**Balance Sheet**
A financial report showing where you stand at a point in time.
- **Snapshot** — What you own and owe on a specific date
- **Liquidity** — How quickly you can access your cash and other short-term assets
- **Assets** — What your organization owns or has the right to use
- **Liabilities** — What your organization owes
- **Reserves** — Emergency funds

**Income Statement**
A financial report showing operating results over a specific time period
- **Period of Time** — A set, recurring increment over which an income statement reports
- **Budget** — Your financial plan
- **Actuals** — True financial results
- **Reporting** — Presentation of meaningful financial information
- **Revenue Diversification** — Using multiple funding sources to hedge against financial instability

**Nine-Ninety (IRS Form 990)**
Annual required tax filing that highlights a nonprofit’s mission and compliance with federal regulations
- **Public Document** — 990 is your most public financial document
- **Marketing Tool** — 990 can be used to market your mission, programs, success, and stability
- **Governance** — 990 includes a listing of policies and governance best practices
- **Compliance & Penalties** — Annual reporting is mandatory

**Giving**
Healthy nonprofits make use of a wide range of funding sources and are mindful of their differences in accounting, donor expectations, and restrictions
- **Communication** — Fundraising and accounting must be aligned
- **Pledge** — Commitment for a specific contribution amount
- **Endowment** — Earnings used by an organization while the principal remains intact
- **In-kind** — Donations other than cash or pledges
- **Restrictions** — Contributions earmarked by the donor for a specific use

**Oversight**
Board members are ultimately responsible for the effective, responsible use of a nonprofit’s resources
- **Internal Controls** — An organization’s monitoring, measuring, and directing against risk and fraud
- **Access** — Segregation of duties, specific delegation of authority
- **Policies & Procedures** — Protocols guiding behaviors and outcomes
- **Review** — Examination of an organization’s finances in summary form
- **Avoiding Fraud** — Critical to the success and integrity of an organization
<table>
<thead>
<tr>
<th>B</th>
<th>I</th>
<th>N</th>
<th>G</th>
<th>O</th>
</tr>
</thead>
<tbody>
<tr>
<td>BALANCE SHEET</td>
<td>INCOME STATEMENT</td>
<td>NINE-NINETY (IRS FORM 990)</td>
<td>GIVING</td>
<td>OVERSIGHT</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Snapshot</th>
<th>Period of Time</th>
<th>Public Document</th>
<th>Communication</th>
<th>Internal Controls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquidity</td>
<td>Budget</td>
<td>Marketing Tool</td>
<td>Pledge</td>
<td>Access</td>
</tr>
<tr>
<td>Assets</td>
<td>Actuals</td>
<td>Endowment</td>
<td>Policies &amp; Procedures</td>
<td></td>
</tr>
<tr>
<td>Liabilities</td>
<td>Reporting</td>
<td>Governance</td>
<td>In-kind</td>
<td>Review</td>
</tr>
<tr>
<td>Reserves</td>
<td>Revenue Diversification</td>
<td>Compliance &amp; Penalties</td>
<td>Restrictions</td>
<td>Avoiding Fraud</td>
</tr>
</tbody>
</table>

In partnership with: KILLER INFOGRAPHICS JACOBSON JARVIS & CO LLC CANTADERA