Ballast

NON-PROFITS & CHARITABLE ORGANIZATIONS

Ballast advisors have a devotion to giving back to the community. As such, we have vast experience with the non-profit and charitable communities. We are equipped with knowledge to help advise organizations like yours across multiple facets from running the organization, to board best practices, to financial management and guidance both within the organization and for donors.

Institutional Investment Management

- Asset Allocation Selection & Risk Assessment
- Low Cost/Highly Productive Investments
- Assess New Strategies/Products/Laws
- Active vs Passive Management Selection
- Access to Multiple Fund Families & Managers

Cash Management and Liquidity

- Assess Current and Ongoing Liquidity Needs
- Operating Reserve Guidance
- Identify Best Location for Liquid Funds
- Assess Principal Risk in "Liquid" Investments
- Manage FDIC Insurance Coverage

OCIO - Outsourced Chief Investment Officer

- Design investment strategies for organization
- Due diligence on prospective fund managers
- Delegated, discretionary fund manager selection and approval
- Ongoing monitoring of fund managers
- Measure, Report, and Present Investment Performance

Goal Planning

- Set and Monitor Financial Goals
- Balance Organizational Growth vs. Current Needs
- Establish Savings for Aspirational Purchases
- Reassess Goals Annually with Leadership
- Provide Discipline to "Stay The Course" in Good Times & Bad

Investment Policy Statement (IPS) Oversight

- Design & Implement IPS
- Routine Review of IPS with Committee/Board
- Recommend Changes to IPS
- Monitor Adherence to IPS
- Review Industry Changes for IPS

Donor Guidance

- Advising/Educating Donors on What to Gift
- Receive & Liquidate Appreciated Stock Gifts
- Develop Legacy Planning Ideas
- Develop Annual Lifetime Gifting Strategies
- Availability for Consultation with Donors

Entrepreneurs & Business Owners

Investment Committee Leadership

- Lead Investment Committee Meetings
- Establish Annual Schedule for Committee Reviews
- Help Advice on Fiduciary Duties of Committee
- Preparation of Review Documentation for Minutes
- Bring Best Practice Recommendations to Committee

Guidance on Employee Benefits

- Organization's Retirement Plan Selection
- Group Health Insurance
- Group Disability Insurance
- Group Life Insurance
- Fringe Benefits

Capital Planning

- Consult on Financing vs. Funding a Project
- Consult on Endowment vs. Operating Fund Fundraising
- Optimize Use of Capital Planning Dollars
- Design Cash Flow & Budgeting
- Stress Test Operating Budget for Market/Economic Downturns

Access to Professional Network

- CPA/Tax Preparer
- Estate/Business Attorney
- Banker/Lender
- Realtor
- Insurance Agent

Organizational Guidance

- Benchmarking & Zero Base Budget Review
- Pro Forma & Sustainability Modeling
- Management Plan for Surpluses & Deficits
- Guide Debt Reduction vs. Growth Decisions
- Endowment Payout Guidance

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