



DEMYSTIFYING YOUR NON-PROFIT'S FINANCIALS: HELPFUL FACTS AND PRACTICAL ADVICE

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WHY ARE WE HERE?

- **Eliminate Mystery Behind Non-Profit Financials**
- **Provide Guidance For Non-Profit Volunteers**
- **Offer Advice For Finance Committees**
- **Present Case Studies**
- **Summarize “Takeaways”**
- **Q&A**

WHAT IS A NON-PROFIT?

An organization whose mission focuses on furthering a social cause or a shared goal or mission.

Types of Non-Profits include:

- **Charitable/Philanthropic**
- **Charter/Independent Schools, Colleges, and Universities**
- **Hospitals**
- **JCC's/YMCA's**
- **Museums and Theaters**
- **Religious**
- **Scientific**
- **Social Services**

- **An organization that has been given 501(c)(3) tax-exempt status by the IRS.**

FINANCIAL STATEMENT NOMENCLATURE

For-Profit

Non-Profit

Income Statement	Statement of Operations
Balance Sheet	Statement of Financial Position
Statement of Retained Earnings	Statement of Changes in Net Assets
Retained Earnings	Net Assets
Net Income	Excess of Revenues over Expenditures

WHAT ARE THE SIGNIFICANT DIFFERENCES?

For-Profit

- Track revenue & expenses related to sale of products & services in a general ledger
- Revenues are for the product or services to benefit the buyer
- Primarily, but not always, exist to earn money for shareholders

Non-Profit

- Revenue typically from donations & grants, and program service revenue
- Donations/grants may be donor - restricted in their use
- Net Assets are used to further the mission

Non-Profits can and should show an operating surplus and maintain an operating reserve.

ASSET CATEGORIES

- **Unrestricted Assets:**

- Have no donor restriction and are available for general use

- **Temporarily Restricted Assets:**

- Have donor-imposed restrictions based on a defined period/performance of designated activities

- **Permanently Restricted Assets:**

- Restricted by donor for a designated purpose for a period that never expires

Combined Statements of Financial Position

June 30, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Current assets		
Cash and cash equivalents	\$ 1,632,175	\$ 1,704,227
Certificates of deposit	201,927	452,190
Restricted cash	43,178	42,827
Accounts receivable, less allowance for doubtful accounts of approximately \$142,000 and \$262,000 at June 30, 2022 and 2021, respectively	278,474	249,741
Other receivables and prepaid expenses	78,722	59,051
Total current assets	<u>2,234,476</u>	<u>2,508,036</u>
Note receivable	10,000	10,000
Investments	7,501,635	7,762,536
Property and equipment, net of accumulated depreciation	<u>6,684,796</u>	<u>6,582,389</u>
Total assets	<u>\$ 16,430,907</u>	<u>\$ 16,862,961</u>
LIABILITIES AND NET ASSETS		
Current liabilities		
Accounts payable and accrued expenses	\$ 287,983	\$ 146,151
Cash held for others	43,178	42,827
Current portion of retirement obligations	35,000	35,000
Deferred revenue	<u>333,942</u>	<u>127,356</u>
Total current liabilities	<u>700,103</u>	<u>351,334</u>
Retirement obligations, net of current portion	<u>92,985</u>	<u>86,589</u>
Total liabilities	<u>793,088</u>	<u>437,923</u>
Net assets		
Without donor restrictions:		
Operating	983,949	846,717
Board designated for capital reserve	320,232	471,350
Board designated - functioning as endowment	3,225,666	3,371,428
Board designated - other	1,508,906	2,031,978
Property and equipment	<u>6,684,796</u>	<u>6,582,389</u>
Total without donor restrictions	<u>12,723,549</u>	<u>13,303,862</u>
With donor restrictions	<u>2,914,270</u>	<u>3,121,176</u>
Total net assets	<u>15,637,819</u>	<u>16,425,038</u>
Total liabilities and net assets	<u>\$ 16,430,907</u>	<u>\$ 16,862,961</u>

Combined Statements of Activities and Changes in Net Assets

Years Ended June 30, 2022 and 2021

	2022			2021		
	Without Donor Restrictions	With Donor Restrictions	Total	Without Donor Restrictions	With Donor Restrictions	Total
Operating revenues and support						
Membership dues	\$ 2,802,762	\$ -	\$ 2,802,762	\$ 2,675,630	\$ -	\$ 2,675,630
Contributions:						
Annual appeal	1,867,903	-	1,867,903	1,827,044	-	1,827,044
Donations	796,716	173,963	970,679	346,406	93,714	440,120
High holy day seats	575,164	-	575,164	544,434	-	544,434
Nursery school fees	454,947	-	454,947	301,450	-	301,450
Employee retention tax credit	346,860	-	346,860	-	-	-
Religious school fees	237,377	-	237,377	202,764	-	202,764
Event fees	104,977	-	104,977	81,124	-	81,124
Bar/Bat Mitzvah fees	49,875	-	49,875	36,575	-	36,575
Miscellaneous	39,775	-	39,775	36,460	-	36,460
Adult education fees	22,802	-	22,802	23,003	-	23,003
Building fee rentals	71,015	-	71,015	16,236	-	16,236
Youth fees	11,581	-	11,581	12,799	-	12,799
Net assets released from restrictions	200,494	(200,494)	-	140,085	(140,085)	-
Total operating revenues and support	<u>7,582,248</u>	<u>(26,531)</u>	<u>7,555,717</u>	<u>6,244,010</u>	<u>(46,371)</u>	<u>6,197,639</u>
Operating expenses						
Program services	6,277,489	-	6,277,489	5,092,683	-	5,092,683
Management and general	1,558,474	-	1,558,474	1,547,093	-	1,547,093
Fundraising	22,342	-	22,342	19,704	-	19,704
Total operating expenses	<u>7,858,305</u>	<u>-</u>	<u>7,858,305</u>	<u>6,659,480</u>	<u>-</u>	<u>6,659,480</u>
Change in net assets from operations	<u>(276,057)</u>	<u>(26,531)</u>	<u>(302,588)</u>	<u>(415,470)</u>	<u>(46,371)</u>	<u>(461,841)</u>
Non operating (losses) revenues						
Investment (loss) income, net	(304,256)	(180,375)	(484,631)	1,067,510	484,110	1,551,620
Debt forgiveness income	-	-	-	561,900	-	561,900
Total non operating (losses) revenues	<u>(304,256)</u>	<u>(180,375)</u>	<u>(484,631)</u>	<u>1,629,410</u>	<u>484,110</u>	<u>2,113,520</u>
Change in net assets	<u>(580,313)</u>	<u>(206,906)</u>	<u>(787,219)</u>	<u>1,213,940</u>	<u>437,739</u>	<u>1,651,679</u>
Net assets, beginning of year	<u>13,303,862</u>	<u>3,121,176</u>	<u>16,425,038</u>	<u>12,089,922</u>	<u>2,683,437</u>	<u>14,773,359</u>
Net assets, end of year	<u>\$ 12,723,549</u>	<u>\$ 2,914,270</u>	<u>\$ 15,637,819</u>	<u>\$ 13,303,862</u>	<u>\$ 3,121,176</u>	<u>\$ 16,425,038</u>

The accompanying notes are an integral part of these combined financial statements.

WHY AN AUDIT OPINION MATTERS

- Non-Profits must comply with GAAP (Generally Accepted Accounting Principles) in order to obtain an unqualified opinion from a CPA firm
- **Unqualified**: Financial statements are fairly presented under GAAP
- **Qualified**: There are limitations to the scope of the audit or an exception to GAAP
- **Adverse**: Financial statements materially depart from GAAP (not advised)
- **Disclaimer**: Auditor is unable to issue an audit opinion (Big Red Flag)
- **Other Non-Audit Options**: Reviews or Compilations
- **Select a CPA firm with non-profit client experience.*
- **Religious institutions are technically exempt from this requirement.*

IS A NON-PROFIT REQUIRED TO HAVE AUDITED FINANCIALS?

In Massachusetts, Non-Profits are required to have an audit performed if they have gross revenue of more than \$500K of revenue in a fiscal year. A review is required is revenue exceeds \$200K.

WHAT IS AN IRS FORM 990?

Form 990 is the IRS's primary tool for gathering information about tax-exempt organizations. Most tax-exempt organizations must file Form 990.

Common Exemptions

- **Religious-only organizations**
- **Schools below college level affiliated with a religious organization**
(Many religious organizations voluntarily file Form 990)

When is the deadline to file Form 990?

15th day of the 5th month following the end of the organization's taxable year.

WHAT IS DISCLOSED ON THE FORM 990?

- Fair market value of assets
- Donations and Grants received
- Board member names
- Compensation of board members, executive management, and highly compensated personnel
- Largest donors (anyone who (i) contributed \$5,000 or more, or (ii) an amount larger than 2% of your total donation revenue)
 - *Names but not amounts are redacted on the public inspection version of the Form 990*

Board best practices

A Non-Profit Board's review and approval of the Form 990 helps directors fulfill their fiduciary duties. *Not required but highly recommended.*

CFO'S GUIDANCE FOR FINANCE COMMITTEES

- **Fiduciary Duty – All Trustees but especially Finance Committees have a clear fiduciary responsibility**
- **Review By-Laws (terms, term limits)**
- **Strong Communication with other key Committees (Executive, Development, Audit, Governance, Program, etc.)**
- **Committee Leadership should include a 'Financial Expert', if possible**
- **Plan for continuing operations in the event of adverse developments**
- **Budget changes during FY; Standard % of Revs/Exps**
- **Who oversees process in smaller org's– Administrator or Treasurer?**



***“ No man is an island, entire of itself;
every man is a piece of the continent, a
part of the main.”***

- John Donne

FINANCE COMMITTEE RECRUITMENT

Look for:

- Professional Diversity
- Regional Diversity
- Religious Diversity
- Age Diversity
- Gender Diversity
- Internal vs. External Community Diversity
- ‘Capacity to Give’ Diversity
- Opinion Diversity
- Active Participation by CEO (Vision/Leadership)
- Helpful to have Audit and Development Committee members on Finance Committee
- Non-Trustees (0-49%) offer wonderful recruitment opportunities for future Trustees
- Be strategic (i.e., real estate or A/E expertise if new construction planned)
- Be mindful of Conflicts of Interest

• **CRITICAL TO RECRUIT DEVOTED AND ENGAGED MEMBERS!**

FINANCE CHAIR / CFO COMMITTEE PLANNING

- **Advance Orientation:**
 - **Committee Goals, Priorities, Meeting Schedule, Meeting Calendar, Membership Roster, Organizational Flow Chart**
 - **Mentors for New Members & Prepare Orientation Packet – (e.g., past financials, meeting minutes, etc.)**
 - **Offer Orientation with CFO and past Committee chair**
- **Meetings:**
 - **ALWAYS start and end on time!**
 - **Send out agendas and materials at least 1 week in advance**
 - **Package needs to include a clear cover memo, highlighting most important information and addressing priority items to be discussed at the meeting**
 - **Incorporate Executive Sessions, with and without the CFO**
- **Post-FYE Committee Surveys and Succession Planning**

OTHER ITEMS TO CONSIDER

- **Which Committee “owns”:**
 - **Enterprise Risk Management (ERM) responsibility, including oversight of business insurance (e.g., liability, property, D&O, etc.), cyber protection, succession planning, etc.**
 - **Audit**
 - **Compliance**
 - **Information Technology**
 - **Facilities**

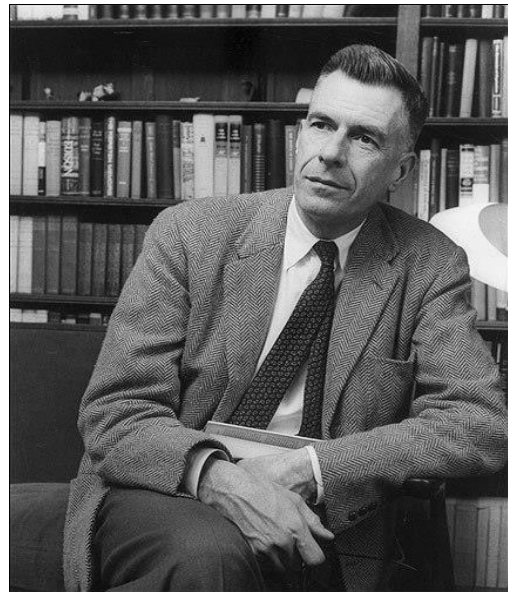
- **CEO Review and Compensation oversight**

INVESTMENTS....

- **Balance preservation of capital with the need to generate returns for distribution**
- **Be mindful of the need for intergenerational equity**
- **Distinguish between long term and short-term assets**
- **Take the long-term view**

ENDOWMENT RETURNS REMAIN UNPREDICTABLE

***“We have two classes of forecasters:
Those who don’t know – and those who don’t know they don’t know.”***



Economist John Kenneth Galbraith

ANNUAL ASSET CLASS RETURNS BY PERFORMANCE

Annual Asset Class Returns										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD-2019
US Bonds -5.87%	Cash 0.18%	EM Equity -18.42%	Cash 0.14%	US TIPS -9.26%	Commodities -26.82%	Commodities -28.92%	Cash 0.40%	Cash 1.01%	EM Equity -14.57%	Cash 0.21%
Cash 0.16%	EAFE Bonds 4.12%	EAFE Equity -12.14%	Commodities 0.86%	EM Bonds -8.31%	EAFE Equity -4.90%	EM Equity -14.92%	Hedge Funds 0.52%	US Bonds 2.54%	EAFE Equity -13.79%	US Bonds 0.71%
EAFE Bonds 2.99%	Non-US IPS 4.85%	Global Equity -7.35%	US Bonds 4.11%	US Bonds -5.82%	EM Equity -2.19%	HY Bonds -4.64%	US Bonds 0.97%	EAFE Bonds 2.66%	Commodities -12.49%	Non-US IPS 0.87%
Non-US IPS 7.66%	Hedge Funds 5.70%	Hedge Funds -5.72%	Non-US IPS 4.35%	Commodities -4.59%	Cash 0.09%	Global Equity -2.36%	EAFE Equity 1.00%	Non-US IPS 3.29%	Global Equity -9.41%	EAFE Bonds 1.15%
US TIPS 10.48%	US TIPS 6.33%	Commodities -4.20%	Hedge Funds 4.79%	EM Equity -2.60%	HY Bonds 2.50%	US TIPS -1.72%	EAFE Bonds 4.61%	US TIPS 3.30%	EM Bonds -5.33%	US TIPS 1.40%
Hedge Funds 11.47%	EAFE Equity 7.75%	Cash 0.10%	US TIPS 7.26%	Non-US IPS -1.99%	Hedge Funds 3.37%	EAFE Equity -0.81%	US TIPS 4.85%	Commodities 5.46%	US Equity -5.24%	Hedge Funds 2.56%
Commodities 14.47%	US Bonds 9.30%	US Equity 1.03%	EAFE Bonds 7.27%	Cash 0.11%	Global Equity 4.16%	Non-US IPS -0.63%	Global Equity 7.86%	HY Bonds 7.48%	Hedge Funds -4.09%	HY Bonds 4.59%
EM Bonds 25.95%	EM Bonds 11.83%	HY Bonds 4.38%	HY Bonds 15.58%	EAFE Bonds 1.36%	US TIPS 4.43%	Hedge Funds -0.27%	Commodities 8.41%	Hedge Funds 7.77%	REITS -3.94%	EM Bonds 5.08%
REITS 27.80%	Global Equity 12.67%	EAFE Bonds 5.32%	Global Equity 16.13%	REITS 2.34%	EM Bonds 6.15%	Cash 0.14%	REITS 9.37%	EM Bonds 8.29%	HY Bonds -2.26%	EAFE Equity 6.57%
US Equity 28.34%	Commodities 12.93%	REITS 7.30%	US Equity 16.42%	HY Bonds 7.42%	US Bonds 8.55%	US Equity 0.48%	EM Bonds 9.62%	REITS 9.29%	US TIPS -1.48%	Commodities 7.03%
EAFE Equity 31.78%	HY Bonds 15.19%	EM Bonds 9.20%	EAFE Equity 17.32%	Hedge Funds 8.96%	EAFE Bonds 11.68%	US Bonds 1.61%	EM Equity 11.19%	US Equity 21.13%	US Bonds 0.88%	Global Equity 7.90%
Global Equity 34.63%	US Equity 16.93%	Non-US IPS 9.22%	EM Bonds 18.04%	EAFE Equity 22.78%	US Equity 12.56%	EM Bonds 1.82%	US Equity 12.74%	Global Equity 23.97%	Non-US IPS 1.29%	US Equity 8.58%
HY Bonds 57.51%	EM Equity 18.88%	US TIPS 13.98%	EM Equity 18.22%	Global Equity 22.80%	Non-US IPS 13.00%	EAFE Bonds 1.85%	Non-US IPS 14.53%	EAFE Equity 25.03%	Cash 1.88%	EM Equity 8.76%
EM Equity 78.51%	REITS 27.56%	US Bonds 15.15%	REITS 19.73%	US Equity 33.55%	REITS 27.23%	REITS 2.05%	HY Bonds 17.49%	EM Equity 37.28%	EAFE Bonds 3.87%	REITS 11.42%

Source: Bloomberg, data as of 1/2019.

Provided by Highvista Strategies.

WHAT A DIFFERENCE ONE MONTH MAKES...

Monthly Asset Class Returns												
Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19
REITS -3.18%	REITS -7.04%	Global Equity -2.14%	EM Bonds -1.53%	EM Equity -3.54%	EM Equity -4.15%	Commodities -2.86%	EM Bonds -3.13%	REITS -2.35%	EM Equity -8.71%	Commodities -8.08%	US Equity -9.31%	Cash 0.21%
US Bonds -2.16%	EM Equity -4.61%	US Equity -2.01%	US Bonds -1.23%	EAFE Equity -2.25%	EAFE Equity -1.22%	US Bonds -0.57%	EM Equity -2.70%	US Bonds -1.30%	EAFE Equity -7.96%	Non-US IPS -1.60%	REITS -7.75%	US Bonds 0.71%
Non-US IPS -1.70%	EAFE Equity -4.51%	EM Equity -1.86%	Non-US IPS -1.19%	EM Bonds -1.63%	EM Bonds -1.03%	US TIPS -0.52%	EAFE Equity -1.93%	US TIPS -1.13%	Global Equity -7.49%	HY Bonds -0.91%	Global Equity -7.04%	Non-US IPS 0.87%
US TIPS -0.88%	Global Equity -4.20%	EAFE Equity -1.80%	EM Equity -0.44%	EAFE Bonds -0.24%	Global Equity -0.54%	EAFE Bonds -0.13%	Non-US IPS -0.44%	EM Equity -0.53%	US Equity -7.36%	Hedge Funds -0.47%	Commodities -6.04%	EAFE Bonds 1.15%
EAFE Bonds -0.81%	US Equity -3.69%	HY Bonds -0.62%	EAFE Bonds -0.15%	HY Bonds -0.02%	Hedge Funds -0.50%	Cash 0.17%	Commodities -0.13%	Non-US IPS -0.52%	Commodities -4.53%	EM Bonds -0.14%	EAFE Equity -4.85%	US TIPS 1.40%
EM Bonds -0.50%	Commodities -2.31%	Hedge Funds -0.48%	US TIPS -0.06%	Global Equity 0.12%	Commodities -0.50%	Non-US IPS 0.17%	EAFE Bonds 0.00%	Hedge Funds -0.19%	Hedge Funds -2.91%	EAFE Equity -0.13%	EM Equity -2.65%	Hedge Funds 2.56%
Cash 0.13%	EM Bonds -2.23%	Cash 0.12%	Cash 0.15%	Cash 0.15%	US Bonds 0.05%	Hedge Funds 0.26%	Cash 0.16%	EAFE Bonds -0.18%	REITS -2.59%	Cash 0.18%	HY Bonds -2.19%	HY Bonds 4.59%
HY Bonds 0.64%	Hedge Funds -1.53%	Commodities 0.55%	Hedge Funds 0.20%	US TIPS 0.41%	Cash 0.15%	REITS 0.79%	Hedge Funds 0.23%	Cash 0.15%	EM Bonds -2.10%	US TIPS 0.53%	Hedge Funds -1.71%	EM Bonds 5.08%
Hedge Funds 2.33%	US TIPS -1.08%	EM Bonds 0.70%	US Equity 0.38%	Hedge Funds 0.72%	HY Bonds 0.35%	HY Bonds 1.12%	HY Bonds 0.72%	US Equity 0.17%	HY Bonds -1.64%	EAFE Bonds 0.95%	Cash 0.20%	EAFE Equity 6.57%
Commodities 2.67%	HY Bonds -0.93%	US TIPS 1.12%	REITS 0.52%	Non-US IPS 0.82%	Non-US IPS 0.37%	EM Bonds 1.92%	US TIPS 0.73%	Global Equity 0.44%	US TIPS -1.56%	US Bonds 1.34%	US TIPS 0.55%	Commodities 7.03%
EAFE Equity 5.02%	US Bonds -0.91%	US Bonds 1.24%	HY Bonds 0.67%	US Bonds 1.08%	US TIPS 0.44%	EM Equity 2.20%	Global Equity 0.79%	HY Bonds 0.58%	US Bonds -0.36%	Global Equity 1.46%	EAFE Bonds 1.29%	Global Equity 7.90%
US Equity 5.27%	Cash 0.11%	EAFE Bonds 1.57%	Global Equity 0.95%	Commodities 1.43%	US Equity 0.65%	EAFE Equity 2.46%	US Bonds 1.10%	EAFE Equity 0.87%	Cash 0.20%	US Equity 2.00%	EM Bonds 1.61%	US Equity 8.58%
Global Equity 5.64%	EAFE Bonds 0.41%	Non-US IPS 2.03%	EAFE Equity 2.28%	US Equity 2.82%	EAFE Bonds 0.75%	Global Equity 3.02%	REITS 2.62%	EM Bonds 2.79%	EAFE Bonds 0.39%	EM Equity 4.12%	Non-US IPS 1.64%	EM Equity 8.76%
EM Equity 8.33%	Non-US IPS 0.43%	REITS 3.88%	Commodities 4.37%	REITS 3.55%	REITS 4.02%	US Equity 3.32%	US Equity 3.51%	Commodities 2.97%	Non-US IPS 1.33%	REITS 4.57%	US Bonds 2.72%	REITS 11.42%

Source: Bloomberg, data as of 1/2019.

Provided by Highvista Strategies.

Be Conservative – EVERY PENNY HELPS!



- **Provide More Services**
- **Build Endowment**
- **Offer Attractive Employment Packages**

COMMON PITFALLS TO AVOID

- **Failure to maintain confidentiality**
- **Lack of transparency**
- **Too much committee involvement in daily operations**
- **Insularity**
- **Budgeting large deficits**
- **Ignoring PPRSSM - (Physical Plant Replacement, Repairs and Special Maintenance)**

QUESTIONS FOR FINANCE COMMITTEE MEMBERS

1. Does our operating model work?
2. Do we use a multi-year forecast model?
3. What percentage of the budget covers overhead vs. programming?
4. Are our revenues sufficiently diversified?
5. Is our donor base diversified?
6. Can we cover 3-6 months of operations with cash on hand?
7. Are we properly insured?
8. Are we meeting our stated goals?

ADDITIONAL HELPFUL RESOURCES

- MA AG's Guide for Board Members of Charitable Organizations (12/22)
- Encourage your CFO and Treasurer to connect with peers to stay current
- Financial Executives International
- CFO Leadership Council
- Financial Executives Alliance
- Other appropriate specialty networking groups

CASE STUDIES: BASE CASE

PRIVATE INDEPENDENT K-12 SCHOOL

Quantitative Metrics

- Cash & Cash Equivalents - \$11MM
- Total Assets - \$110MM
- Investments - \$45MM
- Debt - \$17MM
- Total Revenues - \$29MM
- Change in Net Assets - \$12MM
- Unrestricted Net Assets- \$62MM

Qualitative Metrics

- Well-established
- Steady Enrollment
- Beautiful Campus
- Remains True To Its Mission
- Solid Leadership

Is this a sound institution?

War Stories: Finance Committee-Related



- **Thriving Higher Ed institution, Expanded too quickly with overly-ambitious fundraising forecasts.**
- **Thriving Independent Day School, Ignored past declining enrollment trends, issued too much debt.**
- **Bd Chair invests 95% of endowment into illiquid investment for high yielding, quick investment return.**
- **Investment Committee moves 50% of its liquid portfolio to the Finance Chair's investment choice.**
- **National civil rights organization authorizes CFO to write checks without proper checks/balances.**
- **Cultural organization relies too heavily on a donor's support that provides 80% of revenues.**
- **Largest donor of Community organization remains permanent Board Chair and makes all decisions.**

ULTIMATELY, THE BOARD BEARS RESPONSIBILITY!

Common Causes of Catastrophe



- **Poor Governance/Succession Planning**
- **Lack of sound investment and conflict of interest policies**
- **Unrealistic fundraising projections/No multi-year forecasting**
- **Failure to recognize adverse trends**
- **Lag in making decisions to address situations appropriately and transparently**
- **Inattention to enterprise risk management**
- **No checks and balances and segregation of duties**
- **Lack of strategic vision/direction to diversify revenues**

TAKEAWAYS...

- **Strong Executive, Board and Committee Leadership is paramount**
- **Important to view the BIG picture, esp. historic trends, strategic vision**
- **Sound governance policies and procedures are critical**
- **Always remember-- you are a fiduciary**
- **Be a good listener**
- **Be curious - never stop asking questions**
- **Dream BIG!!!**

QUESTIONS?

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We look forward to helping you.