**Budgets: Planning, Preparation & Approval** 

Audience: Homeowners

Room 151A

Budgets can be overwhelming and stressful especially without a financial background. However, with some planning and organization they become no harder than any other management task. By breaking down the process in to simple steps, with lots of examples, participants will be able to see a budget as just another tool of association management and maybe even fun.

Speaker: **Richard Kuziomko**, **CMCA**, **AMS**, **PCAM**, Community Management Corporation, AAMC, has prepared budgets for associations as well as multimillion-dollar corporations. He has a wealth of experience in dealing with boards and management committees in the presentation and approval of budgets. Kuziomko has his Master of Business Administration in finance from McGill University.