

Seven Financial Archetypes: Quick Reference

2,492 organizations · 14 U.S. metros
IRS Form 990 data, 2022–2024

Every organization studied falls into one of seven financial archetypes, grouped on nine financial dimensions rather than by sector or budget size. The organizations are full Form 990 filers with three complete years of filings in fourteen mid-size regional metros. The data is observational and describes groups, never a single organization.

ARCHETYPE	REVENUE SIGNATURE	THRIVING / STRIVING / STRESSED	WHAT THE DATA SHOWS	A QUESTION FOR THE BOARD
 Pioneer Pine The Donation-Dependent Startups n = 491, median age 15 yrs	Contributions are a median 91% of revenue; little property or debt; a median of 3 employees	18% 44% 38% THRIV STRIV STRSD	Median days of cash is 213. When a Pine is stressed it is usually a revenue drop (21% carry that flag) or a deficit (15%), and less often a cash shortage (9%).	If a major donor stepped back next year, how long could the program run while the gift is replaced?
 Gambel Oak The Revenue Generalists n = 595, median age 34 yrs	Several revenue sources at once; contributions lead at a median 39% but never dominate; median reserves of 21 months	16% 44% 40% THRIV STRIV STRSD	Stress is a revenue or margin story more than a cash one: 20% carry the revenue-drop flag, 17% the deficit flag, 9% the cash flag. 38% sit close to a second archetype.	Which revenue stream carries the most risk right now, and does the board know which one it is?
 Serviceberry The Boutique Service Providers n = 530, median age 24 yrs	Program fees are a median 89% of revenue; little fundraising; median reserves of 6 months	15% 44% 41% THRIV STRIV STRSD	Revenue is steady, yet stress tends to persist: of the Serviceberries stressed in 2022, 18% were out of it by 2024. 20% carry the cash flag.	Are you taking every contract to stay afloat, or have specific services become unsustainable at current pricing?
 Plains Cottonwood The Government Contractors n = 352, median revenue \$1.4M	Government grants are a median 71% of revenue; staff-heavy (salaries a median 53% of expenses); median reserves of 6 months	16% 40% 44% THRIV STRIV STRSD	Stress shows up as the cash flag (23%) about twice as often as the deficit flag (11%). Median days of cash is 93.	How many days of payroll could you cover if a reimbursement arrived two months late?
 Rocky Mountain Juniper The Capital-Intensive Organizations n = 353, median age 30 yrs	Land, buildings and equipment are a median 71% of assets; median reserves of 28 months; 38% carry a mortgage	14% 42% 44% THRIV STRIV STRSD	Reserves are deep but mostly held in property. With size held constant, the deficit flag appears more often than in other archetypes (22% against 14%).	How much of your reserve could you spend next year without selling or borrowing against a building?
 Quaking Aspen The In-Kind Economy n = 79, median revenue \$1.5M	Donated goods are a median 59% of revenue; contributions a median 92%; few paid staff	13% 38% 49% THRIV STRIV STRSD	Donated goods pass through expenses without passing through the bank, so days of cash reads thin (median 66) and the cash flag appears often (29%). Read cash with in-kind set aside.	With in-kind set aside, how many days of cash expenses do you actually cover?
 Peachleaf Willow The Large-Scale Service Providers n = 92, median revenue \$36M	Program fees are a median 72% of revenue; a median of 339 employees; median age 48 years	15% 44% 41% THRIV STRIV STRSD	Revenue is steady and cash is thin for the size (median 54 days). Most stressed Willows carry the cash flag alone, and that flag follows size more than archetype.	At your scale, how many days of cash does the board consider enough, and why that number?

Stressed means at least one of four warning flags: under 30 days of cash, revenue down 15% or more, a worsening operating margin, or a deficit averaging 10% or more of revenue. Thriving is the top quarter of each archetype's non-stressed organizations by construction, so it does not compare across archetypes. No archetype outperforms another.