

GuideStar Analyst Report

JustGive

500 Third Street

Suite 455

San Francisco, CA 94107

94-3331010

Contact Info

Tel: (866) 587-8448

Email: andrea@justgive.org

Contact: Ms. Andrea Lloyd, Director of Finance

Web Site: <http://www.justgive.org>

Mission

JustGive connects people to the charities and causes they care about by enabling them to make online donations to any U.S. charity through the JustGive.org website. As a gateway to philanthropy on the Internet, we offer credible, comprehensive, and convenient tools and resources. We pass through donations to the donor's chosen nonprofits and offer services such as charitable gift giving in someone's honor.

Programs

Our programs include a comprehensive charitable website that offers information on all registered U.S. charities, access to local volunteer opportunities, a charitable gift center, and other resources. Our most popular programs include our Charity Wedding Register, which allows couples to choose charities that friends and family members can donate to in their names, as well as the Charity Wish List, which allows people to notify others about their favorite charities.

Goals and Results

Accomplishments for Fiscal Year Ending:

February 28, 2005

Generated over \$12 million for tens of thousands of nonprofits in 2004.

Increased our donor base by over 100% from 2003.

Increased overall giving by inspiring charitable gifts in lieu of material gifts.

Objectives for Fiscal Year Beginning:

March 1, 2005

Educate the general public about charitable giving and facilitating the contribution of donations to U.S. charities.

Inspire new donors to give more and more often.

Continue to build technology to make giving online more efficient and effective for nonprofits and donors

Leaders of the Organization

Chief Executive Profile

Kendall Webb, Founder and CEO, was on the founding team of more.com (previously greentree.com), an e-commerce website for pharmaceuticals and drugstore products. Prior to that, she started American Retail Systems, a PepsiCo franchise in Poland, which currently has revenues of \$100 million. Since graduating from Harvard in 1986, Kendall has worked at Goldman Sachs & Co., The World Bank, William Kent International, and Prophet Brand Strategy. Her nonprofit experience extends back to Harvard where she helped launch the WorldTeach program. This one-year program sends students into the field to serve as teachers and Kendall helped send the first contingent to Botswana. She later volunteered with the Minnesota International Health Volunteers in Uganda where she helped establish safe water access. Kendall's philosophy incorporates that of the phrase "each one, reach one," and she has committed herself and her staff to active volunteer programs ranging from providing technical assistance to helping children, the hungry, and other underserved people. (kendall@justgive.org)

Board of Directors

Kendall Webb, President

Peter Kellner,

Bill Price,

Doug Feick, Chairperson

Dennis Faust, Secretary

Don Kendall, Sr.,

Karl Peterson,

Bill McGlashan, Jr.,








GuideStar Analyst Report

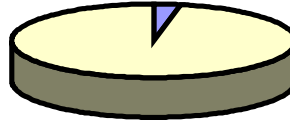
JustGive
500 Third Street
Suite 455
San Francisco, CA 94107

Revenue and Expenses

Fiscal Year Ending
February 29, 2004

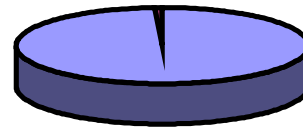
Revenue

Contributions	\$204,750	2.99%	
Government Grants	\$0	0.00%	
Program Services	\$6,638,940	96.95%	
Investments	(\$1,457)	-0.02%	
Special Events	\$0	0.00%	
Sales	\$0	0.00%	
Other	\$5,560	0.08%	
Total Revenue	\$6,847,793		



Expenses

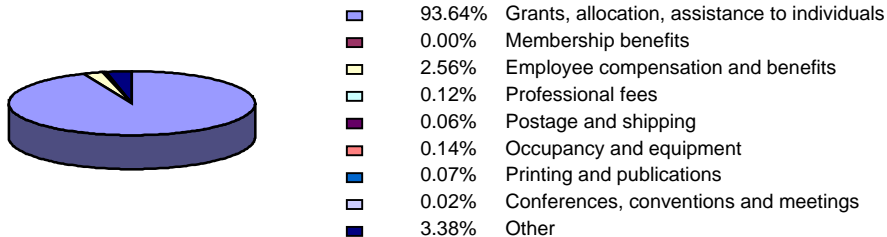
Program Services	\$6,779,304	99.26%	
Administration	\$47,507	0.70%	
Fund Raising	\$2,782	0.04%	
Other	\$0	0.00%	
Total Expenditures	\$6,829,593		
Net Gain/Loss	\$18,200		



Functional Expenses:

Fiscal Year Ending
February 29, 2004

Category	Program Service	Administration	Fundraising	Total
Grants, allocation, assistance to individuals	\$6,395,411	\$0	\$0	\$6,395,411
Membership benefits	\$0	\$0	\$0	\$0
Employee compensation and benefits	\$146,022	\$28,974	\$15	\$175,011
Professional fees	\$0	\$8,128	\$0	\$8,128
Postage and shipping	\$3,973	\$279	\$168	\$4,420
Occupancy and equipment	\$7,723	\$1,073	\$922	\$9,718
Printing and publications	\$4,145	\$436	\$261	\$4,842
Conferences, conventions and meetings	\$476	\$126	\$466	\$1,068
Other	\$221,554	\$8,491	\$950	\$230,995
Total	\$6,779,304	\$47,507	\$2,782	\$6,829,593



Notes on Functional Expenses: Most organizations report some of their expenses in the "other" category. The median for Form 990 filers is about 20%. Although there are many cases where such reporting is necessary, there are also abuses, and more than a fifth of 990 filers report in excess of 50% of their expenses in this category. If you are particularly interested in how an organization allocates these other expenses, you can examine the attachments to the organization's Form 990 at the GuideStar Web site (<http://www.guidestar.org>).

Balance Sheet

JustGive

*Fiscal Year Ending
February 29, 2004*

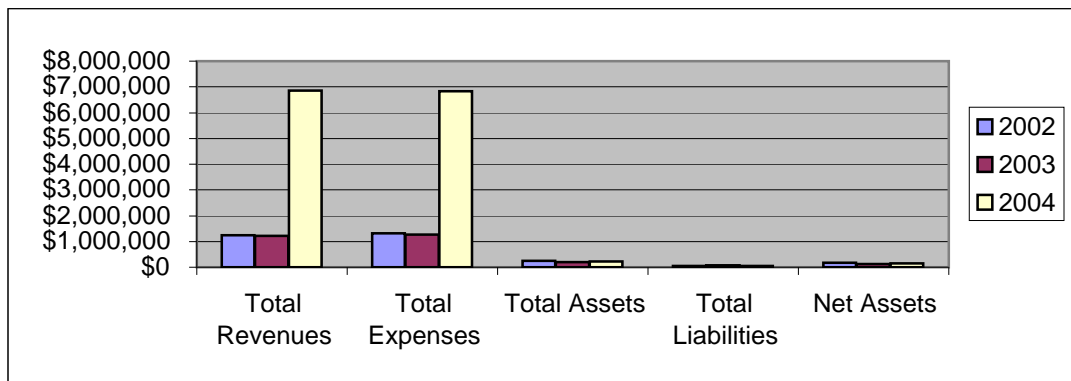
Assets	March 1, 2003	February 29, 2004	Change
Cash & Equivalent	\$134,595	\$131,235	(\$3,360)
Accounts Receivable	\$80	\$47,923	\$47,843
Pledges & Grants Receivable	\$2,887	\$15,000	\$12,113
Receivables/Other	\$0	\$0	\$0
Inventories for Sale or Use	\$0	\$0	\$0
Investments/Securities	\$0	\$0	\$0
Investments/Other	\$0	\$0	\$0
Fixed Assets	\$54,277	\$11,735	(\$42,542)
Other	\$15,199	\$6,102	(\$9,097)
Total Assets	\$207,038	\$211,995	\$4,957

Liabilities	March 1, 2003	February 29, 2004	Change
Accounts Payable	\$71,790	\$58,547	(\$13,243)
Grants Payable	\$0	\$0	\$0
Deferred Revenue	\$0	\$0	\$0
Loans and Notes	\$0	\$0	\$0
Tax-Exempt Bond Liabilities	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total Liabilities	\$71,790	\$58,547	(\$13,243)

Net Assets	\$135,248	\$153,448	\$18,200
-------------------	------------------	------------------	-----------------

Historical Snapshot

	2002	2003	2004	Change
Total Revenues	\$1,237,680	\$1,212,422	\$6,847,793	453.27%
Total Expenses	\$1,327,855	\$1,262,316	\$6,829,593	414.33%
Total Assets	\$246,783	\$207,038	\$211,995	-14.09%
Total Liabilities	\$61,641	\$71,790	\$58,547	-5.01%
Net Assets	\$185,142	\$135,248	\$153,448	-17.11%



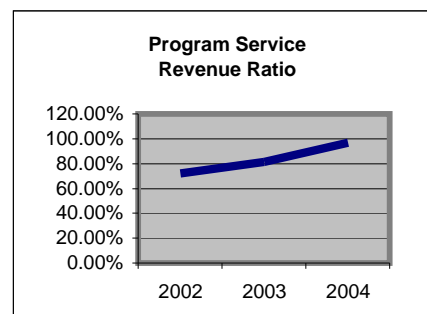
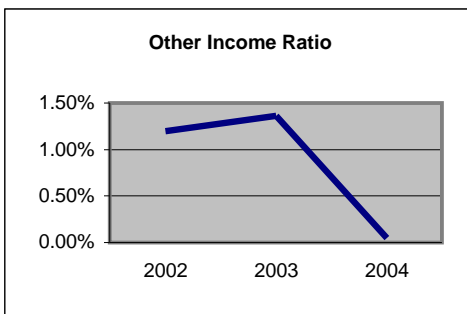
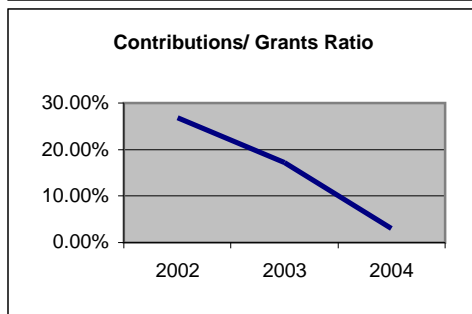
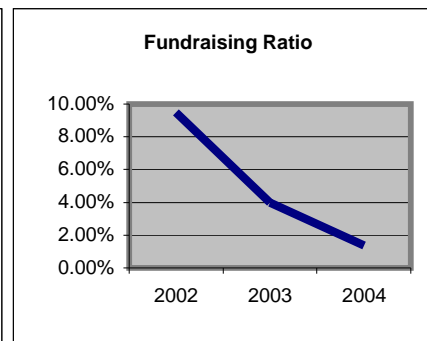
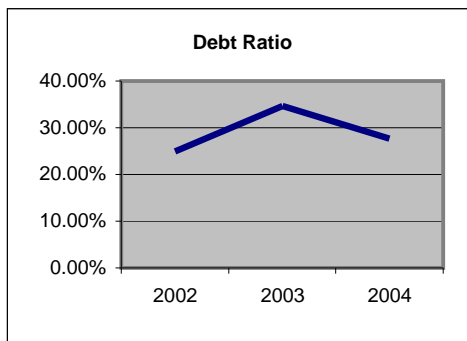
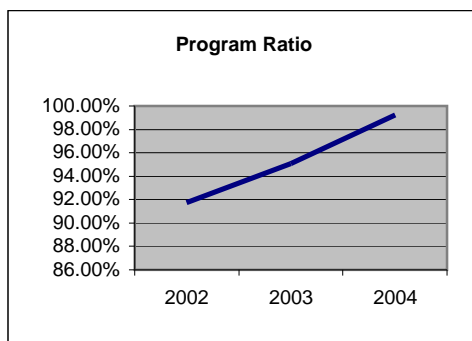
It is not unusual for a charity's finances to fluctuate from year to year. The overwhelming majority of charities do not have sufficient net assets to cover even one year of operations, and the median percentage difference between revenues and expenses is about 5%. If you note very unusual fluctuations on revenues, expenses, assets, liabilities, or ratios below, a closer examination of the Forms 990 may help to explain them.

One further note on revenues - new accounting rules require charities to book the revenue from multi-year grants in the first year. As a result, an organization might show the discounted value of a multi-year, \$1 million/year grant as revenue in year one, with no revenue shown from the grant in the remaining years. In such an instance, the resulting fluctuations in revenue over the period are misleading. One way to determine such changes is to examine the Form 990 for changes in temporarily restricted assets.

Ratios

	2002	2003	2004	Change
Program Ratio	91.72%	95.06%	99.26%	8.22%
Debt Ratio	24.97%	34.67%	27.61%	10.57%
Fundraising Ratio	9.48%	3.97%	1.35%	-85.76%
Contributions/ Grants Ratio	26.85%	17.27%	2.99%	-88.86%
Other Income Ratio	1.20%	1.36%	0.05%	-95.83%
Program Service Revenue Ratio	71.93%	81.36%	96.95%	34.78%

Notes on Ratios: GuideStar attaches no value judgment to any charity's observed ratio values. Users should examine all ratios in the context of each charity's unique circumstances. These may include its size, age, audience, location, and type of program activities. As absolute measures, these ratios are more valuable to understand a single charity's progress from year to year than to compare it to a general standard or to other organizations. GuideStar urges all users of information in the GuideStar database not to make judgments based on a single year's ratios, but to examine all available information.



Program Ratio (PR) Measures the percentage of an organization's total expenses devoted to its direct charitable activities versus administrative and fundraising expenses.

Debt Ratio (DR) measures the relationship of total liabilities to total assets of an organization.

Fundraising Ratio (FR) measures fundraising costs as a percentage of contributions raised. Although high fundraising costs are popularly considered an indicator of a wasteful organization, this ratio is particularly meaningless when used out of context. Also, fundraising costs are almost certainly underreported by some organizations. About 70% of public charities, even organizations that receive millions of dollars in contributions, report no fundraising costs. Organizations that attempt an honest accounting of their fundraising expenses certainly suffer by comparison.

We believe that best use of the fundraising ratio is to observe the organization of interest over time. Fundraising costs should be reasonable over time, and they should be viewed as an investment in the organization's future.

Contributions/Grants Ratio (CGR) measures the amount of contributions and grants an organization receives as a percentage of all revenues. About 80% of public charities get some of their revenues from contributions and grants, and it is the primary revenue source for more than 40% of charities.

Other Income Ratio (OIR) Other Income Ratio measures the percentage of total revenue an organization receives from its investments, membership dues, special events, sales, and miscellaneous sources. Although some charities depend heavily upon these sources, for most charities they provide less than 10% of revenue.

Program Service Revenue Ratio (PSRR) measures the percentage of total revenue an organization receives from charging for the services it provides. Organizations whose services are in demand, such as healthcare, education, and housing organizations, usually depend heavily on this source of income.

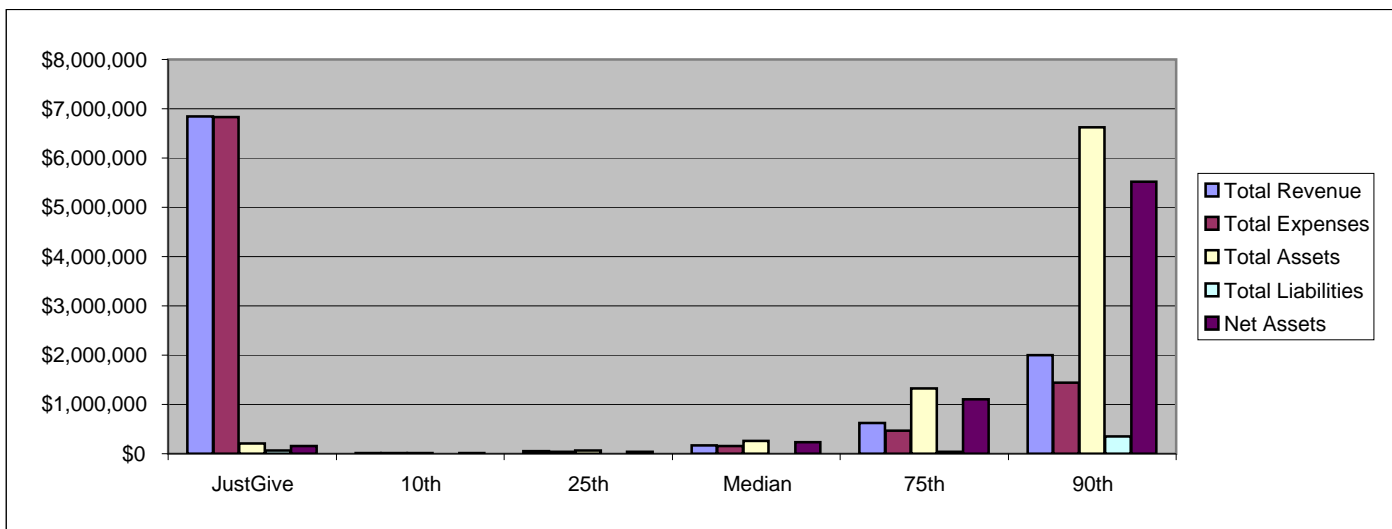
Peer Group Comparison

Percentile Rank Information

Organizations in National Peer Group: 344

Financial

Indicator	JustGive	10th	25th	Median	75th	90th
Total Revenue	\$6,847,793	\$13,234	\$50,365	\$168,756	\$626,633	\$1,996,491
Total Expenses	\$6,829,593	\$12,646	\$43,440	\$150,950	\$461,391	\$1,442,777
Total Assets	\$211,995	\$16,298	\$68,860	\$262,511	\$1,330,792	\$6,627,286
Total Liabilities	\$58,547	\$0	\$0	\$468	\$39,038	\$345,034
Net Assets	\$153,448	\$7,963	\$43,866	\$228,885	\$1,100,616	\$5,518,160
Program Ratio	99%	36%	67%	86%	96%	100%
Debt Ratio	28%	0%	0%	0%	14%	56%
Fundraising Ratio	1%	0%	0%	0%	7%	20%
Contributions/Grant Ratio	3%	0%	1%	70%	98%	100%
Other Income Ratio	0%	0%	1%	14%	80%	100%
Program Service Revenue Ratio	97%	0%	0%	0%	0%	27%



- In the chart and table above, comparisons are made using percentile ranks. For example, the 75th percentile is the value such that 75% of organizations have a lower value for the indicator, and 25% have a higher value.

- For the regional comparisons at the bottom of the page, organizations within a 25-mile radius of the target organization are included.

Compared to Organizations in the Region

Organizations in Region: 5596

Financial

Indicator	JustGive	10th	25th	Median	75th	90th
Total Revenue	\$6,847,793	\$29,485	\$104,028	\$283,755	\$1,069,575	\$3,477,813
Total Expenses	\$6,829,593	\$22,162	\$90,853	\$268,388	\$1,006,547	\$3,164,839
Total Assets	\$211,995	\$13,898	\$61,682	\$280,811	\$1,344,375	\$5,903,106
Total Liabilities	\$58,547	\$0	\$0	\$16,732	\$222,164	\$1,729,219
Net Assets	\$153,448	\$0	\$29,652	\$172,634	\$781,071	\$3,515,051