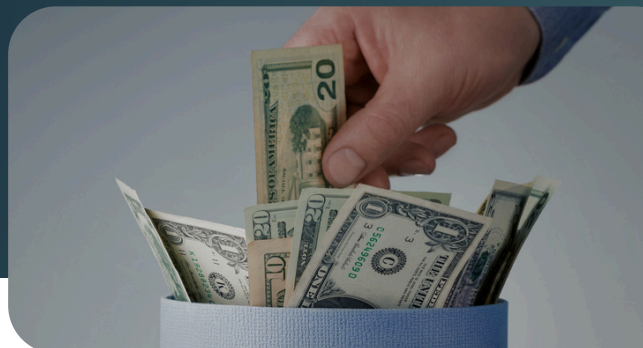


# 5 Alternatives to Endowment Access

Endowments are powerful tools for long-term sustainability, but they're not designed for emergencies. When financial pressures hit, there are more practical, accessible tools you can rely on.



1

## Operating Reserves

Unlike endowments, operating reserves are meant to be used when revenue dips or expenses spike. A common target is 3–6 months of operating expenses, paired with a written reserve policy that outlines purpose, usage, and replenishment.

2

## Lines of Credit

A pre-approved credit line can bridge temporary gaps, such as a delayed grant payment. The key to effectively using lines of credit is discipline: only draw from them when necessary, repay them quickly, and establish board-approved guidelines for use.

3

## Emergency Fundraising Campaigns

When urgent needs arise, a targeted, time-bound appeal can mobilize donors quickly. Campaigns tied to a clear purpose (e.g., storm recovery, unexpected repairs) show transparency and give supporters a concrete role in helping your organization stabilize.

4

## Expense Timing and Deferrals

Cash flow challenges can often be eased without cutting services. Delay non-essential purchases, negotiate extended vendor terms, or defer projects until funding is secure. Small timing shifts can buy critical breathing room.

5

## Restricted or Emergency Grants

Some funders offer special grant opportunities for nonprofits in crisis. Keeping a list of foundations or community funds that provide rapid-response support ensures you won't lose time searching when you need it most.