Pathway to Recovery® Series-
The Power Of Liquidity Data
TODAY'S PRESENTERS

ALEX DEROsa
Relationship Specialist
ald@threeplusone.us

KYLE METCALFE
Relationship Analyst
kjm@threeplusone.us

www.threeplusone.us
U.S. recessions are shaded; the most recent end date is undecided.

Sources: Board of Governors; Treasury

fred.stlouisfed.org
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Source: Board of Governors of the Federal Reserve System (US)

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Liquidity vs. Cash Flow

Daily ins and outs of revenues & expenditures
- cash flow

The measurement & value of all your entity's cash
- liquidity

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Putting your data to work
Marketplace Benchmark Data

$1 million 1-year CD

1. Benchmarks help you know more about what your cash is worth.
2. Ensure you’re always maximizing the value on all financial resources.
3. Banks can use data to optimize their balance sheet.
“It has been one of the greatest things I think I’ve done in my career here at Allegany County through the whole 37 years.”

Allegany County Treasurer, Terri Ross
What is the difference between a liquidity forecast and a cash forecast?
"The power of knowing allows for stronger communication with all financial providers."
Rating agencies value liquidity data.

Liquidity is now 10% of the framework for local GO ratings at S&P.

"Liquidity Score" measures availability of cash in the short, medium, and long-term.
A credit rating boost can save taxpayers millions of dollars.
When the County onboarded they had approximately $46 million invested. After stress-testing the County’s liquidity needs and evaluating banking services the results indicated an additional $75 million which could earn better value.

$9.2 million realized since relationship began in May 2018. The data provided the County with a framework of options to maximize value on cash and save on banking services.
We recommend opening a separate bank account to make the management of funds more organized and easily audited.

New guidance states that your entity can keep the yield earned on ARPA funds. A strategy to earn the most will benefit your entity for years to come.

cashVest's fees are covered in the most recent guidance.


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