

CITY OF SANTA CLARITA
CREATIVE CONNECTION PROGRAM

Nonprofit Financial Sustainability and Impact

What Does It *Really* Cost to Achieve Impact?

Presented by:

David Greco

Social Sector Partners

@DavidRGreco

NOVEMBER 2019

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GOALS FOR THIS SESSION



1. To increase financial awareness of social sector leaders for better planning and decision-making.
2. To improve the ability of participants to communicate the financial story of their organization to donors, potential board members, and other stakeholders.
3. To help social sector leaders better understand what it *really costs* to deliver excellent outcomes.

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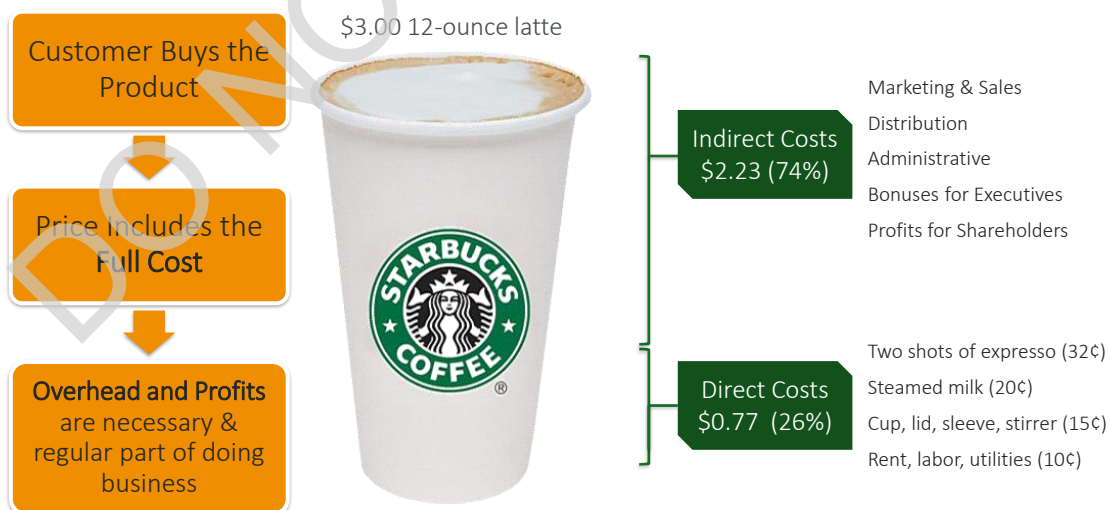
Barriers to Scale, Sustainability & Impact

How bad “best practices” undermine impact

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IN THE FOR-PROFIT WORLD...WE ♥ FULL COSTS



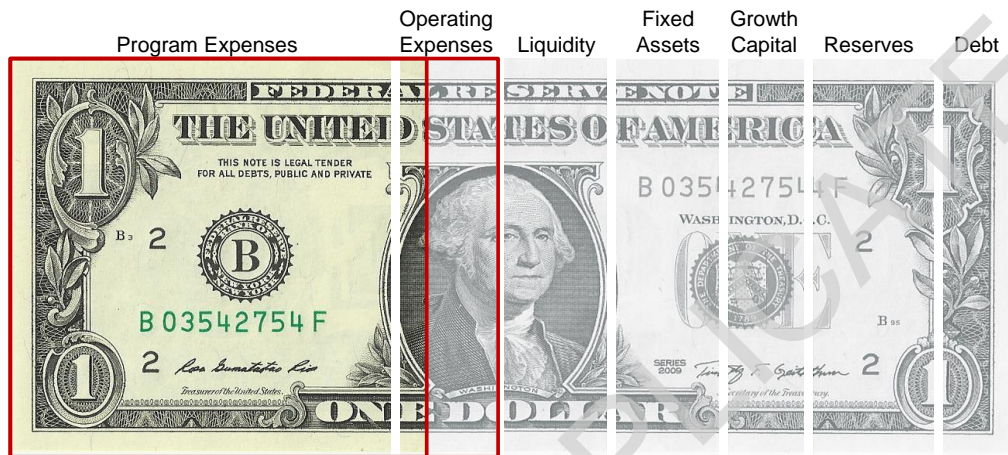
Source: Matt Milletto, Vice President of the American Barista & Coffee School

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BUT IN THE NONPROFIT SECTOR...

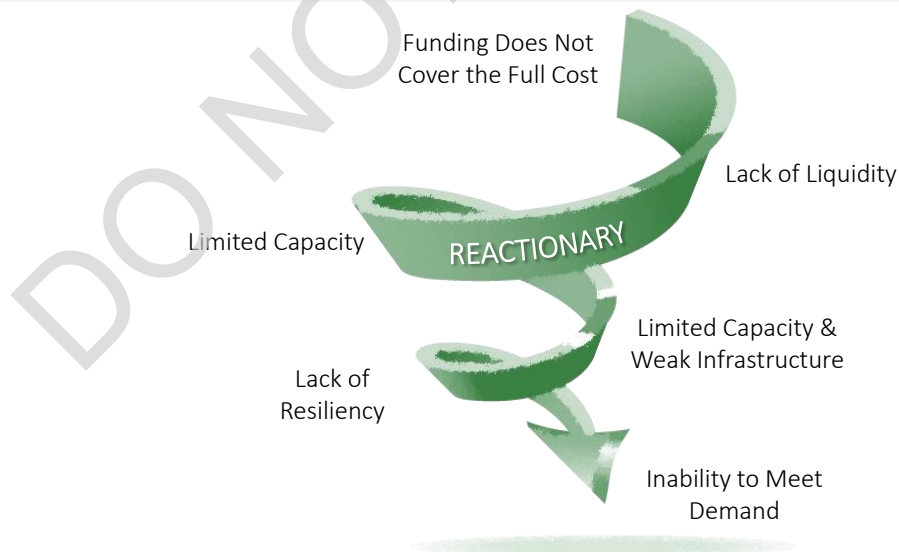
Like any corporation, nonprofits (a.k.a. for-purpose businesses) and social enterprises need to cover the fully loaded cost of doing business:



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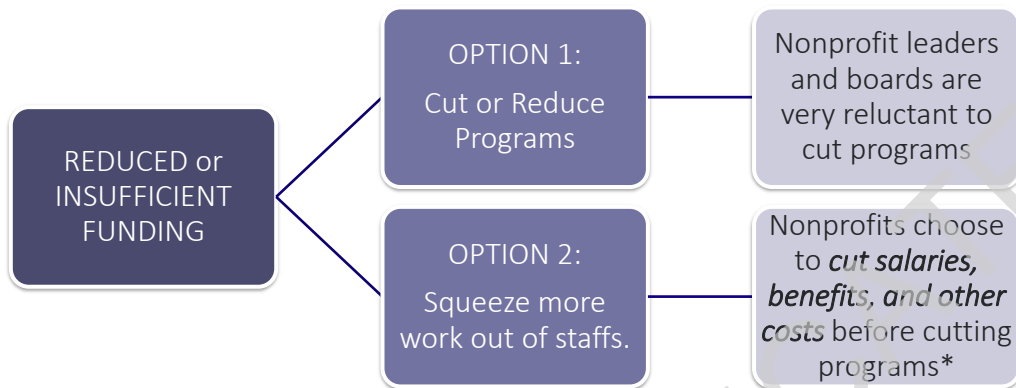
THE CONSEQUENCES: THE DOOM LOOP



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DISINVESTMENT IN HUMAN CAPACITY



Nonprofits close the gap between the funding they receive and what it really costs to deliver their programs by relying on large numbers of their **lowest-paid staff working unpaid overtime hours.**

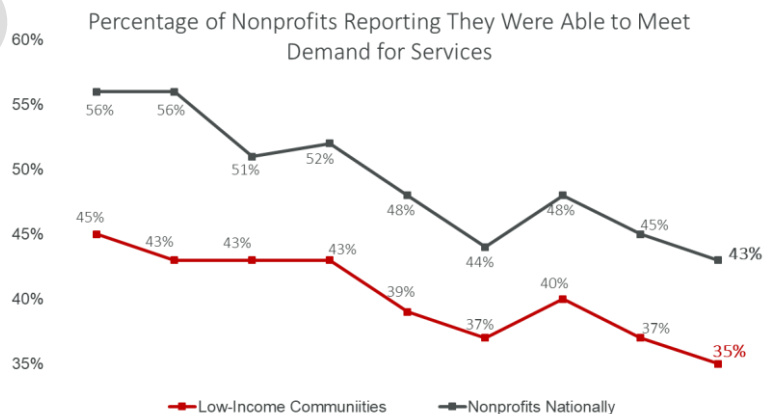
Source: The Urban Institute

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CONSEQUENCES: INABILITY TO MEET DEMAND

Facing dramatic increases in demand and without the human capacity, infrastructure and financial strength, nonprofits struggle to meet the demand for their services...



From Nonprofit Finance Fund's State of the Nonprofit Sector

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Ending the Doom Loop

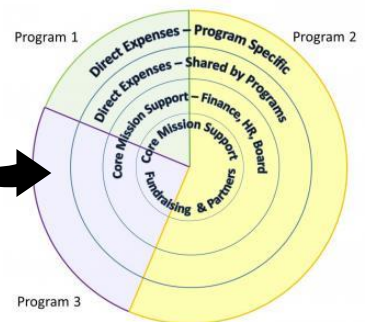
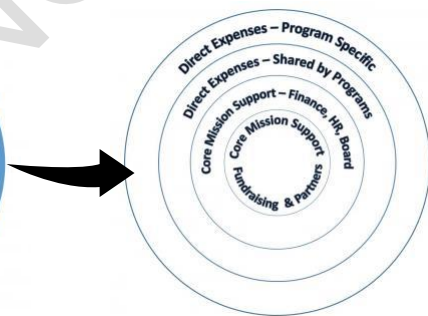
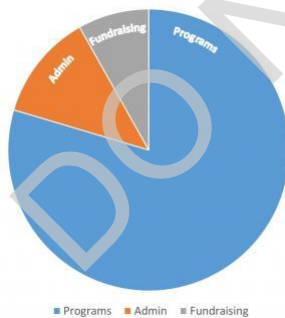
Own Your Numbers!

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A NEW APPROACH TO “OVERHEAD”

A Tired Old View of Our Organization



Adapted from “A Graphic Re-visioning of Nonprofit Overhead” from Propel Nonprofits (Nonprofit Assistance Fund)

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WHAT SOCIAL SECTOR LEADERS NEED TO KNOW



Whether you are looking at audits, 990's or budgets, the questions are the same but **where** you get the information may be different.

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OPERATING PERFORMANCE: STATEMENT OF ACTIVITIES

STEP 1

Also known as the *income statement* or *profit and loss (P&L)* statement, this statement reports the financial **activity** of the organization by function over a period of time.

Year ended December 31

Statement of Activities

Revenues, Gains and Other Support

Support

Foundations & Corporations
Special Events
Individuals

Total Support

Revenue

Gov't Contract/Earned
Investment Income
Tickets, Dues, Other
Net Assets Released from Restriction

Total Revenue, Gains and Other Support

Operating Expenses

Program Services
Management & General
Development

Total Expenses

Change in Net Assets

Support: Contributed Revenue from individuals, foundations or corporations

Revenue: Earned Revenue from contracts, fee-for-service, ticket sales, investment income, etc.

Net Assets Released: You have met the donor restriction and can now release to cover expenses (money raised in previous years that you get to use this year.)

Expenses: Typically broken out by Program Services, Management & General, and Fundraising

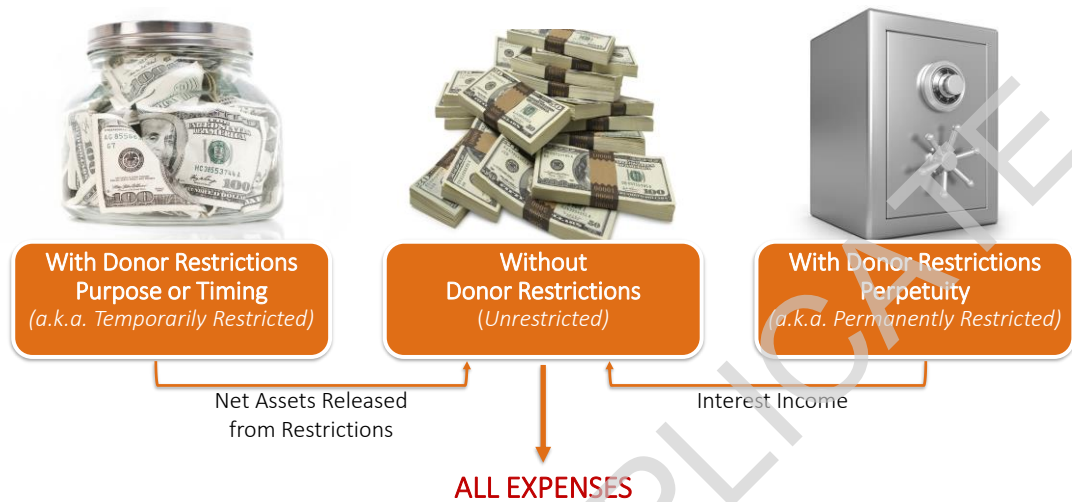
Change in Net Assets: Your surplus or deficit. Sometimes called "Increase/Decrease in Net Assets"

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UNDERSTANDING RESTRICTIONS



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ASSESSING OPERATING PERFORMANCE

HOMEBOY INDUSTRIES

Statement of Activities

	January 1, 2015 to December 31, 2015			January 1, 2014 to December 31, 2014		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
REVENUE						
Grants and Contributions	7,264,203	1,761,121	9,025,324	6,757,789	2,531,544	9,289,333
Gov't Contract/Earned	633,673	-	633,673	574,407	-	574,407
Sales	6,045,935	-	6,045,935	4,856,671	-	4,856,671
Other income	507,067	-	507,067	434,431	-	434,431
Total Support	14,450,878	1,761,121	16,211,999	12,623,298	2,531,544	15,154,842
<u>Net Assets Released from Restriction</u>	<u>2,537,935</u>	<u>(2,537,935)</u>	<u>-</u>	<u>2,017,977</u>	<u>(2,017,977)</u>	<u>-</u>
TOTAL REVENUE	16,988,813	(776,814)	16,211,999	14,641,275	513,567	15,154,842
EXPENSES						
Management & General	1,975,568	-	1,975,568	2,094,193	-	2,094,193
Fundraising & Marketing	1,508,866	-	1,508,866	1,160,937	-	1,160,937
Program Services	13,025,784	-	13,025,784	11,136,104	-	11,136,104
TOTAL EXPENSES	16,510,218	-	16,510,218	14,391,234	-	14,391,234
CHANGE IN NET ASSETS	478,595	(776,814)	(298,219)	250,041	513,567	763,608
	What YOU want to know		What the IRS wants to know			

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KEY TAKEAWAYS

KEY QUESTION

Is your organization generating enough *unrestricted revenue* to pay salaries, light bills, and to deliver programs and services?



Understanding Operating Performance

- 1 Understand the difference between Total Revenue (What the IRS Needs to Know) and Unrestricted Revenue (What You Need to Know)
- 2 Remember: Revenue \neq Cash. Revenue can also be in the form of receivables
- 3 Budget should include only unrestricted revenue (including net assets released) but do not include the “restricted” portion of revenue (restricted dollars received for a subsequent year).

ABILITY TO HANDLE RISK: THE BALANCE SHEET

STEP 2

The Statement of Financial Position, better known as the Balance Sheet, shows the assets, financial resources, debts, and other liabilities at any given moment. It also reveals the net assets – particularly the unrestricted net assets – available to support the organization.

Statement of Financial Position

Assets	Liabilities
Cash	Payables
Receivables	Debt
Prepaid Exp.	
Other	
P&E (Net)	
Long-term receivables	
	Total Liabilities
	Net Assets
	Unrestricted
	Temporary
	Permanently
	Total Net Assets
Total Assets	Total Liabilities/Net Assets

ASSETS: Everything the organization has or owns. Typically listed from most liquid to least liquid.

LIABILITIES: Everything the organization owes to others.

CURRENT: Any asset that you can turn into cash or liabilities you must pay in the next 12 months

NET ASSETS: What the organization has or owns, free and clear of any liabilities. While for-profit businesses have something called Owners' Equity, nonprofits aren't "owned" by anyone, hence they have Net Assets (i.e. Total Assets less Liabilities). For individuals, this is called "Net Worth."

CHANGE IN NET ASSETS: A surplus increases your net worth while a deficit decreases your net worth.

MEASURING RISK

Balance Sheet: Months of Cash on Hand

INDICATOR	CALCULATION
Months of Cash on Hand	$\frac{\text{Total Cash and Cash Equivalents}}{\text{Average Monthly Expenses}}$

Balance Sheet: Liquid Unrestricted Net Assets (LUNA)

INDICATOR	CALCULATION
Months of Liquid Net Assets (a.k.a Operating Cash Reserve)	$\frac{\text{Unrestricted Net Assets – (P\&E – Mortgage)}}{\text{Average Monthly Expenses}}$

For more information on understanding LUNA:

"The Key to Long Term Financial Health: Liquid Unrestricted Net Assets (LUNA)" by Hilda Polanco, Fiscal Management Associates

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LIQUIDITY ON THE BALANCE SHEET

ASSETS	December 31, 2015	December 31, 2014
CURRENT ASSETS		
Cash and Cash Equivalents	2,332,266	2,947,980
Accounts Receivable	801,504	394,623
Contributions Receivable	300,000	496,500
Other Current Assets	89,697	86,265
Prepaid Expenses and Deposits	110,448	70,617
Inventory	126,242	128,539
TOTAL CURRENT ASSETS	3,760,157	4,124,524
Long-Term Receivable	262,500	386,000
Land, Building and Equipment, Net	8,646,738	7,528,359
TOTAL ASSETS	12,669,395	12,038,883
LIABILITIES AND NET ASSETS		
LIABILITIES		
CURRENT LIABILITIES		
Accounts Payable and Accrued Expenses	625,897	984,499
Notes Payable, Current	18,389	-
Accrued Payroll and Benefits	908,752	695,382
TOTAL CURRENT LIABILITIES	1,553,038	1,679,881
Notes Payable, Less Current Portion	1,183,041	700,000
Deposits	22,533	-
Other Long-Term Liabilities	1,468,000	918,000
TOTAL LIABILITIES	4,226,612	3,297,881
NET ASSETS		
Unrestricted	6,577,820	6,099,225
Temporarily Restricted	1,864,963	2,641,777
TOTAL NET ASSETS	8,442,783	8,741,002
TOTAL LIABILITIES AND NET ASSETS	12,669,395	12,038,883

Unrestricted Net Assets (Net Worth) is not just cash. It includes a number of different types of assets:

Fixed Assets

Buildings, land, equipment, vans, computer systems, etc.

Receivables

Money that is owed to the nonprofit from pledges or contracts.

Board Designated Reserves

Operating reserves, contingency funds, program reserves, etc.

Liquid Net Assets (LUNA)

Cash that is unrestricted and clear of any liabilities.

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CALCULATING MONTHS OF CASH

ASSETS	December 31, 2015	December 31, 2014
CURRENT ASSETS		
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AVERAGE MONTHLY EXPENSES

(\$ In Thousands)

Total Operating Expenses*	\$16,510
Divided by 12 months	+12
= Average Monthly Expenses	\$1,376

*From Income Statement

MONTHS OF CASH

(\$ In Thousands)

Total Cash/	\$2,332
Average Monthly Expenses	\$1,376
= Months of Cash	1.7

UNDERSTANDING LUNA

"How much water is in our bucket?"



CALCULATING LUNA

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LIQUID NET ASSETS

(\$ In Thousands)

Total Unrestricted Net Assets	\$6,578
- Unrestricted P&E	\$7,464
= Liquid Net Assets	(\$886)

To calculate 'unrestricted P&E' you only want to include the portion of the asset the organization owns. That means you subtract any facility-related debt:

P&E (Net)	=	\$8,647K
- Mortgage	=	\$1,183K
Unrestricted P&E		\$7,464K

LIQUID NET ASSETS

(\$ In Thousands)

Liquid Net Assets /	(\$886)
Average Monthly Exp.	\$1,376
Months of LUNA	(0.64)

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KEY TAKEAWAYS

KEY QUESTION

What is the ability of your organization to manage risk, pursue opportunities, and to effectively plan for the future?



Understanding the Balance Sheet


- 1 Understand the difference between Total Cash (Months of Cash) and Unrestricted Cash (LUNA or Operating Cash Reserve)
- 2 Remember: Not all cash is available for operations. Cash may be obligated for liabilities or it may be temporarily or permanently restricted.
- 3 In calculating LUNA or unrestricted operating cash, remember to back out the cash value of buildings and equipment (P&E – Facility Related Debt).

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ELEMENTS OF FULL COST: REVENUE & CAPITAL

REVENUE NEEDS		CAPITAL (INVESTMENT) NEEDS					
Program Expenses	Operating Expenses	Liquidity	Fixed Assets	Growth Capital	Reserves	Debt	
							

This is what the nonprofit will typically focus on
(organizational or program budget)

But remember this is not the full costs! To determine your full
cost, you have to include your investment needs

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EXAMINING INVESTMENT NEEDS

How much risk can they take? What are the additional needs beyond existing programs and operating expenses?



- Investments in **staff and organizational capacity**: bringing staff salaries and benefits inline with market rates (attract and retain staff); new staff needs; or consultants.



- Investments in **infrastructure, systems, technology**: fundraising software, CRM databases, outcome and evaluation systems.



- Investments in **new revenue or business models**: the fundraising business, earned revenue ventures, social enterprises, opening new sites or expanding into new markets.



- Liquidity & reserve needs**: working capital, contingency reserves, facility reserves, or endowments

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HOMEBOY: THE FULL COST

	2016	2017	2018	TOTAL
OPERATING COSTS				
Existing Programs (per 2015 Audit)				
Existing Management & Fundraising (per 2015 Audit)				
TOTAL OPERATING COSTS				
CAPITAL				
Recovery Capital				
Working Capital (3 months of expenses)*				
Debt Repayment (balloon payment of \$623K due in 2020)				
Facilities Reserve (est. based on annual depreciation)				
Contingency Reserve (est. at one month of program costs)				
Other needs?				
TOTAL CAPITAL				
THE FULL COST				

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KEY TAKEAWAYS

KEY QUESTION

What is your fully loaded cost of doing business including programmatic costs, operating expenses, investments in capacity & infrastructure, and long-term financial needs?



Understanding Full Costs

- 1 Full Costs includes program expenses, operating costs, liquidity needs, facility costs, growth and paying debt
- 2 'Overhead' and Full Costs are not the same. Overhead is part of your operating expenses while Full Costs includes all of the elements needed for long term financial sustainability.
- 3 All corporations – for-profit and nonprofit – need both revenue and investment capital to succeed and thrive.

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Final Thoughts

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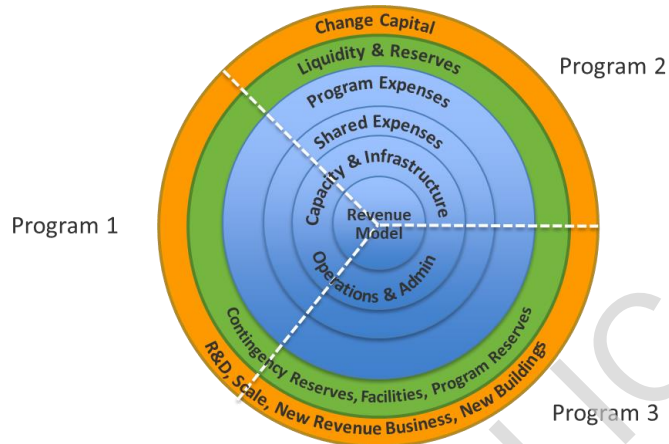
ENDING THE DOOM LOOP: WHAT NONPROFITS CAN DO

- Own your Numbers
- Don't Apologize!
- Understand both revenue & capital needs
- Share full cost with your board
- Share full cost with your funders
- Articulate your financial story
- Focus on communicating the impact of your organization's activities



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100% OF EVERY DOLLAR GOES TO IMPACT



Adapted from Propel Nonprofit's "A Graphic Re-visioning of Nonprofit Overhead"

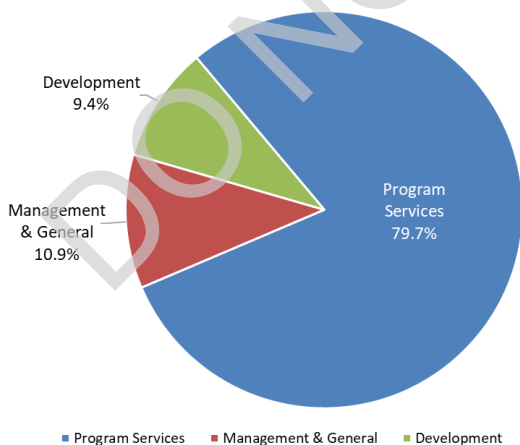
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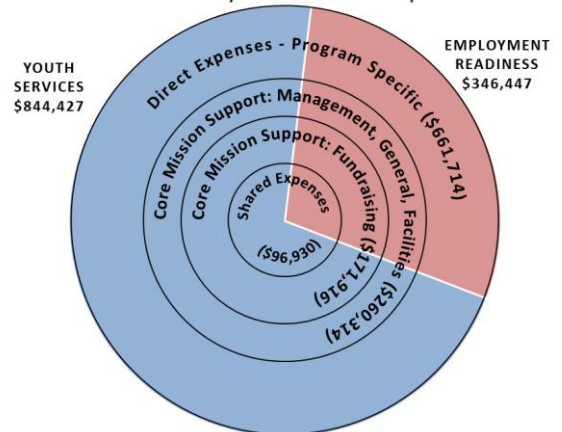
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CHANGING THE NARRATIVE

OLD VIEW - PROGRAM TO FUNDRAISING RATIO



FULL COST = \$1,190,874
100% of Every Dollar Goes to Impact

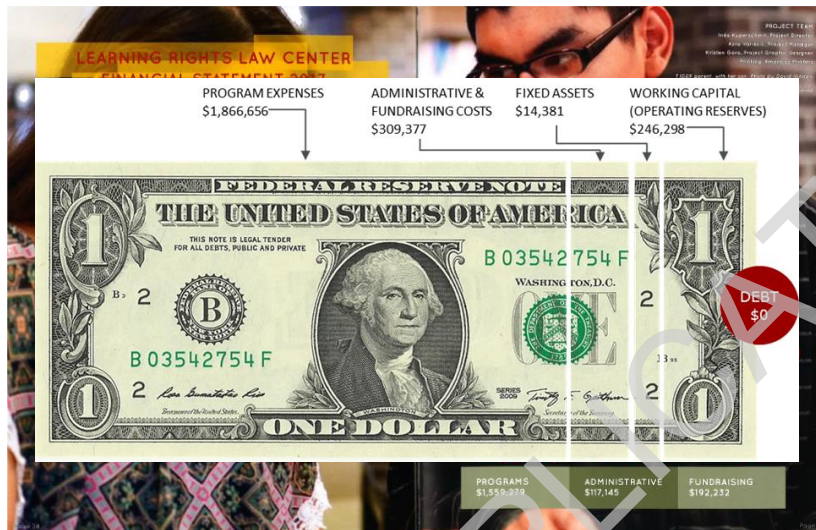


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COMMUNICATING YOUR FINANCIAL STORY



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FINANCIAL MANAGEMENT RESOURCES

Strong Nonprofits (www.StrongNonprofits.org) from the Wallace Foundation and Fiscal Management Associations provides a wealth of free financial tools and resources of financial management including:

Cornerstone OnDemand Foundation (www.NonprofitReady.org) – a library of free online training on everything finance to governance to human resources.

Propel Nonprofits (formerly Nonprofit Assistance Fund) (www.propelnonprofits.org) provides training, tools and a great resource library on financial health and sustainability.

Fiscal Management Associates (www.fmaonline.net) provides consulting and advisory services around accounting and fiscal management as well as outsource financial management services.

Nonprofit Finance Fund (www.nff.org) provides financial consulting services and lending to nonprofit organization across the country.

National Council of Nonprofits (www.councilofnonprofits.org/) is a national advocate for the nonprofit sector and is leading the effort to have government increase overhead rates. Great tools, resources and research.
#OwnYourOwnCosts

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UNDERSTANDING FINANCIAL STATEMENTS

Here are some great resources on reading and interpreting the income statement and balance sheet:

[StrongNonprofits.org](http://www.wallacefoundation.org/knowledge-center/resources-for-financial-management/pages/video-understanding-audited-financial-statements.aspx)

<http://www.wallacefoundation.org/knowledge-center/resources-for-financial-management/pages/video-understanding-audited-financial-statements.aspx>

[Propel Nonprofits](#)

- Balance Sheet Cheat Sheet
 - <https://www.propelnonprofits.org/resources/balance-sheet-cheat-sheet/>
- Income Statement Basics – What’s Behind the Bottom Line
 - <https://youtu.be/-wd39AABPiE>
- Reading Nonprofit Balance Sheets
 - <https://youtu.be/tW8yiBxRFp8>

IRS FORM 990 RESOURCES

The following resources can help you read and interpret the IRS Form 990:

[Propel Nonprofits 990 Decoder](#)

<https://www.propelnonprofits.org/resources/irs-990-decoder-worksheet-resource/>

[North Carolina Grantmakers 990 Cheat Sheet](#)

<http://www.ncgrantmakers.org/NCGrantMakers/media/TestFolder/Form-990-Cheat-Sheet.pdf>

[Guidestar \(now Candid\)](#)

<https://learn.guidestar.org/help/highlights-of-irs-form-990>

<https://www.guidestar.org/Articles.aspx?path=/rxa/news/articles/2001-older/understanding-the-irs-form-990.aspx>

[Charity Navigator](#)

<https://990.charitynavigator.org/>

ADVOCACY RESOURCES

Guidestar (www.guidestar.org) aims to revolutionize philanthropy by providing information that advances transparency, enables users to make better decisions, and encourages charitable giving. Check out GuideStar's "Six Tips for Busting the Overhead Myth".

Forefront (formerly Donors Forum) (<https://myforefront.org/increase-funding-real-costs>) is developing tools and trainings to help both grantmakers and nonprofits address the issue of real cost funding.

Fund the People (<http://fundthepeople.org/>) advocates for investing in the nonprofit workforce to increase performance and impact across the social sector.

The Overhead Myth (www.overheadmyth.com) is a joint project of GuideStar, BBB Wise Giving Alliance, and Charity Navigator to end the Overhead Myth—the false conception that financial ratios are the sole indicator of nonprofit performance.

Charity Defense Council (www.charitydefensecouncil.org/) works to correct misconceptions about charity that compromise nonprofit effectiveness.

KEY TAKEAWAYS: OWN YOUR NUMBERS

- ➔ Finance is about **decision-making**.
- ➔ **Nonprofits Need Profits**: Being a 501(c)(3) is a tax status, not a business model.
- ➔ Operating Performance: Focus on how much **unrestricted revenue** you have to cover operating expenses.
- ➔ Liquidity: Ensure you have enough **unrestricted cash** to cover expenses for at least 3 months
- ➔ Understand Both **Revenue and Long-Term Investment Needs**.
- ➔ Tell Your Financial Story: Remember, **100% of every dollar goes to impact!**

The Full Cost Program Budget: 100% of Every Dollar Goes to Impact

Position or Expense Category	% of full time	Base Salary or Line Budget	Program 1	Program 2	Program 3	M&G	Fundraising	Total
<div style="text-align: center;">Enter data into highlighted cells only</div>								
1. Employee Level of Effort by Function								
Full Time								
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
	100%	\$ -	0%	0%	0%	0%	0%	0%
Total Full Time		\$ -	0.00	0.00	0.00	0.00	0.00	0.00
Part Time								
		\$ -	0%	0%	0%	0%	0%	0%
		\$ -	0%	0%	0%	0%	0%	0%
		\$ -	0%	0%	0%	0%	0%	0%

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ABOUT SOCIAL SECTOR PARTNERS

Healthy, vibrant, and just communities require a strong and sustainable social sector. Social Sector Partners provides a range of training and workshops for both nonprofit leaders and funders to help build the capacity, financial sustainability and impact of community-based organizations.

David Greco, President & CEO

E: david@socialsectorpartners.com

P: 213-640-9295

Twitter: @DavidRGreco

Web: www.socialsectorpartners.com

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