

Nonprofit Financial Health Dashboard

Key metrics tracker, monthly board report template, reserve fund calculator, and revenue diversification worksheet.

From Holdings — AI-native business banking for nonprofits.

Monthly Financial Health Scorecard

Fill this out monthly. Track trends over time — the direction matters more than any single month.

Cash Position

Metric	This Month	Last Month	Same Month Last Year	Target
Total cash (all accounts)	\$	\$	\$	
Unrestricted cash available	\$	\$	\$	
Restricted cash	\$	\$	\$	
Weeks of operating expenses covered	___ wks	___ wks	___ wks	12-26 wks

Revenue Health

Metric	This Month	YTD	YTD Budget	Variance
Total revenue	\$	\$	\$	\$ (___%)
Unrestricted revenue	\$	\$	\$	\$ (___%)
Restricted revenue	\$	\$	\$	\$ (___%)
Earned revenue	\$	\$	\$	\$ (___%)
# of individual donors (YTD)				

Donor retention rate (annual)				60%+
-------------------------------	--	--	--	------

Expense Health

Metric	This Month	YTD	YTD Budget	Variance
Total expenses	\$	\$	\$	\$ (___%)
Program expenses	\$	\$	\$	\$ (___%)
Admin expenses	\$	\$	\$	\$ (___%)
Fundraising expenses	\$	\$	\$	\$ (___%)

Key Ratios — Traffic Light Indicators

Ratio	Current Value	Status	Target Range
Program Expense Ratio	___%	● ● ●	75%+
Fundraising Efficiency	\$___ per \$1 raised	● ● ●	\$0.10-\$0.25
Working Capital Ratio	___:1	● ● ●	1.5-3.0
Operating Reserve (months)	___ months	● ● ●	3-6 months
Revenue Concentration	___% (largest source)	● ● ●	Under 30%

Status Key:

- Green = Within target range
- Yellow = Approaching concern (within 10% of threshold)
- Red = Outside target range — action needed

Reserve Fund Calculator

Current State

Line Item	Amount
A. Total unrestricted net assets	\$
B. Board-designated reserves	\$
C. Average monthly operating expenses (last 12 months)	\$

D. Reserve ratio ($B \div C$)	___ months
---------------------------------	------------

Target Calculation

Line Item	Amount
E. Target reserve level (months)	___ months
F. Target reserve amount ($C \times E$)	\$
G. Gap to target ($F - B$)	\$
H. Planned annual contribution to reserves	\$
I. Years to reach target ($G \div H$)	___ years

Reserve Draw Tracking

Date	Amount Drawn	Reason	Board Approval	Replenishment Target Date	Replenished?
	\$		Y/N		Y/N
	\$		Y/N		Y/N
	\$		Y/N		Y/N

Revenue Diversification Worksheet

Current Revenue Mix

Source	Annual Amount	% of Total	Concentration Risk?
Individual donations (unrestricted)	\$	___%	
Individual donations (restricted)	\$	___%	
Foundation grants	\$	___%	
Government grants/contracts	\$	___%	
Corporate giving	\$	___%	
Special events	\$	___%	
Program/service fees	\$	___%	

Merchandise/product sales	\$	___%	
Investment income	\$	___%	
Other: _____	\$	___%	
TOTAL	\$	100%	

Concentration Analysis

Category	Current %	3-Year Target %	Actions Needed
Earned Revenue	___%	___%	
Contributed Revenue	___%	___%	
Government/Institutional	___%	___%	

Largest single source: _____ at ___% of total revenue

- Is this above 30%? [] Yes → Diversification priority
- What happens if this source disappears? _____

Revenue Diversification Action Plan

New Revenue Initiative	Target Annual Amount	Investment Needed	Timeline	Owner
	\$	\$		
	\$	\$		
	\$	\$		

Monthly Board Financial Report Template

[Organization Name] — Financial Dashboard for [Month/Year]

Prepared by: _____

Date: _____

At a Glance

	This Month	YTD	YTD Budget	Variance
Revenue	\$	\$	\$	\$ (___%)

Expenses	\$	\$	\$	\$ (___%)
Net	\$	\$	\$	\$

Cash & Reserves

- **Unrestricted cash available:** \$_____ (_____ weeks of expenses)
- **Operating reserves:** \$_____ (_____ months)
- **Reserve target progress:** _____% of goal

Revenue by Source (YTD)

Source	YTD Actual	YTD Budget	Variance
Individual giving	\$	\$	\$
Grants	\$	\$	\$
Government	\$	\$	\$
Earned revenue	\$	\$	\$
Other	\$	\$	\$

Expenses by Function (YTD)

Function	YTD Actual	YTD Budget	Variance	% of Total
Programs	\$	\$	\$	___%
Administration	\$	\$	\$	___%
Fundraising	\$	\$	\$	___%

Items Requiring Board Attention

- _____
- _____
- _____

Upcoming Financial Events

- _____
- _____



Financial Policy Checklist

Track which policies your organization has adopted:

- Reserve fund policy (target level, authorized use, replenishment)
- Spending authority matrix (who can approve what amounts)
- Expense reimbursement policy
- Credit/debit card policy
- Travel policy
- Gift acceptance policy
- Investment policy
- Conflict of interest policy (with annual disclosure)
- Whistleblower policy
- Document retention/destruction policy
- Cash handling procedures
- Payroll and compensation policy

Last policy review date: _____

Next scheduled review: _____

Built by [Holdings](#) — free business checking with AI bookkeeping, 1.75% APY, up to \$3M FDIC coverage through our banking partner, i3 Bank, Member FDIC.

© 2026 Holdings, Inc.

[Try Holdings Free →](#)

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