



Braided Budget Planner

Step-by-Step Instructions for Use

Overview: The Braided Budget Planner is an Excel workbook designed to help nonprofit finance staff model how multiple funding sources can be combined to fully support a single program. It contains three tabs: **Phase 1** (Current State), **Fees** (Revenue Projection) and **Phase 2** (With New Funding Source). Work through the tabs in the order described below. **Fill in all yellow-highlighted cells** with your organization's data; all other cells are calculated automatically.

PHASE 1: Current State (Tab: Phase 1)

Establish your program's current funding picture before modeling any new revenue.

STEP 1: Program Name and Fiscal Year

Enter your program name and the funding source name(s) in the column headers. Enter the fiscal year date range for each funding source.

STEP 2: Months in Budget

Enter the number of months each funding source covers within the fiscal year. If a source begins mid-year, enter only the months it is active.

STEP 3: Revenue

Enter the total committed revenue for each funding source. The tool sums these into a Total figure automatically.

STEP 4: Staff Allocation (FTE%)

For each staff member, enter their name and title, then enter the percentage of their time allocated to each funding source as a decimal (e.g., 0.5 = 50%). Allocations across all funding sources and the gap column cannot exceed 1.0 (100%). Their allocations may be less than 1 if they are part-time or work on other programs. The **Variance column** will flag any staff member whose allocations do not equal 1.0 — review before proceeding.

STEP 5: Salary and Fringe

Enter each staff member's total annual salary plus fringe benefits. The tool calculates the dollar allocation to each funding source based on the FTE percentages entered in Step 4.

STEP 6: Other Expenses

Enter non-personnel costs by funding source. This line is intentionally consolidated; it may include travel, occupancy, telephone, insurance, and indirect/G&A costs. If a specific expense is directly tied to a funding source, add a labeled row below this line for transparency.

STEP 7: Client Assistance and Program Expenses

Enter any direct client assistance costs (e.g., back rent, flexible funds, move-in expenses) by funding source.

STEP 8: Review the Gap (Unsecured) Column

This column captures all program costs not covered by any committed funding source. A negative Total Surplus/(Deficit) confirms a funding gap. Note the deficit amount — it becomes the target for Phase 2.

FEES TAB: Revenue Projection

Before completing Phase 2, calculate your projected revenue from the new funding source, in this case HSP. The Fees tab provides a worked example; replace with your own program's data.

STEP 1: Enter your client caseload

Enter the total # of HSP-eligible clients you expect to serve per month.

STEP 2: Enter billing rates and visit mix

Enter the applicable rate for each visit type (e.g., low needs or high needs). Enter the estimated percentage of clients at each tier as a decimal. The tool calculates a blended monthly projection.

STEP 3: Apply a ramp-up adjustment

For new programs, project conservatively. The example uses 75% of full projected revenue to account for start-up inefficiencies, billing delays, and caseload build-up. Adjust this percentage to reflect your organization's specific circumstances.

STEP 4: Confirm the annual total

The tab will calculate an adjusted annual revenue figure. This number will auto-populate into Phase 2 as your projected revenue.

PHASE 2: With New Funding Source (Tab: Phase 2)

Model the full program budget with the new funding source layered in. Phase 2 carries forward all data from Phase 1; enter only the new information specific to the additional funding source.

STEP 1: Add the new funding source column

Enter the name, fiscal year, and months in budget for the new funding source in the new column header.

STEP 2: Enter projected revenue

Enter the annual revenue total calculated in the Fees tab.

STEP 3: Update staff allocations

Revise FTE percentages to reflect how staff time will be split across all funding sources, including the new one. Add any new staff positions required to deliver or administer the new funding source (e.g., a billing specialist). Re-check the **Variance column** for all staff — these rows cannot exceed 1.0.

STEP 4: Prorate mid-year staff (by FTE only)

If a new staff member starts mid-year, prorate their FTE percentage to reflect only the months they will be active. Use their full salary and fringe. You will have a variance but add a note in the adjacent cell with proration logic.

STEP 5: Allocate other expenses

Distribute operating expenses and any program-specific costs across funding sources, including the new one, in accordance with each funder's allowable cost categories.

STEP 6: Review the Total Surplus/(Deficit)

A result of zero or positive indicates the new funding source closes the gap identified in Phase 1. If a Gap amount remains, you can revisit caseload assumptions, billing rates, or staffing allocations before finalizing the budget, or use the gap to inform further revenue-generation strategies.

Jewish Family Service of Atlantic County www.jfsatlantic.org
Camden Coalition www.camdenhealth.org

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Housing Supports Questions? Contact [Help Desk](#)