

The background of the slide is a golden-yellow color with a dense, repeating pattern of various currency symbols (dollar, euro, yen, pound) in a 3D, embossed style. The symbols are arranged in a way that creates a sense of depth and texture.

Nonprofit Financial Basics

(a deeper dive)



Nonprofit Financial Basics-(a deeper dive) Today

- Welcome and Introduction
- About today's class
 - Reserves-How much is enough?
 - Audits, what's to know about the statements and those notes
 - Best Practices for Budgeting and Forecasting
 - The first 11 pages of the IRS Form 990
 - Important Financial Ratios
 - Internal Controls



Reserves-Start with Why

- **R-Resilience-** The ability to bounce back from _____
- **E-Enhanced flexibility** to develop new programs or redirect focus
- **S-Survive** operating shortfalls or seasonality of cash flow
- **E-Expand** credit opportunities & permit favorable financing for expansion
- **R-Replacement** of capital assets
- **V-Vulnerability** to high long term debt, payables, and deferred income
- **E-End game-**Winding down of a program
- **S-Sustainability-**Having the necessary resources to fulfill its mission

Reserves-What

- Definition-
 - The portion of unrestricted net assets that nonprofit boards designate for use in emergencies to sustain financial operations in the unanticipated event of significant unbudgeted increases in operating expenses or decreases in operating revenues.
- Purpose and Function-
 - Smooth out erratic timing situations-not structural issues
 - Enable an organization to survive operating shortfalls caused by economic conditions or management error
 - Enhance flexibility to develop new programs or quickly change focus

Reserves-How and When

- How to build it
 - Create a policy
 - Minimum level
 - Calculation
 - Invested
 - Frequent measurement and reporting
 - Replenishment
 - Modest (5%) profit
 - Windfalls
 - Bequests

Reserves-How Much is Enough?

- It depends
- Facts and Circumstances
 - Examples
- Minimum
 - 1 payroll (10 days)
 - 25% of annual operating budget (3 months)
- Maximum
 - 2 years (200%) of annual operating budget
 - Nationally
 - Locally



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Reporting Requirements

- Compilation
- Review
- Audit
- Other

Audits, what's to know about the statements and those notes

- Six Required Elements of Audited Financial Statements
 1. Audit Report
 2. Statement of Financial Position
 3. Statement of Activities
 4. Statement of Cash Flows
 5. Statement of Functional Expenses
 6. Notes to the Statements

ASSETS**Current Assets**

Cash and cash equivalents	\$ 332,879
Investments	5,185,296
Accounts receivable	23,872
Contributions and grants receivable	1,549,555
Prepaid expenses	8,477
Current Assets	<u>7,100,079</u>

Non-Current Assets

Equipment, net	160,000
----------------	---------

TOTAL ASSETS**\$ 7,260,079****LIABILITIES AND NET ASSETS****LIABILITIES**

Accounts payable	\$ 162,222
Accrued expenses	47,796
Payroll taxes payable	<u>41,039</u>

Total liabilities

251,057

NET ASSETS

Without donor restrictions	5,818,035
With donor restrictions	<u>1,190,987</u>

Total net assets

7,009,022

TOTAL LIABILITIES AND NET ASSETS**\$ 7,260,079**

Do Good, Inc.
STATEMENT OF ACTIVITIES
For the Twelve Months Ending December 31, 2018

	Without Donor Restrictions	With Donor Restrictions	Total
REVENUES			
Contributions	\$ 32,470	\$ 42,400	\$ 74,870
Government contracts	350,000	0	350,000
Foundation grants	0	7,250,000	7,250,000
Interest income	480	0	480
Investment income	7,777	0	7,777
Unrealized gain (loss)	0	0	0
Realized gain (loss)	0	0	0
Net assets released from restrictions	6,745,285	(6,745,285)	0
Total Support and Revenue	7,136,012	547,115	7,683,127
EXPENSES			
Program services	6,001,397	0	6,001,397
General and administrative	933,847	0	933,847
Fundraising	2,754	0	2,754
Total Expenses	6,937,998	0	6,937,998
Change in net assets	198,014	547,115	745,129
Net assets at beginning of year	4,681,498	1,582,395	6,263,893
NET ASSETS AT END OF PERIOD	\$ 4,879,512	\$ 2,129,510	\$ 7,009,022

Statement of Functional Expenses

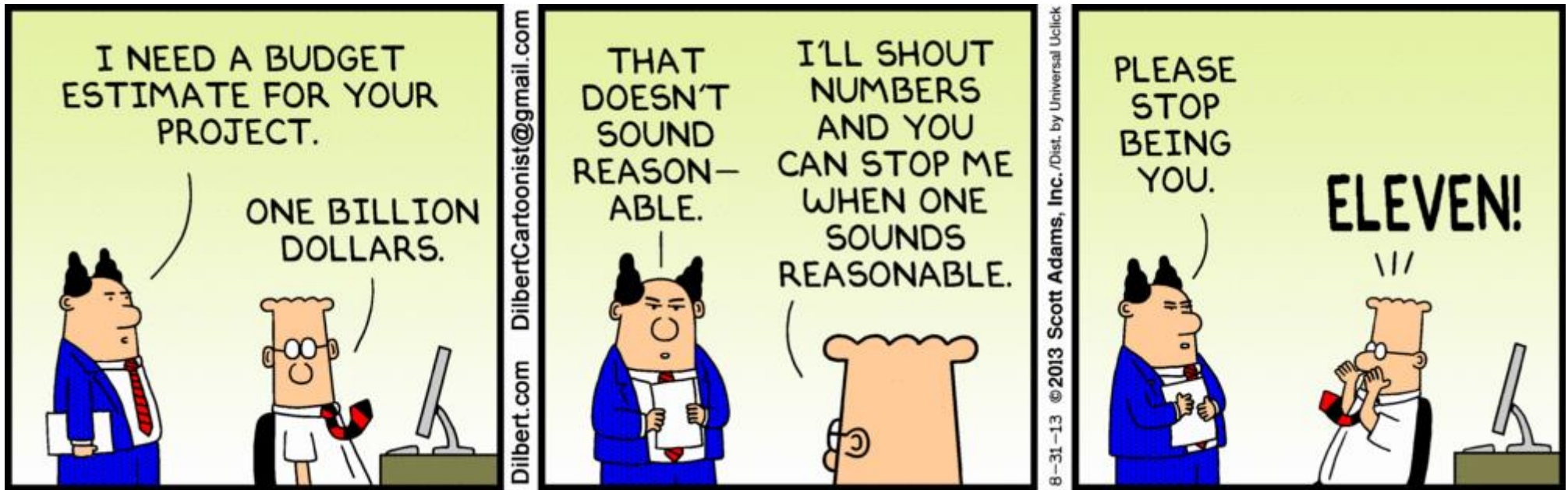
- Details and allocates, in matrix form, the expenses incurred during the reporting period by nature and function.
 - Program Services
 - Direct cost/Indirect cost
 - General and Administrative
 - Overhead
 - Fundraising
 - Appeals
 - Events
- Rank list expenses from highest to lowest

Do Good, Inc.
STATEMENT OF FUNCTIONAL EXPENSES
For the Twelve Months Ending December 31, 2018

	Program 1	Program 2	Administrative	Fundraising	Total
Wages	\$ 2,328,801	\$ 1,699,654	\$ 604,703	\$ -	\$ 4,633,158
Fringe benefits	828,944	603,869	155,254	-	1,588,067
Consultants	144,096	75,158	20,829	500	240,583
Postage	71,668	30,431	9,699	-	111,798
Legal fees	50,061	32,487	7,842	-	90,390
Office supplies	6,685	4,444	65,432	-	76,561
Rent	38,262	27,220	6,221	-	71,703
Telephone & Internet	10,654	44,188	5,210	55	60,107
Printing	2,512	1,109	24,518	-	28,139
Travel	-	-	14,000	-	14,000
Accounting fees	-	-	7,839	1,109	8,948
Dues and Membership	500	-	7,365	-	7,865
Bank Fees	-	-	4,872	9	4,881
Advertising	-	-	-	1,021	1,021
Insurance	439	215	62	21	737
Entertainment	-	-	-	39	39
TOTAL	\$ 3,482,622	\$ 2,518,775	\$ 933,847	\$ 2,754	\$ 6,937,998

Notes to the Financial Statements

- The notes include
 - (1) a statement describing the organization,
 - (2) a statement describing significant accounting practices,
 - (3) details about the organization's investments, leases, and debt obligations.
 - They may also report on contingent liabilities and any events that occurred after the statements were prepared but before they were filed (subsequent events).



Best Practices for Budgeting and Forecasting

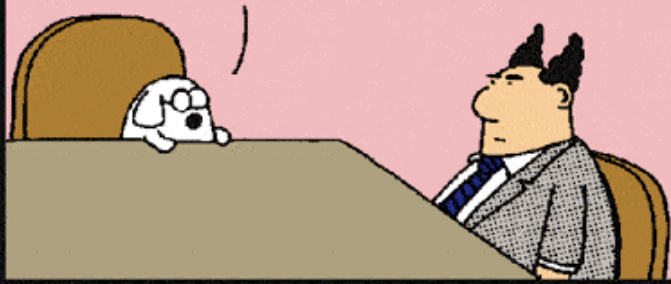
- Budgeting
 - Timing
 - Foundation
 - Users
- Forecasting
 - Timing
 - Foundation
 - Users
- Tools
- Tips

<u>Account Code</u>	<u>Account Title</u>	January	February	March	April	May	June	July	August	September	October	November	December	Total
4000	Contributions	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	10,900	15,700	89,000
4100	Government Contracts	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	360,000
4200	Foundation Grants	250,000					3,500,000						3,500,000	7,250,000
4300	Interest Income	40	40	40	40	40	40	40	40	40	40	40	40	480
4400	Investment Income	648	648	648	648	648	648	648	648	648	648	648	648	7,777
4500	Unrealized gain (loss)													-
4600	Realized gain (loss)													-
	Total Revenue	286,928	36,928	36,928	36,928	36,928	3,536,928	36,928	36,928	36,928	36,928	41,588	3,546,388	7,707,257
														-
5000	Wages	386,097	386,097	386,097	386,097	386,097	386,097	386,097	386,097	386,097	386,097	386,097	386,097	4,633,158
5100	Consultants	12,000	12,000	12,000	12,000	12,000	12,000	12,000	30,000	30,000	30,000	30,000	36,583	240,583
5200	Legal Fees	50,000	40,000	390										90,390
5300	Accountng Fees	746	746	746	746	746	746	746	746	746	746	746	746	8,948
5400	TBD													-
5500	TBD													-
5600	TBD													-
														-
6010	Vacation	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	116,774
6015	Holidays	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	19,688
6020	Sick Leave	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	14,566
6025	Payroll Taxes	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	125,868
6030	403(B) Plan	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	150,066
6035	Health Insurance	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	1,161,105
														-
7000	Rent	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	71,703
7110	Telephone & Internet	6,005	6,100	6,500	6,500	6,800	6,500	6,500	6,500	4,500	4,500	4,500	6,500	71,405
7120	Postage	9,317	9,317	9,317	9,317	9,317	9,317	9,317	9,317	9,317	9,317	9,317	9,317	111,798
7130	Office Supplies	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	1,167	14,000
7140	Travel	2,000	2,000					10,000						14,000
7150	Dues and Memberships					5,500	2,000	365						7,865
7160	Bank Fees													-
7170	Advertising												1,021	1,021
7180	Insurance	61	61	61	61	61	61	61	61	61	61	61	61	737
7190	Entertainment												39	39
7200	Printing	2,345	2,345	2,345	2,345	2,345	2,345	2,345	6,000	6,000				28,415
	Total Expenses	608,051	598,146	556,936	556,546	562,346	558,546	566,911	578,201	576,201	570,201	570,201	579,844	6,882,129
														-
	Total	(321,123)	(561,218)	(520,008)	(519,618)	(525,418)	2,978,382	(529,983)	(541,273)	(539,273)	(533,273)	(528,613)	2,966,544	825,128

Account Code	Account Title	Actual	Actual	Actual	Actual	Actual	Actual	Budget	Budget	Budget	Budget	Budget	Budget	Total
		January	February	March	April	May	June	July	August	September	October	November	December	
4000	Contributions	6,240	7,000	3,500	4,775	6,630	7,745	6,240	6,240	6,240	6,240	10,900	15,700	87,450
4100	Government Contracts	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	360,000
4200	Foundation Grants	200,000	25,000	25,000	25,000		3,750,000						3,500,000	7,525,000
4300	Interest Income	40	40	40	40	40	40	40	40	40	40	40	40	480
4400	Investment Income	648	725	717	699	658	666	648	648	648	648	648	648	8,002
4500	Unrealized gain (loss)													-
4600	Realized gain (loss)													-
	Total Revenue	236,928	62,765	59,257	60,514	37,328	3,788,451	36,928	36,928	36,928	36,928	41,588	3,546,388	7,980,932
														-
5000	Wages	386,097	385,320	384,321	384,269	385,256	385,201	386,097	386,097	386,097	386,097	386,097	386,097	4,627,040
5100	Consultants	12,000	12,000	12,000	12,000	12,000	12,000	12,000	30,000	30,000	30,000	30,000	36,583	240,583
5200	Legal Fees	50,000	40,000	-										90,000
5300	Accountng Fees	746	746	746	746	746	746	746	746	746	746	746	746	8,948
														-
6010	Vacation	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	9,731	116,774
6015	Holidays	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	1,641	19,688
6020	Sick Leave	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	1,214	14,566
6025	Payroll Taxes	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	10,489	125,868
6030	403(B) Plan	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	12,506	150,066
6035	Health Insurance	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	96,759	1,161,105
														-
7000	Rent	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	5,975	71,703
7110	Telephone & Internet	6,005	6,666	6,689	6,555	6,252	6,547	6,500	6,500	4,500	4,500	4,500	6,500	71,714
7120	Postage	9,317	9,300	9,488	9,900	9,241	9,687	9,317	9,317	9,317	9,317	9,317	9,317	112,832
7130	Office Supplies	1,167	1,206	1,858	951	1,854	2,355	1,167	1,167	1,167	1,167	1,167	1,167	16,391
7140	Travel	2,000	2,199					10,000						14,199
7150	Dues and Memberships					5,500	2,000	365						7,865
7160	Bank Fees													-
7170	Advertising												1,021	1,021
7180	Insurance	61	61	61	61	61	61	61	61	61	61	61	61	737
7190	Entertainment												39	39
7200	Printing	2,345	2,855	2,344	2,658	2,855	2,357	2,345	6,000	6,000				29,759
	Total Expenses	608,051	598,667	555,821	555,454	562,079	559,268	566,911	578,201	576,201	570,201	570,201	579,844	6,880,897
														-
	Total	(371,123)	(535,902)	(496,564)	(494,940)	(524,751)	3,229,183	(529,983)	(541,273)	(539,273)	(533,273)	(528,613)	2,966,544	1,100,034

DOGBERT THE CONSULTANT

A GOOD WAY TO JUDGE CORPORATE HEALTH IS TO LOOK AT YOUR EMPLOYEE TURNOVER RATE.



S. Adams E-Mail: SCOTTADAMS@AOL.COM

OUR TURNOVER RATE IS VERY LOW. WE ONLY HIRE PEOPLE WHO AREN'T SKILLED ENOUGH TO WORK ANYPLACE ELSE.



11-21

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MAYBE METRICS AREN'T THE WAY TO GO HERE.

NO METRIC HAS BEATEN ME YET!!



Key Take Aways the Form 990

- Story Telling
- Page 1-Summary
- Page 2 Statement of Program Service Accomplishments
- Pages 3-6 Checklists
- Pages 7-8 Compensation
- Page 9 Statement of Revenue
- Page 10 Statement of Functional Expenses
- Page 11 Balance Sheet

Important Ratios

- Liquidity
 - Days Cash >10 days
 - Current Ratio 1:5 to 2:1
- Capital
 - Liabilities to Net Assets <1
- Profitability
 - Total Margin $>1\%$

Important Ratios

				Ratios
Day's Cash	$\frac{\text{Cash \& Equivalents} * 365}{\text{Expenses - Depreciation}}$	$\frac{332,879}{6,937,998}$	* -	$\frac{365}{0}$ 18
Current Ratio	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$	$\frac{7,100,079}{251,057}$		28.28
Liabilities to Net Assets	$\frac{\text{Total Liabilities}}{\text{Net Assets}}$	$\frac{251,057}{7,009,022}$		3.58%
Total Margin	$\frac{\text{Revenue - Expenses}}{\text{Revenue}}$	$\frac{7,683,127}{7,683,127}$	- 6,937,998	9.70%

Internal Controls

- **Definition:**
- Systematic measures (such as reviews, checks and balances, methods and procedures) instituted by an organization to
- (1) conduct its business in an orderly and efficient manner,
- (2) safeguard its assets and resources,
- (3) deter and detect errors, fraud, and theft,
- (4) ensure accuracy and completeness of its accounting data,
- (5) produce reliable and timely financial and management information, and
- (6) ensure adherence to its policies and plans.



Internal Controls

- Three occupational fraud categories
 - Asset Misappropriation
 - Corruption
 - Financial Statement Fraud



Internal Controls

- Six Elements of Internal Control
 - Control Cues
 - Routines and Habits
 - Policy Communication
 - Written Policy and Procedures Manual
 - Segregation of duties
 - Record keeping
 - Payroll Service
 - Cash Management
 - Application Service Provider

Internal Controls

- Six Elements of Internal Control (continued)
 - Budgets
 - Reporting
 - Statement of Financial Position
 - Statement of Activities monthly by program, budget to date, year to date
 - Aged Accounts Receivable/Accounts Payable
 - Cash Flow Projection updated quarterly
 - Utilization Report
 - Nonfinancial managers need not be enmeshed in the details of running the system of internal controls, but they do need to see that it is maintained. Knowing the components of internal controls help, as does knowing where to look for information.





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Contact Information

- Rick Dahlseid, CPA, MS
 - Rick.Dahlseid@gmail.com

Sample Key Performance Indicators (KPIs) for Nonprofit Organizations



Financial Health	Fundraising & Development	Programs & Service Delivery
<ul style="list-style-type: none"> Liquid Unrestricted Net Assets (LUNA) Net asset composition Days/months of cash on hand Operating surplus/deficit Operating revenue mix Expense mix Days Receivable 	<ul style="list-style-type: none"> Average contribution per donor Number of funders/donors by type (corporate, foundation, individual, etc.) Donor retention rate (i.e. repeat donors from year to year) Percentage of Board members fulfilling give/get requirement Average pledge collection time Funding proposal status (% awarded, submitted, pending submission) Diversity of funding sources (% of total for each type or certain types) 	<ul style="list-style-type: none"> Number of clients served Program attendance Program enrollment Client satisfaction rate Volunteer hours served per period Cost per service or unit Changes in knowledge, skills, abilities, and/or behaviors (e.g. pre- and post- scores)
Human Capital	Marketing & Communications	Outreach & Advocacy
<ul style="list-style-type: none"> Employee turnover/retention rate Employee satisfaction/engagement scores Percent of performance goals met Time to hire for position vacancies Hours of staff training/professional development offered and completed Average absenteeism Number of workers' compensation claims 	<ul style="list-style-type: none"> Website page view and bounce rates Number of materials downloaded Social media activity Media placements and press coverage Newsletter distribution and/or subscription growth rates 	<ul style="list-style-type: none"> Number of community events held Number of advocates trained Number of community commitments made vs. completed Percentage of activities where community feedback is requested Response time to inquiries Community event attendance rates
Information Technology	Risk Management & Governance	Facilities & Capital Projects
<ul style="list-style-type: none"> Number of helpdesk support requests Average response time to helpdesk requests Percentage of server storage available Bandwidth utilization rate Server down time Hardware failure rate 	<ul style="list-style-type: none"> Form 990 filed on time Data security system periodically verified On-time completion of safety drills or other relevant practices Board composition (e.g. skill sets and represented groups) Board engagement rate (number of activities/period) 	<ul style="list-style-type: none"> Maintenance costs per square foot Cost of office space per employee Average repair response time Percent of space utilized Number of user complaints Days ahead or behind schedule Project stages completed

Form **990**
Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
▶ Do not enter social security numbers on this form as it may be made public
▶ Information about Form 990 and its instructions is at www.irs.gov/form990

OMB No 1545-0047
2016
Open to Public Inspection

A For the 2016 calendar year, or tax year beginning 07-01-2016 , and ending 06-30-2017

- B** Check if applicable
 Address change
 Name change
 Initial return
 Final
 Return/terminated
 Amended return
 Application pending

C Name of organization
YMCA OF SAN DIEGO COUNTY

Doing business as

Number and street (or P O box if mail is not delivered to street address) Room/suite
3708 RUFFIN RD

City or town, state or province, country, and ZIP or foreign postal code
SAN DIEGO, CA 92123

D Employer identification number
95-2039198

E Telephone number
(858) 292-9622

G Gross receipts \$ 198,810,000

F Name and address of principal officer
BARON HERDELIN-DOHERTY
3708 RUFFIN RD
SAN DIEGO, CA 92123

H(a) Is this a group return for subordinates? Yes No

H(b) Are all subordinates included? Yes No
If "No," attach a list (see instructions)

H(c) Group exemption number ▶

I Tax-exempt status 501(c)(3) 501(c) () ◀ (insert no) 4947(a)(1) or 527

J Website: ▶ WWW YMCA ORG

K Form of organization Corporation Trust Association Other ▶

L Year of formation 1882

M State of legal domicile CA

Part I Summary

1 Briefly describe the organization's mission or most significant activities
The YMCA of San Diego County is dedicated to improving the quality of human life and to helping all people realize their fullest potential as children of God through the development of the spirit, mind and body

2 Check this box if the organization discontinued its operations or disposed of more than 25% of its net assets

3 Number of voting members of the governing body (Part VI, line 1a)	51
4 Number of independent voting members of the governing body (Part VI, line 1b)	50
5 Total number of individuals employed in calendar year 2016 (Part V, line 2a)	6,586
6 Total number of volunteers (estimate if necessary)	4,800
7a Total unrelated business revenue from Part VIII, column (C), line 12	0
7b Net unrelated business taxable income from Form 990-T, line 34	0

	Revenue	
	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)	75,171,000	83,654,000
9 Program service revenue (Part VIII, line 2g)	91,456,000	97,049,000
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	927,000	1,145,000
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	1,271,000	1,264,000
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	168,825,000	183,112,000
13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	0	0
14 Benefits paid to or for members (Part IX, column (A), line 4)	0	0
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	90,098,000	96,254,000
16a Professional fundraising fees (Part IX, column (A), line 11e)	0	0
b Total fundraising expenses (Part IX, column (D), line 25) ▶2,516,000		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	78,565,000	83,715,000
18 Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	168,663,000	179,969,000
19 Revenue less expenses Subtract line 18 from line 12	162,000	3,143,000
	Expenses	
	Beginning of Current Year	End of Year
20 Total assets (Part X, line 16)	261,054,000	254,143,000
21 Total liabilities (Part X, line 26)	80,723,000	67,287,000
22 Net assets or fund balances Subtract line 21 from line 20	180,331,000	186,856,000

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here
Signature of officer _____ Date 2018-01-24
Paul Sullivan EVP & CFO
Type or print name and title _____

Paid Preparer Use Only
Print/Type preparer's name _____ Preparer's signature _____ Date _____
Check if self-employed PTIN _____
Firm's name ▶ _____ Firm's EIN ▶ _____
Firm's address ▶ _____ Phone no _____

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III **1** Briefly describe the organization's mission

The YMCA of San Diego County is dedicated to improving the quality of human life and to helping all people realize their fullest potential as children of God through the development of the spirit, mind and body. All YMCA programs and activities strive to demonstrate the YMCA's four core character values - caring, honesty, respect and responsibility.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If "Yes," describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a	(Code)	(Expenses \$	60,294,000	including grants of \$) (Revenue \$	36,097,000)
	See Additional Data					

4b	(Code)	(Expenses \$	53,099,000	including grants of \$) (Revenue \$	55,389,000)
	See Additional Data					

4c	(Code)	(Expenses \$	51,355,000	including grants of \$) (Revenue \$	5,563,000)
	See Additional Data					

4d	Other program services (Describe in Schedule O)					
	(Expenses \$		including grants of \$) (Revenue \$)

4e	Total program service expenses ▶	164,748,000
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Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	Yes	
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> (see instructions)?	Yes	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>		No
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>		No
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i>		No
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>		No
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>		No
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>		No
9 Did the organization report an amount in Part X, line 21 for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>		No
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>	Yes	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI</i>	Yes	
b Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII</i>		No
c Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII</i>		No
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX</i>		No
e Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X</i>	Yes	
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X</i>	Yes	
12a Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII</i>	Yes	
b Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional</i>	Yes	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>		No
14a Did the organization maintain an office, employees, or agents outside of the United States?		No
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV</i>		No
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV</i>		No
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV</i>		No
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i> (see instructions)		No
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>	Yes	
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>		No

Part IV Checklist of Required Schedules (continued)

	Yes	No
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>		No
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>		No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>		No
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>	Yes	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		No
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		No
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		No
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If "Yes," complete Schedule L, Part II</i>	Yes	
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		No
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)		
a A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		No
b A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		No
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>	Yes	
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	Yes	
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		No
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		No
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		No
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>		No
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	Yes	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		No
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		No
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		No
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

Table with columns for question ID, question text, and Yes/No response boxes. Includes sections for backup withholding, employee reporting, foreign accounts, prohibited transactions, charitable contributions, and 501(c)(7), (12), and (29) organizations.

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O See instructions

Check if Schedule O contains a response or note to any line in this Part VI [X]

Section A. Governing Body and Management

Table with 3 columns: Question, Yes, No. Rows include: 1a (51), 1b (50), 2, 3, 4, 5, 6, 7a, 7b, 8a, 8b, 9.

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

Table with 3 columns: Question, Yes, No. Rows include: 10a, 10b, 11a, 11b, 12a, 12b, 12c, 13, 14, 15a, 15b, 16a, 16b.

Section C. Disclosure

Table with 3 columns: Question, Yes, No. Rows include: 17 (CA), 18 (Own website, Another's website, Upon request, Other), 19, 20 (YMCA OF SAN DIEGO COUNTY).

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns	1a	0				
	b Membership dues	1b	0				
	c Fundraising events	1c	0				
	d Related organizations	1d	0				
	e Government grants (contributions)	1e	66,857,000				
	f All other contributions, gifts, grants, and similar amounts not included above	1f	16,797,000				
	g Noncash contributions included in lines 1a-1f \$ _____		1,985,000				
	h Total. Add lines 1a-1f		83,654,000				
Program Service Revenue		Business Code					
	2a Healthy Living	813410	55,389,000	55,389,000			
	b Youth Development	813410	36,097,000	36,097,000			
	c Social Responsibility	813410	5,563,000	5,563,000			
	d _____						
	e _____						
	f All other program service revenue		0	0	0	0	
g Total. Add lines 2a-2f		97,049,000					
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		799,000	0	0	799,000	
	4 Income from investment of tax-exempt bond proceeds		0	0	0	0	
	5 Royalties		0	0	0	0	
	6a Gross rents	(i) Real	(ii) Personal				
		0	0				
		b Less rental expenses	0	0			
		c Rental income or (loss)	0	0			
	d Net rental income or (loss)			0	0	0	0
	7a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
		14,522,000	0				
		b Less cost or other basis and sales expenses	14,176,000	0			
		c Gain or (loss)	346,000	0			
	d Net gain or (loss)			346,000	0	0	346,000
	8a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18	a	2,297,000				
		b Less direct expenses	b	1,522,000			
c Net income or (loss) from fundraising events				775,000	0	0	775,000
9a Gross income from gaming activities See Part IV, line 19	a	0					
	b Less direct expenses	b	0				
	c Net income or (loss) from gaming activities			0	0	0	0
10a Gross sales of inventory, less returns and allowances	a	489,000					
	b Less cost of goods sold	b	0				
	c Net income or (loss) from sales of inventory			489,000	0	0	489,000
Miscellaneous Revenue	Business Code						
11a _____							
b _____							
c _____							
d All other revenue			0	0	0	0	
e Total. Add lines 11a-11d			0				
12 Total revenue. See Instructions			183,112,000	97,049,000	0	2,409,000	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.				
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21.	0	0		
2 Grants and other assistance to domestic individuals. See Part IV, line 22.	0	0		
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, line 15 and 16.	0	0		
4 Benefits paid to or for members.	0	0		
5 Compensation of current officers, directors, trustees, and key employees.	3,069,000	679,000	1,926,000	464,000
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B).	0	0	0	0
7 Other salaries and wages.	76,370,000	69,821,000	5,538,000	1,011,000
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions).	4,600,000	4,036,000	458,000	106,000
9 Other employee benefits.	5,463,000	4,856,000	535,000	72,000
10 Payroll taxes.	6,752,000	5,954,000	669,000	129,000
11 Fees for services (non-employees)				
a Management.	0	0	0	0
b Legal.	0	0	0	0
c Accounting.	105,000		105,000	0
d Lobbying.	0	0	0	0
e Professional fundraising services. See Part IV, line 17.	0			0
f Investment management fees.	121,000	0	121,000	0
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O).	47,041,000	45,770,000	972,000	299,000
12 Advertising and promotion.	1,455,000	856,000	517,000	82,000
13 Office expenses.	1,629,000	1,450,000	168,000	11,000
14 Information technology.	0	0	0	0
15 Royalties.	0	0	0	0
16 Occupancy.	8,305,000	8,128,000	177,000	0
17 Travel.	1,590,000	1,499,000	85,000	6,000
18 Payments of travel or entertainment expenses for any federal, state, or local public officials.	0	0	0	0
19 Conferences, conventions, and meetings.	1,840,000	1,132,000	609,000	99,000
20 Interest.	0	0	0	0
21 Payments to affiliates.	605,000	605,000	0	0
22 Depreciation, depletion, and amortization.	7,451,000	7,167,000	284,000	0
23 Insurance.	772,000	687,000	85,000	0
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a SUPPLIES	7,779,000	7,281,000	262,000	236,000
b MISCELLANEOUS	2,243,000	2,137,000	105,000	1,000
c RENT, MTCE & PCHSE OF EQUIP	2,644,000	2,555,000	89,000	0
d PROV FOR DOUBTFUL RECEIVABLE	102,000	102,000	0	0
e All other expenses	33,000	33,000	0	0
25 Total functional expenses. Add lines 1 through 24e.	179,969,000	164,748,000	12,705,000	2,516,000
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)	0	0	0	0

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part IX

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	3,258,000	1	898,000
	2 Savings and temporary cash investments	27,740,000	2	13,226,000
	3 Pledges and grants receivable, net	7,149,000	3	4,909,000
	4 Accounts receivable, net	7,327,000	4	9,419,000
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L	42,000	5	34,000
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L	0	6	0
	7 Notes and loans receivable, net	31,351,000	7	31,351,000
	8 Inventories for sale or use	0	8	0
	9 Prepaid expenses and deferred charges	841,000	9	1,006,000
	10a Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	218,110,000		
	b Less accumulated depreciation	70,933,000		
		134,851,000	10c	147,177,000
	11 Investments—publicly traded securities	48,372,000	11	45,984,000
	12 Investments—other securities See Part IV, line 11	0	12	
	13 Investments—program-related See Part IV, line 11	0	13	
	14 Intangible assets	0	14	0
15 Other assets See Part IV, line 11	123,000	15	139,000	
16 Total assets. Add lines 1 through 15 (must equal line 34)	261,054,000	16	254,143,000	
Liabilities	17 Accounts payable and accrued expenses	18,520,000	17	16,071,000
	18 Grants payable	0	18	0
	19 Deferred revenue	7,097,000	19	6,780,000
	20 Tax-exempt bond liabilities	0	20	0
	21 Escrow or custodial account liability Complete Part IV of Schedule D	0	21	0
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L	0	22	0
	23 Secured mortgages and notes payable to unrelated third parties	43,820,000	23	43,855,000
	24 Unsecured notes and loans payable to unrelated third parties	10,686,000	24	0
25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D	600,000	25	581,000	
26 Total liabilities. Add lines 17 through 25	80,723,000	26	67,287,000	
Net Assets or Fund Balances	27 Organizations that follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34. Unrestricted net assets	160,094,000	27	168,090,000
	28 Temporarily restricted net assets	11,647,000	28	9,264,000
	29 Permanently restricted net assets	8,590,000	29	9,502,000
	30 Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34. Capital stock or trust principal, or current funds		30	0
	31 Paid-in or capital surplus, or land, building or equipment fund		31	0
	32 Retained earnings, endowment, accumulated income, or other funds		32	0
	33 Total net assets or fund balances	180,331,000	33	186,856,000
	34 Total liabilities and net assets/fund balances	261,054,000	34	254,143,000