

Revenue Mix Snapshot + Revenue Stream Rubric

For Small Social Service Nonprofits (< \$5M)

PART 1: QUICK REVENUE MIX SNAPSHOT (5 MINUTES)

Instructions

Use the last fiscal year (or the current year projected) and rough estimates. The goal is to see patterns, not to be perfect.

Step 1 – List your revenue by major source

Write in dollar amounts or best estimates.

1. Government (federal, state, county, city)

- Examples: Medicaid, county human services contracts, state block grants, city grants.

Amount: _____

2. Foundations and United Way

- Examples: private foundations, community foundations, United Way, corporate foundations.

Amount: _____

3. Individual Donors and Events

- Examples: annual donors, major donors, congregations, events, peer-to-peer campaigns.

Amount: _____

4. Fees and Earned Income

- Examples: sliding-scale program fees, training contracts, room rental, thrift or social enterprise revenue.

Amount: _____

5. Other (specify): _____

Amount: _____

Step 2 – Estimate percentages

Total all amounts, then estimate each as a percentage of the total budget.

Total revenue (approximate): _____

Estimated percentages:

- Government: _____ %
- Foundations/United Way: _____ %
- Individual donors/events: _____ %
- Fees/earned income: _____ %
- Other: _____ %

Step 3 – Highlight concentration

Circle any single category that is 40% or more of your total.

This is a sign of concentration risk – you are more vulnerable to changes in that source.

Reflection Questions

- What surprises you about your mix, if anything?
- Where do you see the most flexibility (funds you can use where the need is greatest)?
- Where do you feel most vulnerable if something changes?

PART 2: REVENUE STREAM QUALITY RUBRIC

Instructions

Pick ONE major revenue stream (for example, your largest contract, main foundation grant, or key fee-based program). Score it 1–5 on each dimension below:

1 = serious concern/red flag

3 = mixed/acceptable for now

5 = strong/not a concern

Stream you are rating (name and type):

1. Mission Fit

- 1–2: Pulls us off mission or away from priority clients.
- 3: Some alignment, but not central to our core work.
- 4–5: Directly advances our core mission and client priorities.

Score (1–5): _____

Question: Would we still want to do this work if no money were attached?

2. Reliability (Stability Over Time)

- 1–2: One-year, highly uncertain, or historically volatile.
- 3: Reasonably stable but not guaranteed; some history of fluctuation.
- 4–5: Multi-year, predictable, or well-diversified across similar payers.

Score (1–5): _____

Question: What happens if this stream drops by 20% next year?

3. Flexibility (Restrictions and Strings)

- 1–2: Narrowly restricted; heavy strings; funds locked into one narrow line.
- 3: Some restrictions; moderate flexibility for related purposes.

- 4–5: Mostly usable where need is greatest (core operations, key priorities).

Score (1–5): _____

Question: How much of this stream is truly flexible from a management standpoint?

4. Net Return (After Real Costs)

- 1–2: Low or negative after staff time, reporting, and overhead are counted.
- 3: Modest surplus or breaks even; acceptable for strategic reasons.
- 4–5: Strong surplus that clearly justifies effort and risk.

Score (1–5): _____

Question: If we fully costed staff time and admin, would this still be “profitable” for the mission?

5. Infrastructure Burden (Systems and Admin Load)

- 1–2: Heavy compliance, data, and reporting load relative to dollars received.
- 3: Manageable but stretches current systems and staff.
- 4–5: Fits comfortably within our existing systems and capacity.

Score (1–5): _____

Question: Do we truly have the systems and people in place to manage this well?

6. Concentration Risk (Dependence on This Stream)

- 1–2: This stream is a very large share of our budget or tied to one payer.
- 3: Significant, but not dominant. Losing it would hurt but not be catastrophic.
- 4–5: One of several streams; no single source dominates our finances.

Score (1–5): _____

Question: What percentage of our total budget depends on this single stream or payer?

PART 3: PUTTING IT TOGETHER

Lowest Scores

Which two dimensions did you score lowest (1–2 or 2–3)?

1. _____ (Score: _____)

2. _____ (Score: _____)

One Possible Action (Next 12–18 Months)

What is ONE realistic action you could take to improve this stream or reduce its risk?

Example actions:

- Diversify away from one payer over time (not necessarily immediately).
- Renegotiate terms or deliverables if possible.
- Decide not to renew or to wind down a misaligned stream.
- Strengthen individuals or local funders to offset government or grant risk.

Your action idea:

Use this sheet with your leadership team or finance/development committee to guide deeper discussion of your organization’s revenue portfolio.