



“It’s one of the software solutions that’s really changed my world in the club sphere. It has been groundbreaking for me.”

Transforming Budgeting and Forecasting from Error-Prone Spreadsheets to Strategic Insight

Celebrating its 40th anniversary in 2025, The Oaks Club is a mandatory-membership private club in Florida with approximately 900 memberships and a \$25 million annual operating budget. Set on more than 1,000 acres near Little Sarasota Bay, the community blends golf, nature preserves, residential areas, and club amenities. Mature oak trees and tropical foliage define its landscape and signature “Old Florida” feel. The club holds recognition from Platinum Clubs® of America, Distinguished Emerald Residential

Country Clubs, and Audubon International.

CFO Kirsty Taylor is a Chartered Accountant from England whose career spans public accounting, offshore finance in the Cayman Islands and Bermuda, and the Florida and Georgia hospitality industry. She holds a deep commitment to accuracy, accountability, and the responsible stewardship of member assets.

The Problem – Fragile Spreadsheets and Hidden Errors

For years, The Oaks Club relied on a custom Excel budgeting and forecasting template Kirsty had developed and refined across multiple clubs throughout her career.

Directors could inadvertently overwrite formulas, add line items outside the summed range, or break links between connected sheets. Both small and significant errors went undetected until discovered during painstaking reconciliations. As Kirsty recalled, “hopefully it’s just a \$100 item and not a

\$100,000 item—and both things have happened.”

Payroll planning was equally precarious. Salary, benefits, and tax data lived across multiple interlinked spreadsheets requiring careful coordination, with over \$1 million in annual benefits tracked individually. A broken link or missed update could cascade into material errors, leaving Kirsty and her team spending hours double-checking figures — often with lingering uncertainty.

“I can’t tell you the hours I spent worrying about all these Excel spreadsheets—the links not being correct, things not balancing, heads not accounted for. I’d spend so much time just making sure the links were right.”

The Evaluation – A Demo That Closed in Five Minutes

Kirsty first encountered BudgetPak at an HFTP regional conference, where a brief conversation with a BudgetPak representative led to a demo. She was sold within the first five minutes.

What resonated immediately was that BudgetPak did not look like Excel but it replicated her club’s budgeting logic: starting from zero, building up by line item, thinking through drivers like rounds of golf and validating assumptions month by month. The guided, step-by-step interface meant she would no longer need to walk each director through the

process personally—the system would do it for them.

Before committing, she conducted reference checks with peer clubs—a practice she applies to any software evaluation. Her standard question: does the system create more work than it eliminates? Her advice: don’t just assess features—assess fit. Consider how the system will be adopted across departments, and whether the team will actually use it under pressure. Buy-in from the end users is just as important as executive sponsorship.

“It is my responsibility to show a path to the finance committee and the board of what I can produce for them, what tools I’m lacking to produce that data and bring solutions to them to arrive effectively and efficiently at that information.”

The Solution – A Process Built on Accountability and Detail

The Oaks Club went live with BudgetPak in March 2025, additionally using it for monthly forecasts with the second budget cycle already underway — and by that cycle, many directors had entered their data before Kirsty had fully re-introduced the system.

The Club's board-mandated zero-based budgeting requires every expense to be justified from scratch. BudgetPak supports this naturally: directors build budgets with line-item details, documenting assumptions and monthly cadence, so the board can always see the detail behind a number. "We're custodians of the members' monies and assets, and we're responsible for showing them that we've done our due diligence."

Driver-based budgeting has been particularly transformative for operational departments. Rather than guessing at a top-line revenue number, directors model the activity that drives it, which forces more rigorous thinking and budget

ownership. Headcount planning now happens at the employee level — payroll, benefits, and taxes calculated individually across months, including turnover timing and coverage gaps.

“Now I can look someone in the eye and say everything - the budget, the forecast, benefits, the payroll, the headcount is accurate. We've accounted for everything we know at this point in time. That's enormous.”

Kirsty received less pushback on this system than on any other software rollout in her career. Directors found the interface intuitive, the structure familiar, and the accountability it created—tied explicitly to performance expectations by the COO—motivating rather than threatening.

The Results – Accuracy, Time Recaptured, and Strategic Elevation

The most immediate result was the elimination of the manual errors and reconciliation anxiety that had defined prior budget seasons. With BudgetPak, the consolidation that once required extensive verification now takes minutes. The ability to perform detailed headcount planning — representing 58% of the club's operating budget — has established a defensible baseline and made the variances that occur from inevitable staffing volatility far easier to explain and attribute.

Directors are more engaged in their department's financial

performance. The process of building a budget from scratch creates a level of operational understanding that a percentage-increase approach never would. As Kirsty put it, it helps leadership “understand the business better.”

For Kirsty personally, the shift has been about reclaiming time for strategic work. Capital planning, data analytics, and long-range thinking about the Club's next decade are now where her energy goes—not into spreadsheet maintenance.

“I'm able to predict much more into the future. My time is definitely more strategic. I'm not worrying anymore about whether the links are correct or whether things balance. That's a two-minute process now.”

Conclusion

For The Oaks Club, adopting BudgetPak was not a small operational upgrade—it was a fundamental shift in how financial planning is conducted, owned, and trusted. A process that had long been labor-intensive, error-prone, and anxiety-inducing has become reliable, efficient, and strategically empowering.

“The budget is the engine of our entire operation. If we don't have an accurate budget that we can rely upon, we don't have credibility. BudgetPak has been a huge accomplishment — it's just part of the process now, and a welcome addition.”

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