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## CHARITY NAVIGATOR ANALYSIS

We are not rated by Charity Navigator because Charity Navigator now requires 3 years of electronically filed IRS Form 990 data to be rated. We started filing electronically with our 2019 returns, so we will not have 3 years of data until after our 2021 returns are filed. But Charity Navigator documents how they create their scores, and we were interested in how we would fare. So, we calculated our own score based on the metrics they published. How did we do?

We received top marks for the financial score but mediocre marks for the accountability and transparency score. Most of our lost points were on items that we hadn't considered particularly important. Why do we need a whistleblower policy if we have no employees? Why do we need an established process for determining CEO compensation when we are 100% volunteer? But if such items are considered best practices, we decided to comply. Other items, like publishing our 990s and financial audits on our website are good ideas that we hadn't thought to do. Here is the result after making the needed changes:

<b>FINANCIAL</b>	<b>Global Pearls</b>	<b>Score</b>
Program Expense Percentage	99%	10
Administrative Expense Percentage	1%	10
Fundraising Expense Percentage	0%	10
Fundraising Efficiency	\$0.00	10
Program Expense Growth	95.36	10
Working Capital Ratio	1.07	10
Liabilities to Assets Ratio	0	10
<b>TOTAL FINANCIAL SCORE = sum of scores + 30</b>	<b>4 Stars</b>	<b>100</b>
<b>ACCOUNTABILITY &amp; TRANSPARENCY</b>		
	<b>Global Pearls</b>	<b>Pts Deducted</b>
Independent Board	yes	0
Material Diversion of Assets	no	0
Audited Financials by Independent CPA	yes	0
Loans from Related Parties	no	0
Documents Board Meeting Minutes	yes	0
Form 990 Reviewed by Board	yes	0
Conflict of Interest Policy	yes	0
Whistleblower Policy	yes	0
Records Retention & Destruction Policy	yes	0
CEO listed with Salary on 990	yes	0
Process for determining CEO Compensation	yes	0
Board Listed/Not Compensated on 990	yes	0
Board Listed on Website	yes	0
Key Staff Listed on Website	yes	0
Audited Financials on Website	yes	0
Form 990 on Website	yes	0
Privacy Policy on Website	yes	0
<b>TOTAL ACCOUNTABILITY SCORE = 100 - sum of pts deducted</b>	<b>4 Stars</b>	<b>100</b>