




Tips for Sharing Financial Stories with Your Board

Welcome!



Tyler Frame
Relationship Specialist
(585) 484-0311 Ext. 708
tdf@threeplusone.us

Know Your Audience



Remember, you are **not** presenting to yourself.

Know the **demographics** of your audience.

Find out what the audience **wants to learn** from the presentation.

Know your audiences' **level of knowledge**.

**Does your board have > 5 years
of public finance experience?**

“My team and I produce reports, graphics, and analyses that are specifically intended for council/board meetings.”



Using Data the Right Way

DATA



ARRANGED



EXPLAINED
WITH A STORY



SORTED



PRESENTED
VISUALLY

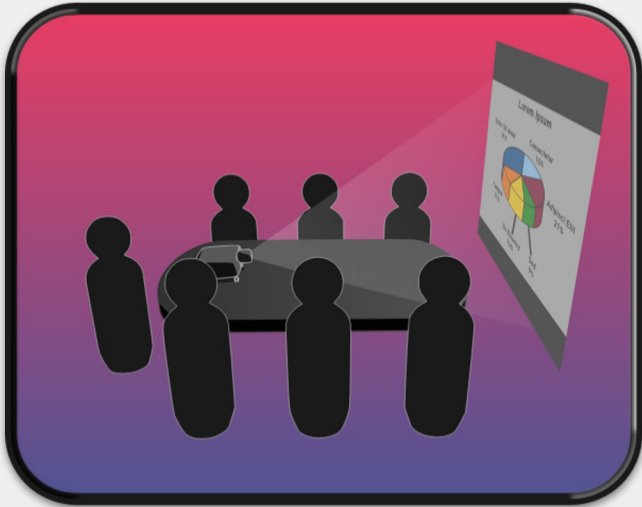




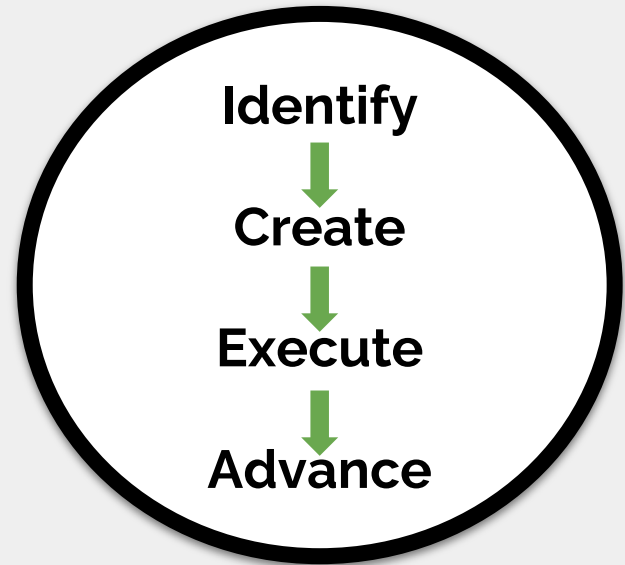
THINGS TO KEEP IN MIND AS YOU BRAINSTORM



Is the topic you are
discussing
explanatory?

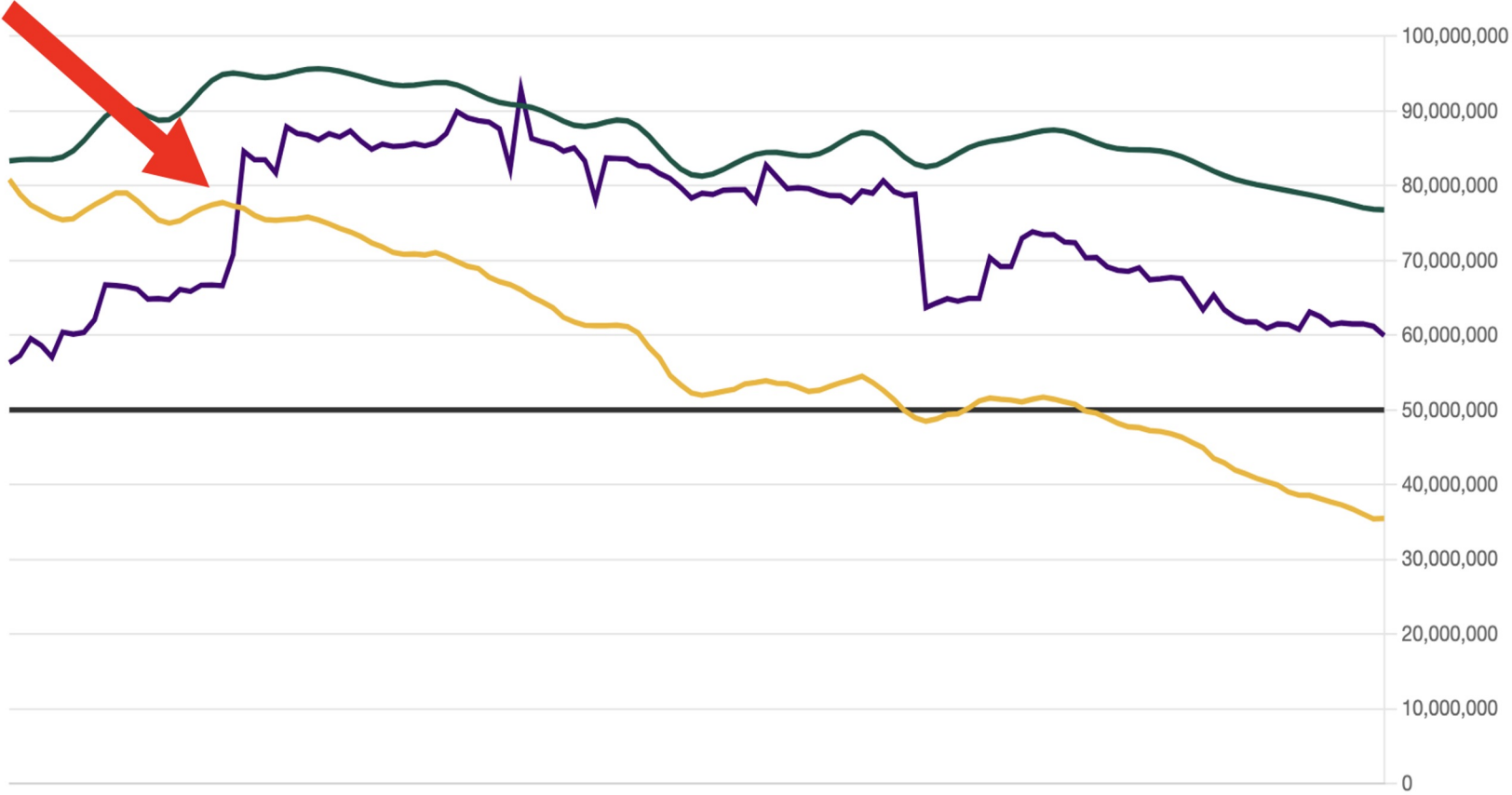


Is the topic you are
discussing
exploratory?

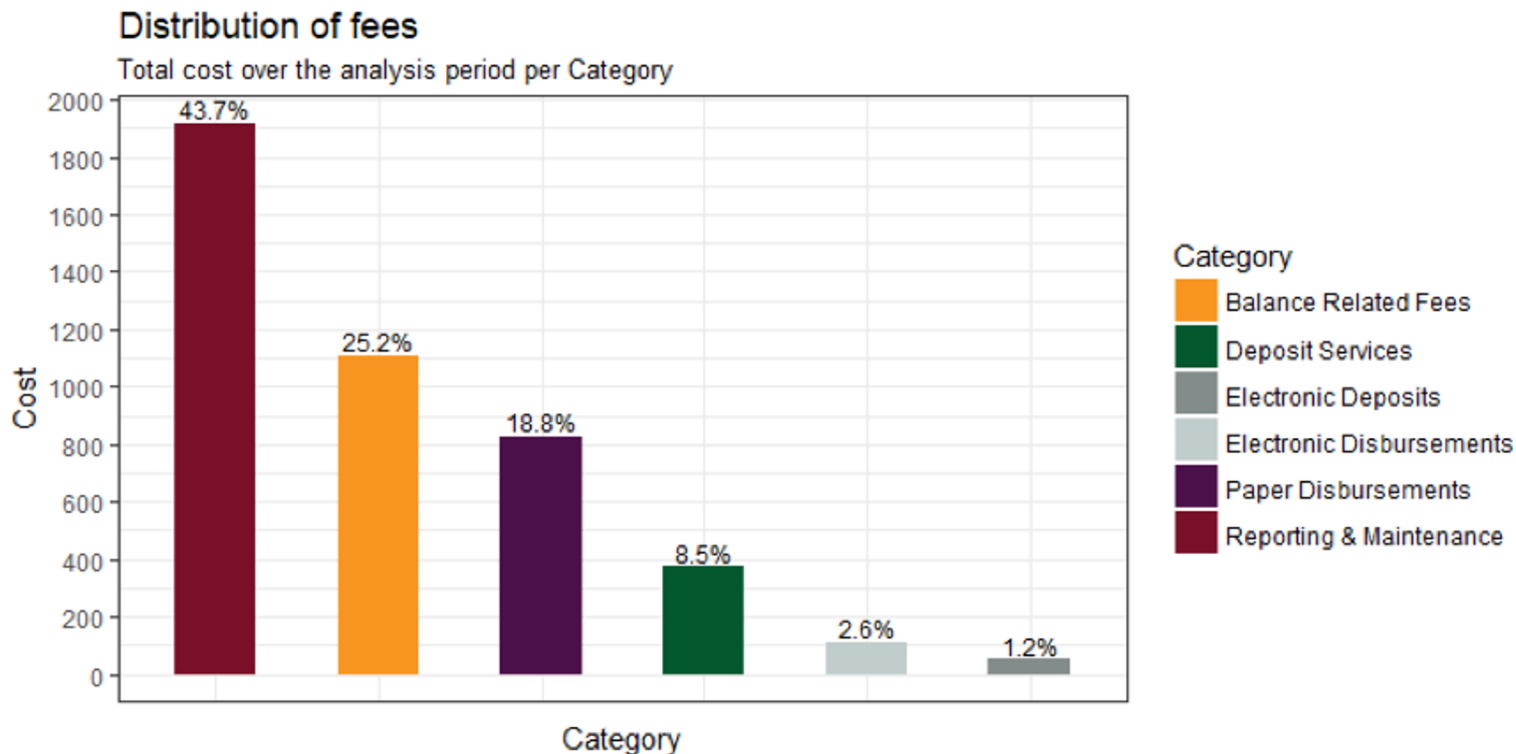


TIPS FOR DESIGNING A PRESENTATION

Short-term Cash Position Forecast



Use Visuals That Show Scale



Standard 3 Act Structure



- Introduce
- Share Data
- Call to Action

The Power of Repetition



Be Consistent

An entity's cashVest score is always measured per quarter.



Sample County, USA
3/1/2021 - 5/31/2021

cashVest®
score: 91

cashVest® Score History

Period Ending	Score
3/1/18	82
6/1/18	81
9/1/18	85
12/1/18	85
3/1/19	87
6/1/19	87
9/1/19	89
12/1/19	91
3/1/20	91
6/1/20	91
9/1/20	91
12/1/20	91
3/1/21	91

Period Interest = \$37,446
Last 12 months = \$531,839
Cumulative with three-one = \$2,016,673

Key changes impacting this period's cashVest score:
 ↑ Bank balances remained stable with an increased allocation towards fixed income since last period.

Some activities that can help further improve your the value of the County's cash:

- Improving the check to ACH ratio and transitioning towards electronic payments will increase efficiencies and reduce banking fees.
- Update the County's IPS to remove investment duration restrictions and reflect all allowable investment options.

- 1) **percent of available funds providing value**
 - All County funds provided value through interest earnings and by offsetting banking fees. 94% of funds earned interest, of which 90% met or exceeded market benchmarks. ★★★★★
- 2) **liquidity proficiency**
 - The County averaged \$52.7 million in fixed income during the period. Stress test data identified \$42.4 million that could be invested for various durations throughout the year. ★★★★★
 - The MC Liquidity Forecast revealed additional short-term investment opportunities. ★★★★★
- 3) **warnick rate indicator®**
 - The County's effective yield on interest-bearing funds was 0.25% this period. The 30-day Treasury benchmark averaged 0.02% for the same period. ★★★★★
- 4) **cash flow optimization**
 - The ECR remained at 0.18% for the period and accumulated charges for 2021 totaled \$11,054 by May 31. We recommend transitioning to electronic payments to vendors and for payroll instead of issuing checks to save on bank costs. ★★★★★
- 5) **investment policy**
 - The County's IPS currently has no restriction on financial institutions. However, investment duration is limited by cash flow and liquidity requirements. Additionally, the IPS does not reflect all allowable investments. ★★★★★



An entity's cashVest score is always based off of **specific criteria**.



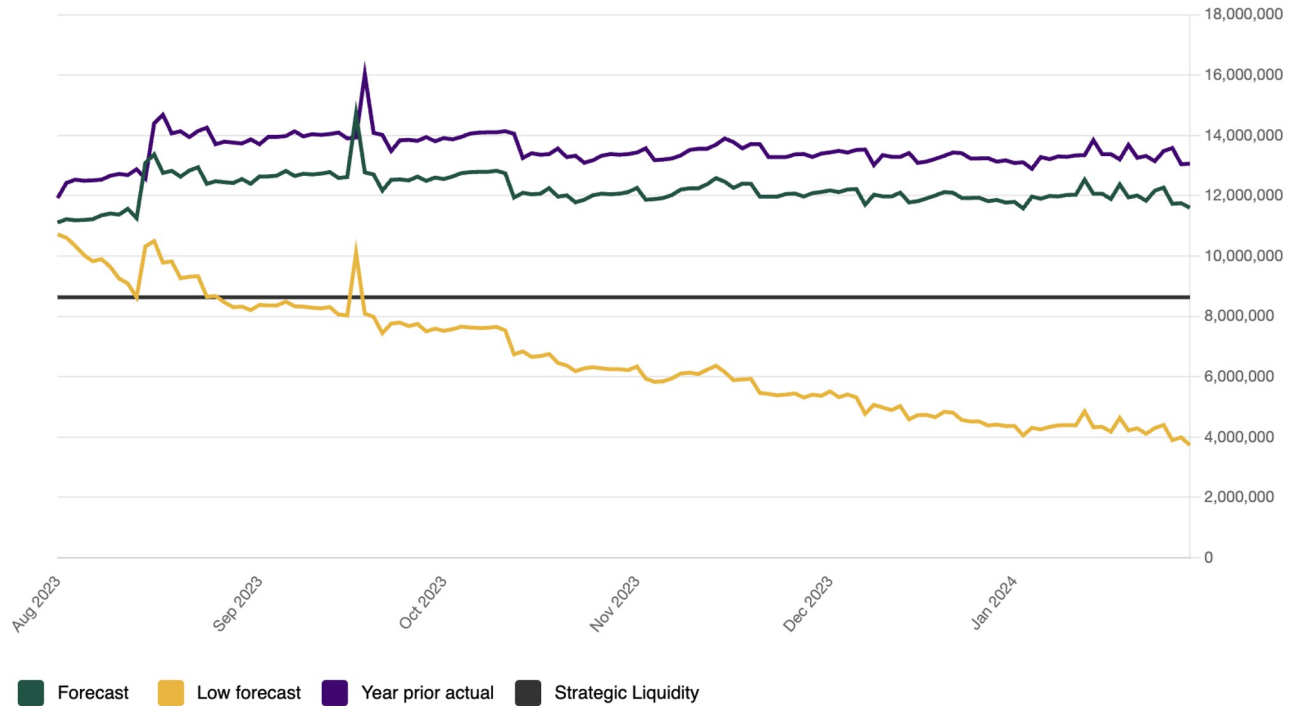
COMMON MISTAKES



Presenting Data without Context



Short-term Cash Position Forecast



[? Explain this chart](#)

nc liquidity forecast model[®]

You Cannot Do Everything

[see more menus @ zmenu.com](http://zmenu.com)

Specialties

THAI COCONUT-LIME CHICKEN 15.50 cal 15.50
Tender Pieces of Chicken, Snow Peas, Shiitake Mushrooms, Onions and Garlic in a Thai Coconut-Curry Sauce with Cashew Nuts and Mango. Served with White Rice

CRISPY PINEAPPLE CHICKEN AND SHRIMP 15.90 cal 15.95
Crispy Chicken and Shrimp with Pineapples, Mushrooms, Onions, Garlic, Peppers and Cilantro in a Sweet and Spicy Sauce. Served with White Rice

CHICKEN RIGATONI 14.30 cal 15.95
Chicken Breast, Mushrooms, Onion, Onions and Garlic in a White Wine and Cream Sauce Served with Buttered Parmesan Pasta

TRUFFLE HONEY CHICKEN 17.95 cal 17.95
Fried Chicken Breast with Truffle-Honey, Asparagus and Mashed Potatoes

CHICKEN PARMESAN "PIZZA STYLE" 16.50 cal 16.50
Crispy Chicken Breast Coated with Breadcrumbs, Covered in Marinara Sauce and Lots of Mashed Potatoes. Topped with Angel Hair Pasta in a Cream Sauce

WHITE CHICKEN CHILI 15.90 cal 15.95
A Generous Served of Chicken, White Beans, Roasted Green Chiles, Onions and Garlic with a Touch of Cream. Garnished with Steamed White Rice and Fresh Cilantro

CHICKEN ENCHILADAS 19.10 cal 15.50
Covered with Our Red Chile Sauce and Melted Cheese. Served with Black Beans and Cilantro Rice

CAJUN CHICKEN "LITTLES" 21.30 cal 16.50
Tender Breast of Chicken Pieces, Spinach, Breaded and Fried Crisp. Served with Mashed Potatoes and Fresh Corn Succotash

SHEPHERD'S PIE 15.20 cal 16.50
Ground Beef, Carrots, Peas, Zucchini and Onions in a Delicious Mushroom Gravy Covered with a Mashed Potato-Parmesan Cheese Crust

BAJA CHICKEN TACOS 12.50 cal 15.95
Soft Corn Tacos Filled with Mildly Spicy Chicken, Cheese, Tomato, Avocado, Onion, Chipotle and Cilantro. Served with Rice and Beans

FISH TACOS 16.95
Soft Corn Tostitos Filled with Grilled Fish 10.30 cal or Crispy Beer Battered Fish 13.80 cal, Avocado, Tomato, Cilantro, Cheese Sauce, Marinated Onions and Cilantro. Served with Rice and Beans

GRILLED STEAK TACOS 10.60 cal 16.95
Soft Corn Tacos, Char-grilled Steak, Avocado, Tomato, Chipotle Sauce, Cilantro, Onions and Cilantro. Served with Rice and Beans

FACTORY BURRITO GRANDE 21.50 cal 16.50
A Monster Burrito with Chicken, Cheese, Rice, Onions, Peppers and Cilantro. Served with Guacamole, Cilantro, Sour Cream, Salsa and Black Beans

CHICKEN "POKÉ" 17.50
Fresh Raw Ahi Tuna in Sesame, Garlic, Onion and Ginger. Served Over White Rice 10.50 cal or Kale-Cashew Salad 12.70 cal with Avocado, Edamame, Shiitake Mushrooms, Cucumber and Sriracha Aioli

FAMOUS FACTORY MEATLOAF 18.00 cal 17.95
Served with Mashed Potatoes, Mushroom Gravy, Corn Succotash

MEDITERRANEAN GRILLED CHICKEN 17.95 cal 17.95
Tender Pieces of Chicken Breast Charbroiled with Olive Oil, Garlic. Served with Quinoa-Almond Pilaf and Fresh Vegetables

6
2,000 calories a day is used for general nutrition advice, but calorie needs vary.
Additional nutrition information available upon request.

Specialties

CHICKEN MADEIRA 11.80 cal 19.95
Our most popular dish! Sautéed Chicken Breast Topped with Fresh Asparagus and Mozzarella Cheese. Covered with Fresh Mushroom Madeira Sauce Served with Mashed Potatoes

CRISPY PORK SCHNITZEL 17.95 cal 17.95
Golden Brown Pork Loin with Lemon Sautéed Sauce Served with Mashed Potatoes and Braised Cabbage

BRICK CHICKEN 11.00 cal 17.95
Fresh All Natural Deboned Half Chicken Pan Sautéed over a Brick until Golden Brown. Served with Crispy Potatoes, Sautéed Onions and Peppers

CHICKEN BELLAGIO 17.90 cal 17.95
Crispy Coated Chicken Breast over Basil Pasta and Parmesan Cream Sauce Topped with Prosciutto and Arugula Salad

CHICKEN & BISCUITS 16.10 cal 17.95
A Cheesecake Factory "Comfort Classic." Sautéed Chicken Breast Covered with a Rich Pan Gravy, Served with Our Mashed Potatoes, Mushrooms, Vegetables and Buttermilk Biscuits

CRUSTED CHICKEN ROMANO 16.60 cal 17.95
Breast of Chicken Coated with a Romano-Parmesan Cheese Crust Served with Pasta in a Light Tomato Sauce

ORANGE CHICKEN 16.90 cal 17.95
Deep Fried Pieces of Chicken Breast Covered in a Sweet and Spicy Orange Sauce. Served with White Rice and Vegetables

PARMESAN-HERB CRUSTED CHICKEN 13.30 cal 18.95
Sautéed Chicken Breast Coated with Parmesan-Garlic Breadcrumbs and Herbs. Served with Mashed Potatoes and Green Beans

CRISPY CHICKEN COSTOLETTA 17.60 cal 18.95
Chicken Breast Lightly Breaded and Sautéed to a Crisp Golden Brown. Served with Lemon Sauce, Mashed Potatoes and Fresh Asparagus

CHICKEN PICCATA 14.70 cal 17.95
Sautéed Chicken Breast with Lemon Sauce, Mushrooms and Spinners. Served with Angel Hair Pasta

SPICY CASHU CHICKEN 18.20 cal 17.95
A Very Spicy Andarino-Style Dish Served with Green Onions and a Side of Cashew Sauce over Rice

TERIYAKI CHICKEN 17.95 cal 17.95
Charbroiled Chicken with Teriyaki Sauce Served with Steamed Rice

CHICKEN MARSALA AND MUSHROOMS 15.10 cal 20.50
Chicken Breast Sautéed with Fresh Mushrooms in a Rich Marsala Sauce. Served over Bow-Tie Pasta

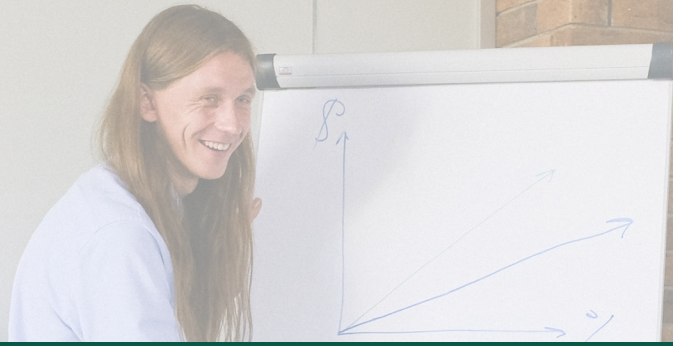
BANG BANG CHICKEN AND SHRIMP 14.10 cal 19.95
Crispy Chicken and Shrimp with the Flavors of Curry, Fennel, Chile and Coconut. Sautéed with Vegetables and Served over Steamed White Rice

7
2,000 calories a day is used for general nutrition advice, but calorie needs vary.
Additional nutrition information available upon request.

One Clear Message



The best data storytellers have ***one clear message*** for each graphic.



TIPS FOR PRESENTING LIQUIDITY DATA



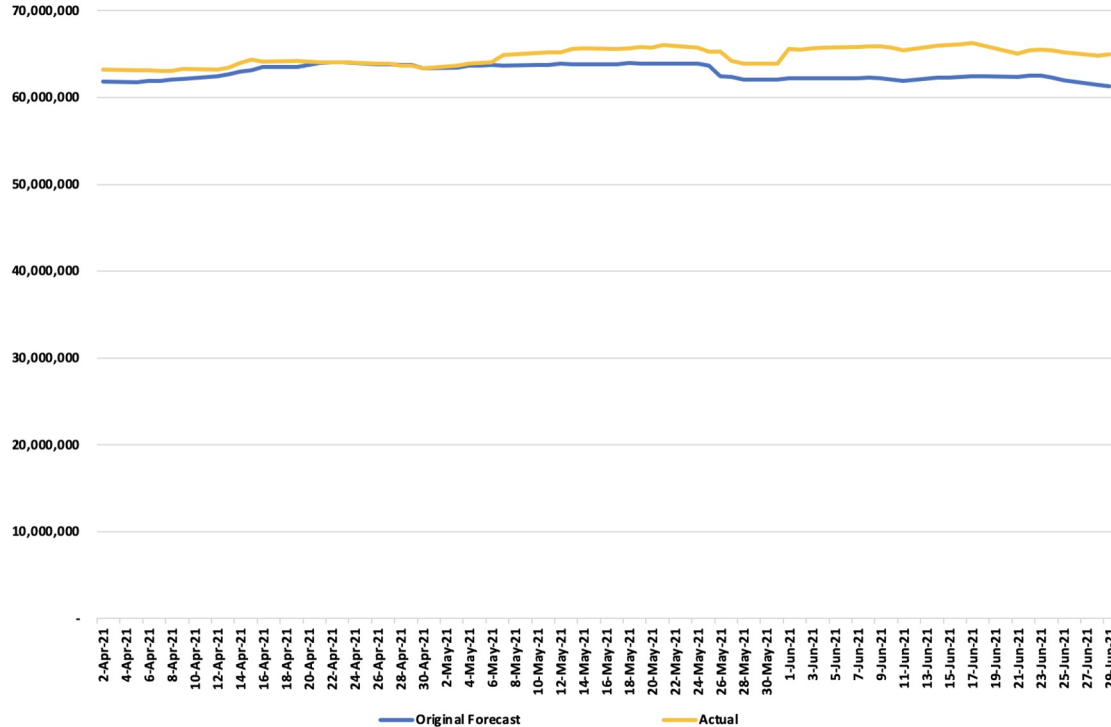
“My board asks for detailed financial information that usually requires additional analysis after a meeting.”

“My board is interested in utilizing data and future forecasts for scenario planning.”

Month	Positive Cash flows	Negative Cash flows	Net Monthly Impact
Aug 2022	\$8,182,288	(\$9,660,441)	(\$1,478,153)
Sep 2022	\$2,698,076	(\$4,314,111)	(\$1,616,035)
Oct 2022	\$5,744,462	(\$8,294,620)	(\$2,550,158)
Nov 2022	\$7,890,490	(\$3,950,168)	\$3,940,322
Dec 2022	\$16,058,913	(\$1,889,007)	\$14,169,906
Jan 2023	\$39,856,673	(\$13,238,763)	\$26,617,910
Feb 2023	\$4,317,859	(\$11,632,082)	(\$7,314,223)
Mar 2023	\$5,213,478	(\$9,591,214)	(\$4,377,736)
Apr 2023	\$3,755,790	(\$4,907,762)	(\$1,151,972)
May 2023	\$10,872,780	(\$14,023,926)	(\$3,151,145)
Jun 2023	\$5,060,890	(\$6,821,217)	(\$1,760,327)
Jul 2023	\$4,077,662	(\$7,510,609)	(\$3,432,947)

Review and Adjust

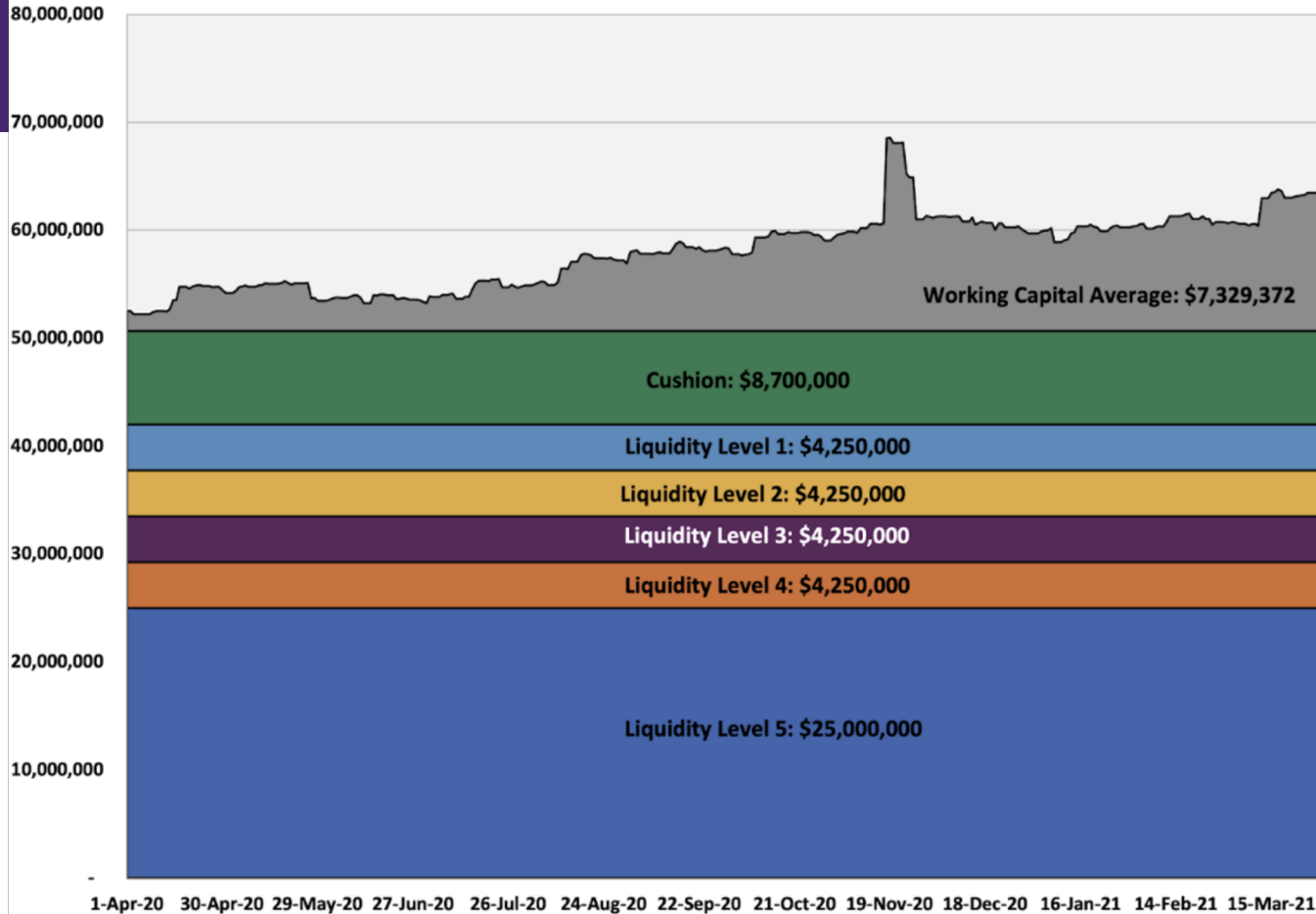
Previous Forecast to Actual
April - June 2021



Variance Type	Amount	%
Average	1,851,384	2.9%
Max	3,815,155	5.8%
Min	(38,489)	-0.1%

“My board is aware of the amount of effort my team and I put into liquidity/treasury management.”

Time Horizon of Cash



Stress Testing

Value Comparison

	Bank #1	Bank #2	Bank #3	Bank #4	Bank #5	Bank #6
Total Line Item Fees	\$4,075	\$15,293	\$13,487	\$11,206	\$22,947	\$18,114
DDA Rate	4.90%	3.00%	1.00%	1.00%	0.70%	0.00%
MMDA Rate						
ECR	1.25%	1.00%	1.65%	1.20%	1.65%	0.39%
FDIC	0.16%	0.00%	0.00%	0.000%	0.00%	0.13%
eECR	1.09%	1.00%	1.65%	1.20%	1.65%	0.26%
Historical Average Balance	\$5,236,073	\$5,236,073	\$5,236,073	\$5,236,073	\$5,236,073	\$5,236,073
FDIC Fee (\$)	\$8,378	\$0	\$0	\$150	\$0	\$6,807
RR	10%	10%	0%	0%	0%	0%
Historical Balance Adjusted for RR	\$4,712,466	\$4,712,466	\$5,236,073	\$5,236,073	\$5,236,073	\$5,236,073
ECR Allowance	\$51,366	\$47,125	\$86,395	\$62,833	\$86,395	\$13,614
Required Balance to Pay Zero Fees	\$415,427	\$1,699,179	\$817,411	\$933,860	\$1,390,727	\$6,967,042
Excess / Deficit Balance	\$4,297,039	\$3,013,287	\$4,418,662	\$4,302,213	\$3,845,346	-\$1,730,969
Net Value / Hard Fees	\$230,911	\$90,399	\$44,187	\$43,022	\$26,917	\$0

Thank you!



Tyler Frame
Relationship Specialist
(585) 484-0311 Ext. 708
tdf@threeplusone.us