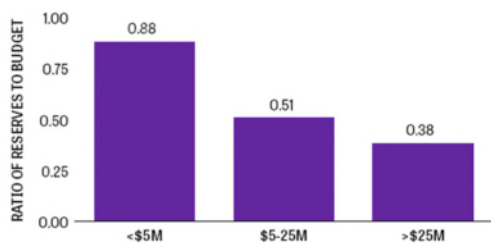
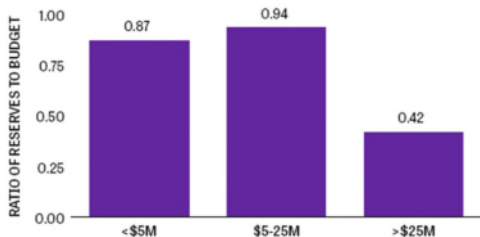


Reserve Policy Takeaways



Public Charities



Associations

- 6-12 months is just a starting point
- What are your organization's reserves for?
- What will your organization do if reserves are above/below target?
- How often will your organization complete the review?
- Document the full process in your Reserve Policy

Risks & Opportunities Exercise

	Description of Risk/Opportunity	Total Risk/Opportunity	Needed Funds
R2	Revenue Shortfall from Budget	\$ 560,000	\$ 448,000
R2	Economic Recession		
R3	Membership/Donor Decline		
R4	Negative Change in Organization's Reputation		
R5	Impact to business due to change in leadership		
R6	Regulation/Legislative Changes		
O1	Office Expansion/Team Expansion		
O2	Cost to bring a new program in house		
O3	New Revenue Stream		
O4	New Technology		
O5	Marketing Campaign		
O6	Strategic Plan		

Total risk and needed funds	\$	\$
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Budgeted NOI		\$
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20% Deduction for concurrence		\$
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Total Estimated Reserve Need		\$
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Actual Reserves 11/30/18		\$
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Amount In Excess of Reserve Need		\$
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