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Nonprofit Business Plan Template

Organization name: [Organization name]

Prepared by: [Prepared by]

Date: [Date]

Version: [Version]

Version 1.0, built October 17, 2026 by Let's Talk Business Plans.

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How to use this template

- Replace every [bracketed field]. Delete the grey guidance and every shaded box before you send the plan.
- This plan is not your Form 1023 or your Form 990, and it does not fill them in. Its programs table and its budget follow the questions those forms ask. The IRS decides whether an organization qualifies for 501(c)(3) status "based on the information in your application" (Instructions for Form 1023). Form 990 asks for the mission and for program accomplishments "through specific measurements" (Instructions for Form 990).
- The instructions for Form 1023 do not ask for a business plan. They do ask you to describe each activity and to give financial data (Instructions for Form 1023). This plan helps you work those out and explain them to funders.
- The sections follow the SBA's common business plan sections, adapted for a nonprofit by Let's Talk Business Plans (the SBA page is written for small businesses). The SBA says "you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs." (SBA: Plan your business)
- Fill in sections 5, 7 and 8 first: the programs, the funding plan and the budget. The other sections draw on them.

Known limitations of this template

- No built-in calculations: the tables are Word tables, and the arithmetic is laid out for you to do.
- Not the Form 1023, Form 1023-EZ or Form 990, and it does not fill them in.
- Not legal, tax or accounting advice. Check with the IRS, your state or a qualified advisor.
- No rules for any state (charity registration, fundraising, sales or property tax). Check with your state.
- No benchmarks for overhead, salaries, grant success or outcomes. Every number shown is a labelled example.
- One general file for many kinds of charity. Churches, private foundations, fiscally sponsored projects and others have different IRS rules: check with the IRS (IRS: who must file).
- No spreadsheet. If you run an earned-income activity (sales or fees) that needs a monthly model, the free Excel workbook is at letstalkbusinessplans.com/posts/excel-business-plan-templates-free-download.
- Checked in LibreOffice only. It has not been opened in Microsoft Word or Google Docs.

Contents

One-page summary 4
1. Executive summary 5
2. Organization description (mission, purpose and status) 5
3. Need and community analysis 6
4. Organization and management 7
5. Programs 7
    5.1 Programs and activities (Form 1023 Part IV shape) 7
    5.2 Logic model 9
    5.3 Top 3 programs and measured results (Form 990 Part III shape) 9
6. Outreach and fundraising 10
7. Funding plan 10
    7.1 Income by source, 3 years 10
    7.2 Grant pipeline 11
    7.3 Concentration and restrictions 12
8. 3-year budget 12
    8.1 Budget summary, 3 years (Form 1023 Part VI shape) 12
    8.2 Expenses by function (Form 990 Part IX shape) 13
    8.3 Expenses by type (optional) 14
    8.4 Budget justification 14
    8.5 Cash and reserves 14
9. Risks and what you'll do 15
10. Board and governance 15
11. Appendix checklist 16
A. Optional: one-page plan 17
B. Before you send it 17

One-page summary

Fill this in last, from the sections that follow. Keep it to one page.

Item	Your answer
Mission (section 2)	[ ]
Who you serve (section 3)	[ ]
Top 3 programs (section 5.3)	[ ]
3-year budget totals: income, expenses, surplus or (deficit) (section 8.1)	[$] / [$] / [$]
Main funding sources (section 7.1)	[ ]
The ask, if any: amount and use (section 7)	[$] for [use]
Status: EIN, Form 1023 or 1023-EZ, determination letter (section 2)	[ ]

1. Executive summary

How to fill this in (delete before sending)
Adapted from the SBA's "Executive summary" section. Write it last, on one page, from the sections that follow.

Say what the organization does, for whom, what results it will measure, what it costs and who pays for it.

Questions to answer in this section:

- What is the mission, in one or two sentences?
- What need do you meet, and for whom?
- What results will you measure?
- What does the plan cost over 3 years, and where will the money come from?
- What are you asking this funder for, and what will it pay for?

- Mission: [ ].
- The need: [who needs what, where; your evidence is in section 3].
- Programs: [program 1], [program 2], [program 3] (section 5).
- Results you will measure: [measures from section 5.3].
- 3-year budget totals: income [$]; expenses [$]; surplus or (deficit) [$] (section 8.1).
- Funding mix: [grants, donations, program fees, dues, other] (section 7.1).
- The ask: [$] from [funder] for [use], or: no request in this plan.

2. Organization description (mission, purpose and status)

How to fill this in (delete before sending)
Adapted from the SBA's "Company description" section. Give the facts a funder checks first: mission, purpose, legal status and filings.

The IRS says a 501(c)(3) organization "must be organized and operated exclusively for exempt purposes set forth in section 501(c)(3), and none of its earnings may inure to any private shareholder or individual" (IRS: Exemption requirements). Check with the IRS or a qualified advisor.

The status table records facts. It does not decide anything for you.

Questions to answer in this section:

- What is the mission, as the board adopted it?
- What is the exempt purpose, in plain words?
- Where does the organization stand with the IRS and the state?

Mission (2 to 3 sentences): [ ].

Exempt purpose in plain words: [ ].

Year founded or planned: [Year]. Where you work: [area].

Status checklist

Item	Status	Date	Where to check
Incorporated in [state]	[ ]	[ ]	Your state (IRS: State links)
Employer identification number (EIN)	[ ]	[ ]	IRS
Form 1023 or Form 1023-EZ filed or planned	[ ]	[ ]	IRS: About Form 1023; IRS: About Form 1023-EZ
Determination letter received	[ ]	[ ]	Your IRS letter
Annual return expected: 990-N, 990-EZ, 990 or 990-PF	[ ]	[ ]	IRS: Form 990 series table (check it each year)
State charity registration	[ ]	[ ]	Check with your state (IRS: State links)

Form 1023 is filed electronically: the IRS says organizations "must electronically file this form" and register on Pay.gov (IRS: About Form 1023). Some organizations may be eligible for Form 1023-EZ after completing its Eligibility Worksheet; "If you are not eligible to file Form 1023-EZ, you can still file Form 1023" (IRS: About Form 1023-EZ).

Which annual return: the IRS table says it "generally depends on its financial activity" (IRS: Form 990 series). Its rows read: gross receipts normally ≤ $50,000: 990-N; gross receipts < $200,000 and total assets < $500,000: 990-EZ or 990; gross receipts ≥ $200,000 or total assets ≥ $500,000: 990; private foundation: 990-PF. For the 990-N, "normally $50,000 or less" has its own test by age; for example, an organization in existence for 1 year or less qualifies if it received, or donors pledged, $75,000 or less in its first tax year (IRS: Form 990-N (e-Postcard)). Check the IRS test for your organization's age. Some organizations, including churches, are excepted from filing (IRS: who must file).

3. Need and community analysis

How to fill this in (delete before sending)
Adapted from the SBA's "Market analysis" section. Describe who you serve and the evidence that the need is real.

Cite a source for every number: your own surveys, counts, waiting lists, partner letters or a public source you can link. Leave out any figure you cannot source.

Questions to answer in this section:

- Who do you serve, and where?
- What evidence shows the need, and where does it come from?
- Who else serves this need, and how do you differ or work together?

Who you serve: [who], [how many], [where] (source: [ ]).

Evidence of need: [ ] (source: [ ]).

Other organization	What it offers	How you differ or partner	Where you found this
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]

4. Organization and management

How to fill this in (delete before sending)
Adapted from the SBA's "Organization and management" section. Show who runs each program, paid or volunteer.

The "who conducts it" column in section 5.1 comes from this table. The board is in section 10.

Questions to answer in this section:

- Who runs the organization day to day?
- Who runs each program, and how many hours do they give?

Person or role	Paid staff or volunteer	Hours per week	Program they run (5.1)	Experience
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]

Advisers: [accountant], [attorney], [other].

5. Programs

How to fill this in (delete before sending)
Replaces the SBA's "Service or product line" section. List every activity, including fundraising and management and general, so the percentages close.

Form 1023 asks, "For each past, present, or planned activity": "What is the activity? Who conducts the activity? Where is the activity conducted? What percentage of your total time is allocated to the activity? (Combined time percentages should add up to 100%.) How is the activity funded (for example, donations, fees, etc.) and what percentage of your overall expenses is allocable to this activity? How does the activity further your exempt purposes?" (Instructions for Form 1023, Part IV)

The same instructions say to describe "either actual or planned activities", and not to "speculate about potential future programs" (Instructions for Form 1023).

Questions to answer in this section:

- What does each program do, for whom, and where?
- Who runs it, and what share of time and money goes to it?
- How does each activity further the mission?

5.1 Programs and activities (Form 1023 Part IV shape)

5.1a What each activity is

Activity	What it is	Who conducts it	Where	How it furthers the mission
Program 1: [name]	[ ]	[ ]	[ ]	[ ]
Program 2: [name]	[ ]	[ ]	[ ]	[ ]
Program 3: [name]	[ ]	[ ]	[ ]	[ ]
Management and general	[ ]	[ ]	[ ]	[ ]
Fundraising	[ ]	[ ]	[ ]	[ ]

5.1b Time, funding and expenses

Activity	% of total time	How it is funded	Expenses ($, from 8.2)	% of total expenses
Program 1: [name]	[%]	[ ]	[$]	[%]
Program 2: [name]	[%]	[ ]	[$]	[%]
Program 3: [name]	[%]	[ ]	[$]	[%]
Management and general	[%]	[ ]	[$]	[%]
Fundraising	[%]	[ ]	[$]	[%]
Total	**[100%]**		**[$] (= 8.2 total)**	**[100%]**

Check 1 (Form 1023): the time percentages should add up to 100%. Check 2 (a template check, not an IRS rule): the expense percentages add up to 100%, and the expenses column adds up to the total expenses in 8.2.

Your plan, not the application

- Form 1023 asks these same questions (Instructions for Form 1023, Part IV). This table is your plan, not the application.

Example — replace with your numbers. A hypothetical after-school tutoring nonprofit, under 1 year old. Made-up numbers, not a target

Example — replace with your numbers. 5.1a, current year

Activity	What it is	Who conducts it	Where	How it furthers the mission
Tutoring	Small-group reading and math tutoring after school	Part-time coordinator and 2 part-time tutors	A donated classroom in a partner school	Helps students keep up with schoolwork
Summer reading	A reading program while school is out	Coordinator and volunteers	Partner school library	Keeps reading skills up over the summer
Family workshops	Evening workshops for parents on helping with homework	Coordinator and guest speakers	Partner school hall	Gives families tools to support learning at home
Management and general	Board meetings, accounting, insurance, office management	Board and coordinator	Office	Keeps the organization running and accountable
Fundraising	Grant writing, donor appeals, one event	Board and coordinator	Office and online	Raises the money the programs need

Example — replace with your numbers. 5.1b, current year

Activity	% of total time	How it is funded	Expenses ($, from 8.2)	% of total expenses
Tutoring	50%	Foundation grant A (restricted to tutoring), donations, program fees	$45,000	45%
Summer reading	15%	Donations and grants	$17,000	17%
Family workshops	10%	Membership dues and donations	$10,000	10%
Management and general	15%	Unrestricted donations	$18,000	18%
Fundraising	10%	Unrestricted donations	$10,000	10%
Total	**100%**		**$100,000**	**100%**

5.2 Logic model

One row per program: what goes in, what you do, what you count, and what changes. Some funders ask for a logic model; check each funder's instructions. Say how and when you will measure each outcome.

Program	Inputs	Activities	Outputs (what you count)	Outcomes (what changes)	How and when you measure
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

Example — replace with your numbers. One row; outcome numbers are yours to set

Program	Inputs	Activities	Outputs (what you count)	Outcomes (what changes)	How and when you measure
Tutoring	Coordinator, tutors, workbooks, a donated classroom	Small-group tutoring after school	Sessions held; students served	Students' reading and math skills improve	[Your assessment] at the start and end of each term

5.3 Top 3 programs and measured results (Form 990 Part III shape)

Form 990 asks organizations to describe "their three largest program services, as measured by total expenses incurred" (Instructions for Form 990, Part III), and to describe accomplishments "through specific measurements such as clients served, days of care provided, number of sessions or events held, or publications issued". If exact figures are not available, the IRS says to "Give reasonable estimates" and "Indicate that this information is estimated." List your programs largest first, by their expenses in 8.2.

Program	Expenses (from 8.2)	Measure	Target	Result	Estimated? (Y/N)
[ ]	[$]	[ ]	[your number]	[your number]	[Y/N]
[ ]	[$]	[ ]	[your number]	[your number]	[Y/N]
[ ]	[$]	[ ]	[your number]	[your number]	[Y/N]

Example — replace with your numbers. Measures named; targets and results are yours

Program	Expenses (from 8.2)	Measure	Target	Result	Estimated? (Y/N)
Tutoring	$45,000	Students served; tutoring sessions held	[your number]	[your number]	[Y/N]
Summer reading	$17,000	Students who finish the program	[your number]	[your number]	[Y/N]
Family workshops	$10,000	Workshops held; families attending	[your number]	[your number]	[Y/N]

6. Outreach and fundraising

How to fill this in (delete before sending)
Adapted from the SBA's "Marketing and sales" section. Describe how people find your programs and how you find donors and volunteers.

Fundraising costs go in the Fundraising column of 8.2. Form 990 says fundraising expenses "are the expenses incurred in soliciting cash and noncash contributions, gifts, and grants" and "shouldn't be reported as program service expenses" (Instructions for Form 990, Part IX).

Questions to answer in this section:

- How will the people you serve find your programs?
- How will you find and keep donors and volunteers?
- What will fundraising cost?

- How people find the programs: [referrals, schools, partners, social media, word of mouth].
- Donor recruitment and renewal: [appeals, monthly giving, thank-you and reporting].
- Volunteer recruitment: [where you find them, how you train them].
- Events: [what, when, expected cost and income].
- Communications: [newsletter, website, annual report].
- Fundraising budget: [$] (the Fundraising column of 8.2).

7. Funding plan

How to fill this in (delete before sending)
Replaces the SBA's "Funding request" section. Show where the money will come from for each of the 3 years, which grants are still pending and how much depends on one funder.

Budgeted figures: the instructions for Form 1023 say "Budgeted financial data should be prepared based upon your current plans" (Instructions for Form 1023).

Questions to answer in this section:

- Where will the money come from in each year?
- Which grants are awarded, and which are still pending?
- What happens if the largest funder does not renew?

7.1 Income by source, 3 years

Income source	Closest line on Form 1023 Part VI	Current year	Year 2	Year 3
Foundation grants	1	[$]	[$]	[$]
Government grants	1, or 9 (see note)	[$]	[$]	[$]
Corporate gifts	1	[$]	[$]	[$]
Individual donations	1	[$]	[$]	[$]
Membership fees	2 (see note)	[$]	[$]	[$]
Income from program activities (fees, tickets, sales)	9	[$]	[$]	[$]
Investment income (interest, dividends, rents, royalties)	3	[$]	[$]	[$]
Other	7	[$]	[$]	[$]
Total income		**[$]**	**[$]**	**[$]**

Closest line on Form 1023 Part VI: a planning map, not filing advice

- The line numbers are the closest line in Part VI as the instructions describe each line; the form's own labels may differ. Check with the IRS or a qualified advisor (Instructions for Form 1023, Part VI).
- Government grants: a government payment that lets you serve the general public is described under line 1. The instructions put a payment that "may be called a 'grant' but is actually payment for a service or facility for the use of the government payer" under line 9.
- Membership fees: line 2 is for amounts members pay "to provide support to the organization". It does not include payments "to purchase admissions, merchandise, services, or use of facilities".

Example — replace with your numbers. The same hypothetical organization. The grants line is a budget: it includes asks that are submitted but not yet awarded (see 7.2)

Example — replace with your numbers. 7.1

Income source	Closest line on Form 1023 Part VI	Current year	Year 2	Year 3
Foundation and other grants (budgeted: includes asks not yet awarded)	1	$55,000	$60,000	$65,000
Individual contributions	1	$30,000	$34,000	$38,000
Program fees	9	$12,000	$14,000	$16,000
Membership fees (dues that support the organization)	2	$5,000	$5,000	$6,000
Total income		**$102,000**	**$113,000**	**$125,000**

Example — replace with your numbers. 7.1 mapped to the closest line, current year (a planning map, not filing advice)

Closest line on Form 1023 Part VI	Rows from 7.1	Current year
Line 1	Grants and individual contributions	$85,000
Line 2	Membership fees	$5,000
Line 9	Program fees	$12,000
Total		**$102,000**

7.2 Grant pipeline

One row per grant you plan to ask for. Funder type is enough; names are optional. Status: researching, submitted, awarded or declined.

Funder	Ask	Deadline	Decision date	Status	Restricted to	Multi-year?
[funder type]	[$]	[date]	[date]	[ ]	[ ]	[Y/N]
[funder type]	[$]	[date]	[date]	[ ]	[ ]	[Y/N]
[funder type]	[$]	[date]	[date]	[ ]	[ ]	[Y/N]
[funder type]	[$]	[date]	[date]	[ ]	[ ]	[Y/N]

Example — replace with your numbers. 7.2, current year (total = the grants line in 7.1)

Funder	Ask	Deadline	Decision date	Status	Restricted to	Multi-year?
Foundation A	$30,000	[date]	[date]	Awarded	Tutoring	[Y/N]
Community foundation B	$15,000	[date]	[date]	Submitted	None	[Y/N]
Corporate sponsor C	$10,000	[date]	[date]	Submitted	None	[Y/N]
Total asks	**$55,000**					

7.3 Concentration and restrictions

- Largest single funder's share of income = largest funder's amount ÷ total income: [%].
- Restricted income (only for a named program or purpose): [$], or [%] of total income.
- Unrestricted income: [$], or [%] of total income.
- If the largest funder does not renew: [what you would cut, delay or replace] (see section 9).

Example — replace with your numbers: largest single funder = $30,000 ÷ $102,000 total income = 29.4% of income (current year). Not a target or a limit.

Versions for different funders

- Foundation: lead with the need (3), the programs and results (5) and the budget (8). Attach what the foundation asks for.
- Government body: lead with the programs (5.1), the measured results (5.3) and the budget justification (8.4). Use its own application and budget form.
- Corporate sponsor: lead with the one-page summary, who you serve (3) and outreach (6).
- Follow each funder's own instructions and budget form. Where they differ from this plan, theirs come first.

8. 3-year budget

How to fill this in (delete before sending)

How many years: the instructions for Form 1023 say an organization that has existed for less than 1 year gives projections for its current year and the next 2 years, "for a total of 3 years of financial information". Older organizations give actual figures for completed years plus projections (4 years in total), or 5 years of actual figures after 5 years or more: add columns if that is you (Instructions for Form 1023, Part VI).

No formulas in this file. Add up each table by hand or in a calculator, and make the totals match across 5.1, 7.1, 8.1 and 8.2.

Questions to answer in this section:

- Do total income and total expenses match sections 7.1 and 8.2?
- Is each year a surplus or a deficit, and why?
- How are shared costs split between programs, management and fundraising?

8.1 Budget summary, 3 years (Form 1023 Part VI shape)

Line	Current year	Year 2	Year 3
Total income (from 7.1)	[$]	[$]	[$]
Total expenses (from 8.2)	[$]	[$]	[$]
Surplus or (deficit) = income − expenses	[$]	[$]	[$]

Example — replace with your numbers. 8.1

Line	Current year	Year 2	Year 3
Total income (from 7.1)	$102,000	$113,000	$125,000
Total expenses (from 8.2)	$100,000	$110,000	$120,000
Surplus or (deficit) = income − expenses	**$2,000**	**$3,000**	**$5,000**

8.2 Expenses by function (Form 990 Part IX shape)

Form 990 Part IX splits expenses into Program Services, Management and General, and Fundraising; section 501(c)(3) organizations complete all of its columns (Instructions for Form 990, Part IX). Program services "are mainly those activities that further the organization's exempt purposes". Management and general includes "costs of board of directors meetings; committee meetings and staff meetings (unless they involve specific program services or fundraising activities); general legal services; accounting (including patient accounting and billing); general liability insurance; office management; auditing, human resources, and other centralized services; preparation, publication, and distribution of an annual report; and management of investments."

Shared costs: if your accounting system does not split them, the IRS says "the organization can use any reasonable method of allocation" and must "document the method of allocation in its records". It also warns: "State reporting requirements can be different from IRS reporting requirements applicable to Part IX." Check with your state. If a funder sets its own rules for shared or indirect costs, follow them.

Line	Current year	Year 2	Year 3
Program 1: [name]	[$]	[$]	[$]
Program 2: [name]	[$]	[$]	[$]
Program 3: [name]	[$]	[$]	[$]
Program services (total of programs)	**[$]**	**[$]**	**[$]**
Management and general	[$]	[$]	[$]
Fundraising	[$]	[$]	[$]
Total expenses	**[$]**	**[$]**	**[$]**

Example — replace with your numbers. The split below is an example, not a target. It is not a benchmark for any organization

Example — replace with your numbers. 8.2, by function

Year	Program services	Management and general	Fundraising	Total
Current year	$72,000	$18,000	$10,000	$100,000
Year 2	$80,000	$19,000	$11,000	$110,000
Year 3	$88,000	$20,000	$12,000	$120,000

Example — replace with your numbers. 8.2, program services by program, current year

Program	Current year
Tutoring	$45,000
Summer reading	$17,000
Family workshops	$10,000
Program services (total of programs)	**$72,000**

8.3 Expenses by type (optional)

Fill-in only. Some funders ask for expenses by type as well as by function. The line numbers are the closest line in Form 1023 Part VI as the instructions describe it: a planning map, not filing advice (Instructions for Form 1023, Part VI).

Expense type	Closest line on Form 1023 Part VI	Current year	Year 2	Year 3
Pay to officers, directors and trustees	17	[$]	[$]	[$]
Employee salaries and wages	18	[$]	[$]	[$]
Occupancy (rent, utilities and similar)	20	[$]	[$]	[$]
Professional fees	22	[$]	[$]	[$]
Fundraising expenses (soliciting gifts, grants and contributions)	14	[$]	[$]	[$]
Other expenses, such as program services	23	[$]	[$]	[$]
Total expenses (= 8.2)		**[$]**	**[$]**	**[$]**

8.4 Budget justification

One line per cost. Show the base of every amount (people × share of time × pay, units × price). Shared costs: write "allocated by [method you document]". If a funder sets its own rules for shared or indirect costs, follow them.

Cost line	Calculation	Amount	Program
[ ]	[number] × [rate or price]	[$]	[ ]
[ ]	[number] × [rate or price]	[$]	[ ]
[ ]	[number] × [rate or price]	[$]	[ ]
[shared cost]	allocated by [method you document]	[$]	[ ]

Example — replace with your numbers. 8.4, tutoring program, current year (salaries are made up, not market rates)

Cost line	Calculation	Amount	Program
Coordinator	0.5 FTE × $42,000 salary	$21,000	Tutoring
Tutors	2 tutors × 0.4 FTE × $25,000 salary	$20,000	Tutoring
Workbooks	40 students × $25	$1,000	Tutoring
Snacks	40 students × 30 weeks × $2.50	$3,000	Tutoring
Total, tutoring		**$45,000**	**Tutoring**

8.5 Cash and reserves

- Reserve you plan to hold: [your number] months of expenses, or [$].
- Timing of large grant payments: [when each grant pays, and whether in one payment or several].
- Restricted funds: [$] held for [program or purpose].
- If a payment is late: [how you would cover the gap].

9. Risks and what you'll do

How to fill this in (delete before sending)
For each risk, write the effect on the budget in 8.1 and what you would do. No probabilities needed.

Questions to answer in this section:

- What could stop a program, and how long could you keep going?

Risk	Effect on the budget (8.1)	What you'll do
The largest funder does not renew	[ ]	[ ]
A grant payment is late	[ ]	[ ]
A key volunteer or staff member leaves	[ ]	[ ]
Costs rise	[ ]	[ ]
Demand outgrows a program	[ ]	[ ]

10. Board and governance

How to fill this in (delete before sending)
Show who governs the organization, how often the board meets and which written policies it has adopted.

Conflict of interest policy: the instructions for Form 1023 say "Adoption of a conflict of interest policy isn't required to obtain tax-exempt status", and include a sample policy as Appendix A (Instructions for Form 1023, Part V). Form 990 asks whether the organization had "a written conflict of interest policy" (Instructions for Form 990, Part VI).

Questions to answer in this section:

- Who is on the board, and what skills do they bring?
- How often does the board meet?
- Which written policies has the board adopted?

Name or role	Skills	Term ends	Committee	Officer role
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]
[ ]	[ ]	[ ]	[ ]	[ ]

Board meetings: [how often]. Minutes kept by: [ ].

Policies checklist

☐ Conflict of interest policy: [adopted / planned / no]. Not a condition of exemption (Instructions for Form 1023); Form 990 asks about it.

☐ Whistleblower policy: [adopted / planned / no]. Form 990 asks about it (Instructions for Form 990, Part VI).

☐ Document retention and destruction policy: [adopted / planned / no]. Form 990 asks about it (Instructions for Form 990, Part VI).

☐ Other policies: [ ].

Private benefit, lobbying and political campaign activity have limits for 501(c)(3) organizations. Read the IRS pages (IRS: Exemption requirements; IRS: Political and lobbying activities) and check with a qualified advisor.

11. Appendix checklist

This appendix is an addition by Let's Talk Business Plans, not one of the SBA's sections. Attach what each funder asks for and tick it.

- ☐ Articles of incorporation and bylaws
- ☐ EIN letter
- ☐ Determination letter (if any)
- ☐ Board list
- ☐ Latest annual return (if any)
- ☐ Audited or reviewed financial statements (if any)
- ☐ Letters of support
- ☐ Program photos or reports
- ☐ Written policies the board has adopted

A. Optional: one-page plan

For a funder who asks for a short version first. The SBA says lean plans "focus on summarizing only the most important points of the key elements of your plan" and "can take as little as one hour to make". This page is an adaptation for a nonprofit by Let's Talk Business Plans.

Source: SBA: Plan your business.

Element	Your notes
Mission	[ ]
The need	[ ]
Who you serve	[ ]
Programs	[ ]
Results you will measure	[ ]
Partners	[ ]
Staff and volunteers	[ ]
Funding sources	[ ]
Main costs	[ ]
3-year budget totals	[ ]

B. Before you send it

A checklist by Let's Talk Business Plans for the copy you send.

☐ The numbers tie: 5.1 expenses = 8.2 total; 7.1 total = 8.1 income; 8.2 total = 8.1 expenses; 7.2 asks = the grants line in 7.1.

☐ Time percentages in 5.1 add up to 100% (Form 1023); expense percentages add up to 100% (template check).

☐ Estimated results in 5.3 are marked as estimated.

☐ Delete every shaded box, grey guidance line and [bracket].

☐ Use the funder's own application and budget form where the funder asks for it.

☐ Update the contents page so its page numbers are right.

☐ Export to PDF, open it, and check every page and link.

☐ Keep the Word file as your master copy.

Sources for the rules quoted in this template: IRS (Instructions for Form 1023; Instructions for Form 990; IRS web pages) and the SBA's Plan your business page, opened October 17, 2026. The links are in each section.