

Tip Sheet: 6 strategies for smarter budgeting and forecasting





Status quo isn't a way forward

Bringing your budgeting and forecasting processes up to speed doesn't have to take more work or more of your margins. That's welcome news for any finance team, because even though time and money may be tight, the cost of status quo is far too high.

Inefficiency is too risky, and the longer you rely on disconnected systems and manual workarounds, the harder it gets to spot trends or plan ahead.

So how do you see a way forward to clearer forecasts? How do you build a better budget without a bigger budget? Well, with a few smart shifts—backed by connected, intelligent tools—you can simplify your approach, sharpen your visibility, and get ahead of the curve.

Here are six strategies that will take your budgeting and forecasting further—even if you're short on time, budget, and headcount.

Financial planning/
budgeting/forecasting
is the highest priority
for improvement within
finance departments.

Source: SAP Insights 2025 Business
Priorities and AI Global Research

1

Get all your data—and insights—in one place

The challenge:

It's hard to budget and forecast confidently when your travel, expense, and AP data is locked in separate systems—or worse, it's trapped in dozens of spreadsheets with limited context.

Without real-time visibility into what's being spent (and where), budget owners are stuck reacting to surprises instead of planning proactively.

The tip: Try Intelligence

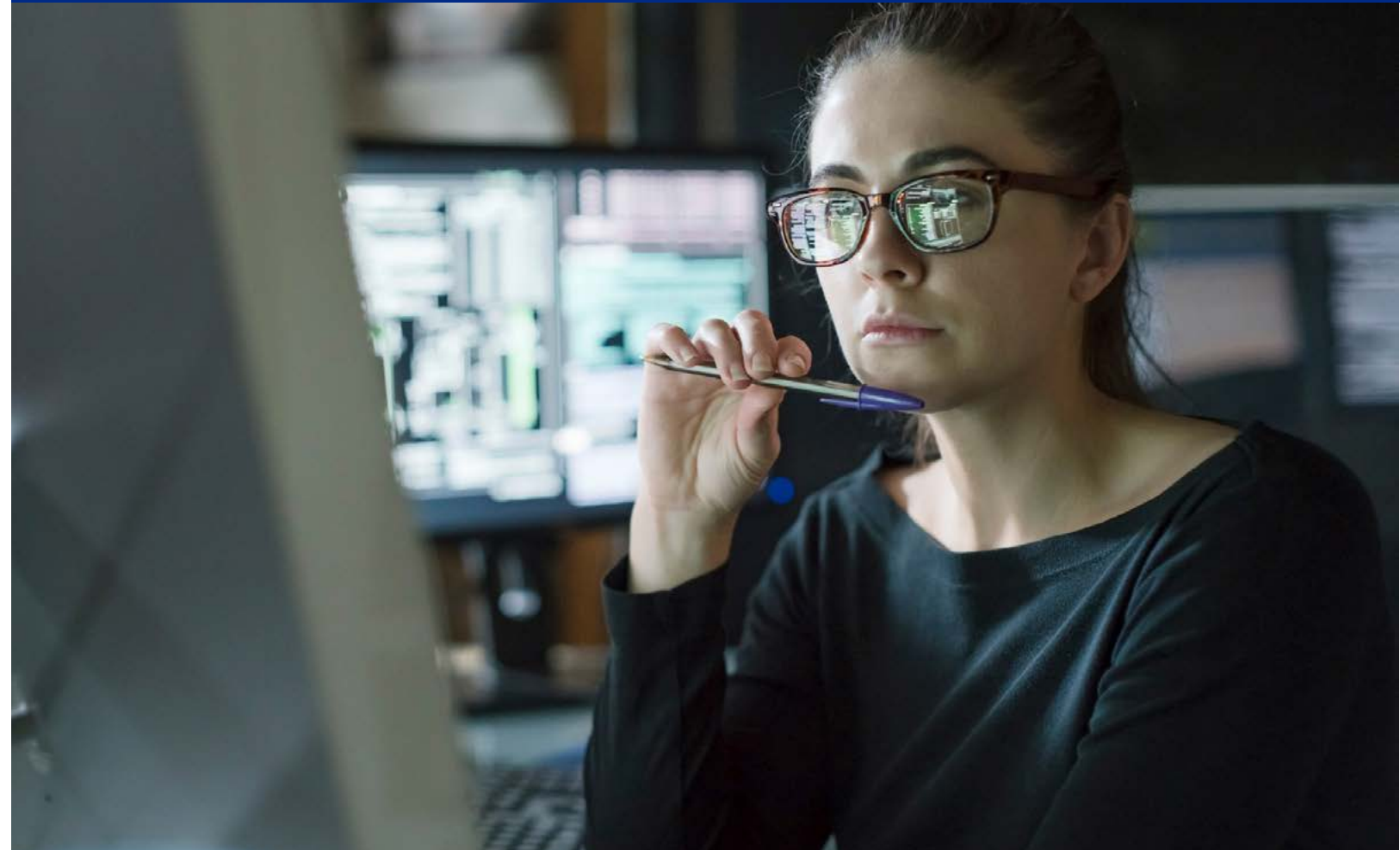
SAP Concur brings travel, expense, and invoice data into a single, connected system where information flows automatically. It's a clear and complete view that keeps you on top of every approval and keeps all your spending in one place. Add [Intelligence](#) to the mix, and you'll also get turn-key dashboards and tailored reporting, so you'll see spend as it happens, while uncovering patterns and potential risks.

The impact:

When everyone's working from the same source of truth, forecasting is faster and more accurate. You'll have full visibility into what's going out, what's coming in, and what's changing over time. So you can finally plan with confidence.

71% of SAP Concur users are highly satisfied with their budgetary planning capabilities, compared to 58% of non-SAP Concur users.

Source: SAP Concur ROI Research in Partnership with Phronesis Partners, 2024



“Because we have so much more visibility into spend, we are more comfortable providing cards to employees and this in turn gives us more useful data to make better business decisions and negotiate with suppliers.”

—Kasper Sanderink, Financial & Operational Manager at Team Liquid

“By eliminating the hand keying alone, we should be at least 50 percent more efficient. That’s been our approach through all of this. Look for where we have inefficiency, manual work or paper, and make changes to eliminate those, which we’ve done with this system and our processes.”

—Kevin Stevens,
Executive Director of Procurement Services,
The University of Alabama

SAP Concur users process **1.5X more** expense reports per month and are **5X more** efficient in report processing than non-SAP Concur users.

source: SAP Concur ROI Research in partnership with Phronesis Partners, 2024

2

Clear the clutter that’s holding your team back

The challenge:

When your finance team is buried in administrative work, it becomes nearly impossible to focus on planning. They’re too busy tracking receipts and invoices. They’re wasting time entering data by hand. And they’re manually (and slowly) routing approvals. So time gets eaten up by process instead of progress.

The tip: Automate spend management for travel, expense and invoice

SAP Concur automates repetitive work, so you can speed the process up without losing control. With [Concur Expense](#), [Concur Travel](#), and [Concur Invoice](#), you bring digital speed and precision to everything from preapproval to payment, so you can:

- Be sure policies are applied automatically and compliance is built in—because data flows cleanly and securely between systems.
- Eliminate data gaps, manual errors, and time wasted tracking things down.

The impact:

Your team gets back hours each week—time they can spend analysing trends, refining forecasts, and making proactive budget adjustments. All of which results in a leaner, more agile finance function with the headspace to think ahead, not merely keep up.

3

Let AI uncover your blind spots

The challenge:

Small teams rarely have the time or the headcount to scrutinise every receipt, double-check every payment, and catch every policy violation. But even one missed error or duplicate charge can eat into your margins or throw your budget into a tailspin.

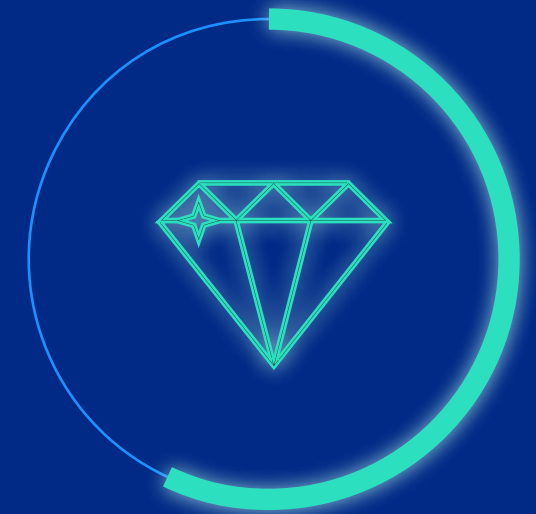
The tip: Take advantage of AI-powered Concur solutions

SAP Concur puts AI to work across your travel, expense, and invoice processes—so you get a safety net that spots patterns and risks at scale while highlighting anomalies humans wouldn't see. Nothing slips through the cracks, because:

- Concur Invoice reduces manual entry and errors with AI-powered invoice capture that extracts and codes data automatically.
- [Intelligent Audit](#) flags duplicates, out-of-policy spend, and any other possible risks before payments are made.

The impact:

You get cleaner data. You get tighter controls. You see fewer budget-wrecking surprises. And with AI focusing on the details, your team can focus on strategy. That way, your forecasts will reflect what's actually happening, not what was missed.



56.7% of midmarket finance leaders see increasing AI automation capabilities across processes and workflows as the top priority for AI investment in the next 12–18 months.

Source: SAP Insights 2025 Business Priorities and AI Global Research

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Make accurate data easy for every employee

The challenge:

When travel, expense, and invoice processes are confusing or slow, employees find ways around them—delaying submissions or skipping steps. And you end up with incomplete info. Worse yet, when the data going in is in disarray, budgeting and forecasting take a hit.

The tip: Integrate travel and expense with SAP Concur

SAP Concur gives employees intuitive, mobile-first tools that guide them through the process. That makes capturing critical information incredibly easy and automatic.

- With Concur Travel and Expense, corporate card charges and digital receipts flow directly into expense reports, so you see accurate data faster.
- The SAP Concur mobile app allows users to book trips, upload receipts, submit expenses, or review invoices on the go.
- Concur Expense provides clear prompts and built-in policy checks, so your team gets accurate information without chasing down details.

The impact:

You'll get cleaner, timelier data to feed your planning process, so you'll have a more accurate view of spending and fewer surprises. And when employees can follow the process without all the effort, everyone benefits from better visibility and tighter control.

“SAP Concur solutions have helped us drive adoption of our T&E cards, which has made a huge contribution to the company by allowing us to realise much larger rebates under this programme.”

—Scott Wetherholt, Chief Compliance Officer, Weatherford

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Get everyone on the same page with the same info

The challenge:

Departments in your business often operate in isolation—using different tools, chasing different goals, and working from different data. That disconnect makes it harder to align spend decisions, and even harder to build a unified budget or craft a forecast based in reality.

The Tip: Tap into SAP Concur reporting and intelligence services

SAP Concur helps you take the lead in unifying your planning process. It empowers you to centralise how spend is tracked and reported and create shared KPIs that reflect company-wide priorities, not just department-level goals. As a result, you can create a common foundation for collaboration—one in which all teams all working from the same data and aligned to the same goals.

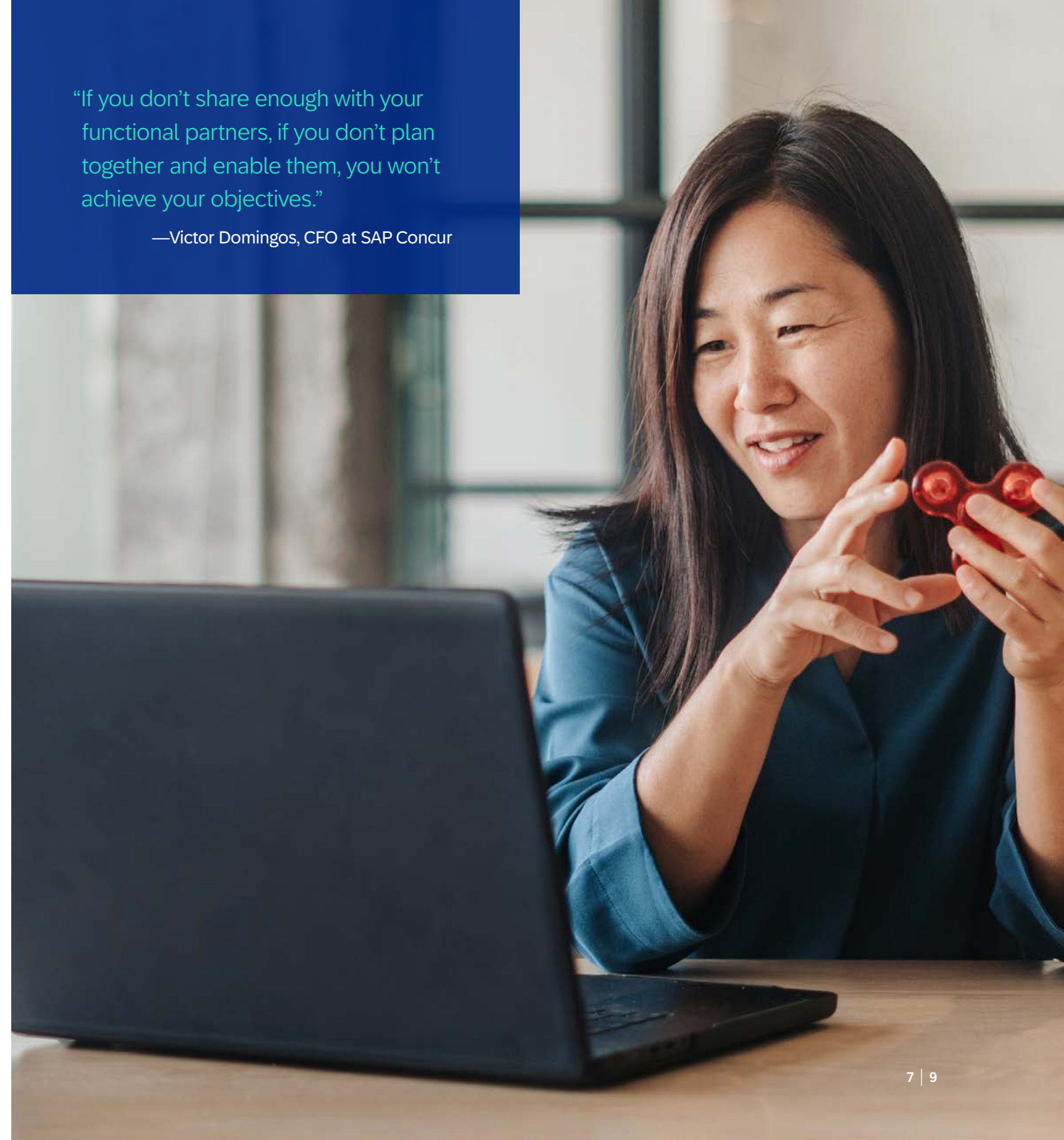
You'll have Intelligence reporting and shared dashboards to easily track KPIs across departments. And with standardised workflows and policy controls to help enforce consistency, you can keep teams on track.

The impact:

By breaking down silos and building a common language around performance, your organisation gains a more agile, accurate, and collaborative approach to budgeting and forecasting. So you can keep everyone moving in the same direction.

“If you don’t share enough with your functional partners, if you don’t plan together and enable them, you won’t achieve your objectives.”

—Victor Domingos, CFO at SAP Concur





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Build flexibility into your process

The challenge:

Budgeting and forecasting aren't static, and your systems shouldn't be either. As your business grows and shifts, and you bring on new vendors or change priorities, rigid tools and disconnected processes make it harder to adjust.

The tip: Capitalise on robust SAP Concur integrations

SAP Concur sets you up with tools that can grow and adjust as you do. So you don't have to rebuild your process every time the business makes a change. Built to fit today and shift as your business evolves, these solutions:

- Integrate with 330+ ERP and accounting systems, including platforms like SAP, Microsoft Dynamics, and QuickBooks.
- Connect directly with trusted payment providers and 700+ partners across finance, accounting, CRM, and HR.
- Support over 96 million users in 150+ countries.

The impact:

Your forecasts stay accurate because your data stays in sync—no matter how much your business might change. And whatever lies ahead, you can adjust to it quickly, avoid manual cleanup, and keep your budgeting process flexible.



IDC MarketScape named SAP Concur a Leader in AI-enabled T&E applications for enterprise, mid-market, small business, and corporate-travel booking applications—the only vendor named a Leader in all four reports.

[See the details in this blog.](#)

This takes less, not more

Modernising your budgeting and forecasting process doesn't require more people or more tools. Quite the opposite, in fact. It means less manual work, less clutter in your data, and less complexity—so your team can focus on what matters.

SAP Concur helps small teams with small budgets do just that. By automating travel, expense, and invoice workflows. By consolidating real-time data in one place. And by using built-in intelligence to flag risks, control spend, and adapt faster.

It's a platform that's already helping thousands of businesses like yours turn spend chaos into clarity. For a closer look at what sets SAP Concur apart—and how it helps you turn that clarity into lasting control—check out [5 reasons SAP Concur is the right solution for your spend management](#).

