



The Essential Guide to **Nonprofit** **Financial** **Management**

From Basics to Best Practices



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Nonprofit organizations operate in a financial environment that is fundamentally different from their for-profit counterparts.

While businesses focus on maximizing profits for shareholders, nonprofits are driven by their mission to create positive change in society. This unique positioning creates both challenges and opportunities in financial management.

As a nonprofit leader, you're tasked with the critical responsibility of ensuring your organization's financial health while staying true to your mission. This balancing act requires a deep understanding of nonprofit finance, stringent compliance with regulations, and the ability to communicate your financial story to diverse stakeholders.

In the nonprofit sector, financial success is not measured by profit margins, but by the efficiency and effectiveness with which you use your resources to achieve your mission. This requires a different approach to budgeting, financial planning, and performance measurement.

Moreover, nonprofits face unique challenges:

- Dependence on donations and grants, which can be unpredictable
- Restrictions on how funds can be used
- Complex reporting requirements to maintain tax-exempt status
- The need to allocate expenses across program, administrative, and fundraising categories

This guide will walk you through the key aspects of nonprofit financial management and compliance. Whether you're leading a small local charity or a large international NGO, you'll find valuable insights to help you navigate the complex world of nonprofit finance and strengthen your organization's financial health.



Did you know?

According to the National Center for Charitable Statistics, there are over 1.5 million nonprofit organizations registered in the U.S., contributing to 5.6% of the country's GDP. This significant economic impact underscores the importance of sound financial management in the nonprofit sector.

Table of Contents

1.	Key accounting principles for nonprofits	4
2.	Compliance requirements and best practices	7
3.	Budgeting and financial planning for nonprofits	9
4.	Fundraising accounting for nonprofits	12
5.	Tax planning and compliance for 501(c)(3) organizations	15
6.	Financial reporting and transparency	18
7.	Internal controls and risk management for nonprofits	22
8.	Case Studies: Overcoming nonprofit financial challenges	25
9.	Conclusion: Balancing mission and financial health	29

1

Key accounting principles for nonprofits



Understanding the fundamental accounting principles specific to nonprofits is crucial for effective financial management. These principles differ in several important ways from for-profit accounting.

Fund accounting

At the heart of nonprofit accounting is the concept of fund accounting. Unlike for-profit businesses that have a single set of unrestricted accounts, nonprofits often manage multiple funds, each with its own revenue sources and spending restrictions.

Funds are typically categorized as:

- 1. Unrestricted:** Can be used for any purpose within the organization's mission
- 2. Temporarily restricted:** Must be used for a specific purpose or within a specific time frame
- 3. Permanently restricted:** The principal must be maintained intact (e.g., endowments)

Example: Let's say your nonprofit receives a \$100,000 grant specifically for a new youth education program. This would be classified as a temporarily restricted fund. You can't use this money for general operations or other programs. It's crucial to have systems in place to track these funds separately and ensure they're used only for their intended purpose.

Functional expense allocation

Nonprofits are required to report expenses by functional classification: program services, management and general, and fundraising. This allocation is crucial for transparency and is reported on the IRS Form 990.

- **Program services:** Expenses directly related to fulfilling the organization's mission
- **Management and general:** Overhead expenses for overall operations
- **Fundraising:** Costs associated with soliciting contributions

Proper allocation is both an art and a science. It requires a thorough understanding of your organization's activities and a consistent methodology.



The IRS and donors pay close attention to the ratio of program expenses to total expenses. A general rule of thumb is that at least 65% of expenses should be program-related. Some donors may have stricter requirements for overhead ratios.

In-kind donations

Nonprofits often receive non-cash donations, known as in-kind donations. These can include goods, services, or use of facilities. Proper accounting for these donations is crucial.

Key points for in-kind donations:

- They should be recorded at fair market value
- Both revenue and expense (or asset) should be recognized
- Donated services should only be recorded if they require specialized skills and would typically need to be purchased if not donated

Example: If a law firm provides \$5,000 worth of pro bono legal services, you would record \$5,000 as both revenue (contribution) and expense (legal fees).

Statement of Financial Position (Balance Sheet)

The nonprofit balance sheet, called the Statement of Financial Position, has some unique features:

- Net Assets replace Owner's Equity, categorized as unrestricted, temporarily restricted, and permanently restricted
- Fixed assets are often termed "Property and Equipment"
- The concept of capitalization may differ, with items like collections (art, historical treasures) treated differently

Statement of Activities (Income Statement)

The nonprofit equivalent of an income statement is called the Statement of Activities.

Key differences include:

- Revenue is often termed "support and revenue"
- Expenses are reported by functional classification
- The bottom line is "change in net assets" rather than "net profit or loss"

Understanding these key accounting principles is fundamental to effective nonprofit financial management. They form the basis for accurate financial reporting, which in turn is crucial for maintaining transparency, accountability, and donor trust.

2

Compliance requirements and best practices



Navigating the complex web of compliance requirements is a critical responsibility for nonprofit leaders. Failure to comply can result in penalties, loss of tax-exempt status, and damage to your organization's reputation.

Key compliance areas:

1. IRS regulations:

- Annual information returns (Form 990 series)
- Public disclosure requirements
- Restrictions on political activities

2. State-specific requirements:

- Vary by state, may include tax exemptions, charitable solicitation registration, and state-specific reporting

3. Financial reporting standards:

- Adherence to Generally Accepted Accounting Principles (GAAP)
- Implementation of recent accounting standards updates

Best practices for maintaining compliance:

1. Stay Informed: Regularly review updates to nonprofit regulations and accounting standards
2. Implement Strong Internal Controls: Ensure proper oversight of financial activities
3. Maintain Accurate Records: Keep detailed, organized financial records
4. Seek Professional Guidance: Consult with nonprofit accounting experts for complex issues
5. Conduct Regular Self-Audits: Periodically review your compliance practices

Compliance is not just about following rules — it's about building trust with your donors, beneficiaries, and the public. By implementing strong compliance practices, you not only avoid legal issues but also strengthen your organization's reputation and effectiveness.

Professional financial management services like indinero can help ensure your nonprofit stays compliant with all relevant regulations, allowing you to focus on your mission while having peace of mind about your financial practices.



Did you know?

The IRS revokes tax-exempt status for approximately 30,000 nonprofits each year, often due to failure to file required returns for three consecutive years.

3

Budgeting and financial planning for nonprofits



Effective budgeting and financial planning are critical for nonprofits to ensure they can sustainably pursue their mission. Unlike for-profit businesses, nonprofits often deal with unpredictable revenue streams and strict spending restrictions, making thorough planning even more crucial.

Cash flow forecasting

Cash flow management is critical for nonprofits, especially those with irregular income patterns. A robust cash flow forecast helps you:

- Ensure you can meet payroll and other obligations
- Plan the timing of program expansions or new initiatives
- Identify periods when you might need a line of credit
- Make informed decisions about the timing of expenses

Key components of a nonprofit cash flow forecast:

- Projected grant and donation inflows
- Timing of restricted fund releases
- Recurring expenses like salaries and rent
- Seasonal fluctuations in both income and expenses
- Investments and timing of investment income

Multi-year financial planning

While annual budgets are crucial, nonprofits should also engage in multi-year financial planning. This helps organizations:

- Set long-term goals and strategies
- Plan for major capital expenditures
- Smooth out fluctuations in annual funding
- Demonstrate financial sustainability to donors and grantmakers

A typical multi-year financial plan might include:

- Projected income statements for 3–5 years
- Capital budgets for major purchases or projects
- Strategies for building reserves
- Scenario planning for different funding outcomes

Scenario planning for financial sustainability

Nonprofits often face uncertain funding environments. Scenario planning helps you prepare for different possible futures.

Steps in scenario planning:

1. Identify key uncertainties (e.g., major grant renewal, economic downturn)
2. Develop 3–4 plausible scenarios
3. Create financial projections for each scenario
4. Develop action plans for each scenario

Example scenarios:

- **Best case:** All grants renewed, individual donations increase
- **Moderate case:** Most grants renewed, donations stable
- **Worst case:** Significant funding cuts, economic downturn

For each scenario, consider:

- Which programs would be prioritized?
- Where could costs be cut if necessary?
- How would staffing be affected?
- What new funding sources could be explored?

Budgeting best practices for nonprofits

1. Use historical data, but don't rely on it exclusively
2. Build in contingencies for unexpected expenses or revenue shortfalls
3. Regularly monitor actual results against the budget and adjust as needed
4. Ensure your budget aligns with your strategic plan and mission
5. Consider both financial and non-financial metrics in your planning
6. Involve program staff in budget development to ensure realistic projections

Remember, a budget is not just a financial document—it's a roadmap for achieving your mission. By implementing these budgeting and financial planning strategies, with a focus on accurate forecasting and cash flow management, you can enhance your organization's financial resilience and increase its impact.



A study by the Nonprofit Finance Fund found that only 26% of nonprofits have 6 months or more of cash reserves. Proper budgeting and financial planning can help improve this statistic.

4

Fundraising accounting for nonprofits



Accurate fundraising accounting is crucial for maintaining the financial health of your nonprofit and ensuring compliance with reporting requirements. Proper accounting practices also help build trust with donors and stakeholders.

Pledge accounting

Pledges are promises of future contributions and require specific accounting treatment:

- Record pledges as revenue when they are made, not when the cash is received
- Create a receivable for the pledged amount
- Assess the collectibility of pledges and create an allowance for noncollectable pledges
- For multi-year pledges, record the present value of future cash flows

Example: If a donor pledges \$10,000 to be paid over two years, you would:

1. Record \$10,000 as contribution revenue
2. Create a \$10,000 pledge receivable
3. Discount the pledge to present value if the amount is material

Capital campaign accounting

Capital campaigns for major projects require careful accounting:

- Contributions are typically recorded as temporarily restricted
- As campaign goals are met, funds are released from restriction
- Costs directly associated with the campaign should be recorded as fundraising expenses
- Be clear in donor communications about how funds will be used if the campaign goal is not met

Cause-related marketing arrangements

Cause-related marketing involves a partnership between a nonprofit and a for-profit company. Proper accounting for these arrangements is crucial:

- If the nonprofit has active involvement in the campaign, record as contribution revenue
- If the nonprofit's role is passive, record as royalty income
- Disclose the terms of significant arrangements in the financial statement notes

Example: If a local business donates 10% of its sales during a specific month to your nonprofit, and your organization actively promotes this campaign, you would record the income as contribution revenue.

Fundraising expense allocation

Proper allocation of fundraising expenses is important for accurate reporting and maintaining public trust:

- Direct costs of fundraising events should be offset against the revenue from those events
- Allocate a portion of staff time and overhead to fundraising based on actual activities
- Be consistent in your allocation methodology
- Avoid the temptation to underreport fundraising expenses to appear more efficient

Measuring fundraising effectiveness

Go beyond just looking at total dollars raised. Consider financial metrics such as:

- Cost per dollar raised
- Return on investment for different fundraising methods
- Net proceeds from fundraising events

Remember, effective fundraising accounting isn't just about compliance—it's about providing accurate financial information to make informed decisions and maintain transparency with your stakeholders. By implementing these practices, you can create a sustainable fundraising program that provides the resources you need to achieve your nonprofit's goals while maintaining financial integrity.



The IRS and charity watchdogs pay close attention to the ratio of fundraising expenses to funds raised. While there's no official standard, many consider spending more than 35% of contributions on fundraising to be a red flag.

5

Tax planning and compliance for 501(c)(3) organizations



While 501(c)(3) organizations are generally exempt from federal income tax, proper tax planning and compliance remain crucial for maintaining tax-exempt status and avoiding potential penalties. Understanding key tax considerations is essential for nonprofit leaders to ensure their organizations operate within legal boundaries.

Key areas of tax compliance

1. Unrelated Business income Tax (UBIT)

- Income from activities not substantially related to the exempt purpose may be taxable
- Proper identification and reporting of such income is crucial

2. State and local tax exemptions

- Exemptions vary by state and locality
- Regular review of applicable exemptions is necessary as laws and organizational activities change

3. Employment taxes

- Nonprofits are generally not exempt from employment taxes
- Proper withholding and reporting are essential

4. Form 990 filing

- Annual information return required by the IRS
- Provides transparency about the organization's activities and finances

5. Public support test

- Public charities must demonstrate broad public support
- Failure to meet this test could result in reclassification as a private foundation

6. Charitable contributions

- Understanding and following rules for acknowledging donations
- Proper handling of quid pro quo contributions and non-cash donations

7. Lobbying and political activities

- Strict limitations on these activities for 501(c)(3) organizations
- Non-compliance can jeopardize tax-exempt status

Importance of proper tax planning

Effective tax planning goes beyond mere compliance. It can help your organization:

- 1. Maximize resources:** By understanding tax exemptions and deductions, you can allocate more resources to your mission.
- 2. Avoid penalties:** Proper planning helps avoid costly penalties and potential loss of tax-exempt status.
- 3. Maintain public trust:** Transparency in tax matters enhances credibility with donors and the public.
- 4. Strategic decision making:** Understanding tax implications informs better strategic decisions about programs and activities.
- 5. Prepare for audits:** Good tax planning practices make potential audits less stressful and more manageable.



Best practices for nonprofit tax planning

- 1. Stay informed:** Tax laws change frequently. Regularly update your knowledge or work with professionals who do.
- 2. Implement strong internal controls:** Ensure proper documentation and separation of duties in financial matters.
- 3. Regular board review:** Have your board regularly review tax filings and major financial decisions.
- 4. Utilize form 990 strategically:** Use this public document to showcase your impact and transparency.
- 5. Seek professional help:** Consider working with tax professionals experienced in nonprofit regulations.
- 6. Plan ahead:** Don't wait until tax filing season. Integrate tax considerations into your year-round financial planning.
- 7. Document everything:** Maintain clear records of all financial transactions, especially those related to your exempt purpose.



The IRS revokes tax-exempt status for approximately 30,000 nonprofits each year, often due to failure to file required returns for three consecutive years. Proper tax planning and compliance are essential for maintaining your organization's tax-exempt status.

Remember, while tax compliance may seem daunting, it's a crucial aspect of nonprofit management. By prioritizing tax planning and compliance, you not only protect your organization's tax-exempt status but also demonstrate your commitment to financial integrity and transparency. This, in turn, can strengthen your relationships with donors, grantmakers, and the communities you serve.

6

Financial reporting and transparency



Transparent financial reporting is essential for maintaining donor trust, meeting regulatory requirements, and effectively communicating your organization's financial health and impact.

FASB financial statement requirements for nonprofits

The Financial Accounting Standards Board (FASB) sets the standards for nonprofit financial reporting.

Key financial statements include:

1. Statement of financial position (Balance Sheet)

- Assets, liabilities, and net assets
- Net assets classified as with or without donor restrictions

2. Statement of activities (Income Statement)

- Revenue, expenses, and changes in net assets
- Reported by net asset class

3. Statement of functional expenses

- Expenses categorized by function (program, management, fundraising) and natural classification (salaries, rent, etc.)

4. Statement of cash flows

- Cash inflows and outflows from operating, investing, and financing activities

5. Notes to financial statements

- Detailed information on accounting policies, breakdowns of certain items, and other relevant disclosures

Creating an annual report

An annual report is a key tool for communicating with stakeholders about your organization's activities, achievements, and financial position.

Key components of an effective annual report:

1. Mission statement and organizational overview
2. Letter from leadership (e.g., Board Chair and Executive Director)
3. Program highlights and impact metrics
4. Financial summary, including key metrics and simplified financial statements
5. List of major donors and supporters
6. Looking ahead: future goals and initiatives

Example: The Bill & Melinda Gates Foundation's annual report effectively combines narrative storytelling about their impact with clear, accessible financial information. They use infographics to illustrate complex data and provide detailed breakdowns of their grant-making by program area.



Best Practice

Ensure your financial statements tell a coherent story about your organization's financial position and activities.

Communicating financial information to stakeholders

Different stakeholders have different information needs. Tailor your financial communication accordingly:

- **Board of directors:** Detailed financial statements, budget-to-actual comparisons, financial ratios
- **Major donors:** Program-specific financial information, overall financial health indicators
- **General public:** Simplified financial overview, focus on impact and efficiency
- **Grantmakers:** Detailed project budgets, financial sustainability indicators

Best practices:

1. Use visual aids like charts and graphs to make financial data more accessible
2. Provide context for financial information (e.g., comparison to previous years, explanation of significant changes)
3. Be proactive in addressing potential concerns or questions
4. Maintain consistency in your financial messaging across different communications

Impact reporting alongside financial reporting

While financial reporting is crucial, it's equally important to communicate your organization's impact. Combine financial data with program outcomes to provide a complete picture of your organization's performance.

Example impact metrics:

- Number of people served
- Measurable outcomes (e.g., improvement in test scores, reduction in homelessness)
- Cost per beneficiary
- Long-term impact studies

Case study: Charity — Water's transparency

Charity: Water is known for its commitment to transparency. Their approach includes:

1. **100% model:** They guarantee that 100% of public donations go directly to water projects, using separate funding for operating costs
2. **Project tracking:** Donors can track the specific projects their money funded
3. **Detailed financial reporting:** They provide clear breakdowns of how funds are used
4. **Impact visualization:** They use compelling visuals and stories to illustrate the impact of donations

Key takeaways:

- Be clear about how donations are used
- Provide specific, tangible examples of impact
- Use technology to enhance transparency
- Combine financial data with compelling narratives



A study by GuideStar found that nonprofits that shared their financial information received 53% more in contributions the following year compared to organizations that didn't.

Addressing financial challenges transparently

When facing financial challenges, transparency can actually help build trust:

1. Be honest about the situation
2. Explain the causes and context
3. Present a clear plan for addressing the issues
4. Provide regular updates on progress

Remember, financial reporting and transparency are not just about compliance—they're about building and maintaining trust with your stakeholders. By providing clear, accurate, and context-rich financial information, you demonstrate your commitment to good stewardship and accountability.

7

Internal controls and risk management for nonprofits



Proper internal controls and risk management are crucial for nonprofits to prevent fraud, ensure efficient operations, and maintain donor trust. These practices safeguard your organization's assets and reputation, regardless of size.

Importance of internal controls

Internal controls are the processes and procedures that ensure the integrity of financial and accounting information, promote accountability, and prevent fraud. Key benefits include:

- 1. Fraud prevention:** Reduce the risk of misappropriation of funds or assets.
- 2. Accuracy in financial reporting:** Ensure financial statements are reliable and accurate.
- 3. Operational efficiency:** Streamline processes and reduce errors.
- 4. Compliance:** Help meet legal and regulatory requirements.
- 5. Donor confidence:** Demonstrate responsible stewardship of resources.



According to the Association of Certified Fraud Examiners, the median loss for nonprofit fraud cases is \$75,000, with a typical scheme lasting 14 months before detection.

Key areas of internal control

1. **Segregation of duties:** Divide financial responsibilities among different individuals.
2. **Authorization and approval:** Implement appropriate levels of transaction approval.
3. **Reconciliation:** Regularly compare financial records to ensure accuracy.
4. **Physical controls:** Safeguard assets, including cash and equipment.
5. **Documentation:** Maintain clear records of all financial activities.

Risk management overview

Risk management involves identifying, assessing, and mitigating potential threats to your organization.

The process typically includes:

1. **Risk identification:** Recognize potential financial, operational, compliance, and reputational risks.
2. **Risk assessment:** Evaluate the likelihood and potential impact of identified risks.
3. **Risk mitigation:** Develop and implement strategies to address high-priority risks.
4. **Monitoring and review:** Regularly reassess risks and the effectiveness of mitigation strategies.

Best practices for nonprofits

1. **Involve the board:** Engage board members in oversight of financial activities and risk management.
2. **Utilize technology:** Implement accounting software with built-in controls and audit trails.
3. **Regular audits:** Conduct regular internal and external audits to ensure effectiveness of controls.
4. **Foster a culture of integrity:** Establish and communicate a clear code of ethics.
5. **Provide training:** Ensure staff understands the importance of internal controls and their role in maintaining them.
6. **Stay informed:** Keep up with best practices and regulatory changes in nonprofit financial management.
7. **Plan for continuity:** Partner with a trusted advisor who can provide long term oversight that spans changes in staff and board members.

The role of professional financial management

While these practices are crucial, implementing them effectively can be challenging, especially for smaller nonprofits. Professional financial management services can provide:

- Expertise in designing and implementing internal controls
- Objective risk assessments
- Assistance with audit preparation
- Ongoing monitoring and improvement of financial processes

Remember, strong internal controls and risk management practices not only protect your organization from fraud and errors but also demonstrate to donors and stakeholders that you're a responsible steward of their contributions. Regularly reviewing and updating these practices ensures they remain effective as your organization grows and changes.

8

Case Studies: Overcoming nonprofit financial challenges



Real-world examples provide valuable insights into how nonprofits can navigate financial challenges. Here are three condensed case studies illustrating common issues and their key takeaways:

Case study 1: Small local food bank improves financial sustainability

Challenge: Cash flow issues and unpredictable donation patterns.

Key Actions:

- Implemented data analytics for donation and demand prediction
- Developed cash flow forecasting
- Diversified funding sources

Result: 30% increase in donations and improved resource management.

Key takeaway: Data-driven financial management and strategic planning can benefit nonprofits of all sizes.



Case study 2: Mid-sized educational nonprofit aces its first audit

Challenge: Disorganized and inconsistent financial processes before first audit.

Key Actions:

- Engaged financial consultant to improve processes
- Implemented new accounting software
- Developed written financial policies
- Conducted staff training and a “mock audit”

Result: Passed audit with minor recommendations and improved overall financial management.

Key takeaway: Proactive preparation and investment in financial systems lead to smoother audits and improved financial management.

A photograph of a man and a woman in a professional setting. The man, on the left, has dark hair and is wearing a dark blue sweater, looking down. The woman, on the right, has short dark hair, wears glasses and a yellow sweater, and is looking towards the man. They appear to be in a meeting or discussion.

Case study 3: Large international NGO manages restricted funds

Challenge: Difficulty tracking and reporting on restricted funds across multiple countries.

Key Actions:

- Implemented robust fund accounting system
- Developed standardized processes for tracking restricted funds
- Provided extensive staff training
- Implemented internal audits and clear donor reporting

Result: Improved compliance, increased donor trust, and more efficient resource allocation.

Key takeaway: Clear processes for managing restricted funds are crucial for maintaining donor trust and ensuring compliance, especially in complex organizations.

Overall lessons learned

- 1. Leverage technology:** Appropriate software can significantly improve financial management and reporting.
- 2. Invest in processes:** Developing clear, standardized processes is crucial for financial efficiency and compliance.
- 3. Prioritize training:** Ensure all staff understand financial processes and their importance.
- 4. Use data strategically:** Data-driven decision making can improve fundraising and resource allocation.
- 5. Focus on compliance:** Proper management of restricted funds and preparation for audits are essential for maintaining donor trust.
- 6. Seek expert help:** Engaging financial consultants or services can provide valuable expertise and improve overall financial health.

These case studies demonstrate that regardless of size or complexity, nonprofits can overcome financial challenges through a combination of appropriate technology, improved processes, and strategic thinking. The key is to identify the root causes of financial issues and address them systematically, always keeping in mind the organization's mission and the need for transparency and accountability.

9

Conclusion: Balancing mission and financial health



As we conclude this guide, it's crucial to emphasize the intricate balance between pursuing your nonprofit's mission and maintaining financial health. These two aspects are not mutually exclusive but mutually reinforcing.

Key takeaways

- 1. Financial health supports mission impact:** Strong financial management provides the sustainability, credibility, and resources needed to maximize your organization's impact.
- 2. Continuous improvement is essential:** Financial management is an ongoing process of learning, adaptation, and improvement.
- 3. Board financial literacy is crucial:** Educating board members on financial matters enhances oversight and strategic decision-making.
- 4. Technology can enhance efficiency:** Embracing appropriate financial management tools can significantly improve your operations.
- 5. Compliance matters:** Proper financial management ensures regulatory compliance and maintains donor trust.

The value of professional financial management

While these principles are crucial, implementing them effectively can be challenging, especially for organizations focused on their core mission. This is where partnering with a professional financial management service like indinero can provide significant value:

- **Expertise:** Access to specialized nonprofit financial knowledge and best practices.
- **Efficiency:** Streamlined processes and advanced tools to improve financial operations.
- **Focus:** Allows your team to concentrate on mission-driven work while ensuring financial health.
- **Scalability:** Financial systems that can grow and adapt with your organization.
- **Compliance:** Ensure adherence to nonprofit accounting standards and regulations.

Indinero has decades of expertise with nonprofits

Don't let financial challenges hinder your mission impact. Partner with indinero to transform your nonprofit's financial management. Our team of experts understands the unique needs of nonprofits and can provide tailored solutions to enhance your financial health and mission effectiveness.

Take the first step towards financial empowerment. Contact indinero today for a consultation and discover how we can support your nonprofit's financial success and mission impact.

Remember, good financial management isn't just about compliance — it's about maximizing your organization's ability to create positive change in the world. Let indinero be your partner in this crucial endeavor.



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