

JUNE 2015

NOT FOR PROFITS

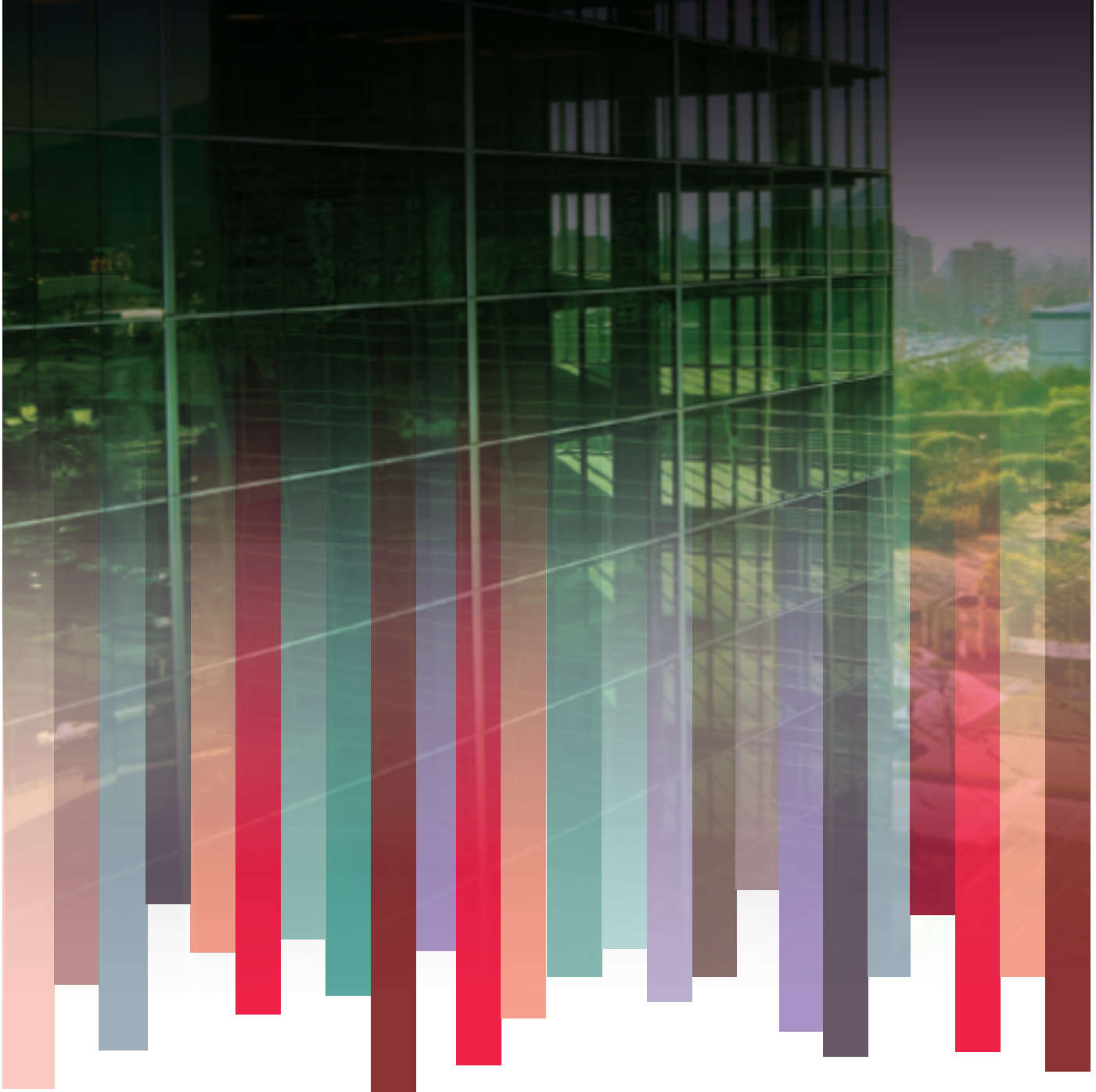
ARE YOU READY FOR THE FUTURE?

Findings from our Not for Profit Financial Literacy Survey



Not for Profits: Are you ready for the future?

With the sector continuing to experience rapid change, Pro Bono Australia and Grant Thornton Australia undertook a survey to gauge the sector's readiness to meet the challenge. Our findings make compelling reading to all those engaged in the not-for-profit sector.





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FOREWORD

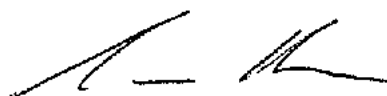
Grant Thornton Australia

With our long-standing commitment to the not-for-profit sector, Grant Thornton Australia is delighted to partner with Pro Bono Australia in investigating the level of financial literacy among Australian not-for-profit boards.

The future sustainability of not-for-profit organisations is vital to the good functioning of society. We see strong financial literacy at a board level as crucial in ensuring that not-for-profits are able to weather the challenges ahead.

We are encouraged by the results of the survey, which show a close alignment between board members and management views on the importance of financial literacy. While the results showed some areas where knowledge levels could be improved, these findings will allow organisations to address the gaps.

Grant Thornton Australia would like to thank Pro Bono Australia for the opportunity to be involved in this project. Their support and advice has been invaluable in preparing this report.



Simon Hancox
National Head of Not-for-Profit
Audit and Assurance Partner
Grant Thornton Australia



Grant Thornton
An instinct for growth™



FOREWORD

Pro Bono Australia

Over the last decade we have seen a number of significant trends emerging in the social economy. Social enterprise and social finance, specifically impact investing (investing for social good as well as financial return), are two of those trends.

In both cases the need for sophisticated business skills and finance and investment knowledge in not-for-profit organisations is imperative should they wish to consider these two options as funding alternatives for their organisations.

This report aims to understand the state of play in the not-for-profit sector in terms of the ability of senior managers and board members to deal with emerging financial issues, financial opportunities and future challenges. There are some significant takeouts and we encourage you to read the report.

As always with a project of this magnitude there are many people to thank. Our particular thanks to the Head of the Not-for-Profit Industry Group at Grant Thornton Australia, Simon Hancox for his deep and intelligent analysis of the figures backed by his extensive experience in working with not-for-profit clients. Grant Thornton Australia designed and analysed the survey and we thank them for partnering with us to deliver the report to the sector.

And last but not least, thank you to the Pro Bono Australia team. In particular to Freya, Naush, Nadia and Chris who worked closely with Grant Thornton to bring this project to life.

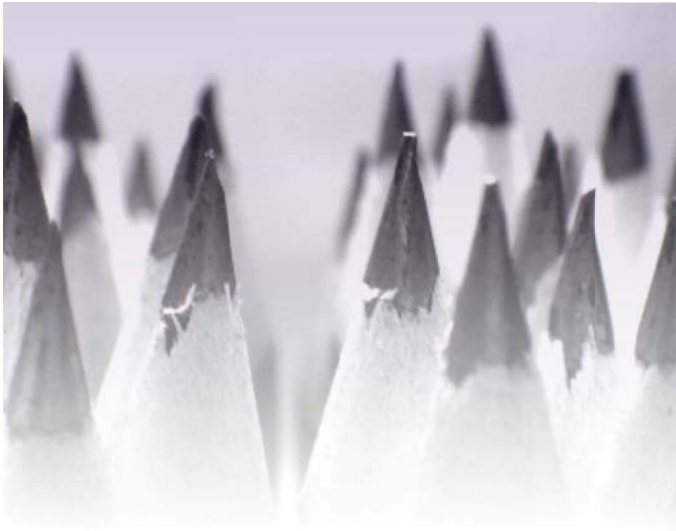
As a social enterprise and accredited B Corporation, Pro Bono Australia is firmly committed to assisting Australia's social economy to thrive and grow. As a media, jobs and education hub servicing close to one million people, we provide many resources to enable that to happen. We invite you to view our other services at www.probonoaustralia.com.au

Kind regards,



Karen Mahlab AM
Founder and CEO | Pro Bono Australia





EXECUTIVE SUMMARY

With the not-for-profit sector experiencing a period of such unprecedented change, organisations are increasingly reliant on strong governing bodies (referred to throughout as ‘boards’) to guide them through the accompanying uncertainties and challenges.

To provide the best support to their organisations, boards have an obligation to make sound commercial decisions – they need to be financially literate.

In order to help understand the level of financial literacy among not-for-profit boards, Pro Bono Australia and Grant Thornton Australia invited not-for-profit directors and senior management to complete an online survey that was developed following interviews with sector participants. Some 1065 respondents from small, medium and large organisations provided feedback.

In this report we explore the results of the survey and consider whether organisations have an appropriate level of financial literacy to meet the needs of their organisation today and into the future. We also look at how organisations are working with their boards to ensure they achieve sufficient levels of financial literacy.

Two clear themes emerged from our analysis of the survey responses:

- When asked whether they believed their board had the right level of financial literacy to meet the current needs of their organisations, 59 per cent believed they did. While this level could be improved on, of real concern is that when respondents were asked the same question in relation to future needs, only 40 per cent believed their boards had the right skills. The reality is that the sector changes underway won't be reversed and organisations must ensure they are equipped to manage them.
- The survey indicated that one of the tools organisations can use to bridge the knowledge gap is director education. Analysis of the responses showed that where there was a focus on director education, the level of financial literacy was assessed by respondents as higher than average.

Areas found to improve director financial literacy, and therefore areas that not-for-profit boards should focus on, included:

- Evaluation of financial literacy during the director selection stage.
- Including financial training in director induction programs.
- Evaluations that assess board needs.
- Ongoing director education programs.

The following sections examine the survey findings in more detail.

KEY FINDINGS

- 1065 respondents across organisations of all sub-sectors and sizes
- Generally consistent views expressed by directors and by management
- 59% of respondents thought financial literacy was currently sufficient
- Only 40% thought it was sufficient to meet the future challenges
- While director education improves financial literacy, only a small percentage of respondents focused on director education



The Ability of Boards to Meet

CURRENT CHALLENGES

In assessing the current level of financial literacy, the survey asked respondents to consider eight skills related to financial literacy.

For each element, they were asked to consider how important it was that the board as a whole exhibited the skill and how important it was that individual board members exhibited the skill. They were then asked to rank how strongly they thought their board exhibited that skill – that is, the board's performance.

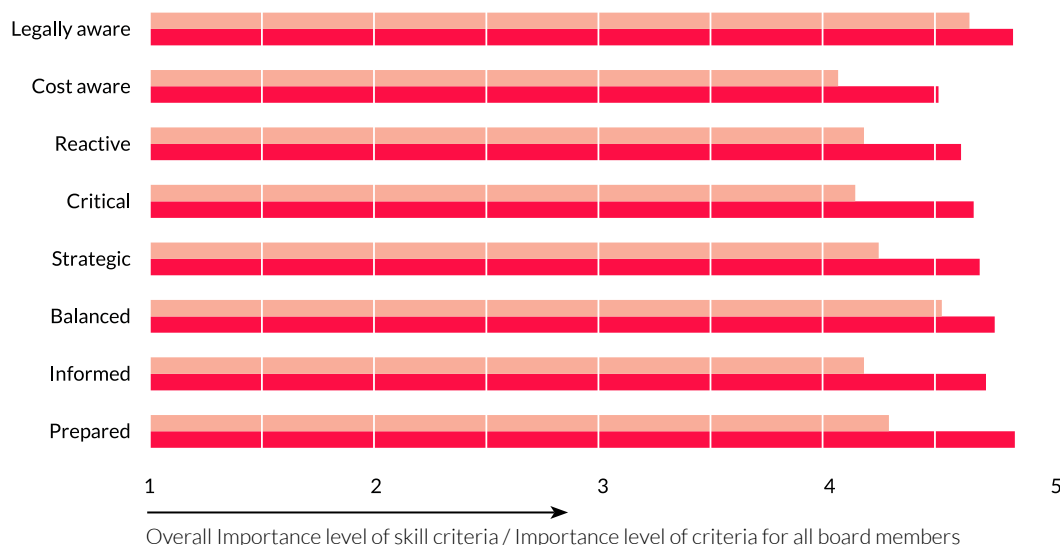
| | |
|----------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Prepared | <i>The board reads and understands the financial information provided by the management team</i> |
| Informed | <i>The board understands the nature of key income and expenditure items and the factors that can affect them</i> |
| Balanced | <i>The board has a clear understanding of the respective roles of the board and management</i> |
| Strategic | <i>The board has a clear understanding of the budget, how it supports the strategic plan and the risks associated with it.</i> |
| Critical | <i>The board critically evaluates the financial performance of the organisation</i> |
| Reactive | <i>The board promptly reacts to changes in financial performance to mitigate any risks to the organisation</i> |
| Cost aware | <i>The board understands the costs of providing services/programs</i> |
| Legally aware | <i>Board members understand the legal responsibilities and potential liabilities of acting as a director</i> |

Skills were deemed important for the board as a whole as well as for individual directors

As can be seen in the data that follows, while respondents believed each of these skills was very important for a board, it is equally clear that they believed individual directors should also develop the skills.

Importance of Financial Literacy Skills for Boards

■ Importance for whole board ■ Importance of criteria



It was also clear from the responses that there is an alignment of views between boards and management. The board respondents, who represented 35 per cent of the population, recorded an average importance rating of 4.70 (where 5.00 represents extremely important) when considering the importance of the skills to the board taken as a whole. This compared with a rating of 4.67 for management respondents. The same alignment can be seen with ratings of 4.25 for the board and 4.26 for management regarding the importance of the factors to individual directors. These similarities continued throughout the answer sets.

It was clear that there is an alignment of views between boards and management.

An Assessment of Board Performance

The responses also evidenced respondents' belief that, across all skills, there was room for their boards' financial literacy to improve. As can be seen below, the strength of each board's skill level was only assessed as moderate. This is in keeping with the overall finding that only 59 per cent of respondents believed their board had the right level of financial literacy skills to meet the current needs of their organisation.

Across all skills, there was room for boards' financial literacy to improve.

Importance of Board Skills Relative to Performance

■ Performance of board ■ Importance of criteria

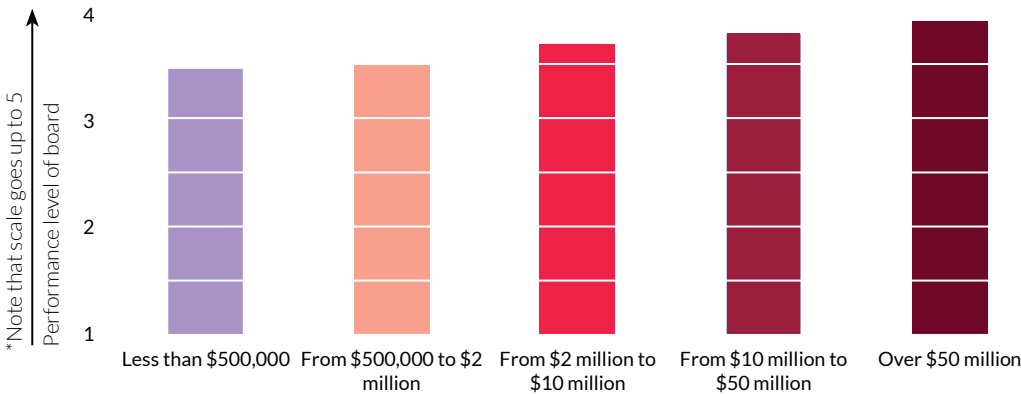


The strength of each board's skill level was only assessed as moderate.

Board Performance by Organisation Size

One factor that is often considered when assessing the skills required of boards is the size of the organisation. When we compared responses regarding the importance of the identified skills by organisational size there was minimal variation. Where we do see some variation is in the assessed level of skill demonstrated by the board. The chart below compares the overall performance (average rating across skills) by size, based on operating budget.

Board Performance by Organisation Size

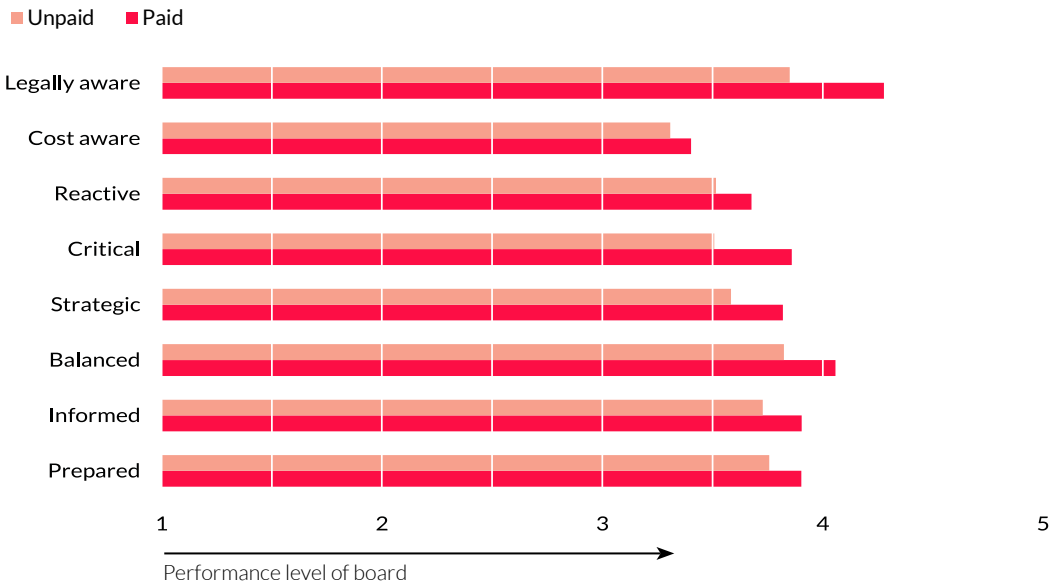


The overall performance rating increases from 3.50 for the smallest entities to a rating of 3.9 for the largest organisations (out of a maximum rating of 5.00). The largest differences occurred in the 'Strategic' (3.38 versus 3.96), 'Critical' (3.29 versus 3.96) and 'Legally aware' (3.58 versus 4.34) skill sets.

Board Performance by Remuneration Status

Another area of discussion within the not-for-profit sector, and one that has been evident for some time, is whether directors of not-for-profit organisations should be remunerated. In the survey we sought to assess whether a paid board exhibited higher financial literacy traits. An initial analysis of the responses indicated that the performance of paid boards was stronger than the unpaid boards across the eight skill sets.

Board Performance by Remuneration Status



By analysing the responses by organisation size we can see that the outperformance is limited to the \$500,000 to \$2,000,000 revenue category. For larger organisations, there is no significant variation in performance and for smaller organisations there were no respondents where the boards were paid. For that category, there was only a small percentage of respondents who paid their boards (2.58%) which may bias the result.

Where we do see some variation is in the assessed level of skill demonstrated by the board.

Performance of paid boards was stronger than the unpaid boards across the eight skill sets.

Board Performance by Director Appointment Method

In addition to size, the survey considered whether the way directors were appointed affected the strength of the board’s financial literacy.

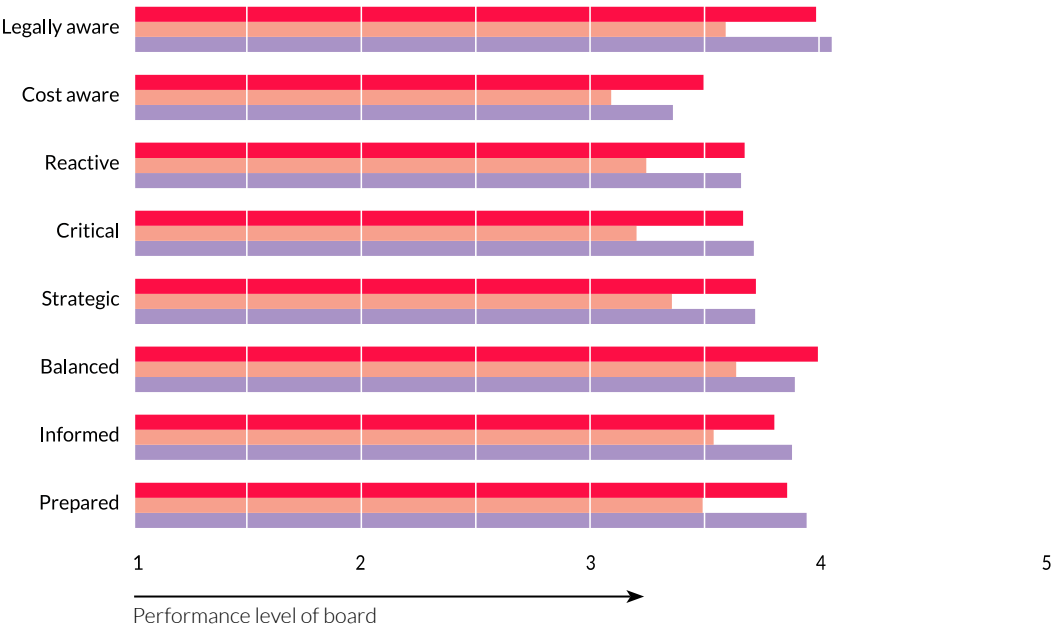
We looked at three common models:

- Directors are appointed from the member base.
- Directors are selected independently from the member base.
- The board consists of a combination of external and member representative directors.

It was in this area that we found the most significant variation. As can be seen below, across all eight skill sets the performance level is lowest where the directors are appointed solely from the member base. There is little difference between the other two models.

Board Performance by Director Appointment Method

■ Direct appointed ■ Elected from the member base ■ Combination of both



Performance level is lowest where directors are appointed solely from the member base

While there were differences in the assessed level of performance, there was no difference between the groups when we look at their assessment of the importance of each skill set.



Board Reliance on Others

Beyond the performance of the board as a whole, a clear survey finding was that respondents considered it highly important that each director exhibit the same skills. While the survey did not ask respondents to rate each of their board members against the criteria, we did ask them to assess the level of reliance their board placed, regarding financial matters, on either a subgroup of the board or on management.

As can be seen below, respondents indicated a moderately high level of reliance on both subgroups and management.

Board Reliance on Subgroups/Management for Finance Matters



This overall rating disguises the fact that 22 per cent of director respondents said they were completely reliant on a subgroup and 22 per cent of all respondents said that their boards were completely reliant on management in matters of finance.

While these results are higher in the small organisations, there are still 12 per cent of respondents from organisations with revenues of greater than \$10 million who responded that their boards were completely reliant on management in finance matters.

Respondents considered it highly important that each director exhibit the same skills.

Respondents indicated a moderately high level of reliance on both subgroups and management



FUTURE CHALLENGES

In looking to the future, the survey sought to identify those financial literacy skills required by boards to face the challenges of change and to ensure their organisation's future financial viability.

The survey also asked respondents to assess the importance of certain characteristics of financially sustainable not-for-profit organisations. The characteristics the respondents were asked to consider were:

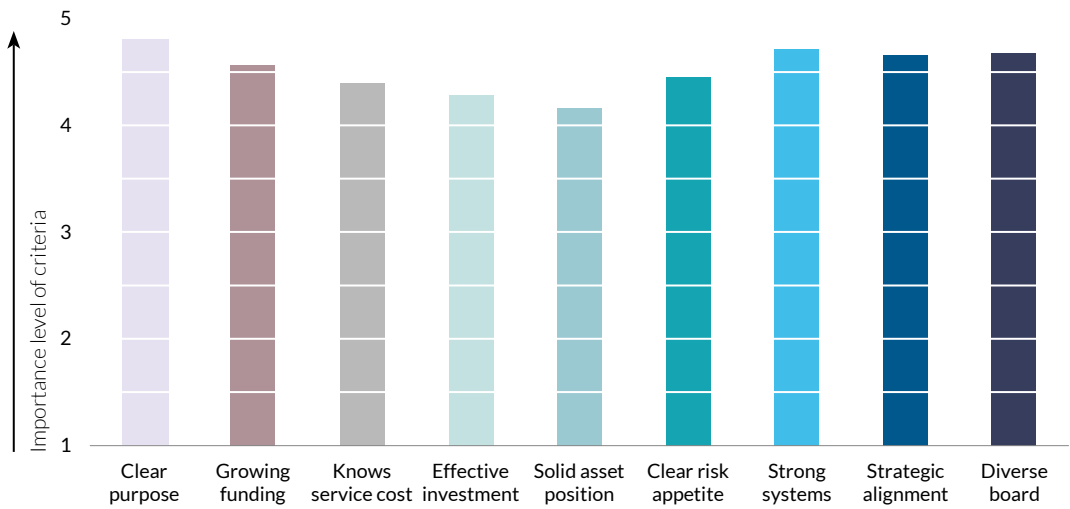
| | |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Clear purpose | <i>There is a clear and shared understanding by board members and management of the organisation's purpose</i> |
| Growing funding | <i>There exists growing funding streams</i> |
| Knows service cost | <i>There is a method for determining the cost of providing its services.</i> |
| Effective investment | <i>Cash reserves are effectively invested</i> |
| Solid asset position | <i>The organisation has a solid asset position and effectively leverages its assets</i> |
| Clear risk appetite | <i>There is a clear understanding of the organisation's risk appetite</i> |
| Strong system | <i>There are strong financial systems and processes</i> |
| Strategic alignment | <i>There is an alignment between the strategic plan and financial and social objectives</i> |
| Diverse board | <i>The board includes people with a reasonable understanding of financial statements and a diverse range of commercial or professional knowledge</i> |

Respondents generally rated these characteristics as highly important to future sustainability

Ensuring Future Sustainability

As the chart below shows, respondents generally rated the characteristics as highly important to future sustainability.

Importance of Characteristics For Future Sustainability

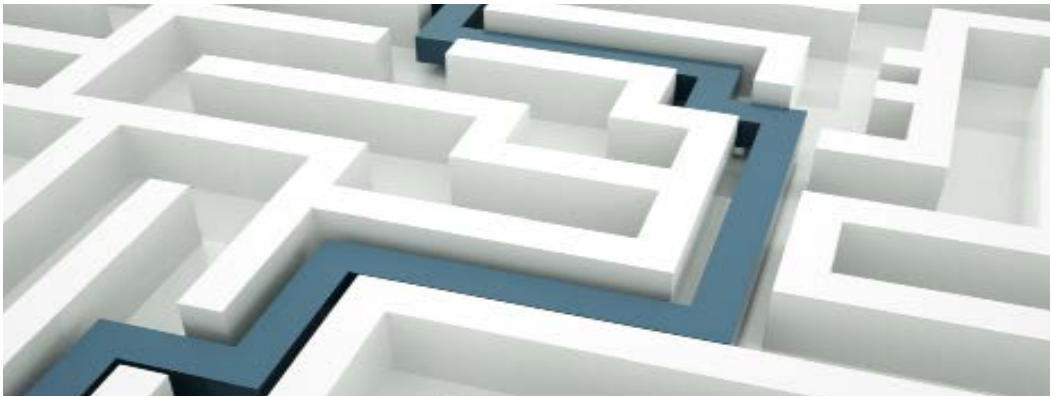


However, there were three areas which respondents believed were slightly less important: 'Know service costs', 'Effective investment' and 'Solid asset position'. It is interesting that these factors were seen as less important, as Grant Thornton Australia believes it is these factors that are important in meeting the new funding challenges.

- In the world of consumer-directed funding, organisations will need to understand specifics like how much it costs to run a program to determine how much they will need to charge for the program.
- In a low interest rate environment those organisations that rely on interest income will need to actively manage their investment portfolio. It is recognised that a significant proportion of not-for-profit organisations may not have cash reserves; however, there will be increased pressure on organisations to develop such reserves to deal with the cash flow demands of consumer-directed funding, plus other funding uncertainties. Many boards will need to upskill in order to ensure appropriate reserves are available.
- As organisations look to reshape and secure existing or new revenue streams, opportunities may arise to secure new sources of finance (e.g. debt) through leveraging long-held assets. Boards need to be able to properly assess the risks and benefits associated with such opportunities.

In addition to asking respondents their views on the importance of the above characteristics, we asked them to rate the strength of their boards' skill sets in relation to three particular areas of challenge within the sector.

'Know service costs', 'Effective Investment' and 'Solid asset position' were considered slightly less important

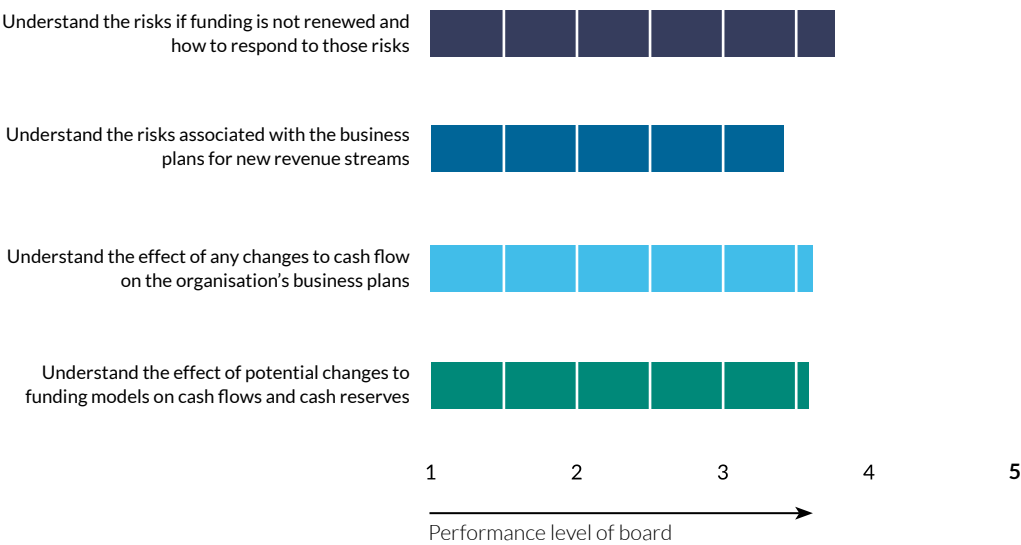


Boards' Ability to Consider Future Revenue Challenges

The first area we investigated was revenue, and whether boards had the necessary skills to understand the risks associated with funding, to assess potential new revenue streams and to understand the impact of revenue changes on cash flow and business plans.

As can be seen in the chart below, respondents thought their boards only possessed moderate skills in this area. While revenue revealed the strongest results of the three areas examined, the performance here is below the levels achieved when considering existing levels of financial literacy.

Understanding of Future Revenue Challenges



This is an area where the size of the organisation made a difference in the assessed performance, with the average performance ratings of 3.45 out of a possible 5.00 for those with revenue below \$500,000 steadily increasing to 3.88 for organisations with revenue over \$50 million.

Boards' Ability to Consider the Future Cost of Services

The second area we assessed was boards' skill in management accounting: understanding the costs of providing services, evaluating different ways of providing services and assessing the viability of services.

Grant Thornton Australia believes these skills are particularly important for those parts of the sector where the funding model has or is changing to a consumer-directed model. While some organisations may see this as less relevant to them, to ensure financial sustainability, Grant Thornton Australia believes all organisations need to be able to understand service provision costs and to make informed decisions regarding whether a service should be started, maintained or discontinued.

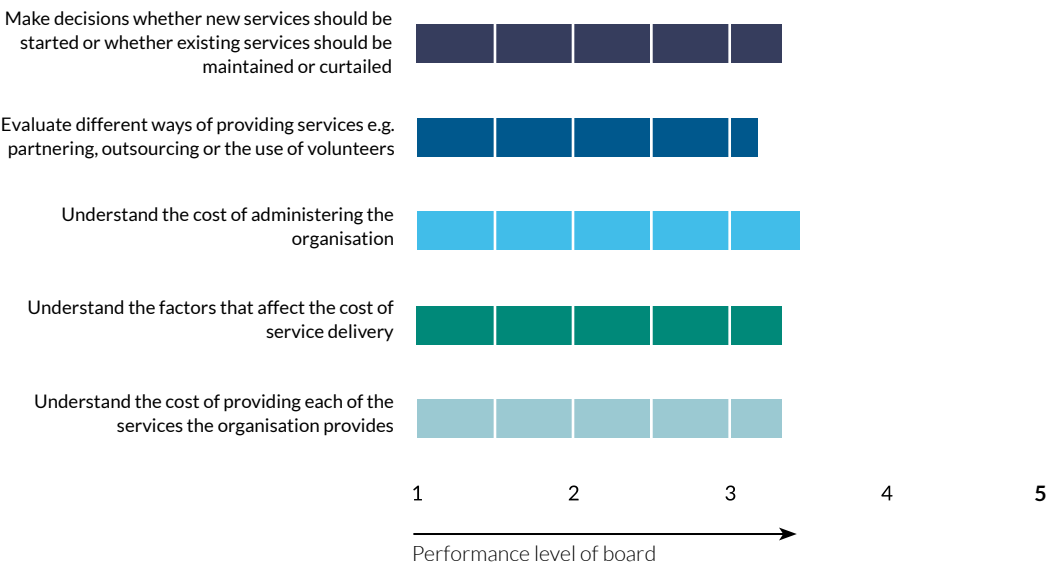
Respondents indicated, as seen in the chart following, that their boards possessed only moderate skill levels in this area.

Respondents thought their boards only possessed moderate skills in this area

Grant Thornton Australia believes these skills are particularly important for those parts of the sector where the funding model has or is changing to a consumer-directed model.

Boards' Ability to Consider the Future Cost of Services (cont.)

Ability of Boards to Assess Factors Influencing Services Provision



This is one area where there is a significant divergence between the views of the board and management respondents. The board respondents rated their average performance at 3.48 out of a possible 5.00 against a management assessment of 3.23.

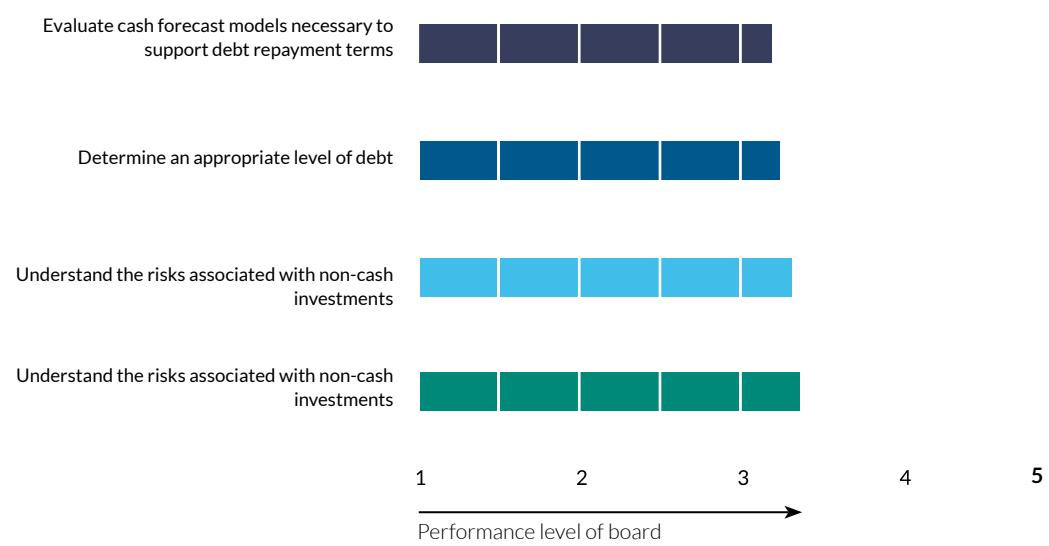
There is a significant divergence between the views of the board and management respondents

This was where the respondents assessed their boards as having the weakest skill level

Boards' Ability to Consider Future Finance/Investment Challenges

The final area of assessment focused on boards' ability to appropriately understand the risks and returns of investment and financing decisions. This was the area of the survey which received the highest number of 'Don't know' responses and where the respondents assessed their boards as having the weakest skill level.

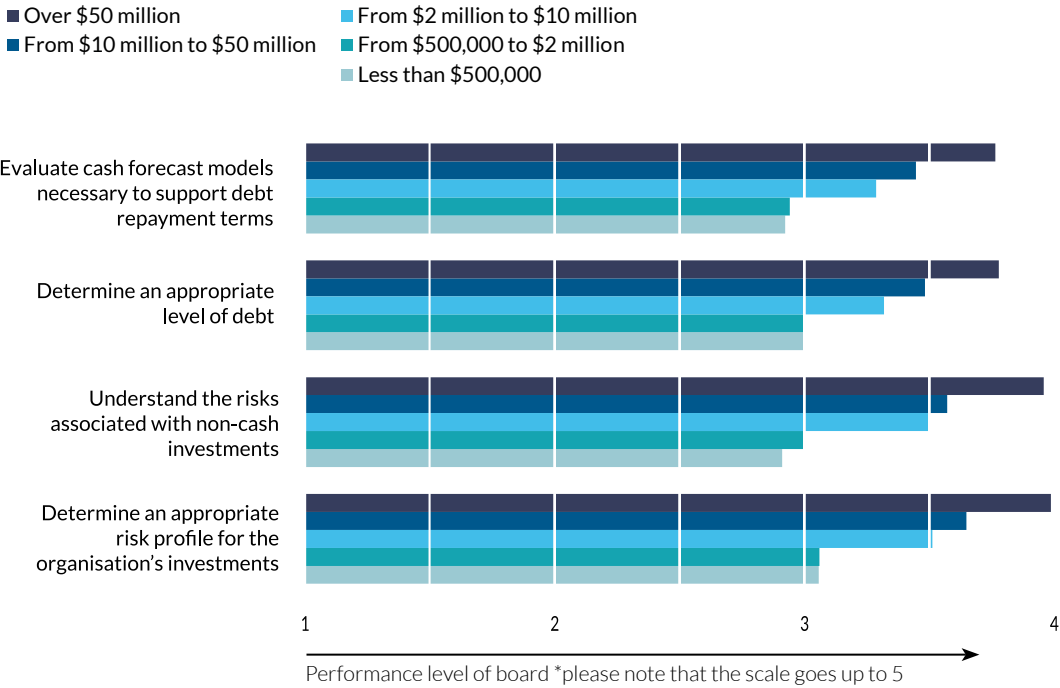
Board Understanding of Risks/Returns of Finance and Investment Decisions



Boards' Ability to Consider Future Finance/Investment Challenges

While the results for all respondents' assessments show only moderate skill levels, this is one area where there were significant differences based on organisational size.

Understanding of Finance and Investment Decisions by Organisation Size



This is one area where there were significant differences based on organisational size.

The assessment of skill levels within these areas is in line with the overall finding that only 40 per cent of respondents believe their boards have the financial literacy skills necessary to deal with the challenges facing their organisations.





WORKING With BOARDS

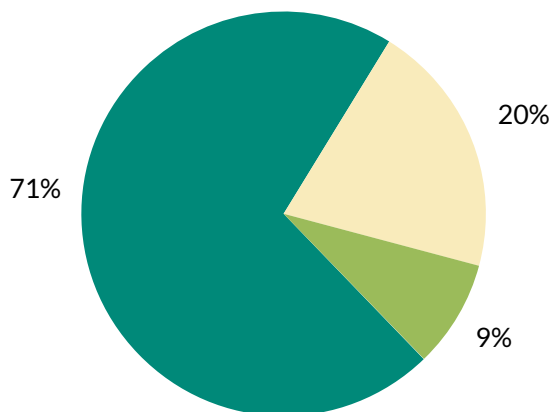
To Ensure Financial Literacy

The results of the survey clearly indicate that there is a need to improve the financial literacy of not-for-profit boards, particularly to deal with future challenges.

This raises questions such as, 'Who is responsible?' and 'How can it be done?' Survey respondents provided a clear indication of what they thought. When the question was posed 'Who is responsible for ensuring financial literacy?', 71 per cent per cent said the responsibility rested with the individual board member, supported by the organisation.

Responsibility for Ensuring Financial Literacy

- The individual board member with the support of the organisation
- The organisation
- The individual board member



The Role of Director Education

The answer to the second question, 'How can it be done?' came not from a direct response to a question but rather from an analysis of the results of a series of questions on director education. That analysis showed that where there was a focus on director education the level of financial literacy was assessed as being higher.

Directors' financial education can include a number of elements. It may begin with adding a financial element to the new director induction process to ensure incoming directors understand what drives the organisation's financial performance. It may include a financial literacy component to the board evaluation process, which helps identify directors' needs. Finally, it may involve organising training, either internally or externally, to address those needs.

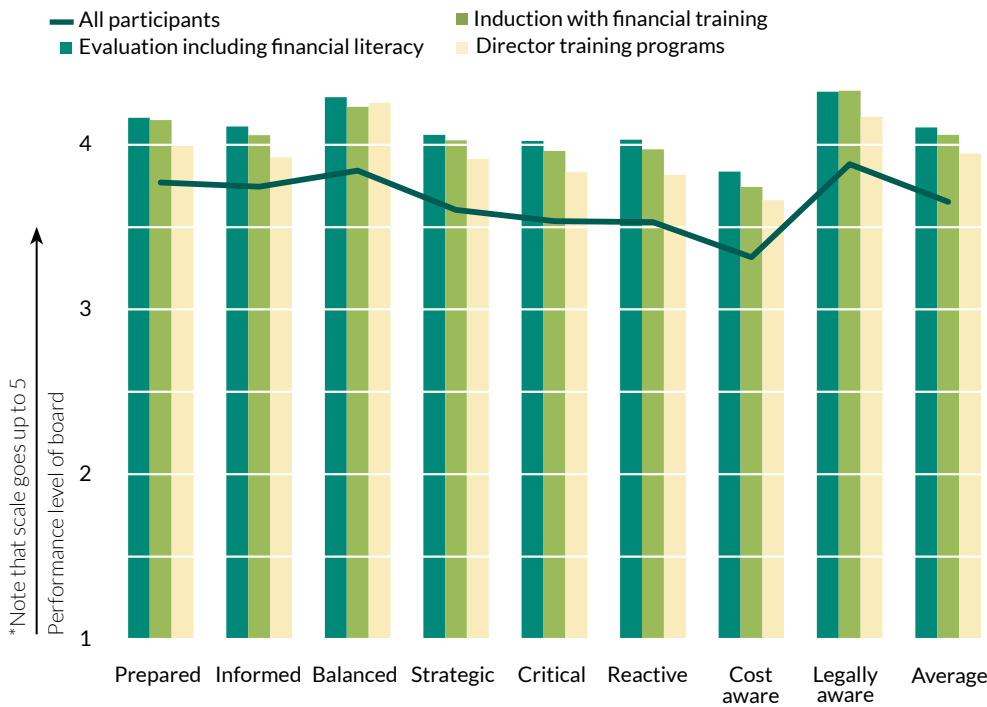
71 per cent said responsibility for financial literacy rested with the individual board member

Where there was a focus on director education the level of financial literacy was assessed as being higher.

The Role of Director Education (cont.)

As can be seen below, for respondents whose organisations had these elements in place, the assessed performance of their boards across the eight measured skill sets was above the result for all participants.

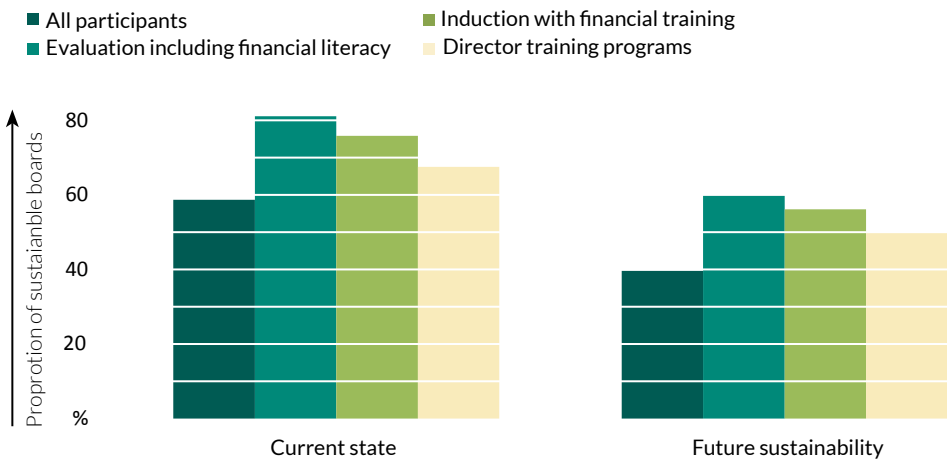
Board Performance by Director Education Component



For respondents whose organisations had these elements in place, the assessed performance of their boards was above the result for all participants.

Further, a higher percentage of those same respondents believed that their board had the right skill set to deal with not only current, but also future needs of their organisation.

Overall Assessment of Financial Literacy by Director Education Component



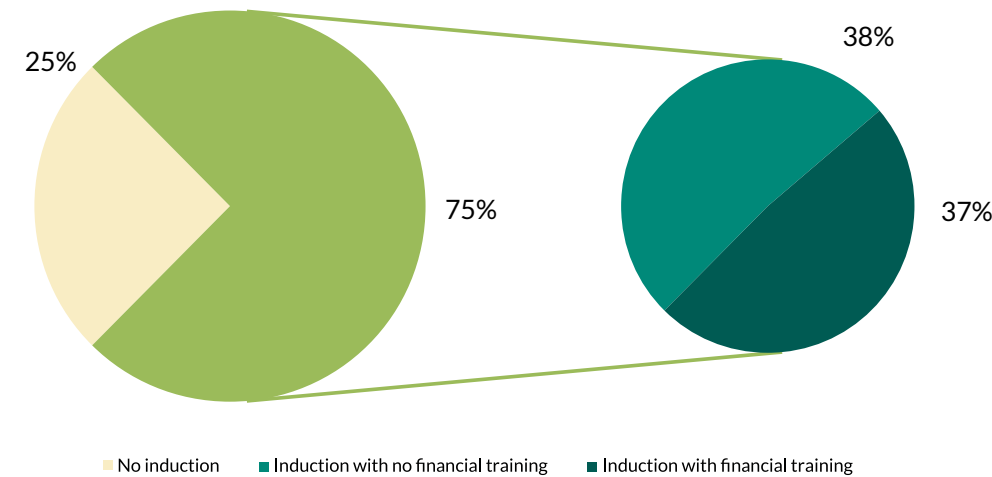
Only a small percentage of organisations focused on financial literacy education for their directors.

What was clear from the survey results was that only a small percentage of organisations focused on financial literacy education for their directors.

The Role of Director Education (cont.)

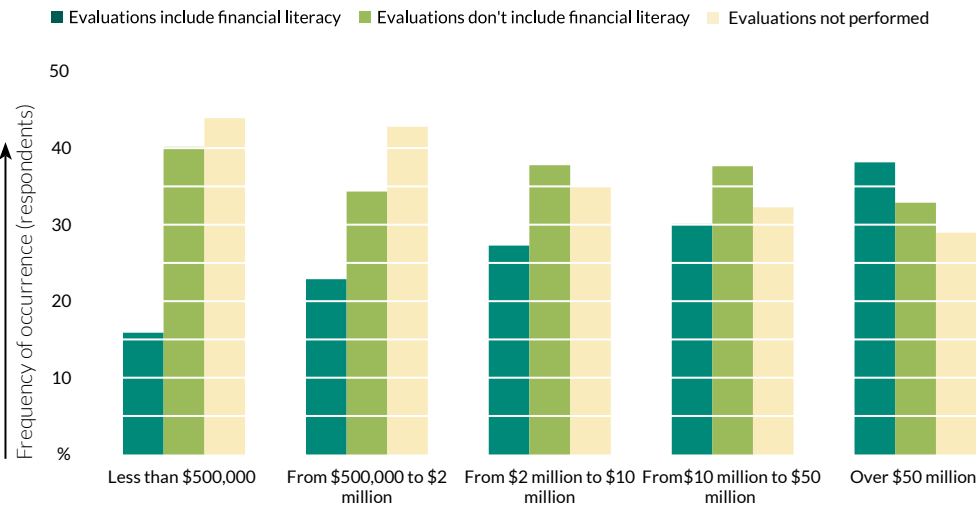
For director induction, while 75 per cent of respondents said their organisation had such a program, only 36 per cent said that it included financial training.

Inclusion of Financial Training in Director Induction



The percentages were very similar for board evaluations, with 62 per cent performing evaluations but only 25 per cent including an evaluation of financial literacy. These results vary with the size of the organisation; however, the highest percentage of organisations conducting financial literacy evaluations was only 38 per cent.

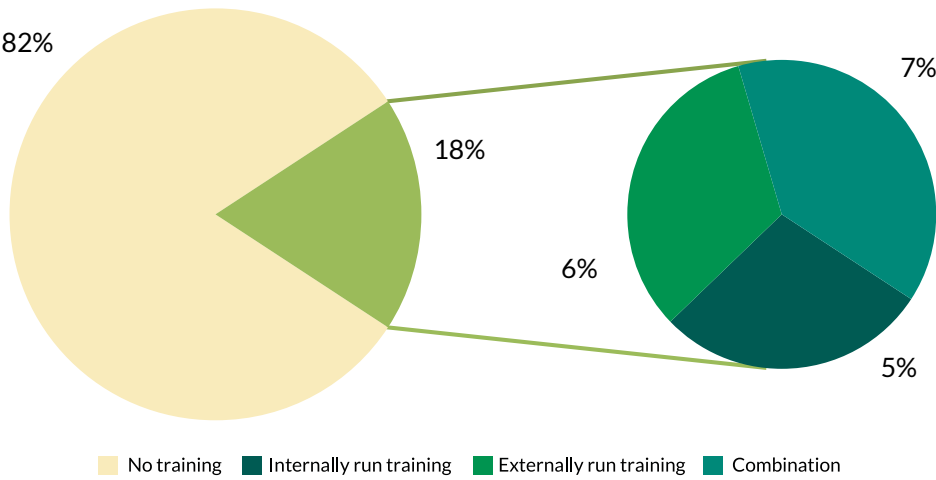
Occurrence of Board Evaluations by Organisation Size



The poorest result was recorded in relation to providing financial training for directors.

The poorest result was recorded in relation to providing financial training for directors, with only 18 per cent of respondents saying their organisation did so.

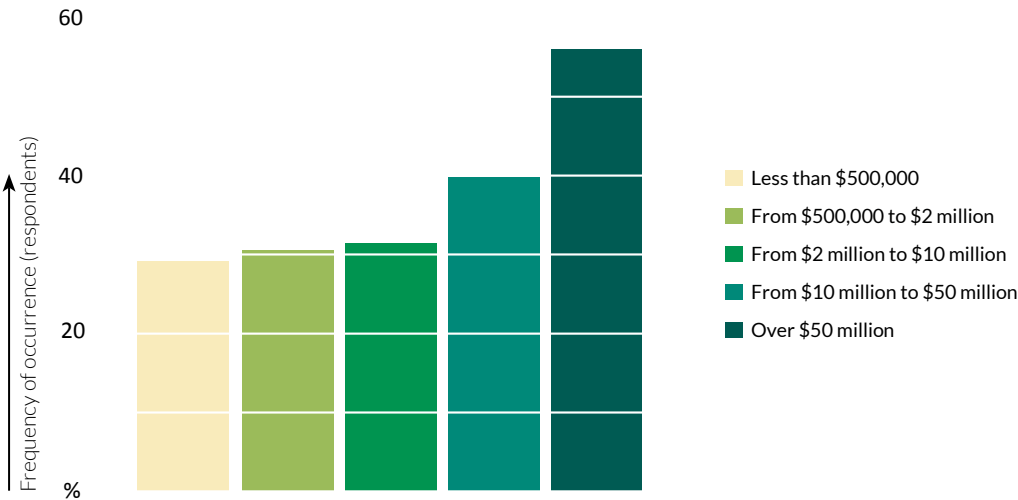
Access to Training Programs



Low frequency of training programs may relate to a lack of faith that such programs are cost-effective.

While those organisations with training programs in place assessed the success of those programs as high, the poor take up may relate to a lack of faith that those training programs are cost-effective.

Occurrence of Training Programs by Organisation Size



ABOUT

The Pro Bono Australia/Grant Thornton Australia Not-for-Profit Financial Literacy Survey is a public study undertaken to help understand whether today's boards have the necessary skills to guide not-for-profit organisations through the challenges and changes ahead.

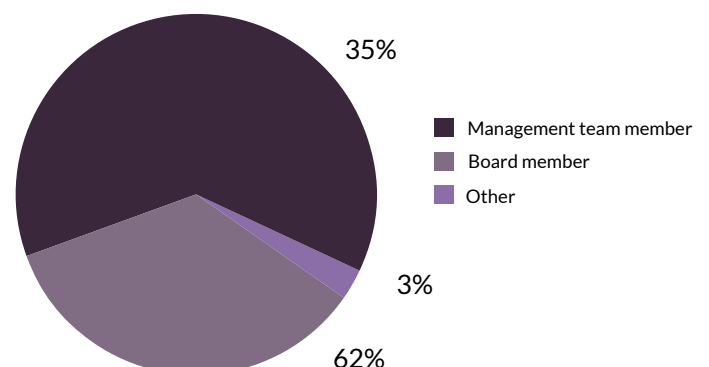
The project conducted interviews with 20 not-for-profit directors and chief executive officers across Australia in order to gauge areas of focus. The survey was then conducted online, with respondents invited to participate through invitation emails sent out by Pro Bono Australia and Grant Thornton Australia.

Respondents were initially invited to complete the survey on 21 April 2015 and were then given until 15 May to complete it. In total 1065 respondents completed the survey. All submitted data was reviewed to ensure the quality of the final data included in the survey and the responses were analysed by Grant Thornton Australia.

Survey Respondents' Details

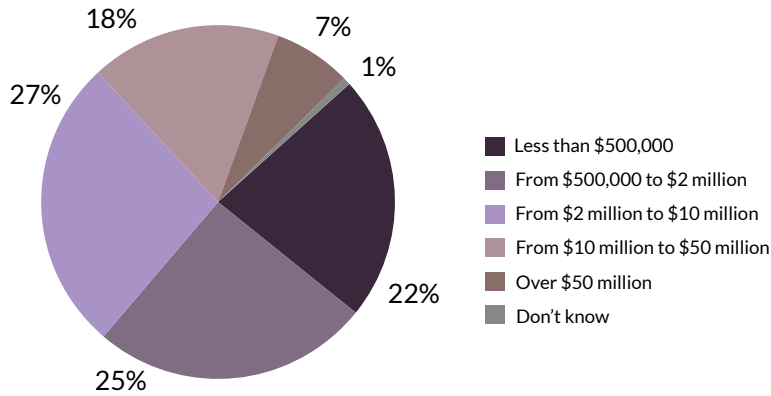
The survey was targeted at governance body members of not-for-profit organisations and their senior management. Analysis of the responses found no significant variance in response between board members and management team members. Those in the 'Other' category were advisors to the not-for-profit sector and, due to the limited number of respondents, were excluded from the direct comparison of results.

Respondent's Role in Organisation

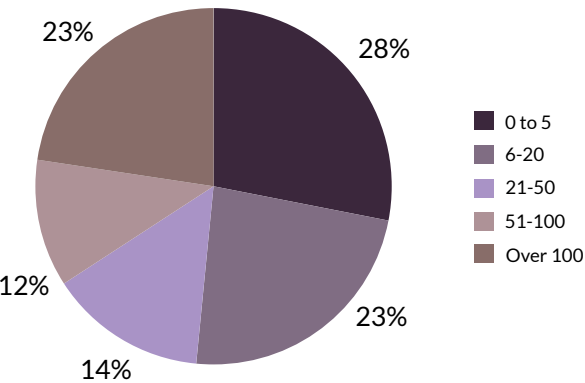


Survey respondents came from organisations that ranged from small to large. In analysing differences in responses across organisation sizes, the 'Operating budget' category was used rather than 'Number of employees'. Unless addressed in the report, the variation in responses between sizes was minimal.

Respondents by Operating Budget

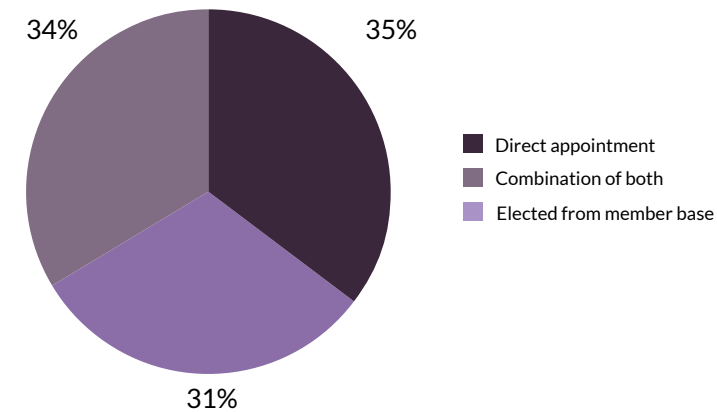


Respondents by Number of Employees



Respondents were evenly split between director appointment methods.

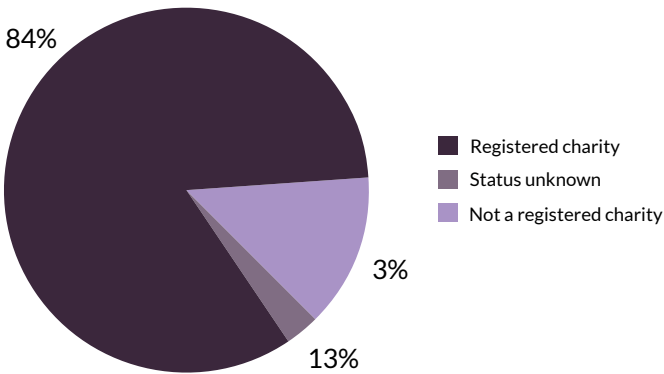
Respondents by Director Appointment Method





The majority of respondents came from organisations that were registered charities.

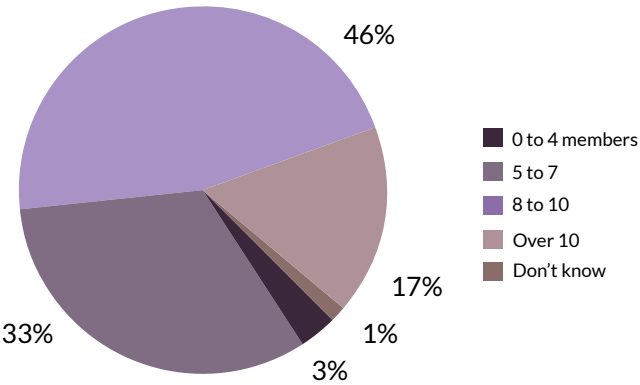
Respondents by Charitable Status



Respondents came from organisations that had governance bodies of varying sizes.

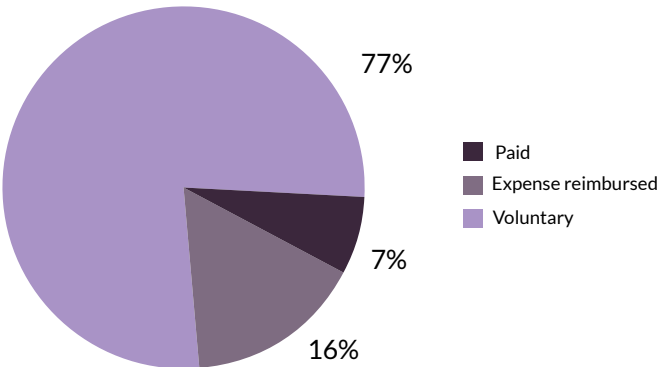
Respondents by Size of Board

Respondents came from organisations that had governance bodies of varying sizes.



Respondents by Board Remuneration

In the majority of responses, the board members either operated on a completely voluntary basis or had their expenses reimbursed.



Enquiries

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About Grant Thornton Australia

Grant Thornton Australia is different. We offer deep technical expertise in audit, tax and business advice across a range of industries to help you realise new growth opportunities.

We're passionate about not-for-profit organisations and we understand the critical success factors. Our clients include some of Australia's most admired not-for-profits.

Our not-for-profit team uses its expertise to invest in the sector as a whole. We sit on honorary boards, finance committees and government advisory panels, which gives us particular insight into the current issues facing not-for-profits. This allows us to help you anticipate and plan for the future.

Charities and community service organisations, the education sector, indigenous organisations, religious institutions and health and aged care are where we specialise.

We know that funding, rationalisation, competing for a limited pool of money and how to use social media are some of the big issues for Australian not-for-profits today.

About Pro Bono Australia

Pro Bono Australia is the premier online gateway to Australia's charity, philanthropic and not-for-profit sector. A pioneering for-profit social enterprise, we've been at the forefront of technological innovation and social change since 1999.

We employ a small team, and pay for what we provide to the sector by operating as a business and generating income from advertising and commercial services to develop our portfolio in line with changing sector needs.

With more than 80,000 subscribers, our digital footprint is globally unique and fast-growing. Through our specialist news service, events, products and services, we connect, enable and provide a voice for those seeking to create positive change.

This ranges from individuals and those working in not-for-profits to philanthropists and investors seeking to fund socially beneficial projects, government agencies exploring social innovation policy, and businesses supplying into and supporting the sector. We believe in the importance of a robust and engaged civil society, and work to ensure the organisations set up to do good are supported, encouraged and given public visibility.

The Pro Bono Australia brand is known for its deep sectoral expertise, its innovative approach and its independence. Through our extensive reach we have an unrivalled ability to take the sector's pulse, to help showcase best practice, build connections and capability, and highlight the value of collaboration.

We provide a way to interact all the key players, to understand how the community, business and government sectors converge, and to keep abreast of the big trends reshaping how we live, work and help those in need.

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