

Free and Low Cost Accounting Software Options for Nonprofits

Bookkeeping on a Budget for Nonprofit Organizations

By [Shelley Elmblad](#)

Updated August 27, 2017

As a non-profit organization, your accounting software needs to be able to accurately handle contributions from donors, grants, investments and fund raising events, and produce reports that make submitting [IRS Form 990](#) and other tax reporting easier. Small non-profit organizations don't have the cash to spend on expensive specialized accounting software, so I've rounded up some low-cost options.

Volunteers without significant accounting experience should not set up accounts in software without help from a CPA or non-profit financial specialist. The Northland Foundation has a good example of a [chart of accounts](#) that can be used to set up accounting software for non-profit organizations.

This list is definitely not exhaustive. I've not included software that required contact with a sales person for a price quote or higher-priced accounting software.

1 ACCOUNTS

ACCOUNTS is Windows software designed specifically for small non-profit organizations in the U.S. and Canada with a smaller set of features to keep things simple. The software offers basic bookkeeping and easy, automated fund accounting that does not require journal entries to keep an accurate balance. ACCOUNTS has a very generous 60 days free trial and support resources in the software itself, online, and via email or phone.

If you're currently using [QuickBooks](#), [Quicken](#) or Simply Accounting / Sage 50 Canadian Edition, your chart of accounts can be imported (but transactions can't). New nonprofits can create their own chart of accounts or choose from one of many samples, which have links to for T3010, 990 or 990 EZ. The single user version of ACCOUNTS can be used on multiple computers, but the database will have to be copied between computers. The network version supports up to five users on a local area network or using the Internet, with simultaneous access to the database.

- Track income and expenses
- Track fund balances
- 15 different reports can be exported to PDF, Excel, and CSV
- Annual budget
- Accounts Payable
- Check printing
- Support for multiple organizations on one computer
- Import deposits from [DONATION software](#)

- Simple data backup with reminders, backup to USB drive or other media, or send [encrypted](#) backup to an online backup service

Cost: \$120 for one user or \$200 up to five users per year.

Free trial: 60 days

Platform: Windows

Support: Ongoing

Support: 1 year

Learn more: software4nonprofits.com

2 Aplos

Aplos is online accounting software specifically designed for churches and non-profits, and it is customizable so it can be set up to meet your organization's financial needs. They have been in business since 2008, and are a great option for small nonprofit organization accounting. The subscription includes all the features you need for non-profit accounting, and you can add on additional items like Contributions Management.

Also, supports as many users as an organization requires, and it takes less than an hour to learn how to [navigate](#) and use. Also offers several advantages over desktop software, like [data backup](#), the ability to access it from any computer, and no updates or upgrades to install.

The Base Accounting software includes:

- True Fund Accounting functionality
- Account Maintenance for managing your accounts
- Check Register for transaction entries
- Journal entries
- Custom reports
- Budgeting
- Accounts Payable
- Accounts Receivable
- Branded web pages to accept online donations

The Contributions Management module includes:

- Easy data entry for charitable contributions
- Automated accounting entries for contributions
- Track contributions by person
- Contribution statement printouts
- Donors are automatically entered into People Database.

Cost: Aplos Accounting is \$15/month for one user and \$25/month for 2+ users. To add Contributions Management, it is \$15/month more. A new church or non-profit plants can also receive 6 months free use.

Free trial: 15 days

Platform: Online

Support: Ongoing

Support: Ongoing

Learn more: AplosSoftware.com

3 Zoho Books with Non-Profit Modules

Zoho is an online office suite with easy-to-use tools that all work together. The business applications include accounting software [Zoho Books](#), a [CRM app](#) which can be used for tracking donors and that integrates with email, a human resources module that's free for up to 10 employees, among others. Some perks that Zoho Books authors for non-profits are [multiple currency](#) support, support for bank and credit card accounts, data sharing with an accountant and the ability to receive online payments. Zoho Books can be used by two users with additional user support for \$5 a month.

Free or low-cost modules that are specific to non-profits are available from Zoho Marketplace and include:

- Donor Management
- Club Registration
- Volunteer Registration
- Grant Tracking
- Community Bulletin Board

Cost: \$24 per month or \$240 per year

Free trial: 30 days

Platform: Online

Support: Ongoing

Support: 1 year

Learn more: zoho.com/books

4 Big E-Z

Big E-Z is not [stand-alone](#) accounting software it is a spreadsheet template designed to be used with Microsoft Excel. It doesn't require double entry accounting and is updated every year to include the latest IRS tax regulations. The template files consist of 12 monthly files with customizable income and expense columns.

Big E-Z is a possible accounting solution for very small non-profit organizations with a bookkeeper who is familiar with Excel. Big E-Z can only be used on one computer. While the template does not require any Excel programming, having an understanding of how Excel works will make using Big E-Z truly easy. The template package can be downloaded immediately after purchase online.

- 10 monthly and 14 year-to-date summary reports
- Help buttons guide user
- Tracks 12 income and 24 expense categories, and tracks up to 100 subcategories
- Checkbook reconciliation
- Mileage tracking
- Budgeting
- Multiple Entity version for up to 4 accounts (people, partnerships, organizations or businesses)

Cost: \$59.95-\$99.95

Free trial: 7 days

Platform: Windows

Support: 1 year

Learn more: BigEZ.com

5 Araize FastFund Accounting Standard

This software was designed by CPAs to specifically meet fund accounting and FASB reporting for nonprofit organizations, which is a great advantage. The disadvantage is that the cost of the standard software only includes 30 days of phone support. FastFund also has fundraising software and payroll software, but these will set you back another \$300 each. From what I could determine only the payroll software integrates with the accounting software.

- Fund balancing audit reports
- FASB 117 compliant reports
- Nonprofit terminology on reports
- Program budgets

Cost: \$299

Free trial: 30 days

Platform: Windows

Support: 30 days

Support: 1 year

Learn more: [FastFund Accounting Standard](#)

6 QuickBooks Nonprofit

The majority of nonprofits use the very popular QuickBooks accounting software. While this software may be too expensive for most small nonprofits (see if you can find it on TechSoup.org), it needs to be included on this list. QuickBooks Nonprofit has all the features of QuickBooks Pro with tools specifically for nonprofit organizations. Advanced reports include program budget tracking donations and expenses. QuickBooks also has a variety of add-ons (additional fees apply) for payroll credit card processing, bill pay services, check printing and more - so the conveniences are there, but they can really add up.

- Track donations and pledges
- Tutorials specific to the Nonprofit edition
- Easy to learn how to use
- Good customer support
- Fundraising and pledge support

Cost: Retail for \$400, but you can [find lower prices online for QuickenBooks NonProfit](#).

Free trial: None, 60-day money back guarantee

Platform: Windows

Support: Ongoing

Support: 1 year

Learn more: [QuickBooks Nonprofit Website](#)

7 QuickBooks Online Essentials

A less expensive and more convenient QuickBooks option is QuickBooks online, although there is no non-profit module so an accountant would definitely have to help with setting up the software. Another option is using the book, [Running QuickBooks in Nonprofits](#), shows organizations how to work with the software as it is. QuickBooks Online Essentials supports three users, has iPhone, BlackBerry and Android apps, and automated online banking. A payroll module can be added.

Cost: \$25, or \$51.16 with payroll

Free trial: 30 days

Platform: Online

Support: Ongoing

Support: 1 year

Learn more: [QuickBooks Online Essentials](#)

8 GnuCash

[GnuCash](#) is [double entry accounting](#) software that's great for small business, but that can only work for very small nonprofit organizations that don't mind importing some numbers into Excel to get the proper reports due to the lack of any non-profit plug-ins or add-ons. GnuCash makes it to this list because it's free, supports multiple currencies and has been translated into several languages.

- Actively developed
- Good set of financial reports
- Statement of Reconciliation
- Support for investments
- Job tracking could be used for fundraising purposes
- Budgeting
- Check printing
- Mortgage and loan support

Cost: free

Free trial: n/a

Platform: Windows, Mac, and Linux

Support: Online user manual, tutorials, and concepts guide

Support: 1 year

Learn more: GnuCash.org

Source: <https://www.thebalance.com/nonprofit-finance-software-1294214>