



This fast-paced, one-day seminar will show you how to make budgeting your most powerful and reliable management tool.

How to Develop and Administer a **BUDGET**

You'll learn how to develop and administer a budget that vastly improves performance and results in your department or organization ... and helps you consistently meet and exceed your financial expectations and goals.

This seminar will teach you effective, hands-on budget strategies:

- A smart method to trim your budget's fat with a zero-based budgeting approach.
- How to anticipate, plan for, and control unexpected budget overruns and shortfalls.
- Use your budget as a "crystal ball" that will help you clearly recognize future operating trends.
- The 6 key elements of any effective budgeting program.
- How to make certain every single appropriate element is included in your budget.
- Specific tactics for meeting your goals and objectives – even within severe fiscal restraints.
- 8 ways to spot budget troubles early before a crisis develops.
- How to plan for and justify major purchasing decisions.
- Sensibly justify your requests – and multiply your chances of getting them approved.
- Handle common cost variations with confidence and skill.

Enroll Today!

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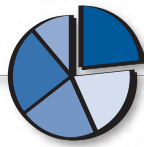
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Do You Believe Any of These 8 Common Budgeting Myths?

“Good tips and direction. I like this approach to budgeting – seems to make it more human.”

Gerald Carman
Executive Director
Phantom Lake YMCA Camp

“Gave me a better understanding of preparation for a budget, instead of just looking at numbers and guessing.”

Randolph C. Meadows
Business Unit Manager
Tenneco Automotive

How to Develop and Administer a **BUDGET**

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This seminar will teach you the practical, hands-on skills that dispel these common myths about budgets, and more.

1. “A huge, dreaded chore.”

This seminar simplifies the principles and practices for planning and implementing a budget, providing easy-to-learn methods that help you budget more efficiently and effectively.

2. “Difficult to comprehend, and even more difficult to use on a day-to-day basis.”

This seminar increases your understanding of budgets by familiarizing you with the different types of budgets and how each is used.

3. “Management uses budgets to unfairly pressure my department.”

This seminar guides you in planning and administering a budget within the realistic goals and objectives you have set, and it teaches you productive solutions that increase cooperation and teamwork with your managers.

4. “We don’t use budgets – we’re too small!”

This seminar covers the sound principles of financial planning that apply to organizations of any size or structure – from large, complex organizations to small groups and businesses.

5. “Management must pull those numbers out of the sky.”

This seminar gives you an understanding of the “big picture” of budgets and helps you interpret your organization’s budget philosophy. You’ll discover the hidden internal and external factors that influence your budgets.

6. “Half the time, they’re not as good as the paper they’re written on.”

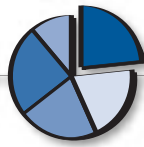
This seminar will teach you how to build in contingencies and wisely plan for unforeseen circumstances, making your budget a planning tool with maximum flexibility.

7. “When business conditions change, our budget stays the same.”

This seminar teaches you how to handle fixed and variable costs, changes in volume, statistical assumptions, and other step-by-step strategies that will allow your budget to change with your business.

8. “Fine for the short term, but useless in the long term.”

This seminar will teach you the proper elements for capitalization, depreciation methods, and other techniques you can use and practice to make your budget an effective short- and long-range planning tool.



Check these 27 advantages you'll get by attending this intensive seminar:

1. Practical formulas to determine profit margins and break-even points.
2. Understand the explicit methods and mysterious terminology of your organization's most sophisticated financial managers.
3. Accurately judge the impact of expenses on profits.
4. Understand where you fit in the organization's financial plans.
5. 5 sensible strategies to get bottom-line results from your budget.
6. A proven blueprint to precisely forecast sales, profits, and performance.
7. A practical checklist that will enable you to evaluate risks with confidence.
8. How to use budgets for innovative strategic planning.
9. Learn the ground rules from an expert, without paying expensive consultant fees.
10. Chart a road map for future growth that's realistic and attainable.
11. Expert suggestions that build respect and admiration for your on-budget performance.
12. Set up a sound program to measure your profits.
13. Pragmatic budget procedures to fairly evaluate the performance of your department, your staff, and yourself.
14. Simple actions to control expenses intelligently and still maintain efficiency.
15. Effective recommendations to spot problems readily before a full-blown crisis develops.
16. Practical hints to pinpoint problems in performance and efficiency.
17. Useful tools to anticipate and control overruns and shortfalls.
18. Workable advice to meet your goals and objectives within budget cuts and fiscal restraints.
19. How to capture the information needed to make excellent operating decisions.
20. Down-to-earth rules on saving money without sapping your effectiveness.
21. How to know the crucial differences between short- and long-term buying decisions.
22. Understand and account for your budget's limitations.
23. Communicate knowledgeably with management on the status and impact of your budgets.
24. Forthright advice on explaining variance in your budget.
25. Improve your financial contributions through initiative and innovation in your budgets.
26. Use your budget to promote new ideas and increase your credibility.
27. How to take early corrective action on budget variances.

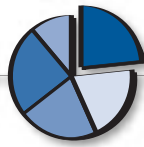
Who should attend?

How to Develop and Administer a Budget is specifically designed for anyone with responsibilities to monitor costs, plan efficient use of resources, and achieve objectives and goals.

- Managers
- Supervisors
- Business Owners
- Department Heads
- Technical Persons
- Professionals
- Administrators

Compare our experience and know-how.

Fred Pryor's record of customer satisfaction is unsurpassed – 30 years in business and over 5 million satisfied customers from over 300,000 organizations clearly attest to our ability to deliver what we promise. Our customer satisfaction rate speaks for itself!



How to Develop and Administer a **BUDGET**

What You'll Learn

9:00 A.M. - 4:00 P.M.

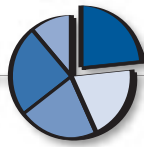
I. The Budgeting Process: The Essential Concepts

- A. Solid reasons why good budgets lead to better, more effective management:**
- Using budgets to measure performance – of your staff, your department, your organization, even yourself.
 - How to control expenses without sacrificing flexibility or efficiency.
 - How to convert major planning issues to manageable dollars-and-cents budgets.
 - Solid methods to turn business goals into measurable, achievable fiscal actions.
- B. Proven budgeting concepts for realistic short- and long-term planning:**
- Learn the vital differences in short-term and long-term budgets and how each type guides you to more prudent management decision-making.
- C. Proven outlines and guidelines for the major types of budgets:**
- Producing capital budgets that generate an expedient rate of return, while precisely calculating years to payback.
 - Planning operating budgets that accurately coordinate every operating area of your organization.
 - Understand how cash budgets maximize profitability and efficient management of resources.
- D. Insightful advice on understanding your organization's budget philosophy:**
- How to interpret top management's fiscal philosophy and grasp what it means to your budget practices and responsibilities.
 - Learn the specific blueprints of different budget approaches and how they incorporate the most important goals and objectives of management.

- E. Proven procedures that pinpoint budget goals and objectives:**
- How to organize your goals into a workable framework that you can translate into dollars-and-cents budgets.
 - Discover how your major objectives can affect your budgets, line for line.
- F. Functional timetables for every budgeting action:**
- Develop a step-by-step schedule that works smoothly within your organization's existing fiscal framework.
 - Determine the specific effects of seasonal factors on your budget.
 - Learn what's right for your organization through sound agendas for monthly, quarterly, annual, and multi-year budgets.

II. Budget Terms and Concepts Made Easy

- A. Simple techniques to classify costs:**
- Understand the vital differences between direct and indirect costs.
 - Discover how costs beyond your control can directly affect your budget performance.
- B. Specific definitions that pinpoint cost behavior:**
- Recognize the distinctive, different elements of fixed and variable costs.
 - Learn simple formulas that estimate the impact of unforeseen increases or decreases in either fixed or variable costs.
- C. Step-by-step methods for determining the break-even point:**
- How to set realistic break-even goals within your operational budgets.
 - Learn how to minimize the impact of budget variances on long-term profit objectives.
- D. Prudent tactics for handling unit indicators:**
- How to identify cost-based unit indicators and accurately forecast their impact on your operations.
 - Discover special tactics for hard-to-forecast, productivity-based unit indicators.



E. Down-to-earth advice on basic budgeting methods:

- Cut fat and reduce inefficiency with simple guidelines for zero-based budgeting.
- When and how to use average-cost budgeting techniques.
- Discover how flexible budgeting methods can solve the unusual challenges faced by your department or organization.

III. Understand Capital Expenditures and How to Use Them to Attain Your Goals for Future Growth

A. Specific terms and tactics peculiar to capital items:

- Understand average rate of return and years to payback with simple definitions and formulas.
- Learn the key, common elements that characterize a capital expenditure.
- Master depreciation principles that ensure expedient payback of capital expenditures.

B. Pertinent procedures for managing the many different types of capital expense:

- Learn specific budget strategies for land and buildings.
- Recognize the 3 types of capital equipment and learn specific budget tactics for each type.

C. Powerful budget principles that justify capital expenditures:

- Step-by-step formulas to easily calculate payback.
- Understanding capital rate-of-return with a manageable framework for multi-year capital budgets.
- Learn when to use discounted cash flow methods to justify capital expenditures.

D. Insightful solutions to the buy vs. lease question:

- Interpret the effects on operating budgets of lease and buy scenarios with smart budget tactics for both approaches.
- Solid advice to determine the advantages and disadvantages of capital leases.

IV. Budget Principles Applied to Real-Life Situations

A. The power of the Sales Budget:

- Understand the primary importance of the sales budget and how it drives every other budget in your organization.
- Smart forecasting rules for accurate, realistic sales budgets.
- Convincing reasons to avoid the antiquated sales budget method of fixed percentage increases.
- How to weave sales forecasts, marketing plans, and sales expenses into one cohesive budget.
- Plus ... produce an actual sales budget in an exciting group participation project.

B. Production, Materials, and Labor budgets – the essential elements of the manufacturing plant:

- Practical methods that plan for the unknown in cost of raw materials.
- How to calculate labor expenses and account for fluctuations in the “productivity factor”

- Understanding the many components of manufacturing overhead and how it affects the cost of goods manufactured.
- Specific pointers that precisely account for cost of inventory.
- How to employ special merchandise-purchased budgeting techniques for the non-manufacturing organization.
- Plus ... produce an actual manufacturing budget in an exciting group participation project.

C. Marketing budgets that meet and exceed your organization’s goals and objectives:

- How to produce a flexible marketing budget with contingencies for market fluctuations and unforeseen competitive factors.
- Benchmarks and standards for allocating marketing dollars.
- Practical methods to evaluate marketing goals in concrete dollar terms for budgets.
- Plus ... produce an actual marketing budget in an exciting group participation project.

D. Administrative budgets that maximize efficiency without spiraling costs:

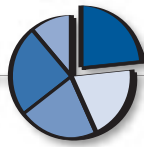
- How to determine the best administrative budgeting procedure for your organization’s structure.
- Proven techniques that evaluate administrative effectiveness and performance through pre-determined budget objectives.
- How to set cost priorities that keep administrative budgets under control.
- Plus ... produce an actual administrative budget in an exciting group participation project.

E. Cash budgets that harness the power of your organization’s resources:

- Maximize investment profits by putting your excess cash flow to work.
- Recognize cash shortfalls far in advance – before a financial crisis develops.
- Employ a simple formula that accurately budgets cash balances.
- Discover how the costs of accounts receivable are driven by credit sales.
- Accurately assess your future financial needs through realistic cash budgets.
- Plus ... produce an actual cash budget in an exciting group participation project.

ENROLL TODAY

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or **1-800-556-2998**



“Good review of basic accounting principles and how they apply to the budgeting process.”

Mardi Briggs
Senior Systems Engineer
Kern County Superintendent of Schools

“Excellent instructor made somewhat ‘dry’ subject very enjoyable and worthwhile!”

J.L. Hickman, C.J.M.
Lieutenant
London Co. Sheriff’s Office

“Provided excellent information to help understand budget process.”

James Hays
Production Supervisor
Precision Cast Parts Corp.

“Very effective, dynamic speaker. The best one-day seminar I’ve ever attended.”

Brian Gabree
Business Office Manager
Zabatt Engine Service

“Gave me a better understanding of budgets and how they are developed.”

Diane Curry
General Manager Assistant
Airpax

How to Develop and Administer a **BUDGET**

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4 Sound Reasons to Enroll Today in This Exceptional Seminar:

1. You’ll see immediate and direct benefits from these practical, hands-on budget principles and strategies.

After just one day, you’ll have the practical skills you need to use your budget as an effective and powerful planning tool and be able to really understand your financial goals, expectations, and objectives.

2. You’ll get substantial returns from a very small investment.

Unlike other financial seminars, you won’t be asked to pay \$400, \$600, or more for quality instruction. This seminar will pay for itself almost immediately.

3. This seminar will be presented at a convenient location near you.

Unlike other seminars, you won’t need to spend 2 or 3 days in a distant location. We bring the seminar to you, saving you the hassle, inconvenience, and expense of travel.

4. You’ll receive valuable reference materials at no extra charge.

You will receive a valuable workbook, including charts, lists, reference forms, and case histories to refer to later and use on the job.

This seminar will teach you effective, hands-on budget strategies:

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- Handle common cost variations with confidence and skill.



Registration Information

Enroll Today! Hurry, our seats fill *fast*. Guarantee your enrollment and pay your enrollment fee today! A confirmation will be e-mailed, faxed, or mailed to you once your registration is completed. Please make your preference known at time of registration. **Payment is due before the program.**

Express Seminar Enrollment! Please be sure to provide us with your e-mail address or fax number and check the Express Seminar Enrollment box on the registration form. You will receive your e-mailed or faxed confirmation within 48 hours of our receiving your e-mailed, faxed, or mailed registration form.

Program Schedule

Check-in: 8:30 a.m. – 9:00 a.m.
Program: 9:00 a.m. – 4:00 p.m.

Cancellations and Substitutions

You may cancel your registration up to 10 business days before the program. Your registration fee will be refunded less a cancellation fee. If you need to cancel less than 10 business days prior to the program, you may 1) send a substitute from your organization or 2) transfer your registration fee to another program of your choice that is scheduled within 12 months of your original event. Please note that if you don't cancel and don't attend, you are still responsible for payment. Substitutions may be made at any time.

Please Note:

- We will e-mail, fax, or mail your confirmation to you once your registration is completed.
- You will be notified by e-mail, fax, and/or mail if any changes are made to your scheduled program (i.e., date, venue, city, or cancellation).
- Walk-in registrations will be accepted as space allows.
- Please, no audio or video recording. See your program leader for audio and video program availability.
- Lunch and parking expenses are not included.

- If using a purchase order, please attach it to a completed registration form and mail to us right away.
- You will receive an attractive take-home Certificate of Attendance at the end of the program – great for framing or including in your personnel file.
- Payment is due before the program.

Tax-Exempt Organizations

If you are tax-exempt, enter your tax-exempt number in Section 4 on the Registration Form. Please mail or fax a copy of your Tax-Exempt Certificate to us for payment processing. *Thank you.*

Tax Deduction

If the purpose of attending a Fred Pryor seminar is to help you maintain or improve skills relating to employment or business, expenses relating to the program may be tax-deductible according to I.R.C. Reg. 1.162-5. Please consult your tax adviser.

Guaranteed Results

All of our seminars are **100% SATISFACTION GUARANTEED!** We're confident that this seminar will provide you with the tips and techniques you need to successfully develop and administer a budget. If for any reason you are dissatisfied, send us a letter (Attn: Customer Relations) within 30 days of your seminar attendance stating the reason you were not satisfied, and we'll arrange for you to attend another one of our seminars or receive a full refund – *hassle-free.*

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Get the Results You're Looking For!

Bring our powerful, high-impact training programs to your organization and show your employees that you're serious about their professional growth and achieving critical organizational goals and objectives.

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For a free consultation, visit us online at www.pryor.com or call us at 1-800-944-8503 today!

How to Develop and Administer a **BUDGET**

Enroll today, and you'll ...

- Plan and manage budgets like a master ... even if you think you're not a "numbers" person!
- Justify your budget requests to upper management ... and exude self-confidence and proficiency!
- Stop having to explain unplanned overages and increase your budgeting accuracy and acumen!
- End budget procrastination! You'll face financial planning with new knowledge and confidence!
- Stop spending hours preparing a budget that's not used; learn how your budget can be your most powerful strategic planning tool!
- Understand the most complex budgets, instead of drowning in a sea of numbers!

Enroll Today!



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Yes! I want to improve and enhance my budgeting skills. Enroll me today!

ID#
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1	SEMINAR Seminar City: _____ Seminar Date: _____ Event #: _____
2	YOUR ORGANIZATION Organization: _____ Address: _____ City: _____ St: _____ ZIP: _____ Tele: _____ Fax: _____ Approving Mgr's Name: <input type="checkbox"/> Mr. _____ <input type="checkbox"/> Ms. _____ Job Title: _____ E-mail Address: _____ <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Express Enrollment Please <input type="checkbox"/> e-mail or <input type="checkbox"/> fax my confirmation to me within 48 hours.
3	WHO WILL BE ATTENDING <input type="checkbox"/> Mr. _____ <input type="checkbox"/> Ms. _____ Job Title: _____ E-mail Address: _____ <input type="checkbox"/> Business <input type="checkbox"/> Home <input type="checkbox"/> Mr. _____ <input type="checkbox"/> Ms. _____ Job Title: _____ E-mail Address: _____ <input type="checkbox"/> Business <input type="checkbox"/> Home Please list additional names on a separate sheet.

METHOD OF PAYMENT
4

Important: Send your payment now. Tuition is due before the seminar. Please make checks payable and return this form to Fred Pryor Seminars. Our federal ID# is 43-1850400 (FEIN).

Please check one of the following:

- Registration fee enclosed. Check # _____ Amount \$ _____
- Our Purchase Order is attached. P.O. # _____
- Bill my organization. Attention: _____
- Charge to: AmEx Discover MC Visa Exp. Date: _____
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Please attach a copy of your Tax-Exempt Certificate for payment processing.

Note: If you've already registered by phone, fax, or online, please do not return this form.



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