

NONPROFITS' UNITED BOARD OF DIRECTORS



Directors representing member agencies are elected to **two-year terms** by pool members. Individuals who are not affiliated with nonprofit organizations may be elected as 'at-large' representatives.

President Jim Harden

*Executive Director
Willits Seniors, Inc.
Willits*

Vice President Kitty Wilson (at-large)

*Transportation Coordinator
Trinity Transit
Weaverville*

Treasurer/Secretary Roger Caldwell

*Chief Financial Officer
MAAC Project
San Diego*

Larry Montgomery

*Executive Director
Siskiyou Opportunity Center
Mount Shasta*

June Gilmore

*Executive Director
Community Transportation Agency
Galt*

Nicky Boyette

*Program Director
Old Adobe Developmental Services
Petaluma*

Moses Stites

*Board Chair
Fresno County EOC
Fresno*

Sam Storey

*Executive Director
Community Bridges
Santa Cruz*

Maryanne Hayashi

*Executive Director
Central City Action Committee
Los Angeles*

Bill Durant (at-large)

*Executive Director
Paratransit Inc.
Sacramento*

NonProfits' United
*is a California nonprofit organization
dedicated to building the capacity
of nonprofit organizations
through effective risk management.*

The ***mission*** of NonProfits' United
*is to provide quality and cost-effective
pooled risk coverage
for private nonprofit organizations.*

*We are committed to providing services
that are responsive to our members' needs
and that contribute to the professionalism
of nonprofit organizations.*

Our ***vision*** is to help our members
*control risk, minimize loss,
and save precious resources for their
programs and services.*

***NonProfits' United builds nonprofit
capacity through risk management.***

About NonProfits' United

1988

Origins - breaking new ground

Non-Profits' United began in 1988 as the Paratransit Insurance Corporation (PIC). When insurance rates began to force nonprofits out of business in the 1980's, a grassroots collaboration of nonprofit organizations and risk professionals developed this alternative, a self-insurance pool just for nonprofits. The simple idea behind this new venture was for members to share and manage their vehicle risk to control losses and insurance costs.

PIC was the first-ever self-insurance pool for nonprofits in California.

1998

Keeping our promise at 10 years

In 1998, PIC's name was changed to NonProfits' United to emphasize the cooperative foundation of our mission and success. In the same year, we instituted the pool's Excellence in Safety Award, recognizing organizational safety practices and success and returning cash to members in fulfillment of the pool's vision of returns to our member-owners for successful loss control.

Since 1998, the pool has returned over \$600,000 to members through the Excellence in Safety Awards.

2003

Renewing our mission at 15 years

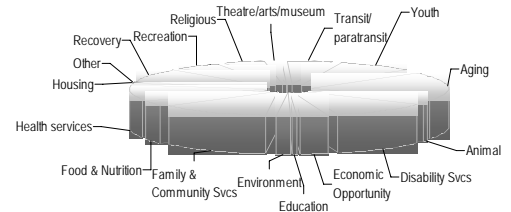
In response to the Workers' Comp crisis, NPU initiated formation of a Workers' Comp self-insurance group for nonprofits modeled on the vehicle pool.

As a result of this work, the NonProfits' United Workers' Compensation Group, another California first, began operations on December 27, 2004.

NonProfits' United Today

At 17 years of age, the NonProfits' United Vehicle Insurance Pool numbers over 300 nonprofit member organizations from every part of California.

Our members work in the performing arts, senior and Alzheimers' services, addiction recovery, education, recreation, job training, food banks, early childhood, clinics and mobile health screening, and many other community-enhancing and life-supporting areas.



We help our members to ...

...safely transport clients to their programs...



...collect food where there is plenty...



...and distribute food where there is need.

NPU members share in common the commitment to perform their services to their clients and to the community safely. Our commitment (and our mission) is to help each of our nonprofit members find the safest, most professional way to operate their vehicles.



We help kids get to school...

If we succeed in our mission, our members have fewer accidents, fewer losses, lower insurance premiums and more resources for their programs.

...and to camp.



Safely.

Our mission is to insure our members' success.

...and risk management services...

Publications

Our monthly **Safety Focus** bulletin brings a new safe driving topic to each member regularly. Back issues are available to all members any time, either through the mail or on our website.

Our pool newsletter **The Splash** is published twice yearly, and contains current information about the insurance market, the pool, and safety updates for members.



*We and our members
are committed to safety...*

Education and Training

On-site defensive driving classes bring the classroom to the students! We visit members upon request to discuss the driving issues that affect them most. Our three-part series discusses

1. Basic Defensive Driving
2. Learning from a "near-miss" experience, and
3. How drivers can handle emergencies to minimize loss and injury

Our **Instructor Training Course (ITC)** was developed as a tool to assist members needing the best in driver training on a tight budget! Our program helps members to establish an on-site driver training program that covers all the skills necessary to ensure maximum safety and effectiveness.

The 5-day training is for supervisors only and covers a wide range of topics essential for thorough screening, hiring, training and supervision of skilled and caring passenger transportation drivers.



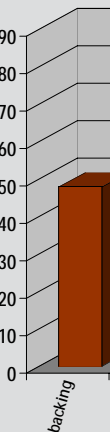
Topics include recruitment, interviewing techniques, and orientation techniques for new employees that communicate the agency's mission and values as well as job duties. We help members developing a "trackable" training program that paces learning, documents mastery of skills and incorporates a basic safety "mindset" into the driver's duties.



Topics include recruitment, interviewing techniques, and orientation techniques for new employees that communicate the agency's mission and values as well as job duties. We help members developing a "trackable" training program that paces learning, documents mastery of skills and incorporates a basic safety "mindset" into the driver's duties.



*Pool
and
pre*



Auditor's Letter

September 9, 2004

Board of Directors
Non Profits' United
Oakland, California

We have audited the accompanying Balance Sheet, Statement of Revenues, Expenses and Changes in Retained Earnings, and Statement of Cash Flows of Non Profits' United as of June 30, 2003 and 2002 and for the years then ended. These financial statements are the responsibility of the Corporation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Non Profits' United at June 30, 2003 and 2002 and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

The reconciliation of claims liabilities by type of contract and loss development schedules and the graphical presentation of claims is provided for purposes of additional analysis and is not a required part of the basic financial statements. We have applied certain limited procedures, which consist principally of inquiries of management regarding methods of measurement and presentation of the supplementary information. However, we did not audit the supplementary information and do not express an opinion on it.



James P. Marta & Company,
Certified Public Accountants

**STATEMENT OF REVENUES, EXPENSES AND
CHANGES IN RETAINED EARNINGS**
FOR FISCAL YEARS ENDED JUNE 30, 2004 AND JUNE 30, 2003

	<u>2004</u>	<u>2003</u>
OPERATING REVENUES		
Members' Contributions	\$ 5,423,322	\$ 4,393,489
Investment Income	255,670	308,737
Other Income	<u>2,017</u>	<u>36,333</u>
Total Operating Revenues	5,681,009	4,738,559
OPERATING EXPENSES		
Insurance Expense	1,775,562	1,320,383
Provision for Liability Claims	807,260	1,531,432
Provision for Physical Damage Claims	485,689	367,876
Liability Deductible	(95,235)	(33,223)
Liability Subrogation Recoveries	(58,566)	(6,569)
Physical Damage Subrogation Recoveries	(17,934)	(137,063)
Unallocated Claims Expenses and Administration	31,207	32,372
Salaries and Benefits	378,545	338,928
Professional Services	96,986	143,317
Facilities and Equipment Expense	101,546	98,453
Travel and Conferences	48,834	40,661
Marketing and Advertising	19,337	16,214
Office Supplies and Expenses	15,922	25,475
Excellence in Safety Award Expenses	20,911	-
Loss Control	15,033	1,163
Depreciation Expense	<u>2,268</u>	<u>4,412</u>
Total Operating Expenses	<u>3,627,365</u>	<u>3,743,831</u>
Income Before Income Taxes	2,053,644	994,728
Income Tax Expense (Benefit):		
Current	128,630	23,078
Deferred	<u>203,150</u>	<u>159,086</u>
Total income tax	<u>331,780</u>	<u>182,164</u>
Net Income (Loss) after taxes	1,721,864	812,564
Beginning Retained Earnings	<u>2,818,673</u>	<u>2,006,109</u>
Ending Retained Earnings	<u>\$ 4,540,537</u>	<u>2,818,673</u>



When Nonprofits
Unite...



At our NEW address!



344 Thomas L. Berkley Way, Suite 340
Oakland, CA 94612-3505

Telephone - 800-442-4742

Fax 510-763-2941

Staff@nonprofitsunited.com

www.nonprofitsunited.com