

VILLAMARIA

***Creating choices and building inclusive,
sustainable and compassionate
communities.***

Management Reporting & Budgeting: Getting the Message Across

ACSA Conference – 2nd June 2010

Presenters: Graeme Wickenden
Cathi Johnston

VILLA MARIA

Management Reporting & Budgeting: *Getting the Message Across*

Agenda

1. About Villa Maria
2. What do we want to achieve?
3. Who is the audience?
4. The budget process
5. Tools we use
6. Conclusions

About Villa Maria

- Values-based organisation established 1907
- Providing quality services and life enhancing opportunities for older people and people with a disability
- One of Victoria's largest providers of disability, education and senior services
- More than 60 programs, supporting 5000 people, at 42 locations across Victoria, with 1250 staff and volunteers



VILLA MARIA

About Villa Maria

Vision	Creating choices and building inclusive, sustainable and compassionate communities.
Mission	Villa Maria will deliver quality and innovative disability, education and senior service options that empower and enrich individuals and communities.
Values	Compassion, Accountability, Respect, Courage.



- \$53m+ annual funding.
- \$100m+ assets.
- Multiple building and development projects.
- Strategic Plan incorporating sustainability and growth.

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About Villa Maria

Disability Services	Supported Accommodation, Respite, Adult Day Programs, Individualised Support Packages, Support for Ageing Carers
Education	St Paul's College, Early Childhood Intervention, Specialised Therapy Services
Senior Services - Residential	Aged care facilities – 305 beds across 4 sites, high and low care
Senior Services - Community	Packaged care, carer services, information and referral, rehabilitation, day programs and overnight respite
Business Support Services	Finance, HR, Marketing, Planning & Risk, Projects & Developments



Strategic Planning Context

Strategic Plan

(3 year timeframe – currently in year 2)

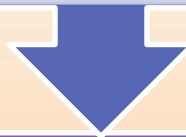
Sets the framework for Villa Maria's growth and development

Plan developed through broad consultation across whole organisation. Strong collaboration between management and Board. Continuous review and improvement. Provides clear vision and direction.



Annual Business Plans & OWPs

Individual planning for each Service area



Annual Budget

Details the Operational and Capital income and expenditure at a Program level

The First Challenge

To develop a Budget that is:

1. Reflective of the funding Villa Maria receives
2. Informed by the Strategic Plan and serves the Mission & Vision
3. Ensures financial sustainability for the budget year and the future
4. Imbeds accountability into the organisation
5. Engages broadly across the organisation
6. Empowers managers
7. Achievable

The Second Challenge

To report against the Budget in a way that:

1. Reports on Key Business Drivers
2. Responds to risks
3. Is digestible to the reader – always write for your audience
4. Cuts to the chase – with detail available when required
5. Avoids surprises
6. Meets legal and compliance obligations

The Third Challenge

Updating our technology platform:

- Implementation of new financial system
- Complete redesign of chart of accounts – everything is new. Translation issues from old accounts to new accounts.

The Villa Maria Approach

The past two years we have invested significant resources to improve our budgeting and reporting

Responding to:

1. Increased demand for financial reporting
2. Lack of engagement to financial processes
3. Lack of clarity
4. Increased financial accountability
5. Growth initiatives require greater scrutiny over financial position

The Villa Maria Approach

What we did:

Plan

- Budget Background Paper
- Budget Timetable of Key Milestones
- Budget Meetings

Communicate

- Budget Background Paper
- Budget Kick-off Meeting

Engage

- Opportunity for contribution from across the organisation
- Work closely with Managers and Team Leaders

Invest in Tools

- TM1/Calumo, SharePoint
- Benchmarking

Tools We Use



MS SharePoint

- Badged as **VILLANET** internally
- Is Villa Maria's Document Management System and internal communication platform
- Developed **Budget Preparation Site**
- Contents:
 - Calendar of key dates and budget meetings
 - Issues Register for Follow-up Items and Outcomes
 - Budget documents (reports and supporting calculations)
- Accessibility – flexible, but controlled and limited due to sensitivity of information

Budget Preparation Site

4. Supporting workpapers

2. Calendar of key dates and meetings

1. Budget Documents

3. Issues Register

The screenshot displays the 'Budget Preparation Site' interface. The left sidebar contains navigation options: 'View All Site Content', 'Budget Preparation Site', 'Year End Reporting Site', and 'Recycle Bin'. The main content area is divided into 'Links', 'Documents', and 'Cube Update List'. The 'Documents' section lists various budget files and reports, such as 'Budget Files 2008-09' and 'POS Summary Budget 2010-11 EPICOR'. The 'Calendar of key dates and meetings' section shows a calendar for June 2010 with key events like 'Further budget followup and amendments as required after CEO review - with General Managers' and 'Publish draft budget report for ELMT review'. The 'Issues Register' section is partially visible at the bottom left.

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
31	1	2	3	4	5	6
Further budget followup and amendments as required after CEO review - with General Managers	15:00 Copy: CEO Budget Review Meeting	Gracie and Cathi presenting at ACSA conference - Gold Coast				
7	8	9	10	11	12	13
	Publish draft budget report for ELMT review			Publish final budget report for distribution to Finance Committee		
14	15	16	17	18	19	20
	17:00 Board Finance & IT Committee meeting - budget presentation					
	22	23	24	25	26	27
	17:00 Board Meeting - budget presentation					
28	29	30	1	2	3	4
Publish final approved budgets to						

Budget Preparation Site – supporting workpapers

Home > Business Support > Business Services > Financial Reporting > Budget Preparation Site > Budget information source by account

Budget information source by account

List of all account numbers, how budget information is updated, and the status/progress of updates for the current budget cycle.

New		Actions		Settings		◀ 101 - 200 ▶		View: All It	
Ⓜ	Title	Account number and name	How budget information is updated	Status of update for 2010/11 budget	Notes	Updating allocated to	Modified		
Account type : 1-Income (111)									
Account type : 2-Salaries&Wages (27)									
Account type : 3-Expenses (79)									
	30000	30000-Activity Expenses	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
Ⓜ	30010	30010-Cleaning & Laundry Supplies	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
	30020	30020-Client Funded Activities	Data entry				20/03/2010 20:56		
	30030	30030-Educational Resources & Activities	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
	30040	30040-Expenses from Donations/Grants rec'd	Data entry				20/03/2010 20:56		
	30050	30050-Food & catering provided to clients	Rule-based updates	Rules updated		Johnston, Cathi	21/03/2010 1:03		
	30060	30060-Library expenses	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
	30070	30070-Linen, bedding & uniforms	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
Ⓜ	30080	30080-Medical & therapy supplies	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
	30090	30090-Pastoral Care	Data entry	Data entry completed	Data entry updated - actuals from Jul09-Feb10 plus budget Mar-Jun10.	Johnston, Cathi	2/04/2010 12:53		
	30100	30100-Service delivery	Rule-based updates	Rules updated		Johnston, Cathi	21/03/2010 1:03		
	30100-3019	30100-Service delivery - subacct 3019 Program costs for users of St Pauls pool	Data entry - via worksheet calculation	Data entry completed	calculations based on income schedule attached to 14000-1411 from timetable provided by Anne Healey	Johnston, Cathi	2/04/2010 12:31		
	30100-3019	30100-Service delivery - subacct 3019 Program costs for DIS Flexi respite	Data entry - via worksheet calculation	Data entry completed	worksheet attached to 14000-1407	Johnston, Cathi	25/04/2010 8:58		
	30110	30110-Accreditation Costs	Rule-based updates	Rules updated		Johnston, Cathi	21/03/2010 1:03		
Ⓜ	31000	31000-Repairs & maint - contract	Rule-based updates	Rules updated		Johnston, Cathi	24/05/2010 17:28		

List of all natural accounts sorted by type (income, wages, expenses), with details of how budget information is calculated, and who/when updates are completed.

Supporting documents/worksheets are attached to relevant list entries.





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Budget Preparation Site – supporting workpapers

Home > Business Support > Business Services > Financial Reporting > Budget Preparation Site > Budget information source

Budget information source by account: 31000

Close

 New Item |  Edit Item |  Delete Item |  Manage Permissions | Alert Me

Title	31000
Account number and name	31000-Repairs & maint - contract
How budget information is updated	Rule-based updates
Status of update for 2010/11 budget	Rules updated
Notes	
Updating allocated to	Johnston, Cathi
Account type	3-Expenses
Attachments	31000_Repairs-maint_Leightons[1].xlsx

Created at 20/03/2010 17:58 by Johnston, Cathi
Last modified at 24/05/2010 17:28 by Johnston, Cathi

Close

Example of list entry – information about the natural account, how information is updated, current status, responsibility, and any relevant Excel working papers that are accessed from hyperlink.

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Budget Preparation Site – issues register

Home > Business Support > Business Services > Financial Reporting > Budget Preparation Site > Issues to be resolved after Budget Review Meetings

Issues to be resolved after Budget Review Meetings

New	Actions	Settings							
Issue ID	Financial Year	Issue Status	Issue Description	Program	Assigned To	Category	Related Issues	Resolution Co	
Count = 239									
Financial Year : 2010-11 (83)									
Count = 83									
Issue Status : Active (5)									
Count = 5									
169	2010-11	Active	3999-30110 Accreditation Costs	3999-Operational Management Community	McAuliffe, Jeremy	Further info req'd from manager		View Entries...	
174	2010-11	Active	Depreciation Issues	1000-Business Services and Executive Office; 1120-Pastoral Care	Waters, Lisa; Johnston, Cathi	Resolve after meeting		View Entries...	
205	2010-11	Active	Speak to Petra regarding Medical & Therapy coding - not Cleaning with invoices for SSA's	2000-Berwick; 2100-Bundoora; 2200-O'Neill	Smillie, Petra; Wickenden, Graeme	Further info req'd from Finance		View Entries...	
221	2010-11	Active	Budget Check - Mobile Phones	1000-Business Services and Executive Office		Resolve after meeting		View Entries...	
245	2010-11	Active	Purchases of linen for house	4625-Studley Park House Respite	Waters, Lisa	Further info req'd from Finance		View Entries...	
Issue Status : Final Report (17)									
Issue Status : Resolved (61)									
Financial Year : 2009-10 (156)									

Issues Register – items requiring follow-up after a budget review meeting are logged, categorised, assigned to team member/manager for further action and status updated as completed. Also include notes that will be used in compiling final budget report.

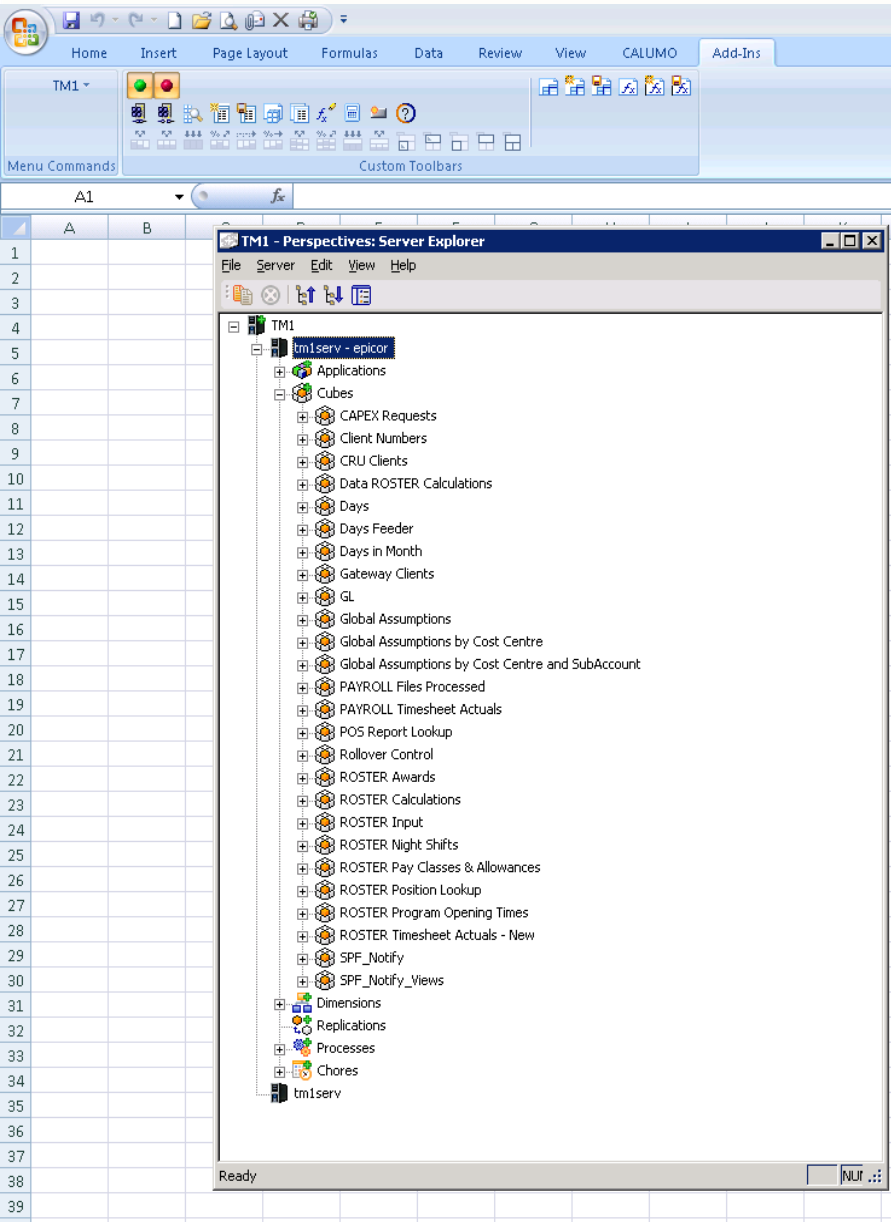
Tools We Use



TM1/Calumo

- TM1/Calumo is the reporting tool used to produce all Villa Maria's financial reporting and complete budget calculations
- OLAP cubes with Excel front-end
- Ensures no “linking errors” occur – one calculation or rule that is applied globally or specifically as required
- Repository for all budgets
- Contains global and program specific assumptions
- Captures and costs each program's roster to nearest 15 mins
- Facilitates “What if” scenarios

Tools We Use



- Data gathered in cubes and calculations performed
- Cubes enable “slice and dice” views to be instantly created for detailed analysis
- Views exported to Excel as snapshots (static) or slices (live).
- Data can be updated directly into cube, or via Excel sheet
- Multiple versions can be maintained and compared

Tools We Use



1

CALCULATION INPUTS

		tm1serv - epicor:Global Assumptions	
- epicor:Year		2010/11	
- epicor:Version		Budget	
Income-community			
EACH subsidy per package per day	\$	120.74	
CACPs subsidy per package per day	\$	36.12	
EACH-D subsidy per package per day	\$	133.15	

2

		tm1serv - epicor:Global Assumptions by Cost Centre	
- epicor:Year		2010/11	
- epicor:Version		Budget	
	Occupancy Rate	Number of Packages	
CACPs		780	
3000 - CACP Barwon	98.0%	30	
3005 - CACP Eastern	98.0%	279	
3010 - CACP Gippsland	98.0%	81	
3015 - CACP Grampians	98.0%	90	
3020 - CACP Hume	98.0%	62	
3025 - CACP Loddan	98.0%	65	
3030 - CACP Riverina	90.0%	5	
3035 - CACP Southern	98.0%	168	
EACH		30	
3300 - EACH Eastern	98.0%	25	
3305 - EACH Loddan	95.0%	5	
EACH-D		9	
3400 - EACH-D Eastern	100.0%	6	
3405 - EACH-D Hume	85.0%	3	

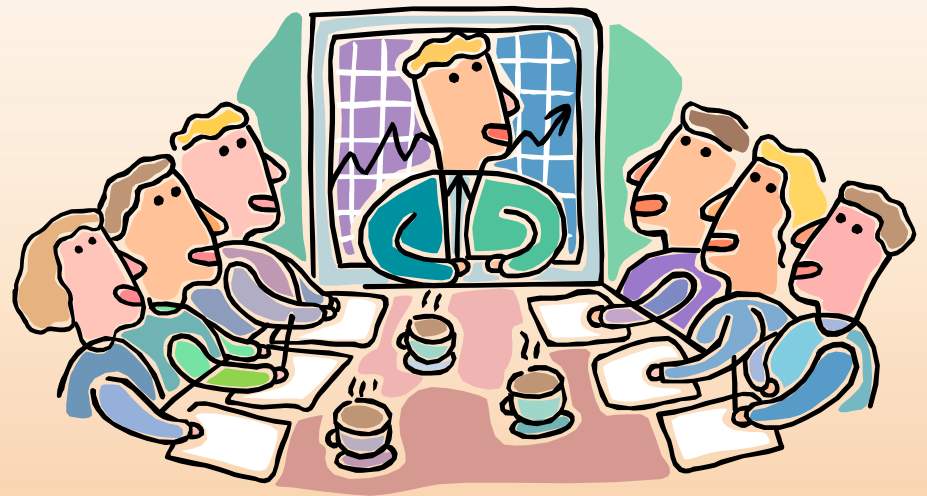
CALCULATION RESULTS

3

CUBE:		tm1serv - epicor:GL	
tm1serv - epicor:Year		2010/11	
tm1serv - epicor:Version		Budget	
tm1serv - epicor:Account		10700 - CACPs/EACH/EACH-D Subsidy	
tm1serv - epicor:SubAccount		1001 - Recurrent funding	
	Total Year	Total Year	
	Value	Comment	
CACPs	\$	10,072,425	
3000 - CACP Barwon	\$	387,606	
3005 - CACP Eastern	\$	3,604,716	
3010 - CACP Gippsland	\$	1,046,527	
3015 - CACP Grampians	\$	1,162,811	
3020 - CACP Hume	\$	801,048	2% Increase 98% Occupancy
3025 - CACP Loddan	\$	839,806	
3030 - CACP Riverina	\$	59,328	90% occupancy 5 packages only
3035 - CACP Southern	\$	2,170,583	
EACH	\$	1,289,049	
3300 - EACH Eastern	\$	1,079,718	
3305 - EACH Loddan	\$	209,331	90% Occupancy, 5 packages
EACH-D	\$	415,532	
3400 - EACH-D Eastern	\$	291,599	
3405 - EACH-D Hume	\$	123,933	85% Occupancy 3 packages

The Budget Meetings

- Meetings booked months in advance
- Participants – service managers and finance team
- Budget Checklist
- Review all line items
- Aim to achieve target



Excel ribbon: Home, Insert, Page Layout, Formulas, Data, Review, View, CALUMO, Add-Ins

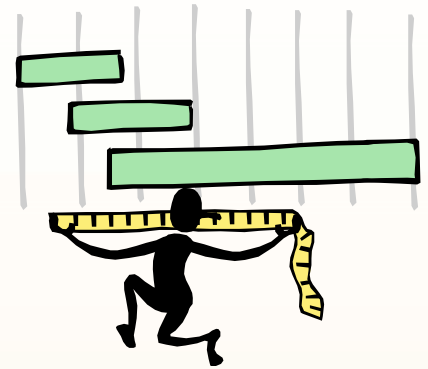
Formula bar: G11 =DBRW(\$H\$1,G\$9,G\$8,G\$10,\$F\$6,\$E11,\$F11,\$G\$2)

Custom Toolbars: Filter 0, Remove Filter

Sample Budget Report

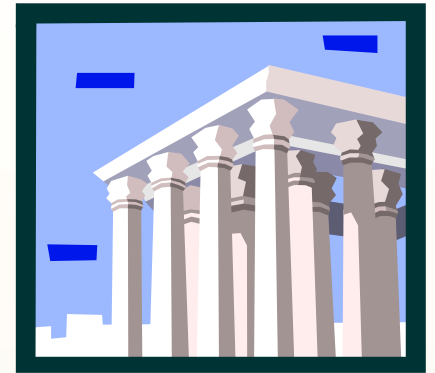
PROGRAM OPERATING STATEMENT - BUDGET										VILLA MARIA			
		2000		Berwick				Budget by month					
				Apr YTD	Total Year	Total Year	Total Year	Jul	Aug	Sep	Oct		
				2009/10	2009/10	2009/10	2010/11	2010/11	2010/11	2010/11	2010/11		
				Actual	Budget-Approved	Benchmark	Budget	% change	Comments	Budget	Budget	Budget	Budget
Operating Income													
Commonwealth Govt Grant Income													
10000 - ACFI Subsidy	1001 - Recurrent funding	1383070	1797562	0	1971373	9.7%	income based on client mix	170781	170493	164406	168690		
10005 - RCS Subsidy	1001 - Recurrent funding	813551	1014690	0	844873	-16.7%	assume 30% of clients are still RCS	73192	73068	70460	72295		
10005 - RCS Subsidy	1002 - Nonrecurrent funding	9431	0	0	0	0.0%		0	0	0	0		
10010 - Conditional Adjustment Payment (CAP)	1001 - Recurrent funding	192395	246068	0	244652	-0.6%	8.75% of subsidy income	21219	21159	20419	20951		
10015 - Enteral Feed Supplement	1001 - Recurrent funding	0	5424	0	0	0.0%		0	0	0	0		
10035 - Assisted Supplement	1001 - Recurrent funding	13446	13815	0	17036	23.3%	based on count of number of applicable residents	1447	1447	1400	1447		
10040 - Pensioner Supplement	1001 - Recurrent funding	75579	55327	0	74261	34.2%	based on count of number of applicable residents	7325	7110	6672	6679		
10050 - Income Tested Fee	1001 - Recurrent funding	-6382	0	0	0	0.0%		0	0	0	0		
10055 - Hardship Supplement	1001 - Recurrent funding	770	0	0	16425	0.0%	based on count of number of applicable residents	1395	1395	1350	1395		
10070 - Respite Subsidy	1001 - Recurrent funding	7688	0	0	0	0.0%		0	0	0	0		
10220 - Concessional Supplement	1001 - Recurrent funding	55438	114110	0	69021	-39.5%	based on count of number of applicable residents	5862	5862	5673	5862		
		2544985	3246996	0	3237641	-0.3%		281221	280534	270380	277319		
Client Fee Income													
14000 - Client Fee Income	1401 - Accommodation	701701	785726	0	808582	2.9%	basic daily care fee	68674	68674	66459	68674		
		701701	785726	0	808582	2.9%		68674	68674	66459	68674		
Other Income													
18500 - Income From Meals Provided	9999 - Other	0	1500	0	0	0.0%		0	0	0	0		
18520 - Rent Income	9999 - Other	36984	44400	0	48000	8.1%	internal charge to Avebury House for food and facilities	4000	4000	4000	4000		
18530 - Traineeship Subsidy Income	9999 - Other	0	6000	0	0	0.0%		0	0	0	0		
		36984	51900	0	48000	-7.5%		4000	4000	4000	4000		
Total Operating Income		3283670	4084622	0	4094223	0.2%		353895	353208	340839	349993		
Salaries & Wages													
20000 - Normal Pay - Permanent Staff	2000 - Activities	1186936	2149559	0	75923	-96.5%		6228	6276	6228	5982		
20000 - Normal Pay - Permanent Staff	2010 - Administration	5361	0	0	103033	0.0%		8611	8611	8611	8219		
20000 - Normal Pay - Permanent Staff	2040 - Catering	27339	0	0	166788	0.0%		13849	13903	13401	13811		
20000 - Normal Pay - Permanent Staff	2060 - Cleaning	4005	0	0	43484	0.0%		3613	3562	3562	3461		
20000 - Normal Pay - Permanent Staff	2120 - Manager	7697	0	0	93723	0.0%		7900	7900	7900	7541		
20000 - Normal Pay - Permanent Staff	2140 - PCW/RSW	134905	0	0	640395	0.0%		53156	53156	51441	53156		
20000 - Normal Pay - Permanent Staff	2190 - RNDiv1	22623	0	0	284171	0.0%		23722	23728	22976	23711		
20000 - Normal Pay - Permanent Staff	2200 - RNDiv2	37403	0	0	377920	0.0%		31345	31345	30436	31201		
20000 - Normal Pay - Permanent Staff	2240 - Therapist	8025	0	0	0	0.0%		0	0	0	0		
20010 - Overtime Pay - Permanent Staff	2140 - PCW/RSW	1127	0	0	0	0.0%		0	0	0	0		
20010 - Overtime Pay - Permanent Staff	2190 - RNDiv1	115	0	0	0	0.0%		0	0	0	0		
20010 - Overtime Pay - Permanent Staff	2200 - RNDiv2	234	0	0	0	0.0%		0	0	0	0		
20020 - Sick Pay - Permanent Staff	2000 - Activities	58183	59255	0	1598	-97.3%		126	127	126	121		
20020 - Sick Pay - Permanent Staff	2010 - Administration	457	0	0	2059	0.0%		172	172	172	164		
20020 - Sick Pay - Permanent Staff	2040 - Catering	653	0	0	4453	0.0%		360	361	345	364		
20020 - Sick Pay - Permanent Staff	2060 - Cleaning	0	0	0	1001	0.0%		80	79	79	77		

Benchmarking



- Participating in quarterly benchmarking survey co-ordinated by Stewart Brown Business Solutions
- Benchmarking for Residential Aged Care, CACPs, EACH and EACH-D
- Utilising benchmarking results in budget reports and monthly management reporting

Capital Budgets



- Villa Maria develops capital requirements for the budget year and indicative forecast for three years
- Separate into “Recurrent” and “Non-recurrent” requirements
- Includes the depreciation impact
- Business Cases required prior to actual expenditure, i.e. Inclusion in the budget doesn’t guarantee approval

Post Budget Review



What has worked?

- Widespread engagement in budget process
- Establishing targets up front
- Embracing financial goals of Strategic Plan, and achievement of agreed budget targets
- Cooperation and collaboration
- Increased focus on financial accountabilities by managers
- Significantly improved financial outcomes for each service

Post Budget Review

What needs more work/we can do better?

- Alignment of new initiatives from services' business plans with their annual budget
- Duration of budget process
- Interim feedback to managers during process
- Volume of information gathered/analysed, and diversity of business



Survey managers utilising SharePoint will provide additional feedback for further improvements

The budget's complete...

What's next?

- Careful design of the monthly finance report
- Web based delivery of interactive financial reports
- Use of graphics to communicate Actual to Budget results (Monthly & YTD)
- Concise and targeted variance commentary
- Scheduled monthly reviews with individual managers

The budget's complete... What's next?

- Dedicated Exec meeting to review financial results
- Detailed finance report to Finance Committee and Board

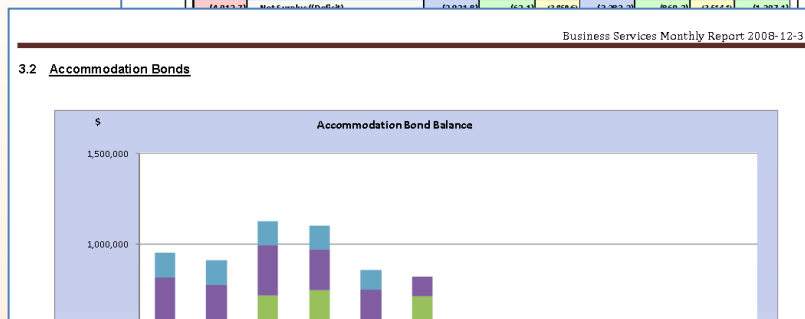
Business Services Monthly Report 2008-12-31

1 Executive Finance Summary

1.1 Financial Summary

Total Organisation Summary Profit & Loss- Dec 2008

2007/08 Full Year		Month			Year to date			Budget Full year
		Actual	Budget	Variance	Actual	Budget	Variance	
46,151.8	Operating Income	4,751.0	4,798.8	(47.9)	28,179.2	28,288.7	(104.4)	56,276.9
(52,567.4)	Operating Expenditure	(5,251.1)	(5,251.3)	26.2	(30,378.4)	(31,178.1)	794.7	(61,613.6)
(6,415.5)	Operating Surplus/(Deficit)	(474.2)	(452.4)	(21.7)	(2,199.2)	(2,889.4)	690.2	(5,336.6)
4,612.8	Non-operating income	307.4	416.2	(108.7)	1,866.3	2,120.9	(254.7)	4,267.2
(4,210.0)	Non-operating expenditure	(2,755.0)	(2,729.2)	(25.9)	(3,050.4)	(3,007.7)	(42.7)	(207.7)
(6,012.7)	Net Surplus/(Deficit)	(1,671.8)	(1,665.4)	(6.4)	(3,383.3)	(3,766.2)	382.9	(1,377.1)



Business Services Monthly Report 2008-12-31

1.2 Key Points – December 2008

The overall result for December was a deficit of (\$2.92)m. This includes a \$2.75m write back of unrealised losses in our investment portfolio. Excluding this write back, our monthly result was (\$171.8)K against a budgeted (\$62.1)K. Half yearly results however, show a better than budgeted result when excluding the investment adjustment with a deficit of (\$693.3)K compared to the budget of (\$869.2)K which is \$235.9K above budget expectations.

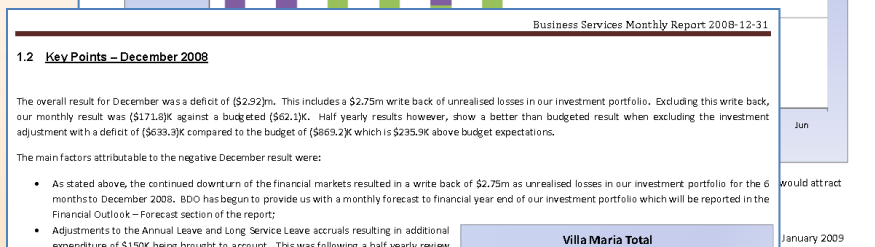
The main factors attributable to the negative December result were:

- As stated above, the continued downturn of the financial markets resulted in a write back of \$2.75m as unrealised losses in our investment portfolio for the 6 months to December 2008. BDO has begun to provide us with a monthly forecast to financial year end of our investment portfolio which will be reported in the Financial Outlook – Forecast section of the report;
- Adjustments to the Annual Leave and Long Service Leave accruals resulting in additional expenditure of \$150K being brought to account. This was following a half yearly review of provisions to ensure leave liabilities are correctly reflected in the balance sheet and operating statements;
- Higher than expected vacancy rates has continued for residential services which has resulted in reduced resident fees and government subsidies with 2 sites (Berwick and Wantima High) falling below the concessional resident ratio requirement of 40%;
- The closure of Wantima low care, which was brought forward from its budgeted closure date of June 2009. 22 residents were transferred to Bundoora during December.
- An adjustment was made to the budgets to include the Outer Encounters program which commenced after the completion of the budget process and the Flexi respite budget was adjusted to include an increase in wages costs which was previously excluded in the budget due to a finance error. The revised budget deficit is calculated as follows:

Original approved deficit	(\$1,174.6)
Surplus for Outer Encounters	\$21.9
Revised Flexi Respite deficit	(\$194.4)
Revised Budget Deficit	(\$1,307.1)

Page | 4

23 January 2009



Management Reporting & Budgeting: *Getting the Message Across*

Some final words...

Plan

- Start early
- Canvas widely

Communicate

- All the time
- To everyone

Engage

- Everyone was excited to be involved

Invest in Tools

- Leverage technology to make the process easier

Management Reporting & Budgeting: *Getting the Message Across* Questions



Graeme Wickenden

Cathi Johnston

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