

Financial Clarity for Creative Sustainability

Presented by C. Lorenzo Evans III, MBA



Session Overview

Financial Clarity for Creative Sustainability

- Demystifying Finance & Accounting
- Setting the Frame: Financial Literacy as Stewardship
- Telling the Truth About the Organization
- Cash Flow: Surviving the Gap Between Mission & Money
- Measuring What Matters
- Economic Impacts - Planning in a Changing Environment
- Building Honest Sustainable Budgets & Financial Plans

Demystifying Finance & Accounting



Why does finance seem so scary?

Common Perceptions of Finance & Financial Management



**BUDGET
DEFICIT**

BANKRUPTCY



**RESTRICTED
FUNDING**



CASH FLOW

IRS



AUDIT

FRAUD

Fears About Finance

Common thoughts that drive fears about finance & financial management

- Money is the top source of stress for 64% of Adults. - American Psychological Association
- 63% of participants in a Taxpayer Advocate Service survey reported feelings of anxiety when filing their taxes because of potential mistakes and audits.
- 20% of Americans view debt as their biggest financial fear. - Northwestern Mutual
- Many are deterred by the complexity of financial products like investments, insurance, and other debt instruments - Consumer Financial Protection Bureau
- Mistrust of financial institutions like banks and other financial institutions - Edelman's Trust Barometer
- Economic worries around inflation, purchasing power of the dollar, gas prices, etc.
- Rampant fraud covered in the media

Facts About Finance

Common thoughts that drive fears about finance & financial management

- All financial transactions represent behaviors, motives, interests, values, and preferences
- Many relationships in finance are cause-and-effect
- Financial management can be more about understanding the relationships of the numbers than the numbers themselves.
- While financial management and analysis can be complicated, organizational financial management does not require a complex understanding of finance.
- All organizational financial health is assessed using three main financial statements (Income Statement - Balance Sheet - Statement of Cash Flows).

A hand holding a stack of coins, with a green dotted circle, a blue triangle, and a red circle in the background. The text "Financial Literacy as Stewardship" is overlaid on a green banner.

Financial Literacy as Stewardship

Economic Data for the Arts - Understanding the Big Picture

Financial Clarity for Creative Sustainability

- Arts & Culture represented \$1.17 trillion or 4.2% of US GDP in 2023 (BEA)
- All time high at 6% growth in 2023 - higher than the US Economy itself (NEA)
- Drivers: Publishing, Streaming Services, & Software Publishing (NEA)
- 5.3M Jobs in 2023 @ \$553B (NEA)
- Washington State had the highest arts share of GDP at 9.8% followed by DC & NYC (BEA)



Tips to Understand Financial Trends

Financial Clarity for Creative Sustainability

- What story are the numbers telling?
- What is the seasonality of our organization's operations?
- Are revenues covering organizational expenses? If not, why?
- Do we have enough cash to operate for the next 60 - 90 days?
- Do we have resources to tap into if there were an unforeseen circumstance?
- Financial Performance by Program (Revenue & Expenses)
- Restricted vs. Unrestricted Funds

3 Central Questions Answered by 3 Financial Statements

Financial Clarity for Creative Sustainability

- How much **income** the organization is generating from operations?
- What **assets** does the organization have and what **liabilities** has the organization incurred?
- How does the organization use its cash?

Overview of 3 Key Financial Statements

These statements should be reviewed monthly for accuracy and comparison to previous years.

INCOME STATEMENT

- **How much money is our business generating from its operations?**
- **Revenue** – Revenue, Earned Revenue, Fundraising Income
- **Expenses** – Operating Expenses, Staffing Costs, Rents, Supplies, Etc.
- **Net Income** – Determines the organization's profitability or loss from operations
- **Revenue – Expenses = Net Income**

BALANCE SHEET

- **What Assets does our business have and what Liabilities have we incurred to run the business?**
- **Assets** - Cash, Accounts Receivable, Investments, Property, etc.
- **Liabilities** - Payables, Loans, Lines of Credit
- **Net Assets** - Restricted & Unrestricted Assets for Nonprofits are important (time & programmatic restrictions)
- **Assets - Liabilities = Net Assets**

STATEMENT OF CASH FLOWS

- **How has our organization used cash?**
- This report details whether your organization used cash for the following:
 - **Operations** - day to day
 - **Financing** - (loans/ mortgage/line of credit)
 - **Investments** - (investing, endowments, other investments).

Tips to Understand Financial Trends

Financial Clarity for Creative Sustainability-

- If the numbers are not performing well - understand why and whether there are opportunities to correct.
- Review numbers regularly (monthly)
- Discuss financial performance with team members.
- Do not program without understanding the budget and cash flow implications.
- Quantify and understand organizational risks.
- Plan multiple years at a time - not just one year.

Income Statement – Statement of Financial Activities

- Represents an operating period – monthly, quarterly, annually
- Determines the profitability of a company for a period of time
- Details key areas of Revenue & Expense for an organization
- This is what people are referring to when they say "budget"
- Non profit – net income should be "\$0" if greater than "\$0" it is called a "surplus" if less than "\$0 it is called a deficit.

Statement of Financial Activities		
January 1, 2020 - December 31, 2020		
Revenue		
Fundraising Revenue	\$5,000,000	54%
Earned Revenue	2,000,000	22%
Licensing Revenue	1,250,000	13%
Investment Revenue	750,000	8%
Contract Revenue	250,000	3%
Other Revenue	50,000	1%
Total Revenue	\$9,300,000	
Expenses		
Salaries & Benefits	\$3,500,000	37%
Production Costs	3,000,000	32%
Production Labor	1,000,000	11%
Venue Rentals	625,000	7%
Artist Fees & Honoraria	650,000	7%
Travel	350,000	4%
Supplies	250,000	3%
Total Expenses	\$9,375,000	
Net Income	\$(75,000)	

Balance Sheet – Statement of Financial Position

- Represents a moment in time
- Details the full value of the organization's assets
- For Nonprofit Organizations, Assets are broken down as follows:
 - Unrestricted – used for operations
 - Temporarily Restricted – funds restricted for a designated purpose
 - Permanently Restricted – funds restricted by time or by donor restriction – cannot be used

The Theater Company	
Statement of Financial Position	
As of December 31, 2020	
Assets	
Cash	\$350,000
Pledges Receivable	1,250,000
Short Term Investments/Savings	5,000,000
Prepaid Expenses	320,000
Long Term Assets	
Endowment	7,500,000
Licenses	1,250,000
Buildings	7,000,000
Total Assets	\$22,670,000
Liabilities	
Accounts Payable	\$2,500,000
Accrued Expenses	1,250,000
Deferred Revenue	750,000
Long Term Line of Credit	125,000
Total Liabilities	\$4,625,000
Net Assets	
Unrestricted	\$3,504,457
Temporarily Restricted	5,572,746
Permanently Restricted	8,967,797
Total Net Assets	\$18,045,000
Total Liabilities + Net Assets	\$22,670,000

Statement of Cash Flows

- Details organizational liquidity based on Operating, Investing, and Financing Activities
- Not often used for Nonprofit financial management as this report is retrospective.
- Nonprofit organizations are more concerned with forward-looking cash projections

The Theater Company	
Statement of Cash Flows	
As of December 31, 2020	
Cash From Operating Activities	
Customer Payments	\$2,500,000
Donor Payments	3,200,000
Vendor Payments	(1,000,000)
Artist Payments	(1,500,000)
Office Cost Payments	(850,000)
Total Cash Flow from Operating Activities	\$2,350,000
Cash From Investing Activities	
Investment Revenue	\$1,800,000
Equipment Purchase	(320,000)
Buildings	(1,500,000)
Total Cash Flow from Investing Activities	\$(20,000)
Cash Flow From Financing Activities	
Loan Proceeds	\$150,000
Loan Payments	(60,000)
Total Cash Flow from Financing Activities	\$90,000
Change in Net Cash	\$2,420,000
Beginning Cash Balance	\$1,500,000
Ending Cash Balance	\$3,920,000

Key Things to Financial Clarity for Creative Sustain-

- Current cash balance and available cash & how long cash will last.
- Whether the organization is going to meet its budget goals (budget to actual).
- Whether expenses are in line with projections.
- Management of restricted and reimbursable funding - ensuring that there are funds to cover programs and that restricted funding is not being used incorrectly
- Fluctuations in Assets & Liabilities
 - Investments
 - Deferred Revenue
 - Prepaid Expenses
 - Payroll Liabilities

IRS Form 990

IRS Form 990 - Publicly Available for Review

- The 990 is the income tax return for nonprofit organizations
- All nonprofits are required to file IRS form 990 annually.
- It details the financial position and statements for the organization for a fiscal year.
- It is recommended to review multiple years of organizational Form 990 filings to understand an organization's financial health.
- All publicly available via: Guidestar, ProPublica

Form 990 (Rev. January 2020) Department of the Treasury Internal Revenue Service		Return of Organization Exempt From Income Tax Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations) ▶ Do not enter social security numbers on this form as it may be made public. ▶ Go to www.irs.gov/Form990 for instructions and the latest information.		OMB No. 1545-0047 2019 Open to Public Inspection
A For the 2019 calendar year, or tax year beginning _____, 2019, and ending _____, 20____				
B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending		C Name of organization Doing business as Number and street (or P.O. box if mail is not delivered to street address) Room/suite City or town, state or province, country, and ZIP or foreign postal code		D Employer identification number E Telephone number G Gross receipts \$ _____
I Tax-exempt status: <input type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) () ◀ (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input type="checkbox"/> No H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list. (see instructions)		H(c) Group exemption number ▶ _____
J Website: ▶ _____		K Form of organization: <input type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶ _____		L Year of formation: _____ M State of legal domicile: _____
Part I Summary				
Activities & Governance	1 Briefly describe the organization's mission or most significant activities: _____			
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.			
	3	Number of voting members of the governing body (Part VI, line 1a)		3
	4	Number of independent voting members of the governing body (Part VI, line 1b)		4
	5	Total number of individuals employed in calendar year 2019 (Part V, line 2a)		5
	6	Total number of volunteers (estimate if necessary)		6
	7a	Total unrelated business revenue from Part VIII, column (C), line 12		7a
	b	Net unrelated business taxable income from Form 990-T, line 39		7b
		Prior Year Current Year		
8	Contributions and grants (Part VIII, line 1h)			



5 Minute





Cash Flow: Surviving the Gap Between Mission & Money



Cash Flow Management Financial Clarity for Creative Sustainability

- Knowing organizational cash inflow and outflow by month.
- Knowing fixed vs. variable costs.
- Always maintain a line of credit or additional funding in case of emergency.
- Develop cash plan along with annual budgeting.
- Acquiring lines of credit or additional capital for rainy day scenarios and timing issues.
- Maintaining awareness of restricted cash.

Sample Organizational Cash Flow Projection
Projected Cash Flow vs. Actual Cash Flow (Example)
As of December 31, 2021

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Starting Cash Balance	\$ 25,000	\$ 31,400	\$ 42,800	\$ 53,450	\$ 69,350	\$ 82,250	\$ 85,600	\$ 89,500	\$ 91,700	\$ 93,350	\$ 106,250	\$ 111,150	
Cash Inflows													
Sales	\$ 10,000	\$ 15,000	\$ 20,000	\$ 19,500	\$ 16,500	\$ 8,700	\$ 7,500	\$ 5,800	\$ 15,000	\$ 15,000	\$ 7,000	\$ 10,000	\$ 150,000
Subscriptions			\$ 6,250			\$ 6,250			\$ 6,250			\$ 6,250	\$ 25,000
Grant Revenue	200	250	250	200	200	200	200	200	200	200	200	200	2,500
Other Revenue	50			50	50	50	50	50	50	50	50	50	500
Deferred Revenue	-	-	500	-	-	6,000	-	-	1,500	1,500	1,500	1,500	12,500
Refunds													-
Misc. Cash Flow	150	150	150	150	150	150	150	150	150	150	150	150	
Owner Equity			600			600			600			600	2,400
Total Cash Inflows	\$ 35,400	\$ 46,800	\$ 69,950	\$ 73,350	\$ 86,250	\$ 103,600	\$ 93,500	\$ 95,700	\$ 114,850	\$ 110,250	\$ 115,150	\$ 129,300	\$ 192,900
Cash Outflows													
Salaries & Benefits	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 833	\$ 10,000
Inventory Costs			12,500			12,500			12,500			12,500	50,000
Marketing Costs	417	417	417	417	417	417	417	417	417	417	417	417	5,000
Consulting & Accounting Costs	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	1,250	15,000
Business Operating Costs	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000
Prepaid Expenses	-	-	-	-	-	1,500	-	-	5,000	-	-	500	7,000
Owner Withdrawal/Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cash Outflows	\$ 4,000	\$ 4,000	\$ 16,500	\$ 4,000	\$ 4,000	\$ 18,000	\$ 4,000	\$ 4,000	\$ 21,500	\$ 4,000	\$ 4,000	\$ 17,000	\$ 105,000
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Net Cash Flow Budget	\$ 31,400	\$ 42,800	\$ 53,450	\$ 69,350	\$ 82,250	\$ 85,600	\$ 89,500	\$ 91,700	\$ 93,350	\$ 106,250	\$ 111,150	\$ 112,300	\$ 969,100
Bank Statement Balance (Actual)	\$ 50,000	\$ 53,000	\$ 65,250	\$ 75,200	\$ 65,000	\$ 92,000	\$ 95,000	\$ 87,500	\$ 100,000	\$ 87,500	\$ 100,000	\$ 125,000	\$ 995,450



SAMPLE ORGANIZATIONAL CASH PROJECTION BUDGETED CASH FLOW AS COMPARED TO ACTUAL CASH





Measuring What Matters

Business Drivers:

Financial Clarity for Creative Sustainability

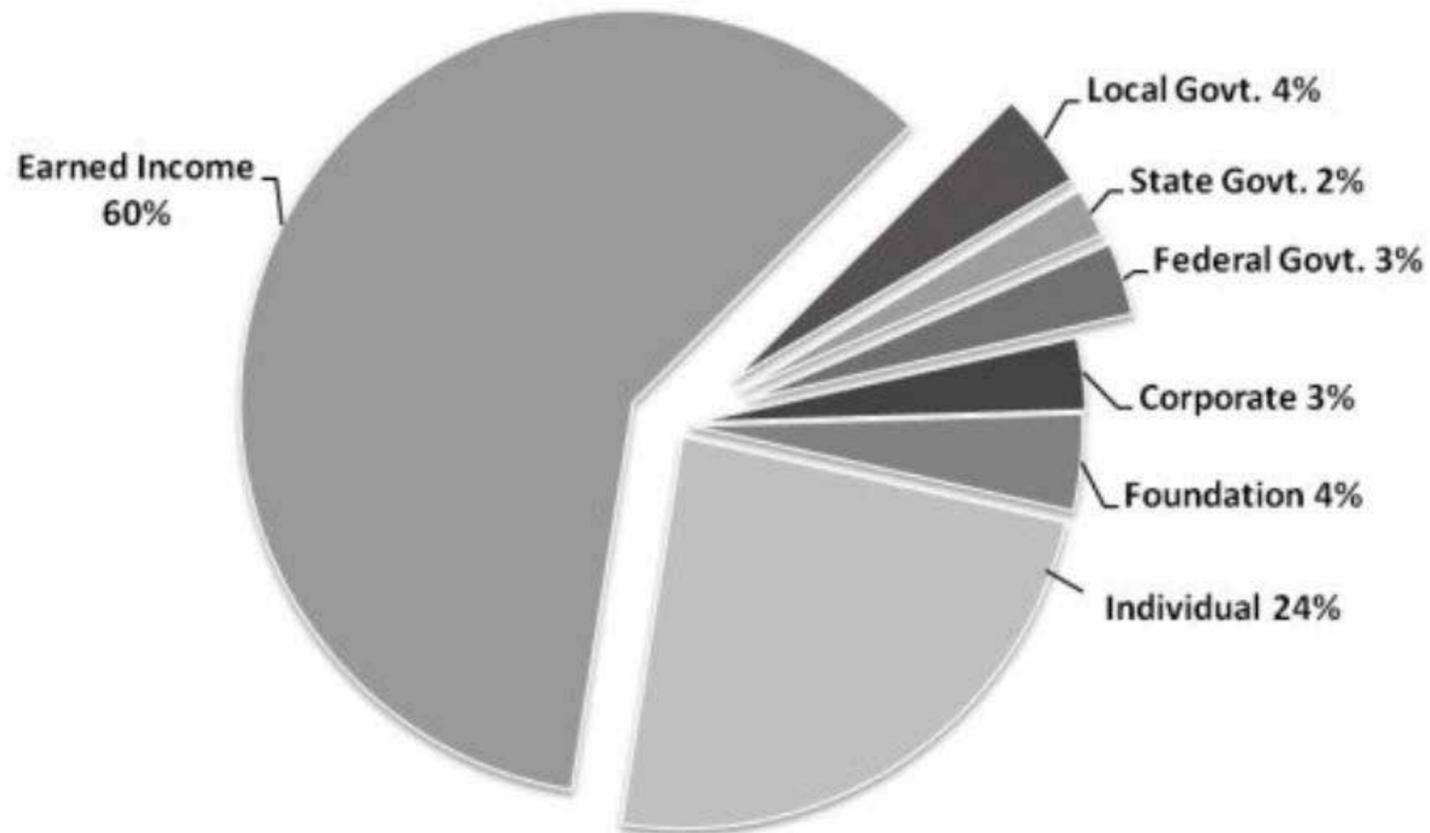
- Benchmarking
- Percentages & Ratios
- Seasonality
- Employment Cost

Arts & Culture Sector Revenue & Expense Breakdowns

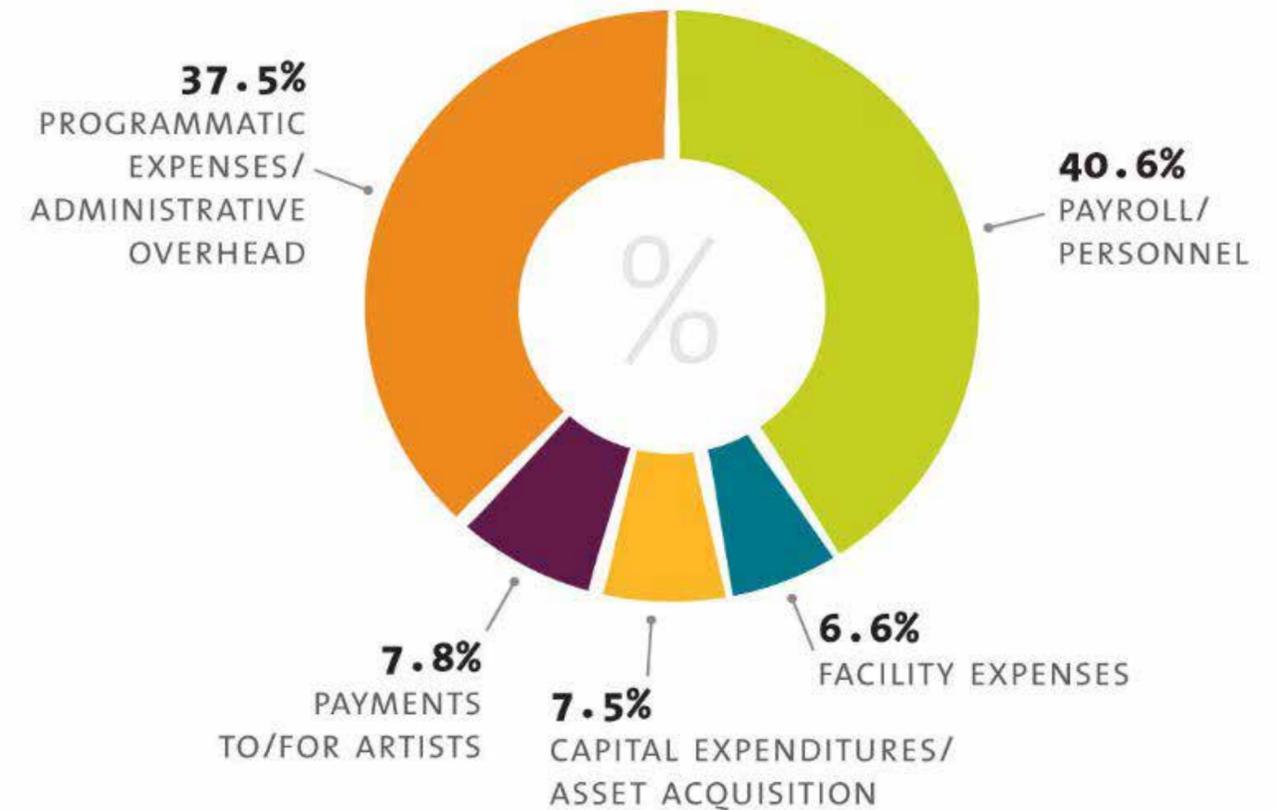
Americans for the Arts

Source of Revenue for Nonprofit Arts Organizations

[Estimated]



EXPENDITURES BY NONPROFIT ARTS & CULTURE ORGANIZATIONS



Economic Impacts: Planning in a Changing Environment



Economic Impacts:

Financial Clarity for Creative Sustainability

- Declining Revenue - Contributed revenue fell 30% from 2023 - 2024 (foundations, corporations, individuals)
- Government Cuts - Changing political landscape, pandemic-era funding going away, state government cuts, etc.
- Inflation & Rising Operating Costs - The purchasing power of the dollar weakens when inflation is high, resulting in the increased costs of every day expenditures to maintain operations.
- Philanthropy closely correlated to the performance of the stock market - Total charitable giving grew by 6.3% in 2024 (stock market gains). Individual giving rose 8.2% closely tied to disposable income and investment returns.
- Tax Changes - upcoming tax changes may impact philanthropic giving
- Audience Behavior - closely tied to consumer behavior - while increasing since pandemic, revenue is not necessarily following the trend of increased attendance.
- Donor & Generational Shifts - Millennials and Gen Z are increasing giving, but Baby Boomers remain the highest philanthropic donors - Non cash giving (crypto & other assets) is on the rise.





Building Honest & Sustainable Budgets and Financial Plans the Arts



Organizational Budgeting

WHAT IS A BUDGET?

- A budget is an estimation of **revenue** and **expenses** over a specified future period of time and is usually compiled and re-evaluated on a periodic basis.
- In terms of the bottom line—or the end result of this trade-off— a **surplus budget** means profits are anticipated, a **balanced budget** means revenues are expected to equal expenses, and a **deficit budget** means expenses will exceed revenues.



Wholistic Budgeting

Proactively assessing an organization's internal & external environment to create a budget that considers all factors and balances priorities.

Wholistic Budgeting Planning

Strategic Approaches

Environmental Scan - S.W.O.T. Analysis

Balanced Scorecard

Liquidity/Cash Flow Planning

Budget Scenario Planning

Environmental Scan

Assessing the organization's internal and external environments to determine budget priorities

- **Strengths** (internal) - What is the organization good at? What are some positive trends that you would like to continue?
- **Weaknesses** (internal) - What are some organizational weaknesses that need focus?
- **Opportunities** (external) - What are some opportunities that the organization can take advantage of?
- **Threats** (external) - What are some threats that might impact the organization's sustainability?

Environmental Scan Goals

Identify critical areas of opportunity and risk organizationally.

Gallup Model - Strengthening Strengths - focusing on what the organization does best.

Turning weaknesses into strengths and threats into opportunities.

Offers a perspective that centers budget goals.



SWOT Analysis Example

Sample Orchestra	
Strengths (Internal)	Weaknesses (Internal)
* Loyal Patron & Donor Base	* Ticket Sales & Earned Revenue Challenges
* Dedicated Staff & Orchestra Members	* Operating Losses & Need for Endowed Funding
* Strong Reserves/Endowment	* New Donor/Patron Acquisition
* Engaged Board of Directors	* Inefficient Systems
Opportunities (External)	Threats (External)
* Leverage Technology for New Programming	* Increased competition for patron attention
* Increase Social Media & Online Engagement	* Funder change in priorities
* Engaging Younger Audiences	* Overall softness in arts consumption
* Building Donor & Patron Base	* Cultural relevance challenges

Balanced Scorecard

Balanced Scorecard

Takes an organizational goal and balances 4 key perspectives



balanced scorecard is a performance metric used to identify, improve, and control a business's various functions and resulting outcomes.

*The balanced scorecard involves measuring four main aspects of a business: Learning and growth, business processes, customers, and finance.

*BSCs allow companies to pool information in a single report, to provide information into service and quality in addition to financial performance, and to help improve efficiencies.

Sample Balanced Scorecard

<p style="text-align: center;"><u>Finance</u></p> <p>Increase Revenue</p> <p>Reduce Fixed Costs</p> <p>Decrease Reliance on Endowed Funds</p> <p>Improve Cash Flow</p>	<p>Sustainable Orchestra Operations</p>	<p style="text-align: center;"><u>Processes</u></p> <p>Improve Systems</p> <p>Enable Technology</p> <p>Improve Budget Process</p> <p>Streamline Communications</p>
<p style="text-align: center;"><u>Customer (Donor/Patron)</u></p> <p>Retain Donor & Patron Support</p> <p>Acquire New Donors & Patrons</p> <p>Engage with Customers Online</p> <p>Create Feedback Loop with Customers</p>		<p style="text-align: center;"><u>Learning and Growth</u></p> <p>New Technologies</p> <p>Artificial Intelligence</p> <p>Patron Behaviors in 2024</p> <p>Staff Professional Development</p>

Budget Scenario Planning

Budget Scenario Planning

Using the aforementioned strategic planning tools, creating scenario budgets offers organizations the opportunity to explore the financial aspects of opportunities and consider risks.

- **Best Case Scenario** - represents the most favorable budget outcome that the organization could experience - new programs, new funders, ambitious ideas, etc.
- **Most Likely Budget** - represents the typical budget scenario of the organization, same programming, same staffing levels, same revenue model, identified risks, etc.
- **Worst Case Scenario Budget** - accounts for revenue downturns, delays, higher costs, adverse conditions, or other unexpected scenarios
- One year is never enough time to make significant change.
- The SWOT Analysis & Balanced Score Card allow allows the organization to create priori-

Next Steps

ties for multi-year planning.

- Will any of these initiatives be long-term? - Capital Budgeting
- Using financial trend data, build budgets with strategic priorities embedded.
- Consider risks and threats when building budgets
- Develop cash planning that accompanies budget to mitigate surprises
- Create scenario budgets (best case, most likely case, and worst case scenario)

Holistic Budget Planning Lifecycle

Sample Orchestra	
Strengths (Internal)	Weaknesses (Internal)
* Loyal Patron & Donor Base	* Ticket Sales & Earned Revenue Challenges
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Finance	Sustainable Orchestra Operations	Processes
Increase Revenue Reduce Fixed Costs Decrease Reliance on Endowed Funds Improve Cash Flow		Improve Systems Enable Technology Improve Budget Process Streamline Communications
Customer (Donor/Patron)		Learning and Growth
Retain Donor & Patron Support Acquire New Donors & Patrons Engage with Customers Online Create Feedback Loop with Customers		New Technologies Artificial Intelligence Patron Behaviors in 2024 Staff Professional Development



Annual Budget Template			
Revenue	Budget	Actual	Budget
	2021	2021	2022
Individual contributions	\$ 20,000	\$ 21,000	\$ 25,000
Sponsorships	\$ 10,000	\$ 13,000	\$ 15,000
Foundation Grants	\$ 25,000	\$ 25,000	\$ 25,000
United Way	\$ 5,000	\$ 5,250	\$ 5,500
Special Events	\$ 32,000	\$ 28,000	\$ 20,000
Year-end Campaign	\$ 55,000	\$ 57,000	\$ 60,000
Other revenue	\$ 2,500	\$ 2,000	\$ 1,500
Total Revenue	\$ 149,500	\$ 151,250	\$ 152,000
Expense	Budget	Actual	Budget
	2021	2021	2022
Staff Expense			
Salaries	\$ 75,000	\$ 72,369	\$ 80,000
Benefits	\$ 5,000	\$ 4,562	\$ 5,500
Other Expense	\$ 46,500	\$ 35,958	\$ 50,350
Professional fees	\$ 5,000	\$ 2,500	\$ 5,000
Supplies	\$ 6,000	\$ 5,638	\$ 6,000
Telecommunications & Postage	\$ 2,000	\$ 1,985	\$ 2,000
Occupancy expenses	\$ 15,000	\$ 13,266	\$ 15,000
Equipment rental & maint.	\$ 2,500	\$ 1,806	\$ 2,500
Printing & publications	\$ 1,000	\$ 464	\$ 1,000
Travel	\$ 500	\$ 750	\$ 500
Conferences and Meetings	\$ 2,000	\$ 50	\$ 2,500
Insurance - general	\$ 750	\$ 750	\$ 750
Dues and Subscriptions	\$ 200	\$ 200	\$ 200
Program supplies	\$ 5,750	\$ 8,000	\$ 9,000
Bank charges & fees	\$ 200	\$ 250	\$ 300
Advertising	\$ 100	\$ 100	\$ 100
Special Event Expense	\$ 5,000	\$ 750	\$ 5,000
Other expenses	\$ 500	\$ 589	\$ 500
Total Expenses	\$ 121,500	\$ 108,327	\$ 130,350





Systems

Systems

You want to be sure that your organization is employing the most effective systems that allow the organization to do its best work. Maximize effectiveness by choosing systems that can be integrated to minimize manual work.

- **Accounting Systems (ERP)** - QuickBooks Online, Xero, Sage Intacct
- **Bill Payment & Credit Card Management** - Ramp, Bill.com
- **Human Resources Systems** - Gusto, Paychex, ADP
- **Client & Donor Relations Systems (CRM)** - Neon One, Patron Manager, Tessitura, Salesforce
- **Project Management Systems** - Asana, Monday.com, Click-up



Thank you! We'd love to stay in touch.



Email - info@clebusiness.com
Web - <http://clebusiness.com>