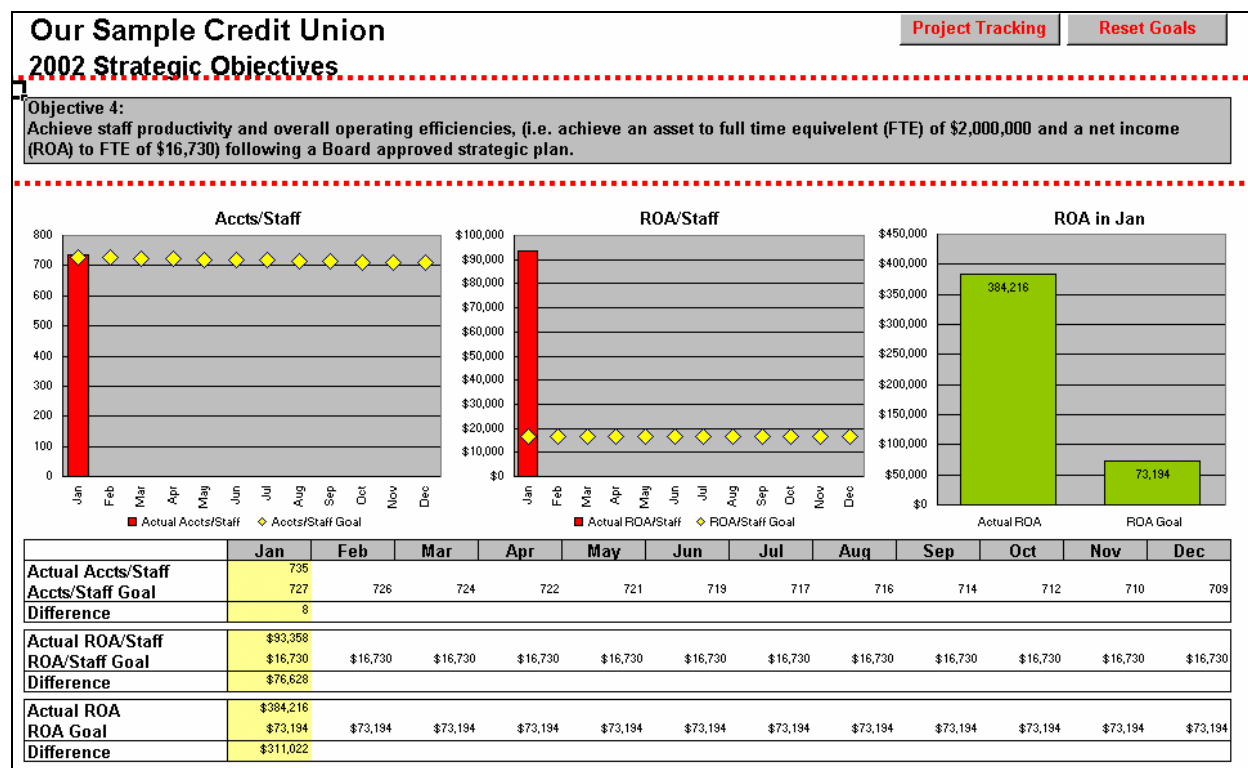
This sheet tracks Objective 2, the member savings growth and average savings balance goal.



This sheet tracks Objective 3, the average products per member goal.



This sheet tracks Objective 4, the staff productivity and income to FTE goal.



In each of the goal tracking sheets (sheet tabs G1 through G4) by default, the program assumes a steady monthly progress towards the goal, however you're able to change the monthly goals leading to the end of the year goal. So, if your credit union has low loan demand in January and February, but then loan demand is high in March, you are able to adjust the monthly goals to reflect the trends that are anticipated.

Notice the yellow highlighting? This displays the current month's information and will move as you advance to new months during the year.

For example, in January, it will look like this...

	Jan	Feb	Mar
	\$74.001		
	\$74.469	\$74.938	\$75.407
	(\$0.468)		
e	\$5,371		
	\$5,817	\$5,843	\$5,869
	(\$446)		

And in March, it will look like this...

	Jan	Feb	Mar
	\$74.001		
	\$74.469	\$74.938	\$75.407
	(\$0.468)		
	\$5,371		
	\$5,817	\$5,843	\$5,869
	(\$446)		

Within each of the goal tracking sheets there is a Project Tracking button...

Project Tracking

And a Reset button.

Reset Goals

The Project Tracking button will lead you to a project tracking sheet.

Objective 1:

Increase member loans to \$79.630 Million while achieving an average loan per member of \$6,099 following a Board approved strategic plan.

Project 1:

The Project Tracking sheet is simply a memo area for you to write notes about the projects you are doing to help achieve each goal. This sheet will become more functional in future releases. The Project Tracking sheet can be formatted in any way you want, there is no protection on these sheets.

Just like the Goal Tracking sheets, there is a separate project tracking sheet for each of the Strategic Objectives.

When the Reset button is selected the monthly goals will revert back to the default of the steady monthly goal progression, so if you modify the monthly goals, handle this button with care!

In summary, each Strategic Objective, as shown in this sheet...

Our Sample Credit Union 2002 Strategic Objectives (CRITICAL PATH)				MONTHLY GRAPHS
OBJECTIVES	LONG TERM VISION	ANTICIPATED DELIVERY DATE	DELIVERABLES	
Increase member loans to \$79.630 Million while achieving an average loan per member of \$6,099 following a Board approved strategic plan.	ALL	12/31/2002	Monthly Financial Statements and Graphs	Graphs
Increase member savings to \$93.349 Million while achieving a membership of 13,056 and an average savings balance per member of \$7,150 following a Board approved strategic plan.	ALL	12/31/2002	Monthly Financial Statements and Graphs	Graphs
Achieve an average products per member of 2.85 (with average balances increasing as indicated above).	ALL	12/31/2002	Monthly Progress Reports	Graphs
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$2,000,000 and a net income (ROA) to FTE of \$16,730) following a Board approved strategic plan.	ALL	12/31/2002	Monthly Progress Reports	Graphs
Increase member and staff satisfaction.	ALL	12/31/2002	Increased member products and balance relationships and retention of staff.	

...is individually tracked on its own corresponding Goal Tracking sheet...

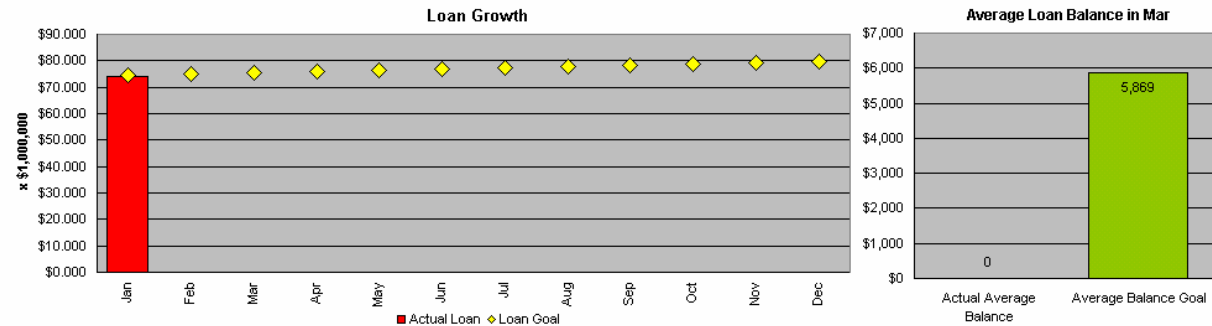
Our Sample Credit Union 2002 Strategic Objectives

Project Tracking

Reset Goals

Objective 1:

Increase member loans to \$79.630 Million while achieving an average loan per member of \$6,099 following a Board approved strategic plan.



(In Millions)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Actual Loan	\$74.001											
Loan Goal	\$74.469	\$74.938	\$75.407	\$75.876	\$76.346	\$76.815	\$77.284	\$77.753	\$78.222	\$78.692	\$79.161	\$79.630
Difference	(\$0.468)											
Actual Average Balance	\$5,371											
Average Balance Goal	\$5,817	\$5,843	\$5,869	\$5,894	\$5,920	\$5,945	\$5,971	\$5,997	\$6,022	\$6,048	\$6,074	\$6,099
Difference	(\$446)											

...and has its own Project Tracking sheet.

Objective 1:

Increase member loans to \$79.630 Million while achieving an average loan per member of \$6,099 following a Board approved strategic plan.

Project 1:

As you work through this process, feel free to e-mail us with questions and comments at insight@ahoconsulting.com.

Understanding the Five Year Projection Sheets

Overview

For users who need five year projections, we created five year versions of our Balance Sheet (F-5yr), Income Statement (In-5yr), Historical Financial Trend sheet (H-5yr), and Membership Profile (M-5yr) sheet.

Viewing the Sheets

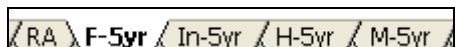
Let's explore these sheets. To make the sheets visible, you must change your settings in the Aho Options screen. In the "5-Year Planning" section near the bottom of the screen, select the option "Display 5-year planning," and then select OK.

The screenshot shows the 'Options' dialog box with the following sections and settings:

- Viewing Options - General**
 - ☐ Show row and column headers
 - ☒ Show formula bar
 - ☒ Show horizontal scroll bar
 - ☒ Show vertical scroll bar
- Viewing Options - Specialized**
 - ☒ Display monthly data entry sheet
 - ☒ Display GL Transfer Mapping
 - ☐ Display values in dollars (not millions)
 - ☒ Display all values in Growth Chart
 - ☒ Display annualized value in Income Statement
 - ☒ Display data table in charts
- 5-Year Planning**
 - ☒ Display 5-year planning (highlighted by a mouse cursor)
 - ☐ Display 5-year planning only
- Miscellaneous Options**
 - ☒ Print date and sheet name in footer
 - ☒ Use automatic zoom on worksheets
 - Abbreviated Name: ABCFCU
 - State: Minnesota
 - Category: 20-50 mm
- Business Plan (Budget) Options**
 - ☐ Hide business plan and projection sheets
 - ☐ Display 5-year Vision worksheets only
 - ☐ Do not calculate equity automatically, I will enter it myself
 - ☒ Show current year's business plan
 - ☒ Show current year's projection
 - ☒ Show next year's business plan

Buttons at the bottom: OK, Cancel, Reset.

Notice that the sheet tabs for all four of the 5 year planning sheets appear after the RA sheet tab. The sheet names also appear on the Index sheet.



	Name	Description
»	RA	Ratio Analysis Charts
»	F-5yr	5 year Balance Sheet
»	In-5yr	5 year Projected Income Statement
»	H-5yr	5 year Historical Trends
»	M-5yr	5 year Member Profile and Productivity Analysis

The Five Year Balance Sheet (F-5yr)

This **Balance Sheet** shows detailed projections for the next five years.

A B C Federal Credit Union		Reset	Using 2004 Business Plan
Balance Sheet Business Plan			
For Planning Purposes (Based on Management Input)			
ASSETS (In Millions)			
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>
Allowance for Loan Losses	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Assets	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fixed Assets	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL ASSETS	\$52.911	\$58.264	\$77.800
LIABILITIES/SAVINGS/EQUITY (In Millions)			
Liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>
Savings and Borrowed Funds	<input type="text"/>	<input type="text"/>	<input type="text"/>
Equity (Net Capital)	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL LIABILITIES/SAVINGS/EQUITY	\$52.911	\$58.264	\$77.800
ALLOWANCE FOR LOAN LOSS			
Beginning Bal. Allowance For Loan Loss	<input type="text"/>	<input type="text"/>	<input type="text"/>
Provision for Loan Loss Expense	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Charge-off Amount	<input type="text"/>	<input type="text"/>	<input type="text"/>
Ending Bal. Allowance For Loan Loss	\$159,431	\$182,187	\$271,864
To Growth Chart			
To increase or decrease Assets, change the growth percentage on the Growth Chart "G" Sheet			

You can use either 2002 year end data, 2003 year-to-date data, 2003 Business Plan data, 2003 Projection data (when entered), or 2004 Business Plan data (when entered) for running these projections. If you have not yet entered certain Business Plan or Projection data, you will not see these options. The program determines if the information has been entered before displaying the related options. You select the figures you would like to use by clicking on the toggle button located on the top right hand side of the worksheet, next to the Reset button.

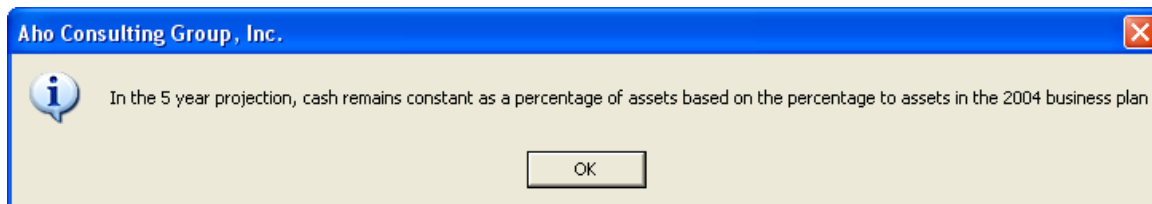
Reset		Using 2004 Business Plan
2006 Projection	2007 Projection	2008 Projection
<input type="text"/> \$0.364	<input type="text"/> \$0.401	<input type="text"/> \$0.441

The **Reset** button will reverse any changes that you make in the 5 year sheet, restoring your original data and figures.
































Notice the gray reference buttons (with question marks) adjacent to the categories that run down the left hand side of the Balance Sheet?



These reference buttons explain how each item is calculated. For example, when the reference button next to the Cash line item is selected, the following item appears:



Let's take a look at where the data on the 5 YR Balance Sheet comes from. Look at the Total Assets projection for 2008 on the F-5yr sheet.

Balance Sheet Business Plan										
For Planning Purposes (Based on Management Input)										
ASSETS (In Millions)										
		2004 Business Plan	2005 Projection	2006 Projection	2007 Projection	2008 Projection				
Cash		\$0.300		\$0.330		\$0.364		\$0.401		\$0.441
Loans		\$36.500		\$41.710		\$47.663		\$54.466		\$62.240
Allowance for Loan Losses		\$0.159		\$0.182		\$0.208		\$0.238		\$0.272
Investments		\$15.470		\$15.525		\$15.371		\$14.955		\$14.215
Other Assets		\$0.550		\$0.606		\$0.667		\$0.734		\$0.809
Fixed Assets		\$0.250		\$0.275		\$0.303		\$0.334		\$0.368
TOTAL ASSETS		\$52.911		\$58.264		\$64.160		\$70.652		\$77.800

This figure is pulled from the 2008 Asset Growth projection in the middle column of the Asset Growth Rate section of the Growth Chart.

Asset Growth Rate			
<div> 7.0% 10.0% 13.0% </div>			
Dec 2002	\$43.9	\$43.9	\$43.9
Dec 2003	\$47.0	\$48.3	\$49.6
Dec 2004	\$50.3	\$53.1	\$56.1
Dec 2005	\$53.8	\$58.5	\$63.4
Dec 2006	\$57.6	\$64.3	\$71.6
Dec 2007	\$61.6	\$70.7	\$80.9
Dec 2008	\$65.9	\$77.8	\$91.4

If you would like to increase asset size, change the growth percentage in this area of the growth chart.

Tip: You can use the "To Growth Chart" button to experiment with different asset growth percentages, and then press the Esc key on your keyboard to return to the F-5yr sheet.

The red print on the bottom of the F-5yr sheet (shown below) will not be visible when the worksheet is printed. This information is provided only as a reference for the user.

	2004 Business Plan	2005 Projection	2006 Projection	2007 Projection	2008 Projection
Loan Loss	\$154,431	\$159,431	\$182,187	\$208,191	\$237,907
ee	\$50,000	\$74,179	\$84,767	\$96,866	\$110,692
	- \$45,000	- \$51,423	- \$58,763	- \$67,150	- \$76,735
an Loss	\$159,431	\$182,187	\$208,191	\$237,907	\$271,864
To Growth Chart					
To increase or decrease Assets, change the growth percentage on the Growth Chart "G" Sheet					

The Five Year Income Statement (IN-5yr)

The Income Statement also shows detailed projections for the next five years.

A B C Federal Credit Union										Reset	Using 2004 Business Plan
Projected Income Statement											
For Planning Purposes (Based on Management Input)											
	2004 Business Plan	% to Avg. Assets	2005 Projection	% to Avg. Assets	2006 Projection	% to Avg. Assets	2007 Projection	% to Avg. Assets	2008 Projection	% to Avg. Assets	
REVENUE (In Millions)											
Loan Interest	\$2.087	4.12%	\$2.325	4.18%	\$2.656	4.34%	\$3.036	4.50%	\$3.469	4.67%	
Investment Interest	\$0.330	0.65%	\$0.349	0.63%	\$0.348	0.57%	\$0.341	0.51%	\$0.328	0.44%	
COST OF FUNDS	\$2.417	4.77%	\$2.673	4.81%	\$3.004	4.91%	\$3.377	5.01%	\$3.797	5.12%	
Less Dividends & Int. on borrowed money	\$0.528	1.04%	\$0.665	1.20%	\$0.729	1.19%	\$0.798	1.18%	\$0.874	1.18%	
NET INTEREST INCOME	\$1.889	3.72%	\$2.009	3.61%	\$2.275	3.72%	\$2.578	3.83%	\$2.923	3.94%	
Other Income	\$0.225	0.44%	\$0.247	0.44%	\$0.272	0.44%	\$0.299	0.44%	\$0.329	0.44%	
SUBTOTAL	\$2.114	4.17%	\$2.255	4.06%	\$2.547	4.16%	\$2.877	4.27%	\$3.252	4.38%	
EXPENSES (In Millions)											
Operating	\$1.750	3.45%	\$1.919	3.45%	\$2.113	3.45%	\$2.326	3.45%	\$2.562	3.45%	
Provision for Loan Loss	\$0.050	0.10%	\$0.074	0.13%	\$0.085	0.14%	\$0.097	0.14%	\$0.111	0.15%	
NON OPERATING INCOME (In Millions)											
Other Non Operating Income	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	
NET INCOME	\$0.314	0.62%	\$0.263	0.47%	\$0.350	0.57%	\$0.454	0.67%	\$0.580	0.78%	
Show Averages						Show 12.00% Equity Balancing					

Again, you can run these projections using either 2002 year end data, 2003 year-to-date data, 2003 Business Plan data, 2003 Projection data (when entered), or 2004 Business Plan data (when entered) for running these projections. You select the figures you would like to use by clicking on the toggle button located on the top right hand side of the worksheet. If you have not yet entered certain Business Plan or Projection data, you will not see these options. The program determines if the information has been entered before displaying the related options.

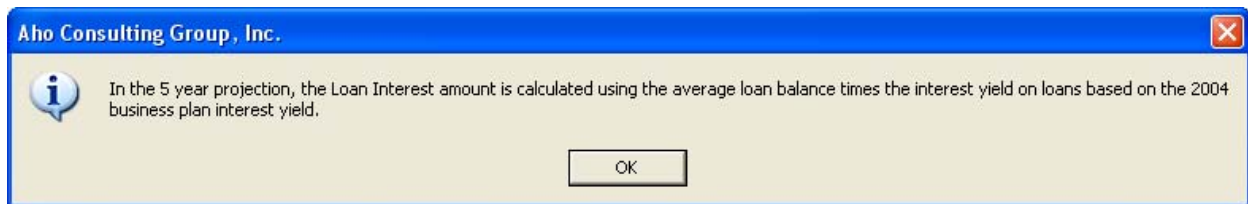
A Reset button is also located at the top of the worksheet. This button will reverse any changes that you make in the 5 year sheet, restoring your original data and figures.

Reset		Using 2004 Business Plan		
% to Avg. Assets	2007 Projection	% to Avg. Assets	2008 Projection	% to Avg. Assets
4.34%	\$3.036	4.50%	\$3.469	4.67%

Notice the gray reference buttons (with question marks) adjacent to the categories that run down the left hand side of the Income Statement.



These reference buttons explain how each item is calculated. For example, clicking on the reference button next to the Loan Interest line item will result in the following item:



Notice the red print at the bottom of the worksheet? This is the Equity Balancing area. For more information about the Equity Balancing area, see the Five Year Projection Sheet Wizard. You can access this wizard by going to Aho on the toolbar, Wizards, and then selecting Understanding the Five Year Projection Sheets.

Average Loan, investment, and Savings figures are provided at the bottom of the worksheet for all projection years. These figures can be hidden by selecting the Hide Averages button.

The Five Year Historical Financial Trends Worksheet (H-5yr)

The H-5yr sheet works identically to the H sheet, except that the H-5 yr sheet runs five year projections.

A B C Federal Credit Union

Using 2004 Business Plan

Historical Financial Trends

TREND HISTORY	2004 Business Plan	2005 Projection	2006 Projection	2007 Projection	2008 Projection
Assets	\$52,910,680	\$58,264,366	\$64,159,755	\$70,651,661	\$77,800,440
Growth in Dollars	\$4,411,690	\$5,353,685	\$5,895,390	\$6,491,906	\$7,148,779
Annualized Growth Rate	9.1%	10.1%	10.1%	10.1%	10.1%
Savings	\$52,096,990	\$57,137,406	\$62,627,545	\$68,603,973	\$75,105,677
Growth in Dollars	\$4,100,000	\$5,040,415	\$5,490,139	\$5,976,428	\$6,501,704
Annualized Growth Rate	8.5%	9.7%	9.6%	9.5%	9.5%
Loans	\$36,500,000	\$41,709,757	\$47,663,118	\$54,466,221	\$62,240,352
Loans to Assets	69%	72%	74%	77%	80%
Growth in Dollars	\$2,780,000	\$5,209,757	\$5,953,361	\$6,803,103	\$7,774,131
Annualized Growth Rate	8.2%	14.3%	14.3%	14.3%	14.3%
Total Equity (Incl. ALL)	\$473,121	\$758,555	\$1,134,099	\$1,617,944	\$2,231,422
Equity to Assets	0.89%	1.30%	1.77%	2.29%	2.87%
Annualized Increase in Equity	0.58%	0.41%	0.47%	0.52%	0.58%
Net Worth	\$313,690	\$576,368	\$925,908	\$1,380,037	\$1,959,558
Net Worth to Assets	0.59%	0.99%	1.44%	1.95%	2.5%
Annualized Increase in % of Net Worth	0.59%	0.40%	0.45%	0.51%	0.57%
Delinquent Loans	\$182,500	\$114,482	\$130,822	\$149,495	\$170,832
% of Loans Delinquent	0.50% <input type="text"/>	0.27% <input type="text"/>	0.27% <input type="text"/>	0.27% <input type="text"/>	0.27%
Net Charge-offs	\$45,000	\$51,423	\$58,763	\$67,150	\$76,735
Annualized Net Charge-offs to Loans	0.13%	0.13%	0.13%	0.13%	0.13%
Net Income	\$313,690	\$262,678	\$349,540	\$454,129	\$579,520
Annualized ROA	0.62%	0.47%	0.57%	0.67%	0.78%

The projections on H-5yr sheets are pulled from the Growth chart.

You can use either 2002 year end data, 2003 year-to-date data, 2003 Business Plan data, 2003 Projection data (when entered), or 2004 Business Plan data (when entered) for running these projections. If you have not yet entered certain Business Plan or Projection data, you will not see these options. The program determines if the information has been entered before displaying the related options. You select the figures you would like to use by clicking on the toggle button located on the top right hand side of the worksheet.

The Five Year Membership Profile Worksheet (M-5yr)

The M-5yr sheet works identically to the M sheet, except that the M-5 yr sheet runs five year projections.

A B C Federal Credit Union

Using 2004 Business Plan

Membership Profile and Productivity Analysis

TREND HISTORY	2004 Business Plan	2005 Projection	2006 Projection	2007 Projection	2008 Projection
Number of Members	5,941	6,593	7,316	8,118	9,008
Change in Members	606	652	723	802	890
Avg. Savings Balance	\$7,650	\$7,637	\$7,625	\$7,612	\$7,600
Change in Avg. Balance	(\$100)	(\$13)	(\$13)	(\$12)	(\$12)
Number of Loans	2,684	3,045	3,454	3,919	4,446
Change in Number of Loans	275	361	409	465	527
Avg. Loan Balance	\$13,600	\$13,699	\$13,799	\$13,899	\$14,000
Change in Avg. Loan Balance	(\$400)	\$99	\$100	\$100	\$101
Avg. Loan Bal. per Member	\$6,144	\$6,327	\$6,515	\$6,709	\$6,909
Change in Avg. Loan Balance	(\$176)	\$183	\$189	\$194	\$200
Average Total Relationships	\$13,794	\$13,969	\$14,147	\$14,327	\$14,509
Change in ATR	(\$276)	\$176	\$178	\$180	\$182
Percentage Change in ATR	-2.00%	1.26%	1.26%	1.26%	1.26%
Products Delivered	13,071	14,586	16,277	18,163	20,269
Change in Products Delivered	1,493	1,515	1,691	1,887	2,106
Products per Member	2.20	2.21	2.22	2.24	2.25
Products per FTE	769	800	833	867	902
Change in Productivity	67	31	33	34	35
Assets per FTE	\$3,112,000	\$3,196,095	\$3,282,462	\$3,371,163	\$3,462,261
Net Income per FTE	\$18,452	\$19,193	\$19,964	\$20,765	\$21,599

The membership projections on the M-5yr sheets are pulled from charts M1 - FT1. For example, the 2008 Number of Members projection on the M-5yr sheet...

TREND HISTORY	2004 Business Plan	2005 Projection	2006 Projection	2007 Projection	2008 Projection
Number of Members	5,941	6,593	7,316	8,118	9,008
Change in Members	606	652	723	802	890

...is pulled from the Membership goal on the M1 sheet.

2009 VISION	
Asset Goal =	\$77,800 m
Less Borrowed Funds =	...
Target Reserves =	\$9,336 m
Total Member Savings =	\$68,464 m
Avg. Savings Balance =	...
Required Members =	9,008
FURTHER	

You can use either 2002 year end data, 2003 year-to-date data, 2003 Business Plan data, 2003 Projection data (when entered), or 2004 Business Plan data (when entered) for running these projections. If you have not yet entered certain Business Plan or Projection data, you will not see these options. The program determines if the information has been entered before displaying the related options. You select the figures you would like to use by clicking on the toggle button located on the top right hand side of the worksheet.

Using the Print Jobs Feature

This exciting feature allows you to build and save print jobs, so that you can automatically recall and print them when needed.

The print option has the added flexibility of developing unique footer & page number information, making the job of printing monthly Board packets a breeze, just select the print job and the reports will print the same each month!

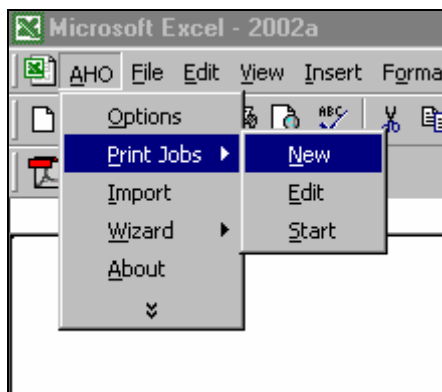
Accessing the Print Job Feature

There are two easy ways to access the new Print Job feature.

The first way is by going to the Index and pressing on the Print Job sheet.

Name	Description	Name	Description
» Monthly	Monthly	» RA	Ratio Analysis Charts
» D	Data Entry	» I	Strategic Ideas
» G	Growth Chart	» T	Strategic Plan - Assignment of Action Plans
» M1	Member Growth Chart	» C1	Income Statement Spread Analysis
» L1	Loan Growth Chart - Number of Loans	» C2	Operating Expenses to Income
» A1	Loan Growth Chart - Loan Balance to Member	» C3	Capital to Assets
» P1	Products per Member Chart	» C4	Average Membership Loan & Savings Balances
» S1	Staff Productivity Chart	» C5	Distribution of Member Accounts
» FT1	Assets per Full Time Equivalent	» C6	Distribution of Loans by Type
» S	Savings Analysis Chart with Forecast	» C7	Distribution of Savings by Type
» L		» C8	Loans to Shares
» F	Balance Sheet	» CP	Monthly Trends Towards Goal Achievement
» In		» GS	Goals Overview
» BD1	Strategic Objectives - Current Year	» G1	Strategic Objective 1 Chart
» M2	Member Growth Chart	» G2	Strategic Objective 2 Chart
» L2	Loan Growth Chart - Number of Loans	» G3	Strategic Objective 3 Chart
» A2	Loan Growth Chart - Loan Balance to Member	» G4	Strategic Objective 4 Chart
» P2	Products per Member Chart	» G1P	Strategic Objective 1 Projects
» S2	Staff Productivity Chart	» G2P	Strategic Objective 2 Projects
» FT2	Assets per Full Time Equivalent	» G3P	Strategic Objective 3 Projects
» BD2	Strategic Objectives - next year	» G4P	Strategic Objective 4 Projects
» M	Member Profile and Productivity Analysis	» GL Mapping	GL Transfer Mapping
» H	Historical Trends	» PrintOptions	Print Jobs Dialog

The second way to access the Print Job feature is to select Aho from the toolbar, and then Print Jobs. You may need to move the Wizard box to get to the Aho Menu, you may do this by clicking and holding the mouse down as you move the box to a better location.



Notice that you have 3 options available - Edit, New, and Start. The New option allows you to create a new print job. The Edit option allows you to edit a print job that you have already created. The Start option would allow you to print a job that you have already created.

The Print Options page

This is the Print Options page.

			Select Printer	Print	Save	Delete	Rename	Cancel	Reset #
			Footer line 1		Footer line 2		Footer line 3		Page #
			yes		yes		yes		yes
Print Name	Description								
no	All	Applies to all sheets	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002				1
>	no	Monthly	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002				1
>	no	D	Data Entry	Financial Information	Effective Date 03/31/2002				1
>	no	G	Growth Chart	Financial Information	Effective Date 03/31/2002				1
>	no	M1	Member Growth Chart	Financial Information	Effective Date 03/31/2002				1
>	no	L1	Loan Growth Chart - Number of Loans	Financial Information	Effective Date 03/31/2002				1
>	no	A1	Loan Growth Chart - Loan Balance to Member	Financial Information	Effective Date 03/31/2002				1
>	no	P1	Products per Member Chart	Financial Information	Effective Date 03/31/2002				1
>	no	S1	Staff Productivity Chart	Financial Information	Effective Date 03/31/2002				1
>	no	FT1	Assets per Full Time Equivalent	Financial Information	Effective Date 03/31/2002				1
>	no	S	Savings Analysis Chart with Forecast	Financial Information	Effective Date 03/31/2002				1
>	no	L	Loan Analysis Chart with Forecast	Financial Information	Effective Date 03/31/2002				1
>	no	F	Balance Sheet	Financial Information	Effective Date 03/31/2002				1
>	no	In	Projected Income Statement	Financial Information	Effective Date 03/31/2002				1
>	no	BD1	Strategic Objectives - current year	Financial Information	Effective Date 03/31/2002				1
>	no	M2	Member Growth Chart	Financial Information	Effective Date 03/31/2002				1
>	no	L2	Loan Growth Chart - Number of Loans	Financial Information	Effective Date 03/31/2002				1
>	no	A2	Loan Growth Chart - Loan Balance to Member	Financial Information	Effective Date 03/31/2002				1
>	no	P2	Products per Member Chart	Financial Information	Effective Date 03/31/2002				1
>	no	S2	Staff Productivity Chart	Financial Information	Effective Date 03/31/2002				1
>	no	FT2	Assets per Full Time Equivalent	Financial Information	Effective Date 03/31/2002				1
>	no	BD2	Strategic Objectives - next year	Financial Information	Effective Date 03/31/2002				1
>	no	M	Member Profile and Productivity Analysis	Financial Information	Effective Date 03/31/2002				1
>	no	H	Historical Trends	Financial Information	Effective Date 03/31/2002				1
>	no	RA	Ratio Analysis Charts	Financial Information	Effective Date 03/31/2002				1
>	no	I	Strategic Ideas	Financial Information	Effective Date 03/31/2002				1
>	no	T	Strategic Plan - Assignment of Action Plans	Financial Information	Effective Date 03/31/2002				1

Print Option Command Buttons

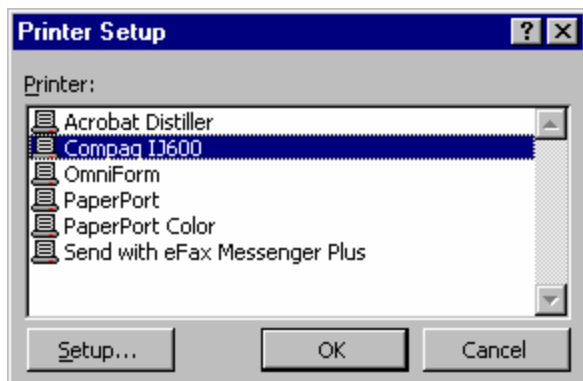
Let's take a look at the command buttons you can use. The command buttons are located in the top right hand corner of the worksheet.

Select Printer	Print	Save	Delete	Rename	Cancel	Reset #
----------------	-------	------	--------	--------	--------	---------

Select Printer

Select Printer

When you click on the Select Printer button, a dialog box pops up, allowing you to select the printer you would like to use.



If you click on the Setup button within this dialog box, you can choose paper types, sizes, etc.

Print

Print

The Print button will print your job

Save

Save

Clicking on the Save button allows you to name a new print job, and saves any changes you have made.

Once you save and name your Print Job, you may notice that the new print job name appears in the top left-hand corner of the worksheet.

My Print Job for the Board			Select Printer
			Footer line 1
			yes
no	All	Applies to all sheets	Monthly Board Meeting
x no	Monthly	Monthly	Monthly Board Meeting
x no	D	Data Entry	Monthly Board Meeting

Delete

Delete

The Delete button will delete your print job.

Rename

Rename

If you would like to change your print job name, you can use the Rename button. When you click on the Rename button, the following dialog box will appear. Enter your new print name, and select O.K.

Aho Consulting Group, Inc.

Enter the new name

OK

Cancel

My Print Job for the Board

Cancel



The Cancel button will cancel any unsaved changes you have made, and take you out of your print job. Do not click it at this time.

Reset



We will examine the Reset # button later.

Using the Print Options Sheet

Now that you are familiar with the command buttons, let's look at the rest of the Print Options sheet.

To begin building your print job, you need to decide which reports you would like to print. In our example, we will print the Data Entry Chart (D), Growth Chart (G), Member Growth Chart (M1), Staff Productivity Chart (S1), and Historical Trends Chart (H). We will also print the Capital to Assets Graph (C3).

Look at the gray button in Cell B4. This is a toggle button which controls all of the print buttons in the column beneath it. For example, if the button is marked "yes," and you click on it once, all of the buttons underneath it will change to "no." Try clicking the button a few times to see what happens.

My Print Job for the Board		Select Printer	Print	Save	Del
Print Name		Footer line 1		Footer line 2	
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><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Once you have experimented with it a little, click on the button so that it says “no.” This means that none of the sheets in your workbook will print when you use the print command.

Note: If we were to click on the button again, so that “yes” was displayed, ALL of the sheets in the workbook would print when you used the print command.

The print buttons in the column beneath are also toggle buttons; however, each button only controls the worksheet on its corresponding row.

Using these buttons, you can select the individual charts that you wish to print.

My Print Job for the Board			Select Printer	Print	Save
Print Name	Description		Footer line 1	Footer line 2	Footer line 3
<input type="checkbox"/> no	All	Applies to all sheets	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
>> <input type="checkbox"/> no	Monthly	Monthly	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	D	Data Entry	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	G	Growth Chart	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	M1	Member Growth Chart	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	L1	Loan Growth Chart - Number of Loans	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	A1	Loan Growth Chart - Loan Balance to Member	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	P1	Products per Member Chart	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	S1	Staff Productivity Chart	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	FT1	Assets per Full Time Equivalent	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	S	Savings Analysis Chart with Forecast	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	L	Loan Analysis Chart with Forecast	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	F	Balance Sheet	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	In	Projected Income Statement	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	BD1	Strategic Objectives - current year	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	M2	Member Growth Chart	Monthly Board Meeting	Financial Information	
>> <input type="checkbox"/> no	L2	Loan Growth Chart - Number of Loans	Monthly Board Meeting	Financial Information	

Click on the “no” buttons next to the Data Entry Chart (D), Growth Chart (G), Member Growth Chart (M1), Staff Productivity Chart (S1), and Historical Trends Chart (H). We will also print the Capital to Assets Graph (C3).

Notice that the buttons change to “yes” when you click on them. This means that the corresponding worksheet will print. Notice that the rows that are marked "no" are faded. The information in these faded rows will not print.

My Print Job for the Board			Select Printer	Print	Save	Delete	Rename	Cancel
Print Name	Description		Footer line 1	Footer line 2	Footer line 3			
<input type="checkbox"/> no	All	Applies to all sheets	<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes			
>> <input type="checkbox"/> no	Monthly	Monthly	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> yes	D	Data Entry	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> yes	G	Growth Chart	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> yes	M1	Member Growth Chart	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	L1	Loan Growth Chart - Number of Loans	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	A1	Loan Growth Chart - Loan Balance to Member	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	P1	Products per Member Chart	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> yes	S1	Staff Productivity Chart	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	FT1	Assets per Full Time Equivalent	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	S	Savings Analysis Chart with Forecast	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	L	Loan Analysis Chart with Forecast	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	F	Balance Sheet	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	In	Projected Income Statement	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			
>> <input type="checkbox"/> no	BD1	Strategic Objectives - current year	Monthly Board Meeting	Financial Information	Effective Date 03/31/2002			

Notice the >> buttons to the left of the print buttons.

My Print Job for the Board			Select Printer
Print Name	Description	Footer line 1	
<input type="checkbox"/> no	All Applies to all sheets	<input type="checkbox"/> yes	
<input type="checkbox"/> no	Monthly Monthly	Monthly Board Meeting	
<input checked="" type="checkbox"/> yes	D Data Entry	Monthly Board Meeting	
<input checked="" type="checkbox"/> yes	G Growth Chart	Monthly Board Meeting	
<input checked="" type="checkbox"/> yes	M1 Member Growth Chart	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	L1 Loan Growth Chart - Number of Loans	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	A1 Loan Growth Chart - Loan Balance to Member	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	P1 Products per Member Chart	Monthly Board Meeting	
<input checked="" type="checkbox"/> yes	S1 Staff Productivity Chart	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	FT1 Assets per Full Time Equivalent	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	S Savings Analysis Chart with Forecast	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	L Loan Analysis Chart with Forecast	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	F Balance Sheet	Monthly Board Meeting	
<input checked="" type="checkbox"/> no	In Projected Income Statement	Monthly Board Meeting	

Clicking on any of the “>>” buttons will take you to the corresponding sheet in the workbook. This might come in handy if you aren't familiar with the worksheet name. Go ahead, click on one of the “>>” buttons. Press Escape when you are ready to return to the PrintOptions sheet.

Let's take a look at the Footer columns. These columns control the content that you have in the footers that will print on the bottom of each page of your print job.

Footer line 1	Footer line 2	Footer line 3
<input type="checkbox"/> yes	<input type="checkbox"/> yes	<input type="checkbox"/> yes
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
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Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002
Monthly Board Meeting	Financial Information	Effective Date 03/31/2002

Go to Cell E4.

My Print Job for the Board			Select Printer	Print	Save	D
Print Name	Description	Footer line 1		Footer line 2		
<input type="checkbox"/> no	All Applies to all sheets	<input type="checkbox"/> yes		<input type="checkbox"/> yes		
<input type="checkbox"/> no	Monthly Monthly	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> yes	D Data Entry	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> yes	G Growth Chart	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> yes	M1 Member Growth Chart	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> no	L1 Loan Growth Chart - Number of Loans	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> no	A1 Loan Growth Chart - Loan Balance to Member	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> no	P1 Products per Member Chart	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> yes	S1 Staff Productivity Chart	Monthly Board Meeting		Financial Information		
<input checked="" type="checkbox"/> no	FT1 Assets per Full Time Equivalent	Monthly Board Meeting		Financial Information		

Notice the text that is currently displayed in this line. Unless you change it, this text will print in the first line of your footer, on every page of your print job. You have several options...

You can choose to print this text that is displayed in this line. If the button just below the text, “Footer Line 1” is set to yes, then this footer line will print on every page of your print job.

My Print Job for the Board			Select Printer	Print	Save	Done
Print Name Description			Footer line 1		Footer line 2	
			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
<input type="checkbox"/>	All	Applies to all sheets	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	Monthly	Monthly	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	D	Data Entry	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	G	Growth Chart	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	M1	Member Growth Chart	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	L1	Loan Growth Chart - Number of Loans	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	A1	Loan Growth Chart - Loan Balance to Member	Monthly Board Meeting		Financial Information	
<input checked="" type="checkbox"/>	P1	Products per Member Chart	Monthly Board Meeting		Financial Information	

You can change the text in this line. Go to Cell E4, and type over the text that you want to replace. Hit the enter button when you are done.

After you edit the footer information, you will be asked, "do you want to use this value for all sheets?" If you choose yes, all the 1st footer rows for all pages will change. Remember, you can have as many different print jobs as you would like. See how the information in this line changes?

My Print Job for the Board			Select Printer	Print	Save	Done
Print Name Description			Footer line 1		Footer line 2	
			<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	
<input type="checkbox"/>	All	Applies to all sheets	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	Monthly	Monthly	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	D	Data Entry	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	G	Growth Chart	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	M1	Member Growth Chart	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	L1	Loan Growth Chart - Number of Loans	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	A1	Loan Growth Chart - Loan Balance to Member	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	P1	Products per Member Chart	My Board Packet Information		Financial Information	

If you do not want to print anything in the first footer line, toggle the "yes" button at the top of the column over to "no." All of the information displayed in the Footer 1 column will fade. This line of the footer will not be displayed in your print job.

My Print Job for the Board			Select Printer	Print	Save	Done
Print Name Description			Footer line 1		Footer line 2	
			<input type="checkbox"/>		<input checked="" type="checkbox"/>	
<input type="checkbox"/>	All	Applies to all sheets	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	Monthly	Monthly	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	D	Data Entry	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	G	Growth Chart	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	M1	Member Growth Chart	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	L1	Loan Growth Chart - Number of Loans	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	A1	Loan Growth Chart - Loan Balance to Member	My Board Packet Information		Financial Information	
<input checked="" type="checkbox"/>	P1	Products per Member Chart	My Board Packet Information		Financial Information	

Footer lines 2 and 3 work in the exact same manner as Footer line 1. By default however, the Footer 3 column has been set-up so that the effective date for your data shows in the footer. For example, if you have data entered up to 02/28/02 in your D sheet, the effective date in your footer will be 02/28/02.

e	Rename	Cancel
Footer line 3		
<input type="button" value="yes"/>		
Effective Date 02/28/2002		
Effective Date 02/28/2002		
Effective Date 02/28/2002		
Effective Date 02/28/2002		
Effective Date 02/28/2002		
Effective Date 02/28/2002		
Effective Date 02/28/2002		

If you move to your D sheet, and change to data for 01/31/02, the date in your footer will also change to 01/31/02.

12/31/2001	01/31/2002	
\$73,999,593	01/31/2002	3
\$1,305,841	02/28/2002	1
\$2,320,546	03/31/2002	8
\$17,837,762	04/30/2002	2
\$2,606,645	05/31/2002	5
\$2,368,468	06/30/2002	8
\$97,827,173	07/31/2002	3
\$232,700	08/31/2002	0
	09/30/2002	0
	10/31/2002	0
	11/30/2002	0

Rename	Cancel
Footer line 3	
<input type="button" value="yes"/>	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	
Effective Date 01/31/2002	

Please note: If you do not wish to have an effective date in your footer, you can still edit the text in this line.

You can use the last column, "Page #," to accomplish several things.

You can choose whether or not to display page numbers in your print job. If you do not want the page numbers to print, toggle the "yes" button at the top of the column over to "no." All of the information displayed in this column will fade and the page numbers will not print.

Page #	
<input type="button" value="no"/>	
	1
	1
	3
	4
	5
	5
	5
	5
	6
	6

You can also change the starting page number of your print job. For example, change the number at the top of the column (just below the yes button), to 3 by typing over the number 1. When you do so, you will be

asked, “do you want to use this value for all sheets?” Select No. If you select yes, the page number will be 3 on EVERY sheet that you are printing.

Select the Reset # button. The pages in your report will start with 3 and move forward chronologically. This might be handy if for example, you have a two page introductory letter to insert before your financial information.

Page #	
<input type="button" value="yes"/>	
<input type="text" value="3"/>	
	3
	3
	5
	6
	7
	7
	7
	7
	8
	8
	8

Lastly, you can change individual page numbers throughout your print job. For example, you can make your Growth chart page 27 if you would like. This might be helpful if you are planning to insert your financial information into specific places within a separate report.

Page #	
<input type="button" value="yes"/>	
<input type="text" value="3"/>	
	3
	3
	27
	28
	7
	7
	7
	36

The Reset# button will readjust the page numbers in your print job. For example, in a brand new print job, the page number might be set to 1 on all pages. Once you select the Reset# button, the pages will be reordered to include only the pages in your print job.

For example, BEFORE the reset button...

Page #	
<input type="text" value="yes"/>	
	1
	1
	1
	1
	1
	1
	1

And after...

Page #	
<input type="text" value="yes"/>	
	1
	1
	1
	3
	4
	4
	4
	5
	5

Congratulations! You are ready to begin creating your own print jobs!

Troubleshooting

Installation and Upgrade Issues

1. I cannot locate our company ID and serial number.

Email AHO Consulting at insight@ahoconsulting.com and they will quickly email you the company ID and serial number for your Credit Union's copy of the Insight Planning Software.

2. Can the Insight Planning Software be installed on a laptop?

Yes, it is OK to install the Insight Planning Software on any computer owned by the Credit Union. The software can also be installed on the Credit Union's LAN without incurring any additional cost. The only restriction is that the software can only be used for your credit union.

3. I am upgrading from a previous version of the Insight Planning Software. How do I Import prior data?

Locate where the current version of the Insight Planning Software is (usually located on C:\Program Files\Aho Consulting\Insight 2000b).

After you install the Insight Planning Software, go to the **AHO** option on the Main Menu and select **Import**. Choose **Previous Planning Workbook** and select **Override non-empty cells**. Click **OK**. An explorer window will be displayed. Use the explorer window to locate the Plan 20XXb.xls and click **Open**. This will automatically transfer your prior year's information into the new version of the Insight Planning Software.

4. Our credit union name has changed. How can I change it in the software?

To change your name, you will need to re-register your software, by running the "Register" macro that is included with your workbook. Just press Alt+F8. This will bring up the list of macros included in your Insight workbook. Scroll down until you see one that is called "Register." Click on Register, and then on Run.

The software will take you through the Registration process again. In the first screen, enter your new full name. In the next screen, enter your Company ID number. In the next screen, enter your Serial Number.

5. I received an update macro from Aho Consulting. How do I install it?

To run the macro, please open your "Plan2003A.xls" workbook first, then open the attached Update file. A message will appear asking if you are sure the document you are opening is from a trusted source. Click on Yes. The update will start automatically. When the update is complete, a message stating, "Update successfully completed, Insight Software has installed the updates for (file location)." Click on OK. After the program runs, you can continue working in your 2003A. You do not need to restart your computer. When you ARE done working in your 2003A, please save the workbook before closing it.

6. The macros in my workbook do not seem to be working (screen resolution won't adjust, entry cells on D sheet don't work, buttons don't work)...

Be sure to enable your macros when the program starts up. If you do not see the enable/disable macros message when opening Insight, your security level in Excel may be set too high, and you may accidentally screen out the macros which make the program work. If you do not see the message, in Excel, go to Tools, Macros, Security. Make sure your Security level is set to Medium (not High). Close Insight, then reopen. You should see the enable/disable macros message. Enable the macros.

Printing and Presentation Issues

1. How can I print specific pages of the workbook?

All you have to do is hold **<<control>>** and use the mouse to click the pages you would like to print. Then, press the **Print Icon** or select **File, Print**. Alternatively, you can use the Print Jobs feature, which is described in more detail in a separate section.

2. How can I email information in my Insight workbook pages to board members if they do not have Excel?

If you have Adobe Acrobat installed on your computer, an "Acrobat" option will appear on your Excel menu. Excel users can also go to View > Toolbars > PDF Maker 5.0 to have the PDF Maker icons appear as a toolbar.

To convert the Excel file to a PDF, with the Excel file opened, select the PDF icon. The PDF Maker will automatically convert the Excel file to a PDF file. Once the PDF file has been created, Adobe Acrobat will automatically open, and the new PDF file will appear in the main Adobe Acrobat window.

Any user with Acrobat Reader will be able to view this document - they do not need to have the full Acrobat program.

Wizard Issues

1. I can read the Wizard but I am not able to enter any figures in the sheet when the Wizard asks me to. How do I input the figures?

For Excel 97 users, you will need to press **<<ESC>>** key to enter numbers into the program. This will hide the Wizard box temporarily while you enter data into the cells. When finished, press **<<ESC>>** key again and the Wizard will reappear.

If you are using a version higher than Excel 97, you may simply need to move the Wizard window to the side in order to input the data.

Software Usage Issues

1. When entering my monthly information in the Data Entry Sheet (D), do I enter my actual monthly or year-to-date figures?

You should always enter year-to-date amounts in the income and expense portion of the (D) sheet.

2. **On the Data Entry Sheet (D), all of our income and expense figures are entered and the net income displayed is incorrect. What is wrong?**

Often times when this happens, the user has not included the provision for loan loss in the total operating expenses (D sheet, row 8).

3. **On the Ratio Sheet, our credit union Size and State are incorrect. How can I change this?**

Go to the **AHO** option on the Main Menu (top, right-hand corner of the screen) and choose **Options**. The second option from the top is the **State** field. Click on the Arrow to open the drop down box and select your state. The third option from the top is the **Category** (size) field. Click on the Arrow to open the drop-down box and select your size.

4. **On the Ratio Sheet, the peer ratios seem to be out of date.**

The peer ratios are updated in approximately May and October of each year, when CUNA releases their Operating Ratio & Spread information. This is the only information that is comprehensive enough to update the ratios. If you are a current user, you will receive a macro that will update your software with the most current ratios available, within a week from the time that CUNA releases the information.

5. **The numbers and column headings on some worksheets are too small or large to read. How can I adjust this?**

Go to the **View** option on the Main Menu. Choose **Zoom** and look to see what the percentage is. This can be adjusted for the best view for your computer.

6. **The Balance Sheet (F) does not have the correct amounts for the month I am working on.**

Please check to see that you did enter year to date figures in the D sheet and the last column is the correct month you are working with. If the month is incorrect, use the drop down arrow and choose the correct month. If asked whether you want to save the information, choose YES.

7. **The Income Statement tab (IN) the data does not annualize.**

This is an Aho option that allows the information in the income statement to annualize. There is a toggle tab above the current month's column when pressed will toggle the column from YTD actual to Annualized numbers and back again.

8. **I can't see the Monthly sheet.**

In the Aho options screen, you can change this setting. Go to Aho, then Options, and check the box next to Display Monthly sheet.

9. **How do I get Insight to stop using 12/31/XX as the base year, and start using 12/31/XX as the base year?**

In B versions of the software, once you have entered December data, go to the D sheet and select Adjust Budget.

10. **I would like to make changes to some of the formulas in my Insight workbook, but the cells are password protected. Can you email me the password?**

Unfortunately, we cannot release these passwords. Certain cells are locked to protect the integrity of the program. If the formulas were to be accidentally deleted or modified, the program would no longer function.

