

# THE RISK-OF-FAILURE INDEX

Ten honest minutes. Score each factor from **0 (well-managed)** to **3 (existential exposure)**. The number matters less than the conversation it starts — the question is not *how do we raise more?* It's *what do we lose if we do nothing?*

## SEVEN FACTORS · SCORE EACH 0-3

0 Well-managed 1 Watch it 2 Exposed 3 Existential

|   |                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | <b>REVENUE CONCENTRATION</b><br>What percent of your budget comes from your top three funders — donors, foundations, or grants combined?                           | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Under 15%</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>15–30%</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>30–50%</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Over 50%</small></div> </div>             |
| 2 | <b>GOVERNMENT FUNDING EXPOSURE</b><br>How much of your budget is tied to federal or state grants that one policy change or reauthorization could end?              | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Under 10%</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>10–25%</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>25–40%</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Over 40%</small></div> </div>             |
| 3 | <b>CASH RUNWAY</b><br>How many months of operations could unrestricted reserves cover at your current burn rate?                                                   | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>18+ months</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>12–18</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>6–12</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Under 6</small></div> </div>                |
| 4 | <b>PROGRAM DEPENDENCY</b><br>How many of your programs would close within a year if a single grant or funder ended?                                                | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>None</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>One</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Several</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Most</small></div> </div>                        |
| 5 | <b>FUNDRAISING FATIGUE</b><br>Is the cost of raising each dollar rising? Turnover in development roles? Events working harder for the same result?                 | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>No signs</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Early signs</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Clear trend</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Burning out</small></div> </div> |
| 6 | <b>SUCCESSION &amp; KEY-PERSON RISK</b><br>If your longest-tenured leader — ED, clinical or program director — left this year, is there a documented, funded plan? | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Yes, tested</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Written only</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Informal</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>None</small></div> </div>       |
| 7 | <b>BOARD STRATEGIC CAPACITY</b><br>Does anyone on your board own the question "where are we in three years?" — or is every meeting about this year's gap?          | <div style="display: flex; justify-content: space-around;"> <div>0<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Standing</small></div> <div>1<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Sometimes</small></div> <div>2<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Rarely</small></div> <div>3<br/><div style="border: 1px solid black; width: 40px; height: 40px; margin: 5px;"></div><br/><small>Never</small></div> </div>              |

|                                                                                |                                                                                                  |                                                                                            |                                                                                                |                                                                                                                |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| <b>YOUR TOTAL</b> <span style="font-size: 2em; margin-left: 20px;">/ 21</span> | 0–5                                                                                              | 6–10                                                                                       | 11–15                                                                                          | 16–21                                                                                                          |
|                                                                                | <b>Resilient</b><br>Real slack in the system. Earned income is an opportunity, not an emergency. | <b>Exposed</b><br>You'd survive a bad year — once. Build the engine while you have runway. | <b>Fragile</b><br>One or two funding shifts create a crisis. Your board should see this score. | <b>One shift from a very hard year</b><br>Not a fundraising problem — a foundation problem. And it is fixable. |

A high score doesn't mean anyone did anything wrong. It means the model itself was built to be fragile — and the fix starts with **assets you already own.**

**SCORE YOUR RISK. BOOK A CONVERSATION.**

Bring this score — and your most skeptical board member. No pitch. We'll look at what you already have and tell you honestly whether there's an engine in it.

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