



# Whole Organization Budgeting A Collaborative Approach for Nonprofits

January 13, 2021

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Nonprofits Industries : CLA (Citi) x +

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Topics +  
Type +

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## Nonprofits

Professionals who work with nonprofits have to know more than standards and regulations. They have to understand the context surrounding the organization, the motivation of leadership, and the perspective of the people served. CLA has the broad experience needed to help strengthen and guide your organization.

**Resources** | Services | Who We Serve | Events | People

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The screenshot shows the CLA Blogs website. The header includes the CLA logo, a search bar, and the text 'CLA Blogs'. The main content area features a large banner for 'Innovation in Nonprofit Finance Blog' with a background image of people raising their arms. Below this, there's a featured article titled 'Elegant Chart of Accounts: System Design' by Kathy Jastrzebski, dated July 24, 2019. The article describes a framework for designing vital financial reports. A 'Subscribe to Blog' button is visible on the right side.

Innovation in Nonprofit Finance x +

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CLA Blogs

## Innovation in Nonprofit Finance Blog

### Elegant Chart of Accounts: System Design

July 24, 2019 | by Kathy Jastrzebski

The most effective framework for designing vital financial reports that drive business decisions is an elegant chart of accounts design.

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# Learning Objectives

- Describe the four phases of whole organization budgeting
- Identify how to involve a wide cross-section of staff in budgeting process
- Outline an effective plan for using your organization's resources







## Budgeting in the Context of Whole Organization Finance

# The Reach and Purpose of Financial Leadership



## Leadership (**Amplifying**)

- Evaluation
- Strategy
- Collaboration

## Management (**Tending**)

- Reporting
- Coordination
- Efficiency

## Accountability (**Guiding**)

- Compliance
- Internal Controls
- Transparency



# Financial Leadership Across Whole Organizations

Focus on Roles and Responsibilities rather than Persons or Positions

Nonprofit finance includes:

- Guiding resources
- Tending those resources
- Amplifying those resources

Your whole staff is involved:

- Imagine roles and responsibilities
- Not just positions or departments



# Whole Organization Finance – Roles



# Whole Organization Finance – Responsibilities

## Day-to-Day (Transactions)

Accounts Receivable  
(Resources In)

Accounts Payable  
(Resources Out)

Donor/Client/Customer  
Data – CRM

Payroll

## Past & Present (Reports)

Month-End Accounting

Monitoring

Analysis

Reporting

## Future (Plans)

Budgeting

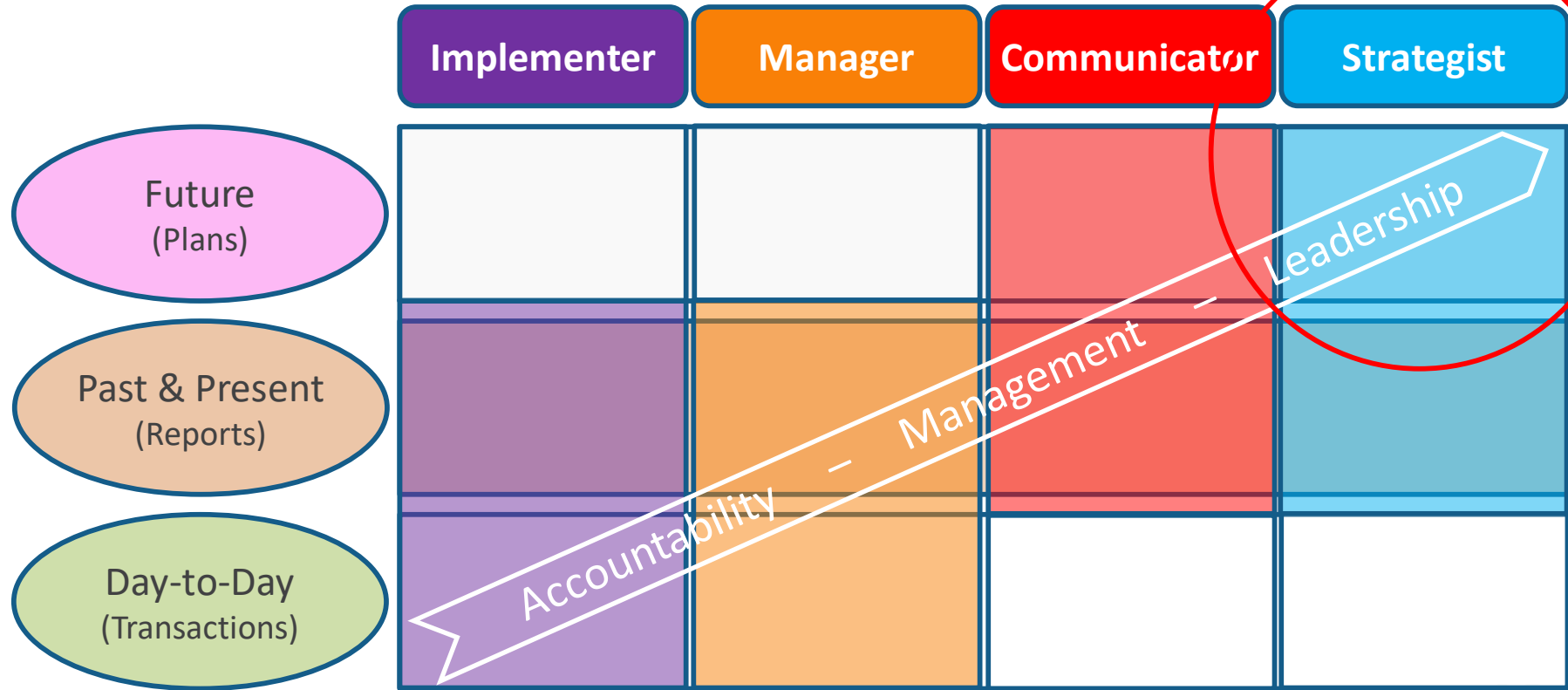
Cash Management  
Reserves

Forecasting / Modeling  
Projections

Business Model



# Whole Organization Finance – The Matrix





# Where Budgeting Fits into Whole Org Finance

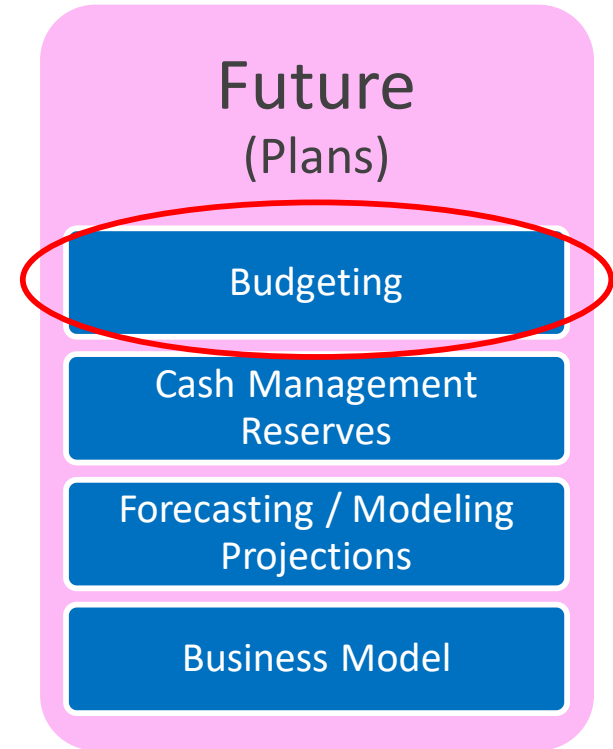
## As part of Financial Leadership, Budgeting = Amplifying Resources

A Solid Future builds on an Accurate Past

- Align use of resources to goals
- Purposefully develop reserves
- Focus on where you're going, not where you've been
- Perhaps the highest purpose of leadership

These are *responsibilities*, not positions

- Opportunity for collaboration
- Develop sophistication in your business model
- Incubate new program initiatives





# Four Phases of Budgeting

## Give Yourself Time for Collaboration

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# Four Phases of Whole Organization Budgeting

1

Think in Resources

2

Gaps Become Goals

3

Create a Plan

4

Approval and Beyond

# Set a Timeline for Collaboration

June 30 Fiscal Year End												
Quarter and Month Phase and Activities	Q3			Q4			Q1			Q2		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Phase 1 - Think in Resources												
Align with your organizational structure												
Create work plans tied to strategy												
Start with "No Numbers" sessions												
Phase 2 - Gaps Become Goals												
Calculate costs												
Determine available funding												
Identify the gaps												
Phase 3 - Create a Plan												
Draft the plan												
Vet the plan												
Adjust the plan												
Phase 4 - Approval and Beyond												
Approve the plan												
Implement the plan												
Monitor the plan												

1

Think in Resources

2

Gaps Become Goals

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# Phase 1 – Think in Resources, Not Dollars

Align With Your Organizational Structure

Create Work Plans Tied to Strategy

Start with “No Numbers” Sessions

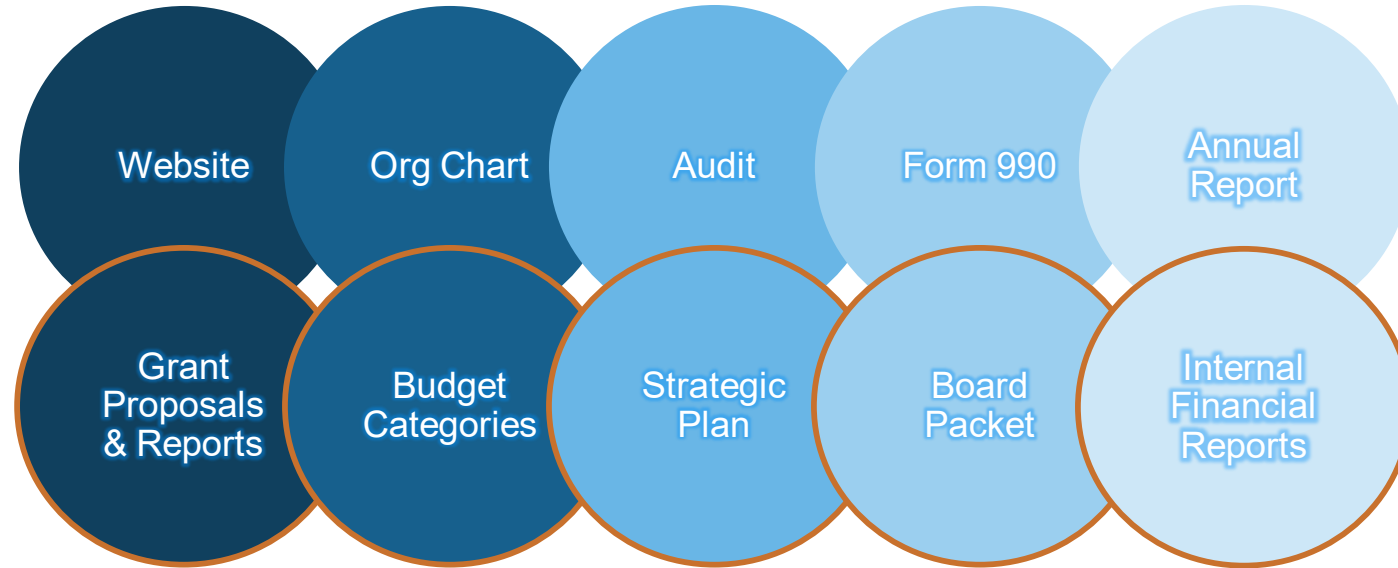
- The order is intentional
- Collaboration takes time
- Expand your thinking beyond expenses



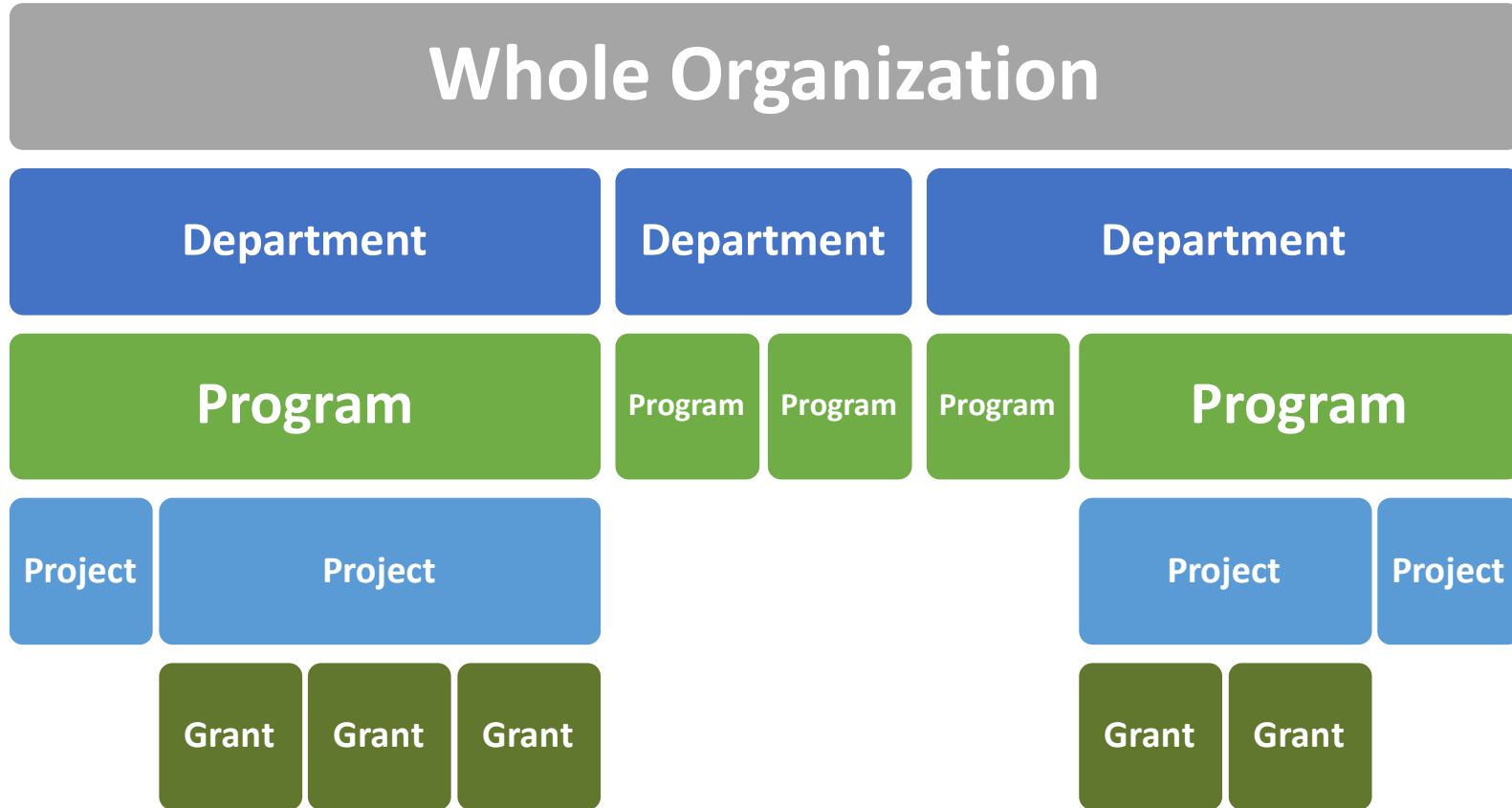


# Align With Your Organizational Structure

Which description of your organization guides your budgeting process?



# At What Level Do You Build Your Budget?



# Work Plans Tied to Strategy

- Completed by department/program leaders
- **Bullet point plans** (*not long narratives*)
  - Level 1 = Organizational Strategy Goal
  - Level 2 = Program Activities tied to that goal
  - Level 3 = Resources Needed to Accomplish that Activity
- Develop work plans **based on organizational strategy** and goals
  - Start with strategy plan, proposal narratives, existing task lists
- **List resources (not dollars)**, using examples like these:
  - 1.5 FTE to staff Project A
  - Develop new page on the website to showcase Project B
  - Weekly travel to City D to provide technical assistance



# The “No Numbers” Sessions



- Collaboration requires conversation
- Collaboration takes time
- Focus on resources, not expenses

The goal is to create coherent plans for accomplishing your mission

- in the best way possible
- using the most innovative methods
- deploying needed resources effectively

## Think BEFORE You Calculate!



1

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# Phase 2 - The Gaps Become Your Goals

Calculate Costs

Determine Available Funding

Identify the Gaps

+ Funding	\$\$\$
– Costs	\$\$\$\$
= Gap	(\$)

Your Goal

- Revenue generation begs collaboration
- Goals are owned by the Whole Organization
- Gaps do not affect just one program

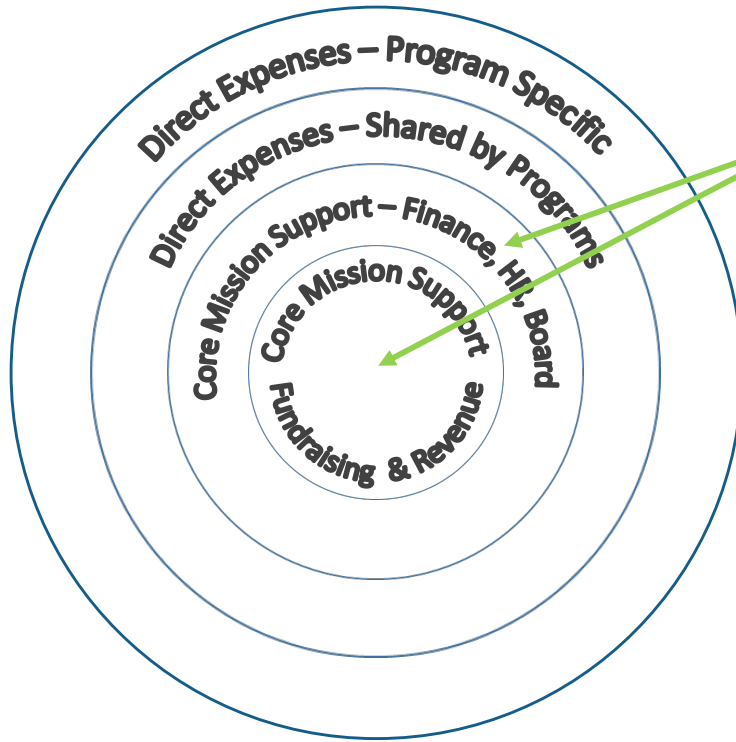


# Calculating Costs

- Use your **work plans** to put dollar amounts on resources
  - Level 1 = Organizational Strategy Goal
    - Level 2 = Program Activities tied to that goal
      - Level 3 = Resources Needed to Accomplish that Activity**
- Calculate the **expense** represented by each resource:
  - 1.5 FTE to staff Project A  
= **\$115,000 for salaries and benefits**
  - Develop new page on the website to showcase Project B  
= **\$7,000 for contracted graphic design and web developer**
  - Weekly travel to City D to provide technical assistance  
= **\$900 (\$75 for mileage & meals x 12 weeks)**



# Whole Organizations Look Like This



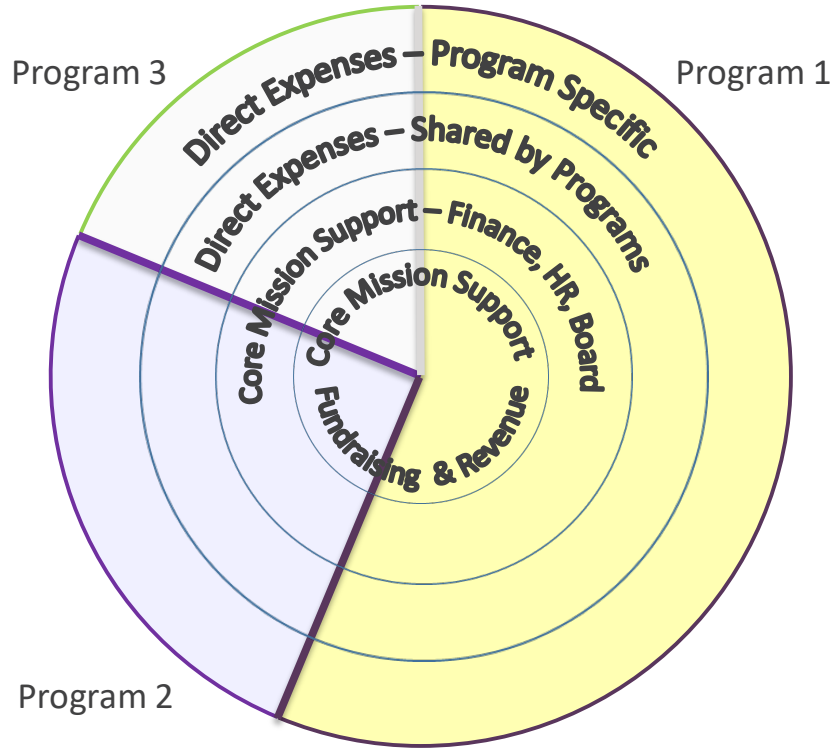
## Budget for Core Mission Support

Rather than thinking of our investment in key infrastructure as diminishing our programs, it should be seen as valuable.

## Core Mission Support functions are necessary, vital, and integral.

- Strong, strategic finance and accounting
- Progressive human resources practices
- Capable, responsive board governance
- Talented and engaged development staff

# Whole Programs Look Like This



Each of our programs is built upon, supported by, and shares responsibility for **Core Mission Support**.

All of the resources we need to accomplish our programs are the **True Program Costs**, which include four types of expenses:

- Direct Expenses: Program-Specific
- Direct Expenses: Shared by Programs
- Core Mission Support: Finance, HR, and Board
- Core Mission Support: Fundraising & Revenue



# Budgeting Shared Direct Costs and Administrative Costs

Calculate costs for **resources** used by multiple programs or functional areas. Assign the budgeting and **communicating** of these costs to someone.

- **Shared direct costs** are resources that are used by more than one program or functional area to accomplish its work. These resources are often acquired centrally and made available to each program or function. Admin, fundraising, and communications receive a share of these costs.
- **Administrative costs** are resources used for the overall management of the entire organization – often related to board governance, financial accounting, human resources, and organization-wide staff meetings. This is NOT a general, catch-all category. It is a specific function.



# Allocations are Key to Whole Organization Budgeting

## Nonprofit Organization

Statement of Functional Expense  
Year Ended December 31, 20XX

### EXPENSES

	Program Services					Supporting Services			To Be Allocated	TOTAL
	Program 1	Program 2	Program 3	General Program	Total	Management & General	Fundraising	Total		
Payroll, Taxes, Benefits	\$ 264,195	\$ 330,243	\$ 594,438	\$ 132,097	\$ 1,320,973	\$ 232,290	\$ 65,845	\$ 298,135	←	\$ 1,619,108
Contracted Services	15,468	19,335	34,803	7,734	77,339	40,000	23,000	63,000	← -	140,339
Program materials and supplies	78,234	87,793	176,027	39,117	391,172	-	-	-	←	391,172
Occupancy	46,724	58,405	105,129	23,362	233,620	41,081	11,645	52,726	← -	286,346
Equipment and Technology	14,867	18,199	32,758	6,984	72,808	12,281	6,681	18,962	← -	91,770
Travel & Meetings	14,294	17,868	32,162	7,147	71,471	4,800	200	5,000	←	76,471
Marketing and Communications	4,962	6,203	11,165	2,481	24,812	-	1,088	1,088	←	25,900
Other Operating Expenses	26,198	33,471	62,859	13,043	135,570	26,609	6,103	32,712	← -	168,282
Depreciation Expense	3,655	4,569	8,224	1,828	18,275	3,214	911	4,125	← -	22,400
ADMIN ALLOCATION	68,452	86,466	154,918	32,425	342,261	(360,275)	18,014	(342,261)	←	-
FUNDRAISING ALLOCATION	24,371	22,393	74,537	12,186	133,487	-	(133,487)	(133,487)	←	-
TOTAL EXPENSES	\$ 561,421	\$ 694,944	\$ 1,287,020	\$ 278,404	\$ 2,821,789	\$ -	\$ -	\$ -	\$ -	\$ 2,821,789

## Two-Step Allocations

Shared  
Direct

True Program Costs



# Budgeting Income = Support and Revenue

The capacity required to attract and support these two income types is different enough that it is useful to budget them separately.

## Support (contributed)

- Foundation grants
- Individual donations
- Bequests
- Releases from restriction

## Revenue (earned)

- Contract fees
- Certain membership dues
- Client service fees
- Other revenue paid for service

Each income stream requires infrastructure to support it and should have its own set of strategies guiding it.

# Support and Revenue

## SUPPORT AND REVENUE

### Support (Contributions)

	Program 1	Program 2	Program 3	General Program	Total
Grants	\$ -	\$ -	\$ -	\$ 150,000	\$ 150,000
Individuals				34,175	34,175
Events				20,000	20,000
Released from restriction	408,350	375,200	1,248,900	-	2,032,450
<b>TOTAL Support</b>	<b>408,350</b>	<b>375,200</b>	<b>1,248,900</b>	<b>204,175</b>	<b>2,236,625</b>

### Revenue (Earned)

Client services fees	241,310	301,637	235,998		778,945
Investment earnings	-	-	-	120,655	120,655
<b>TOTAL Revenue</b>	<b>241,310</b>	<b>301,637</b>	<b>235,998</b>	<b>120,655</b>	<b>899,600</b>

<b>TOTAL SUPPORT AND REVENUE</b>	<b>\$ 649,660</b>	<b>\$ 676,837</b>	<b>\$ 1,484,898</b>	<b>\$ 324,830</b>	<b>\$ 3,136,225</b>
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# The Gaps Become Your Goals

- After you Calculate Costs, and
- After you Determine Available Funding
- IF you Identify any Gaps

+ Funding	\$\$\$
– Costs	\$\$\$\$
= Gap	(\$)

The Gap  
is now  
Your Goal

Then What?



# You Have These Levers to Address Gaps – Use Them Both!



- Negotiate with current funders
- Expand fundraising initiatives
- Respond to new opportunities
- Market your programs



- Don't do things
- Do things differently
- Always prioritize your core
- Always value your staff

# Cautions about Filling Gaps

Every idea for new contributions or earned revenue requires a plan

- Who will do the extra work?
- Do you have the expertise?
- Do you have the infrastructure, or do you need to invest in it?

Every idea for cutting costs has implications beyond the obvious

- Does this resource support more than one program or activity?
- Does cutting this cost require that existing staff work harder to cover?
- Will not doing this activity diminish your organization's reputation?



1

Think in Resources

2

Gaps Become Goals

3

Create a Plan

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Approval and Beyond

# Phase 3 – Create a Plan

Draft the Plan

Vet the Plan

Adjust the Plan



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- A draft budget restates your work plans in financial terms
- No part of the budget should be developed in isolation from the others
- Give your teams plenty of time for back and forth



# Draft the Plan

## XYZ Nonprofit Proposed Budget Fiscal Year 202X

Program 1

Activity 1

Resource 1  
Resource 2  
Resource 3  
Resource 4

Activity 2

Resource 1  
Resource 2

Activity 3

Resource 1  
Resource 2  
Resource 3

Program 2

Activity 1

Resource 1  
Resource 2

Activity 2

Resource 1  
Resource 2  
Resource 3  
Resource 4  
Resource 5

Activity 3

Resource 1  
Resource 2  
Resource 3

Program 3

Activity 1

Resource 1

### Support and Revenue

#### Support (Contributions)

Individuals	65,000
Grants - general operating	250,000
Released from restriction	435,000
<b>Total Support</b>	<b>\$ 750,000</b>

#### Revenue (Earned)

Government contracts	750,000
Interest income	5,700
<b>Total Revenue</b>	<b>\$ 755,700</b>

**Total Support and Revenue** **\$ 1,505,700**

### Expenses

<b>Personnel Expenses</b>	<b>999,800</b>
<b>Professional Services</b>	<b>105,700</b>
<b>Program Expenses</b>	<b>99,200</b>
<b>Operating Expenses</b>	<b>126,900</b>
Technology	16,500
Insurance Expenses	23,200
Occupancy Expenses	63,500
Other Expenses	14,400

**Total Expenses** **\$ 1,449,200**

**Change in Net Assets** **\$ 56,500**



# Vet the Plan

Circulate the draft budget among staff, management, committees

You may create your budget at the department, program, project, or grant level.

But the success of your budget involves the whole organization.



# Adjust the Plan

Make the budget better by incorporating all the good feedback



Allow plenty of time to gather and incorporate feedback – maybe even more than once.

1

Think Resources, Not Dollars

2

Your Gaps Become Your Goals

3

Create a Plan - Draft, Vet, Adjust

4

Approval and Beyond





# Approval and Beyond

**Approve the Plan** – present budget to full board for consideration and approval

**Implement the Plan** – the budget is your blueprint for accomplishing mission

**Monitor the Plan** – responsibility and accountability lead to ownership

- Decide Who Decides
- Communicate Concisely and Proactively
- Do What You Say You Will Do
- Engage Your Whole Organization in Implementation and Monitoring



# Approve the Plan – Who Decides?



- Where you spend money matters
- Financial decisions carry weight
- Are those approving your budget inclusive of and representative of
  - your staff?
  - your clients?
  - your community?
- Does your decision-making process reflect your DEI goals?

Not just which committees, but who is on those committees?

# Communicate Concisely

Effective financial communication includes:

- Numbers
- Narratives
- Well-designed legends and keys

Proposed Budget July 20X0 to June 20X1					
	Programs	Admin	Fundraising	Total	
<b>SUPPORT AND REVENUE</b>					
a Contributed Support	325,500	-	-	325,500	a
b Contributions Released from Restrictions	591,982	-	-	591,982	b
c Revenue - Program Services	429,785	-	-	429,785	c
d Revenue - Client Fees	826,995	-	-	826,995	d
e Revenue - Investments	11,858	-	-	11,858	e
<b>f TOTAL SUPPORT AND REVENUE</b>	<b>2,186,120</b>	<b>-</b>	<b>-</b>	<b>2,186,120</b>	<b>f</b>
<b>EXPENSES</b>					
g Personnel Expenses	994,789	232,290	15,845	1,242,925	g
h Contracted Services	37,339	40,000	23,000	100,339	h
i Occupancy	231,366	51,705	3,275	286,346	i
j Equipment and Technology Exp	52,796	32,467	2,005	87,267	j
k Travel Expenses	71,471	4,800	200	76,471	k
l Meeting Expenses	54,450	9,300	300	64,050	l
m Marketing and Communication Exp	24,812	-	1,088	25,900	m
n Other Operating Expenses	99,952	26,609	1,722	128,283	n
o Administrative Allocation	390,814	(397,171)	6,357	-	o
p Fundraising Allocation	53,792		(53,792)	-	p
<b>q TOTAL EXPENSES</b>	<b>2,011,580</b>	<b>-</b>	<b>-</b>	<b>2,011,580</b>	<b>q</b>
<b>r Change in Net Assets</b>	<b>174,540</b>	<b>-</b>	<b>-</b>	<b>174,540</b>	<b>r</b>



# Communicate Proactively

*Anticipate* questions to make your presentation more efficient.

*Guide* your audience to the information you think is most important.

## Key Assumptions used in Budget

Revenue projections have been refined, with additions to general support grants and increased releases from restriction, but less income projected from program services

Revisions to expenses reflect lower personnel costs due to staff changes and account for the timing of new hires, along with increased contractors in specific program budgets

While the overall change in dollar amounts of both revenue and expenses are relatively minor, program leaders did carefully align budgets with program plans

## Line Item Narrative

- a The program grants here are general support funds from foundation, corporate, and individual donors
- b These grant funds are released as the purpose or time restriction is satisfied
- c Earned revenue here includes contracts with government agencies
- d Earned revenue here includes client fees paid for services
- e Earned revenue here includes interest on investments and reserve accounts
- f Total Support and Revenue is roughly \$225,000 more than last year, mostly due to the MNOP grant
- g Personnel expenses include the salaries of 18 full-time and 24 part-time staff, plus their benefits
- h Costs include audit, legal, strategic planning, and other consultants
- i Occupancy costs include rent and leasehold improvements to the space
- j New technology and a new CRM are capitalized. Expense shown here is primarily depreciation
- k Cost of out-of-state travel to professional conferences as well as local transportation to client locations
- l These expenses are primarily related to the delivery of services to clients outside the Metro area
- m These are direct expenses related to video, web, and print design and production.
- n Includes general operations expenses such as copying, supplies, subscriptions, telecommunications
- o Administrative expenses are associated with board governance, finance and accounting, HR activities
- p Fundraising expenses are allocated across programs to establish true program costs
- q This figure is higher than the previous year by only \$25,000
- r Program and operations are budgeted at a surplus, which supports the expansion of reserves

# Implement the Plan

What we communicate in a budget is a **pledge** that our organization will do certain things, take certain actions in the world.

- Your budget is a promise
- Proposal budgets create restrictions
- Your budget reflects your priorities
- Best to do what's in your budget



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## Trust Your Planning – Put It Into Action



# Monitor the Plan – There is Always More to Learn



## The Power of Budget versus Actual

Use variances to inform program adjustments

Being under budget may also be a problem

Resist temptation to revise your budget too quickly

Use forecasts to project how the year will end

## Variances are Your Friends







# Whole Organization Budgeting

## Setting a Timeline for Collaboration

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1

## Think in Resources

- Align your process to your organization structure
- Develop work plans synced to strategy plans
- Start with “No Numbers” sessions

2

## Gaps Become Goals

- Calculate cost *after* identifying resource needs
- Determine available funding
- Identify the Gaps

3

## Create a Plan

- A draft budget restates your plan in finance terms
- Vet the plan – circulate to management, board
- Adjust the plan – incorporate feedback

4

## Approval and Beyond

- Approve the plan – who decides matters
- Implement the plan – a blueprint for your mission
- Monitor the plan – it lives all year long





# Set a Timeline for Collaboration

June 30 Fiscal Year End												
Quarter and Month Phase and Activities	Q3			Q4			Q1			Q2		
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Implement the plan												
Monitor the plan												

# Whole Organization Budgeting

Collaborative financial leadership takes time

Search out your best ideas across your entire staff





# Time for Q & A

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# Related Resources

## Blogs:

[“Whole Organization Budgeting: A Collaborative Approach for Nonprofits”](#)

[“Elegant Allocations In Nonprofit Accounting”](#)

[“Elegant Allocations in Nonprofit Accounting: System Design”](#)

[“Elegant Reporting in Nonprofit Accounting”](#)

## Articles:

[“Whole Organization Finance: Mapping Nonprofit Financial Leadership,”](#)

Curtis Klotz, *CLAconnect.com*, October 2020

[“A Graphic Re-visioning of Nonprofit Overhead,”](#)

Curtis Klotz, *Nonprofit Quarterly*, Fall 2016, republished Fall 2019

[“Functional Expenses by Nature and the Overhead Debate,”](#)

Curtis Klotz, *The CPA Journal*, May 2019







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# *Thank You!*

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