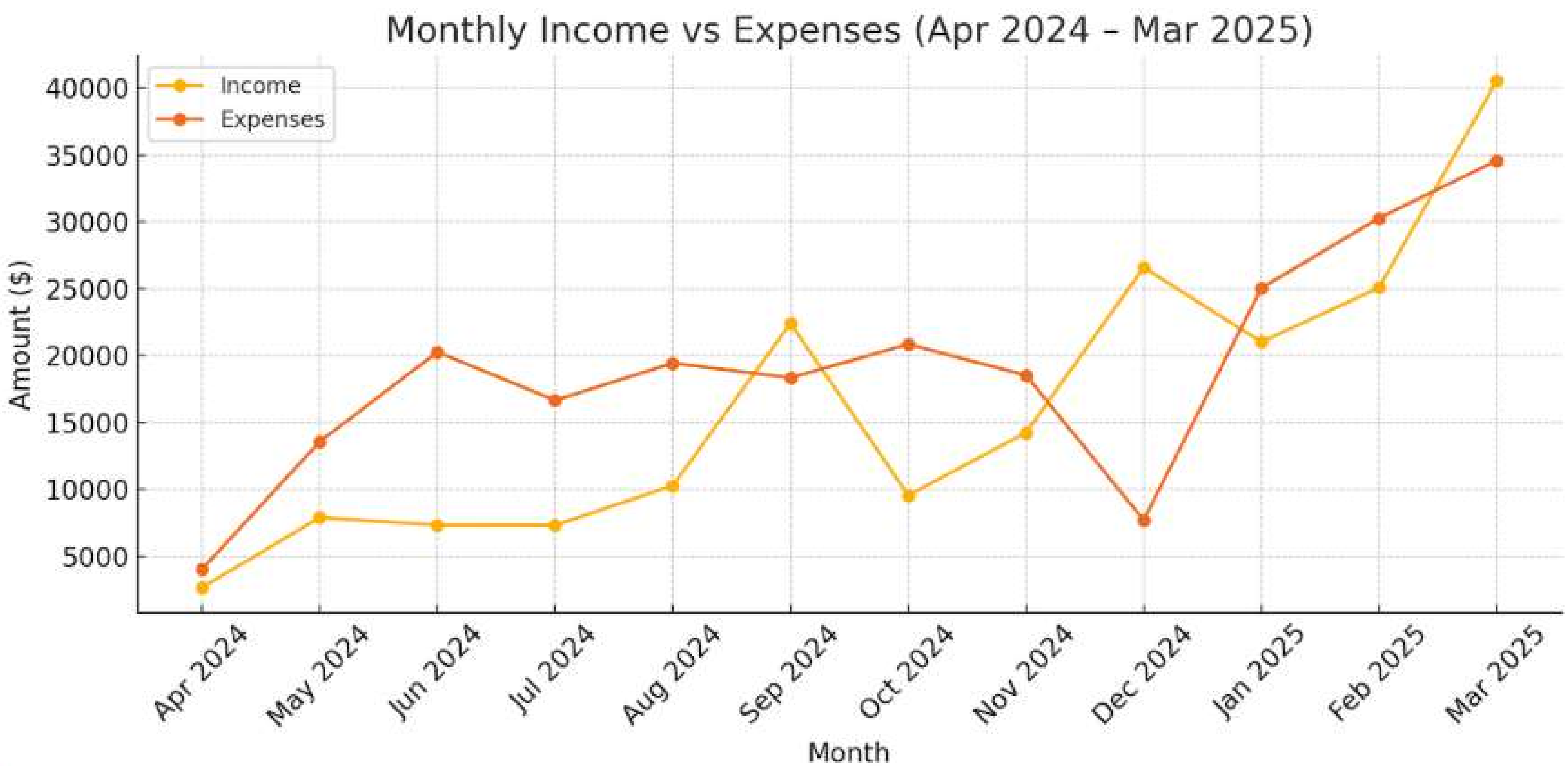
FY2024 Analysis



Income Trends

Anything Helps' monthly income grew significantly over FY2024. Total income ranged from a low of ~$2,682 in April 2024 up to ~$40,526 in March 2025, a dramatic increase. This growth was driven primarily by FCS Service Revenue, which climbed to about $40K by March 2025. Grants this year were infrequent but substantial (totaling $52,500 for the year) – the most notable of which were the 25k Commerce Capacity-Building Grant and the Awards we received in November 2024 ($10K), and December 2024 ($17.5K) from the proposals written by Renee Kuhl in September ($5.5k cost). Donations provided a smaller, steady stream (about $11,309 total for the year, averaging ~$943 monthly), with a notable spike in August 2024

(~$4.3K) which reflected a donation from Mark Garrett, our Board Chair. Overall, total income averaged ~$18.7K per month across the last 12 months, with the biggest peaks corresponding to grant receipts and surges in program/service revenue.

Expense Trends

Monthly expenses also rose significantly through the year, more-or-less following the growth in income. Total expenses ranged from about $4,045 in April 2024 to $34,583 in March 2025. Expenses climbed into the $20K–$30K range in late 2024 and early 2025 as programs expanded and investments in staffing and infrastructure increased. The largest cost drivers were staffing and program delivery – employee payroll and contractor fees together made up the bulk of expenses. There were a few months with anomalously high or unusual costs (for example, an unusually large Personal Expenses amount in June 2024 related to Mike's relocation), but overall most expense categories showed relatively consistent recurring levels in line with ongoing operations.

Recurring Monthly Expenses

Employee and contractor costs together accounted for roughly 70%+ of total expenses in an average month. In FY2024, these two personnel-related areas combined averaged about $12.9K of the ~$17.6K in total monthly expenses. Program expenses and office/admin costs were the next largest recurring outflows, while travel, marketing, and other expenses were relatively small by comparison. It's important to recognize that these average monthly amounts are in no way predictive or usable in forecasting. Beneath these numbers lies extreme volatility and unpredictability.

Recurring Expense Category	2024 Avg Monthly Spending
Employee Salaries & Wages (incl. payroll taxes)	$7,445
Contractor Salaries & Wages	$5,477
Program Expenses	$2,204
Office & Administration	$1,038
Personal Expenses	$797
Professional Services	$810
Travel & Transportation	$344
Marketing & Advertising	$102
Total Recurring Expenses	**$18,217**

Cash Flow

The timing of income and expenses led to irregular monthly cash flows. Several months saw negative net cash flow when spending outpaced income – for example, July 2024 had an operating cash outflow around -$9,153, and October 2024 around -$11,276 – coinciding with periods of high program activity and investment) without equivalent income influx in those specific months. Conversely, cash surpluses occurred in months with large funding receipts – for instance, September 2024 saw a +$12,008 net operating cash inflow (driven largely by grants that month), and December 2024 had about a +$18,888 surge (thanks to the year-end grant payouts and strong service revenue). Despite the volatility in between, overall cash on hand increased by only ~$2,615 over the year. The organization ended March 2025 with approximately $32,512 in cash across all accounts, up from around $29.9K a year prior. This modest net increase in cash, despite significant revenue growth, reflects that surpluses from big inflows were largely spent down in investments in infrastructure to avoid even higher operating costs in subsequent months. In other words, the nonprofit was often living close to its means – periods of surplus were short-lived as funds were used to assure future growth while continuing to pay operating costs.

Liquidity Position (End of 2024)

As of March 31, 2025, the cash balance of ~$32.5K provides a limited cushion relative to monthly expenses. Given that March 2025 expenses were in the mid-$30K range, the cash on hand is roughly equal to only about one month's worth of expenses. This thin reserve underscores a tight liquidity situation going into FY2025 – the organization does not have a large buffer if revenues dip or expenses spike. Maintaining and building liquidity will be critical to sustain operations, absent further large infusions of cash.

1 - Status Quo Forecast

After April's deficit, Anything Helps begins May 2025 with approximately $27,700 in cash on hand. Under a status quo forecast using current Q1 2025 run rates (no changes to income or expenses), the organization would continue to run a monthly operating deficit. Projected monthly income remains about $27,700, and monthly expenses remain about $32,500, resulting in an ongoing shortfall of roughly $4,800 each month. The table below summarizes the base case projections for May and June 2025:

Status Quo Scenario	May 2025	June 2025
Estimated Income	$27,700	$27,700
Estimated Expenses	$32,500	$32,500
Estimated Monthly Deficit	–$4,800	–$4,800
Estimated Cash Balance	$22,900	$18,100

Under this status quo scenario, both May and June would incur a ~$4.8K deficit, steadily eroding the cash balance. By May 31, 2025, cash on hand would drop to about $22,900. By June 30 it would fall further to roughly $18,100. In total, the two-month period would consume around $9,600 of cash.

This downward trend indicates that the organization’s cash reserves would continue to shrink each month with no corrective actions. If this pattern were to continue beyond June, the cash on hand would be nearly exhausted within a few more months. In short, the base case trajectory is not financially sustainable, as the nonprofit would keep running deficits and gradually run out of available cash to fund operations.

2. Adjustment Forecast

To improve short-term viability, an adjusted scenario applies proactive changes starting in May 2025. We assume that April 2025 was unchanged so that beginning cash on May 1 is still $27,700. From May onward, however, the organization assumes an increase of revenue and a reduction of expenses each month. These changes, applied to both May and June, are estimated as follows:

Expense Category	Change (%)	Reason
Income	+25%	Modest estimated increase from Housing Hope partnership
Employee Salaries & Wages	+20%	Assuming a pay raise for Gail to her 60k expected salary
Contractor Wages	+25%	Representative of the income paid to Housing Hope
Professional Services	-10%	Representative of the reduction in upfront consulting costs already paid
Travel & Transportation	-25%	Cuts to fuel costs associated with transportation

Office & Administration	-15%	Representative of prior investments reducing software costs
Program Expenses	-25%	Representative of the new approval policy for spending $100, $500
Personal Expenses	-100%	Representative of Mikes inability to access company funds

These adjustments reflect a strategic reallocation of resources. The plan is to spend more on core mission delivery (staff and contractors) to drive revenue growth, while trimming or eliminating discretionary costs elsewhere. Notably, even with the boosts to payroll and contractor fees, several support and overhead expenses are reduced substantially, so the total monthly expenses increase only slightly under this scenario.

The projected outcome for each month (May and June 2025) under the adjusted scenario is nearly break-even:

Category	May 2025	June 2025
Estimated Income	$34,670	$34,670
Estimated Expenses	$35,081	$35,081
Estimated Monthly Deficit	–$411	–$411
Ending Cash Balance	$27,290	$26,879

Based on the above changes, total expenses would be about $35,080, which is only ~$2,500 higher than the base case level ($32,500) despite the major program/staff expansion. Meanwhile, total income rises by about $7,000 per month (to $34,670). This means the additional revenue more than covers the modest expense increases.

Under this scenario, each month would end with a nearly balanced budget, with a total amount of cash used under $1,000, a dramatic improvement compared to the ~$9,600 cash drain in the base case. In effect, the adjusted scenario halts the bleeding of cash. The organization can sustain its operations through June without significant further erosion of its cash position.

This scenario demonstrates that even a modest increase in income will combine with our previous investments in infrastructure to stabilize the finances. The result is monthly deficits being eliminated – a significant turnaround from the status quo. With these adjustments, building upon prior investments, Anything Helps will be better equipped to navigate future instability and achieve a steady surplus in the near term.