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Case Study

Brad Bertsch, Assistant Controller for Brotherhood Mutual Insurance says: "BudgetPak really gives you the ability to have users be accountable."

The Customer

Brotherhood Mutual Insurance Company has insured America's churches and related ministries for nearly 100 years. Located in Fort Wayne, Indiana, the company provides property and liability insurance coverage to help ministries do their work safely and effectively. As a mutual insurance company, Brotherhood Mutual is not owned by shareholders, but rather by policyholders—the churches and ministries it serves.

Today, Brotherhood Mutual Insurance Company insures more than 50,000 churches and related ministries and offers coverage in 46 states. The company employs about 400 individuals, 35 of whom are involved in the budgeting process.

Brad Bertsch has been with Brotherhood Mutual for seven years, and worked as an accountant in the insurance industry for almost ten years. He currently serves as Brotherhood Mutual's Assistant Controller, with the task of transforming the budgeting system to match the needs of the company's recent growth, and to foster the importance of budgeting within the company culture.

The Problem

Brad explains why budgeting is mission critical for Brotherhood Mutual: *"As your company grows and changes, it's important to tie your strategy into the budget as best as you can and to move in that direction."*

Brad continues, *"Budgeting helps guide an organization. Every year when we go through our annual budget process, we're looking at how much things are really going to cost and what we should include in the budget based on our strategy—for the next year and sometimes further out. The budget also serves as an approval process for areas that are growing, new hires, and departments that are taking on new projects."*

Brotherhood Mutual's spreadsheet-based system had been a barrier in their budgeting process for years. *"We had many, many different spreadsheets,"* Brad recalls. *"Users would fill them in, and because we had the sheets locked down so they couldn't be modified, there was little flexibility. Needless to say, it was very frustrating on their end because many of them were not very familiar with spreadsheets."*

In addition to user frustration with spreadsheets, Brad notes problems with user accountability and ownership. The finance team had no way of knowing if an employee had begun filling out their spreadsheet, or if they had even received it. And after finance had painstakingly converted everyone's plans for headcount, new hires, promotions, compensation increases, and equipment purchases into budget dollars, employees didn't necessarily always agree that those were "their" numbers, that somehow the numbers must have been changed.

The Evaluation and Implementation

After looking at three different budget systems, Brad says Brotherhood Mutual chose BudgetPak, first and foremost because of its user-friendly approach. *"User experience was a main driver for us,"* Brad says. *"We wanted to find something that would be easier to use than our previous setup."*

Likewise, system functionality was a key element in the evaluation process. *"We wanted something that would streamline our budgeting process. Cost wasn't necessarily something that was going to make one system stick out above another. But **justifying the cost is pretty easy when 30-plus members of your organization can say, 'Hey, this is a lot better.'"***

Reporting was another important feature for Brotherhood Mutual. They were looking for a system that would allow them to quickly and easily report actuals to budget and run reports tied to evolving corporate strategies. Brad found that BudgetPak provided these capabilities.

Once Brotherhood Mutual selected BudgetPak, setup was really pretty simple. Brad comments, *"The only thing we used IT for was asking them if they were okay with a cloud-based solution. They said, 'Hey, that's actually what we prefer.' There's no installing; there's no housing it on a server; there's no putting it on people's computers. Nothing like that. Just send the link out, and people can access BudgetPak anywhere, anytime."*

The Solution

"We've found that our users really like BudgetPak, that's for certain," Brad affirms. *"They appreciate BudgetPak's guided interface. They feel like they're doing something natural, something that they're used to doing. The built-in intelligence can ask them 'when is this person going to get their raise? How much do they get?' They just put in a percentage, and it calculates the budget dollars in the background."*

"BudgetPak really gives you the ability to have the users be accountable for what they do—because they know that finance isn't changing the numbers," Brad says. *"The system is rolling it up and showing a report, but finance is not changing anything. Users put the numbers in, and they can see exactly what they did."*

BudgetPak also provides a seamless link to Brotherhood Mutual's general ledger. *"I can run reports right off our general ledger that take only a few minutes to manipulate,"* says Brad. *"I can log into the cloud-based system as the administrator, press a few buttons, and I've got my link all hooked up and ready to go."*

BudgetPak has been a successful solution for Brotherhood Mutual Insurance Company. Management is pleased with BudgetPak's ability to provide visibility into a user's progress and to deliver better, faster reports. Employees are happy with BudgetPak's simple, friendly interface. And the finance department appreciates the time they are saving with BudgetPak—time now better spent on building a strategic budget to facilitate company growth and to achieve the goal of protecting America's churches and ministries.

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