

Nonprofit Budget Template

From Holdings — getholdings.com

Use this template to build your annual budget, track expenses by function, project cash flow, and present a summary to your board. Adapt the categories to match your organization's chart of accounts.

Section 1: Revenue Budget by Source

Revenue Source	Prior Year Actual	Current Year Budget	Probability	Adjusted Budget	Notes
Grants & Contracts					
Federal grant — [name]	\$	\$	%	\$	Restricted to [program]
State grant — [name]	\$	\$	%	\$	
Foundation — [name]	\$	\$	%	\$	
Foundation — [name]	\$	\$	%	\$	
Government contract — [name]	\$	\$	%	\$	Fee-for-service
<i>Subtotal Grants & Contracts</i>	\$	\$		\$	
Individual Donations					
Major gifts (\$1,000+)	\$	\$	%	\$	List confirmed donors

Annual fund / general appeals	\$	\$	%	\$	
Monthly recurring donors	\$	\$	%	\$	# donors × avg gift × 12
Online donations	\$	\$	%	\$	
Direct mail	\$	\$	%	\$	
Memorial / tribute gifts	\$	\$	%	\$	
<i>Subtotal Individual Donations</i>	\$	\$		\$	
Earned Revenue					
Program fees	\$	\$	%	\$	
Membership dues	\$	\$	%	\$	
Product sales	\$	\$	%	\$	
Consulting / TA fees	\$	\$	%	\$	
<i>Subtotal Earned Revenue</i>	\$	\$		\$	
Events					
Annual gala / dinner	\$	\$	%	\$	Gross revenue
[Event name]	\$	\$	%	\$	
Sponsorships	\$	\$	%	\$	
<i>Subtotal Events</i>	\$	\$		\$	
Other Revenue					
Investment income	\$	\$	%	\$	
Rental income	\$	\$	%	\$	
In-kind contributions	\$	\$		\$	Match with in-kind expense
<i>Subtotal Other</i>	\$	\$		\$	
TOTAL REVENUE	\$	\$		\$	

Probability guide: Signed agreement = 100% · Strong renewal = 80% · New application, good fit = 40% · Verbal pledge = 60%

Section 2: Expense Budget with Functional Allocation

Expense Line Item	Total Budget	Program	Mgmt & General	Fundraising	Allocation Method
Personnel					
Executive Director salary	\$	% → \$	% → \$	% → \$	Time study
Program Director salary	\$	100% → \$			Direct
Program staff salaries	\$	100% → \$			Direct
Finance / admin staff salaries	\$		100% → \$		Direct
Development staff salaries	\$			100% → \$	Direct
Payroll taxes (7.65%)	\$	\$	\$	\$	Follows salary allocation
Health insurance	\$	\$	\$	\$	Follows salary allocation
Retirement contributions	\$	\$	\$	\$	Follows salary allocation
Workers' comp insurance	\$	\$	\$	\$	Follows salary allocation
Professional development	\$	\$	\$	\$	By staff function
<i>Subtotal Personnel</i>	\$	\$	\$	\$	
Occupancy					
Rent / mortgage	\$	% → \$	% → \$	% → \$	Square footage
Utilities	\$	\$	\$	\$	Square footage

Maintenance & repairs	\$	\$	\$	\$	Square footage
Property & liability insurance	\$	\$	\$	\$	Square footage
<i>Subtotal Occupancy</i>	\$	\$	\$	\$	
Program Costs					
Supplies & materials	\$	100% → \$			Direct
Client assistance	\$	100% → \$			Direct
Program travel	\$	100% → \$			Direct
Subcontractors / consultants	\$	100% → \$			Direct
Program technology	\$	100% → \$			Direct
<i>Subtotal Program Costs</i>	\$	\$	\$	\$	
Operations					
Office supplies	\$	\$	\$	\$	Headcount
Telephone & internet	\$	\$	\$	\$	Headcount
Postage & shipping	\$	\$	\$	\$	By function
Printing & copying	\$	\$	\$	\$	By function
Equipment	\$	\$	\$	\$	By function
Software subscriptions	\$	\$	\$	\$	By function
Bank fees	\$		100% → \$		Direct
Legal fees	\$		100% → \$		Direct
Accounting / audit fees	\$		100% → \$		Direct
<i>Subtotal Operations</i>	\$	\$	\$	\$	
Fundraising					

Event proceeds													\$
Other income													\$
<i>Total Cash In</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Out													
Payroll & benefits													\$
Rent & occupancy													\$
Program costs													\$
Operations													\$
Fundraising costs													\$
<i>Total Cash Out</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Net Cash Flow	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Ending Cash	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	

Minimum cash threshold: \$ _____ (1 month of operating expenses recommended)

 Flag any month where ending cash falls below the minimum threshold.

Section 4: Budget vs. Actual Tracking

Category	Annual Budget	Q1 Actual	Q1 Budget	Q1 Variance	YTD % of Budget	Projected Year-End
Revenue						
Grants & contracts	\$	\$	\$	\$	%	\$

Individual donations	\$	\$	\$	\$	%	\$
Earned revenue	\$	\$	\$	\$	%	\$
Events	\$	\$	\$	\$	%	\$
Other	\$	\$	\$	\$	%	\$
<i>Total Revenue</i>	\$	\$	\$	\$	%	\$
Expenses						
Personnel	\$	\$	\$	\$	%	\$
Occupancy	\$	\$	\$	\$	%	\$
Program costs	\$	\$	\$	\$	%	\$
Operations	\$	\$	\$	\$	%	\$
Fundraising	\$	\$	\$	\$	%	\$
Contingency	\$	\$	\$	\$	%	\$
<i>Total Expenses</i>	\$	\$	\$	\$	%	\$
Surplus / (Deficit)	\$	\$	\$	\$		\$

Action triggers: Revenue $\geq 10\%$ below budget → investigate immediately. Expenses $\geq 10\%$ above budget → investigate and report to finance committee.

Section 5: Board Presentation Summary (One-Pager)

[Organization Name] — FY [Year] Budget Summary

Prepared by: [Name, Title]

Presented to the Board: [Date]

Recommended by Finance Committee: Yes No

	FY [Prior] Actual	FY [Current] Budget	Change	% Change
Total Revenue	\$	\$	\$	%
Total Expenses	\$	\$	\$	%

Surplus / (Deficit)	\$	\$	\$	
---------------------	----	----	----	--

Revenue Mix:

- Grants & contracts: \$_____ (___%)
- Individual donations: \$_____ (___%)
- Earned revenue: \$_____ (___%)
- Events: \$_____ (___%)
- Other: \$_____ (___%)

Functional Allocation:

- Program services: \$_____ (___%)
- Management & general: \$_____ (___%)
- Fundraising: \$_____ (___%)

Key Assumptions:

- _____
- _____
- _____

Key Risks:

- _____
- _____

Board Action Requested: Approve the FY [Year] operating budget of \$_____ in total expenses with projected revenue of \$_____.

This template is for informational purposes only and does not constitute financial or legal advice. Consult your accountant or financial advisor for guidance specific to your organization.

Built by [Holdings](#) — AI-native business banking for nonprofits and small businesses.

© 2026 Holdings, Inc.

[Try Holdings Free →](#)

Zero fees · 3.49% APY · Up to \$3M FDIC