



District Investment Strategies and Outcomes

A Historical Review

A PRESENTATION TO THE GENEVA CUSD 304
FINANCE COMMITTEE- 12 OCTOBER 2021

“Successful investing is about managing risk, not avoiding it.”

- BENJAMIN GRAHAM

- American Economist, Professor, Inventor

Board Policy 4:30

Revenue and Investments

- Safety of Principal
- Liquidity
- Rate of Return
- Diversification
- Public Trust

Board Policy 4:30

Authorized Investments

- Bonds, Notes Certificates of Indebtedness, Treasury Bills, other Securities
- Interest Bearing: Savings Accounts, Certificates of Deposit, Time Bearing Accounts, Government Securities, Government/Municipal Bonds
- Illinois School District Liquid Asset Fund

Who We Invest With and Why

PMA Financial

- Develop a Cash Flow Plan
- Estimated District Cash Needs
- Low Risk Investments
- Investments: Interest Bearing Accounts, Certificates of Deposit

Illinois School District Liquid Asset Fund+

- AAAM Rated Pooled Investment

5/3 Bank

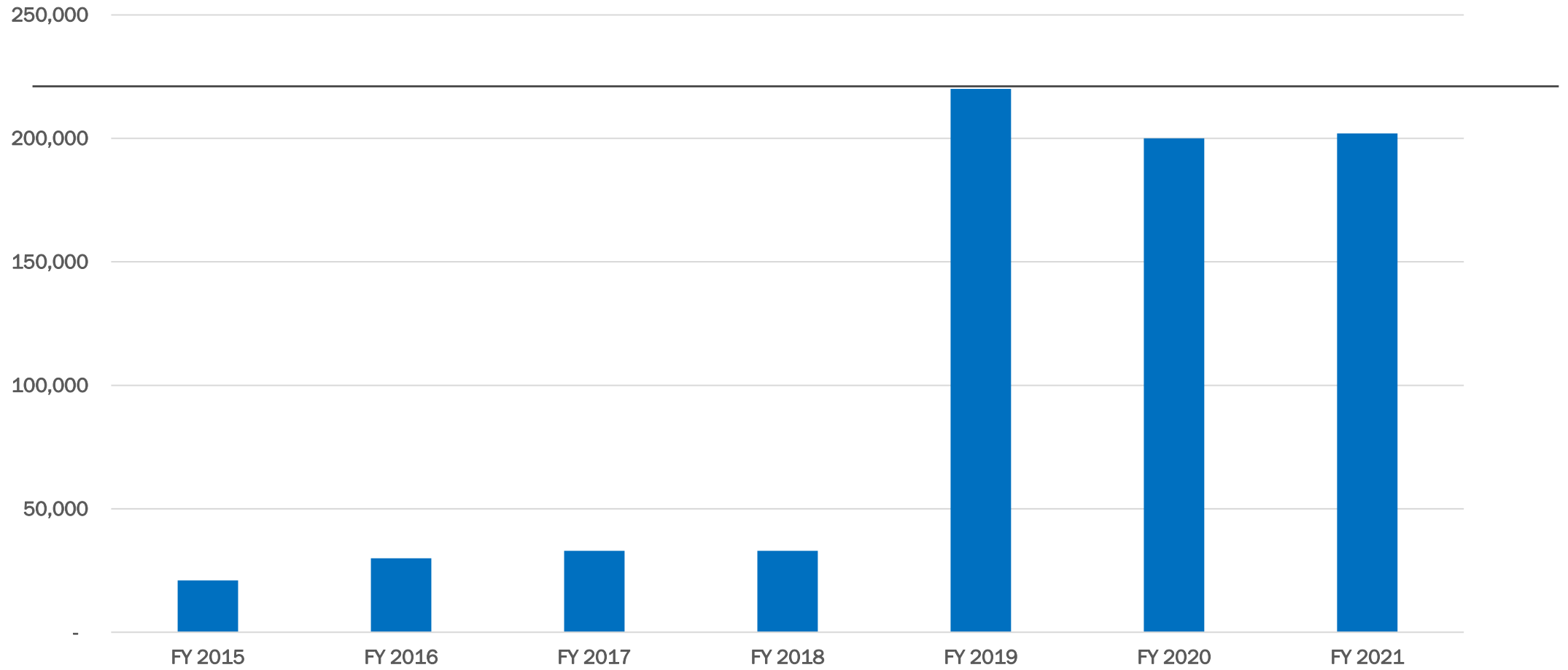
- Money Market Account

❖ FDIC Insured Investments

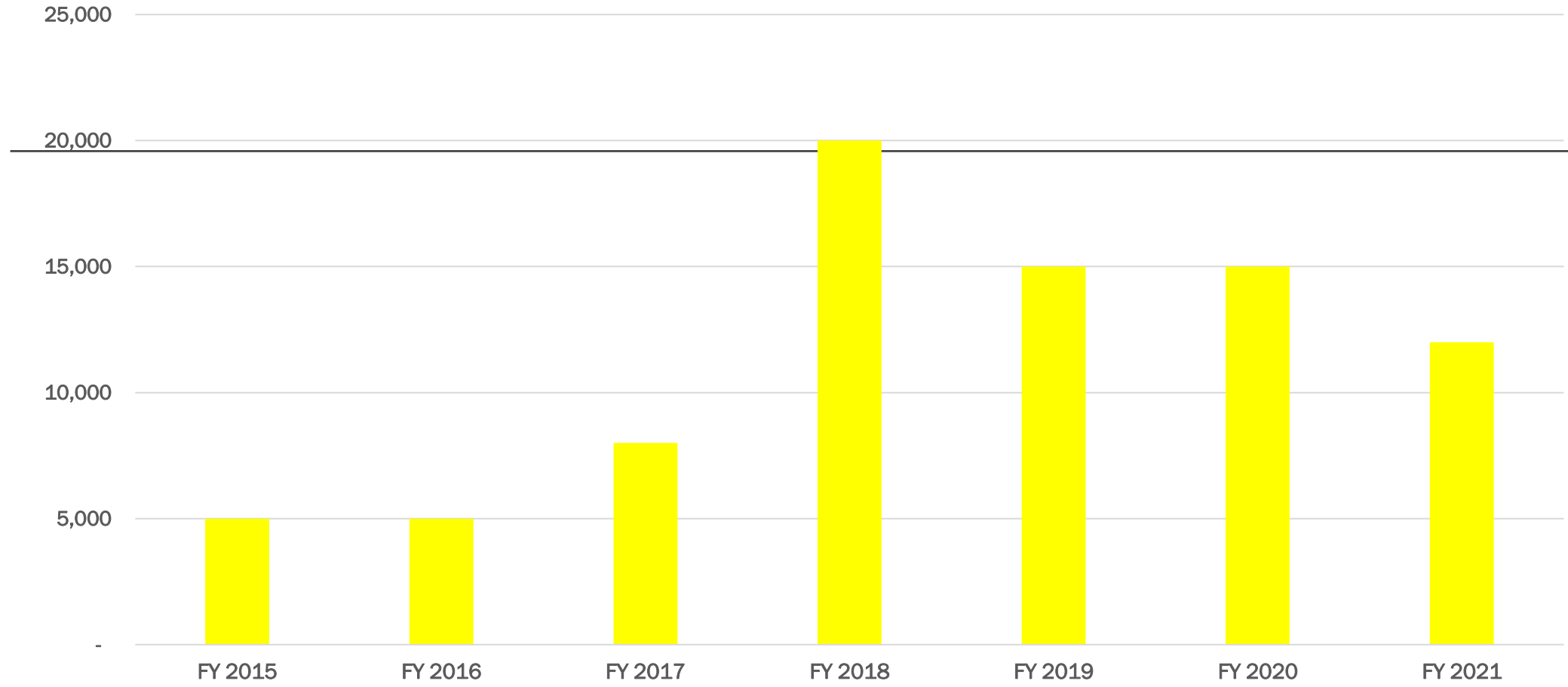
Benefits of Financial Institutions

- Safekeeping
- Controls
- Reporting
- Avoidance of Ethics or Conflicts of Interest
- Advice
- Market Watch
- Investment Options

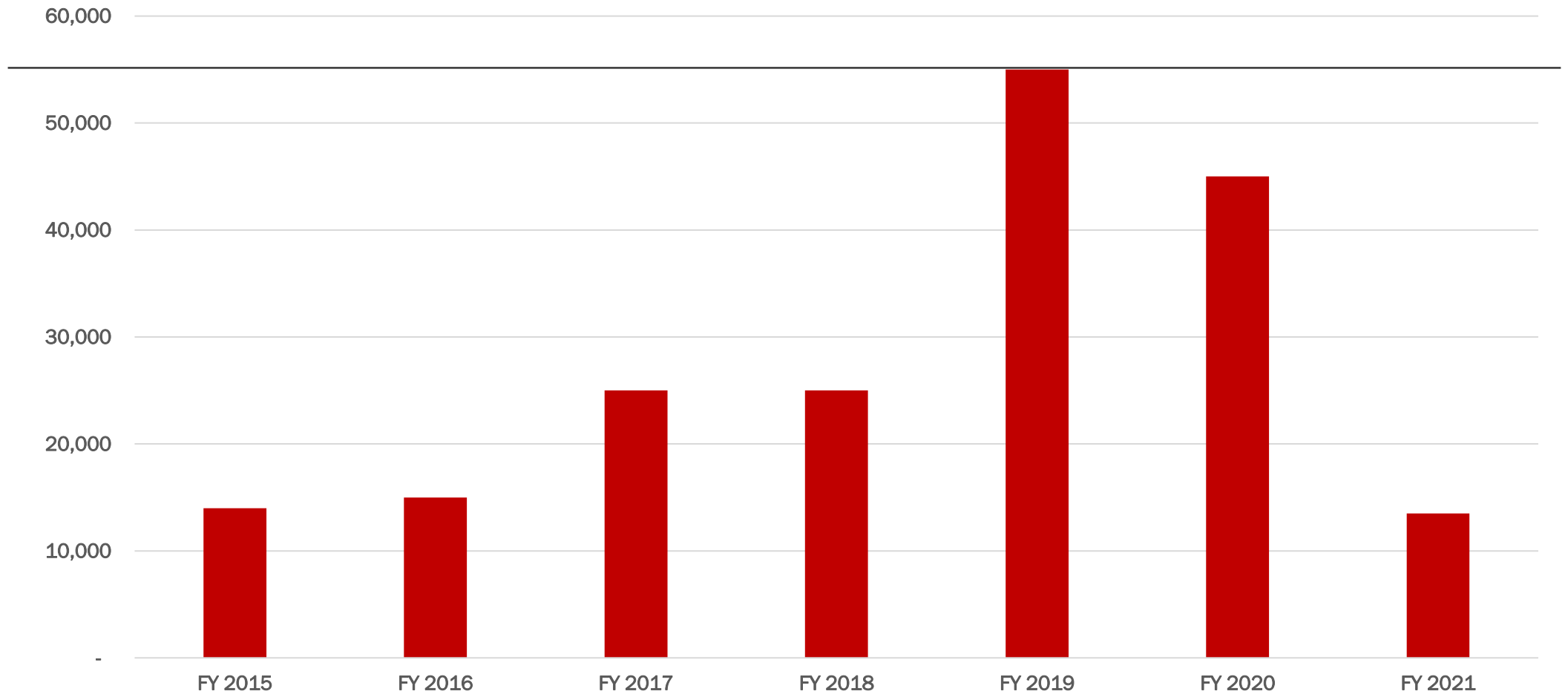
Education Fund



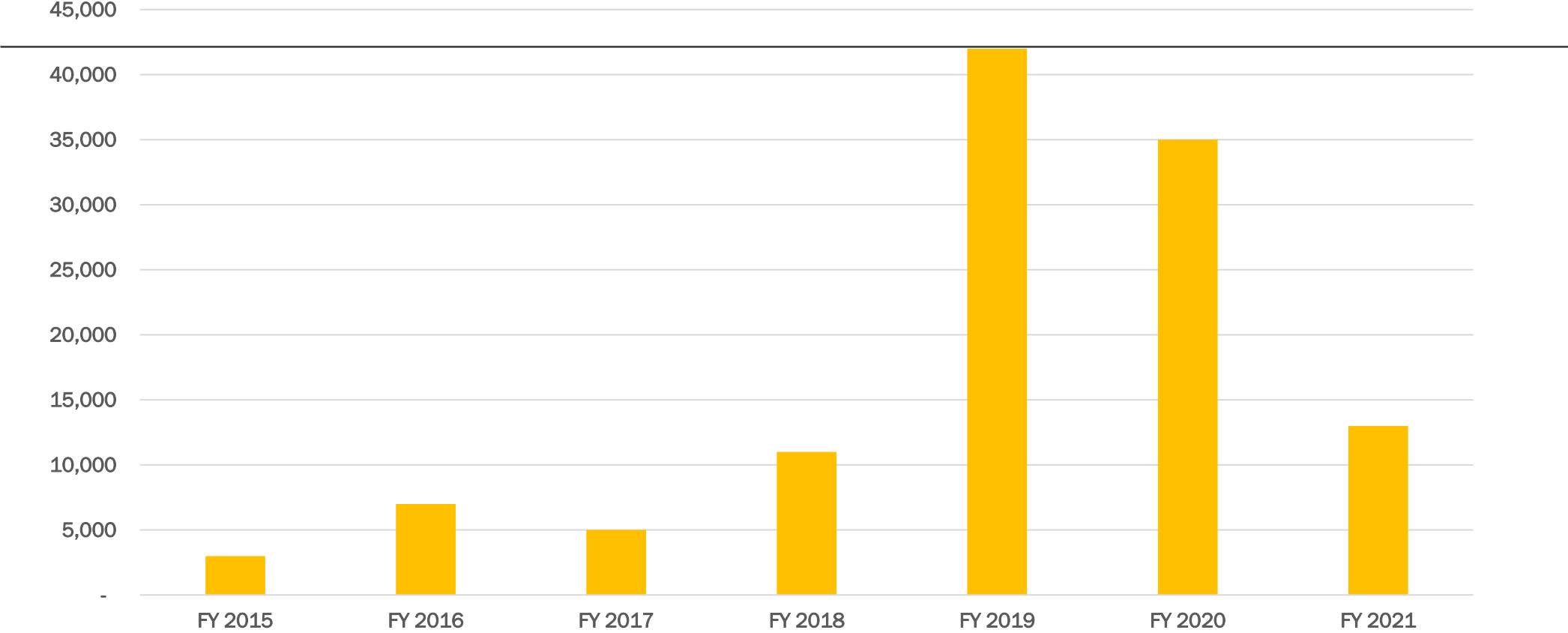
O&M Fund



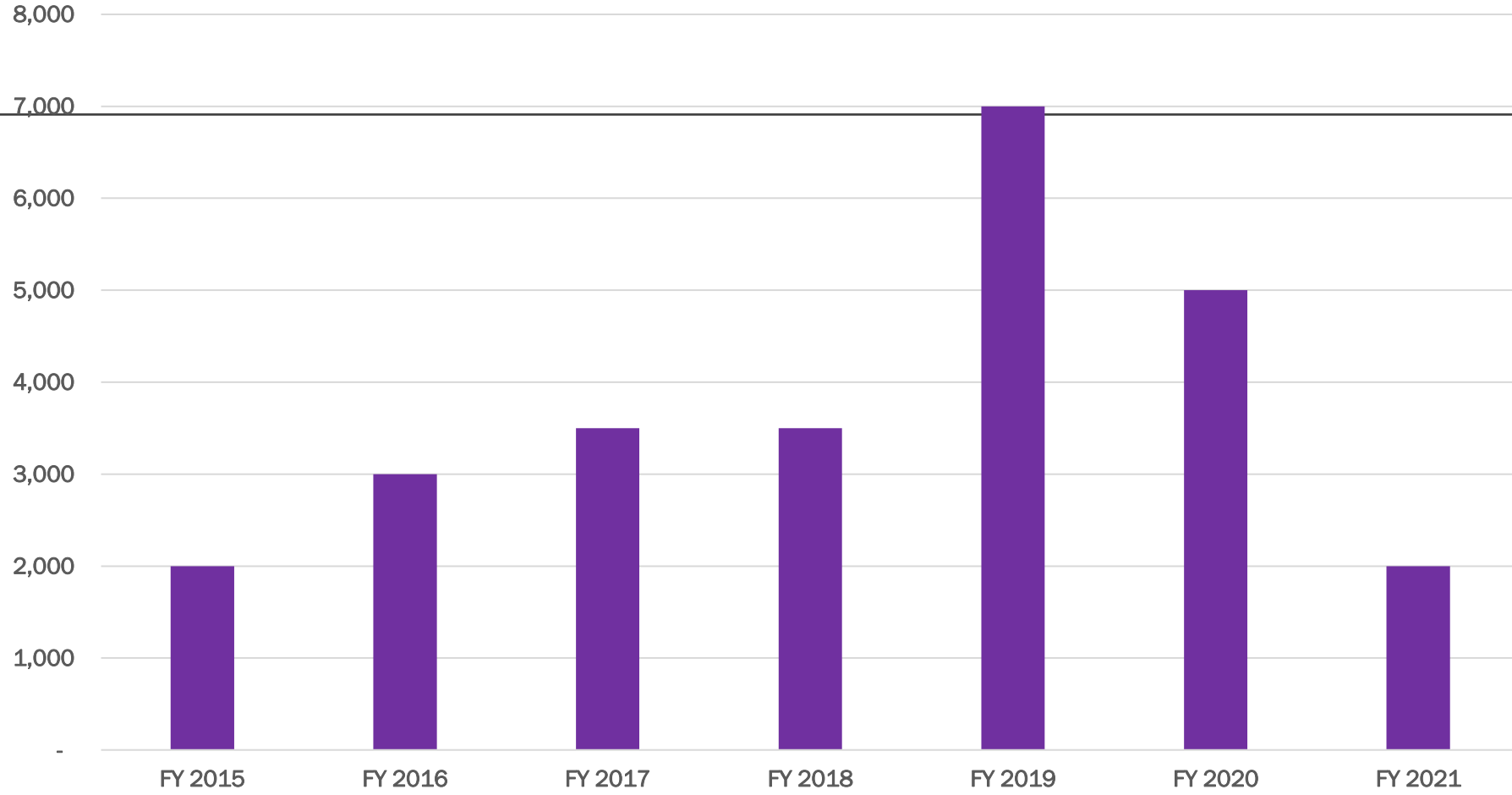
Debt Service Fund



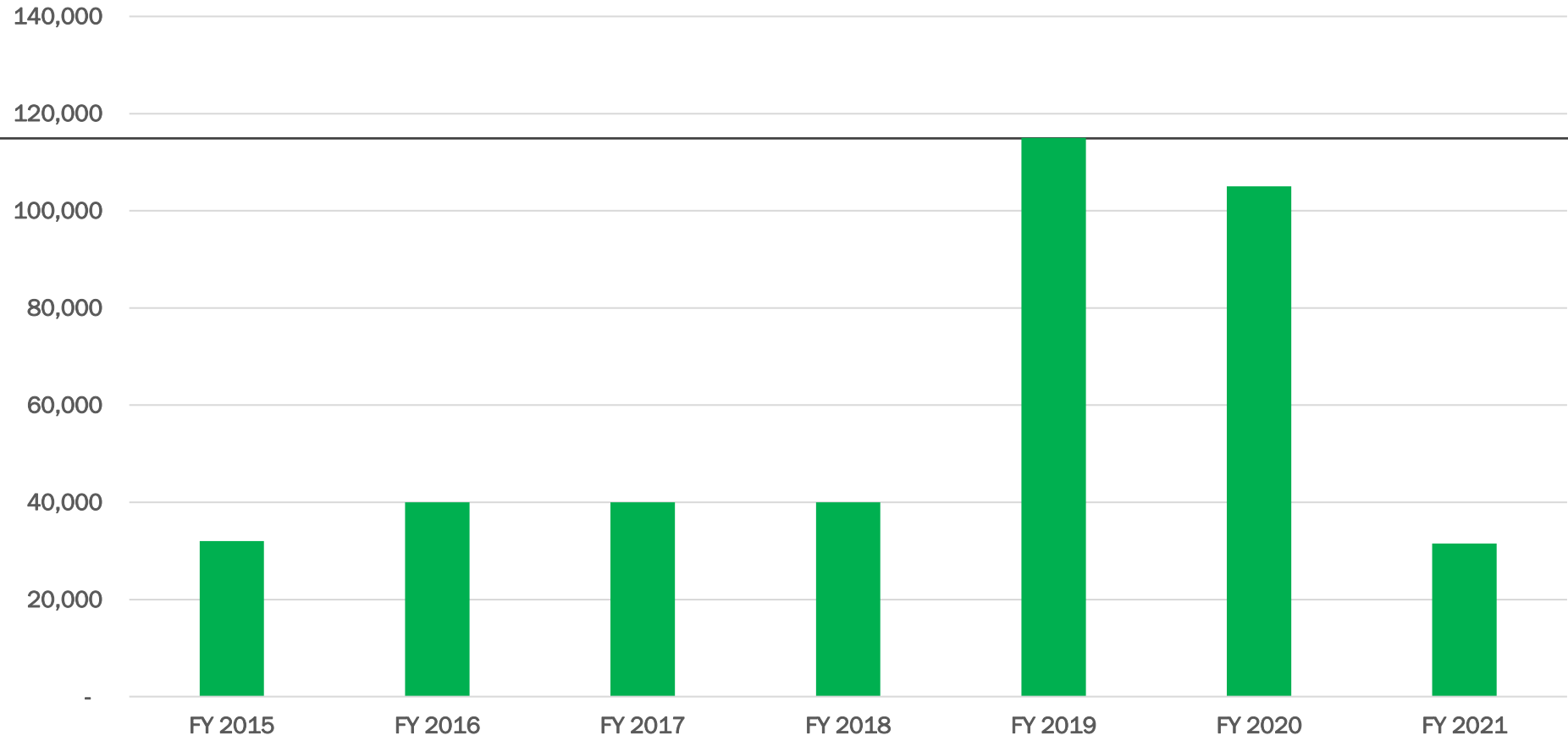
Transportation Fund



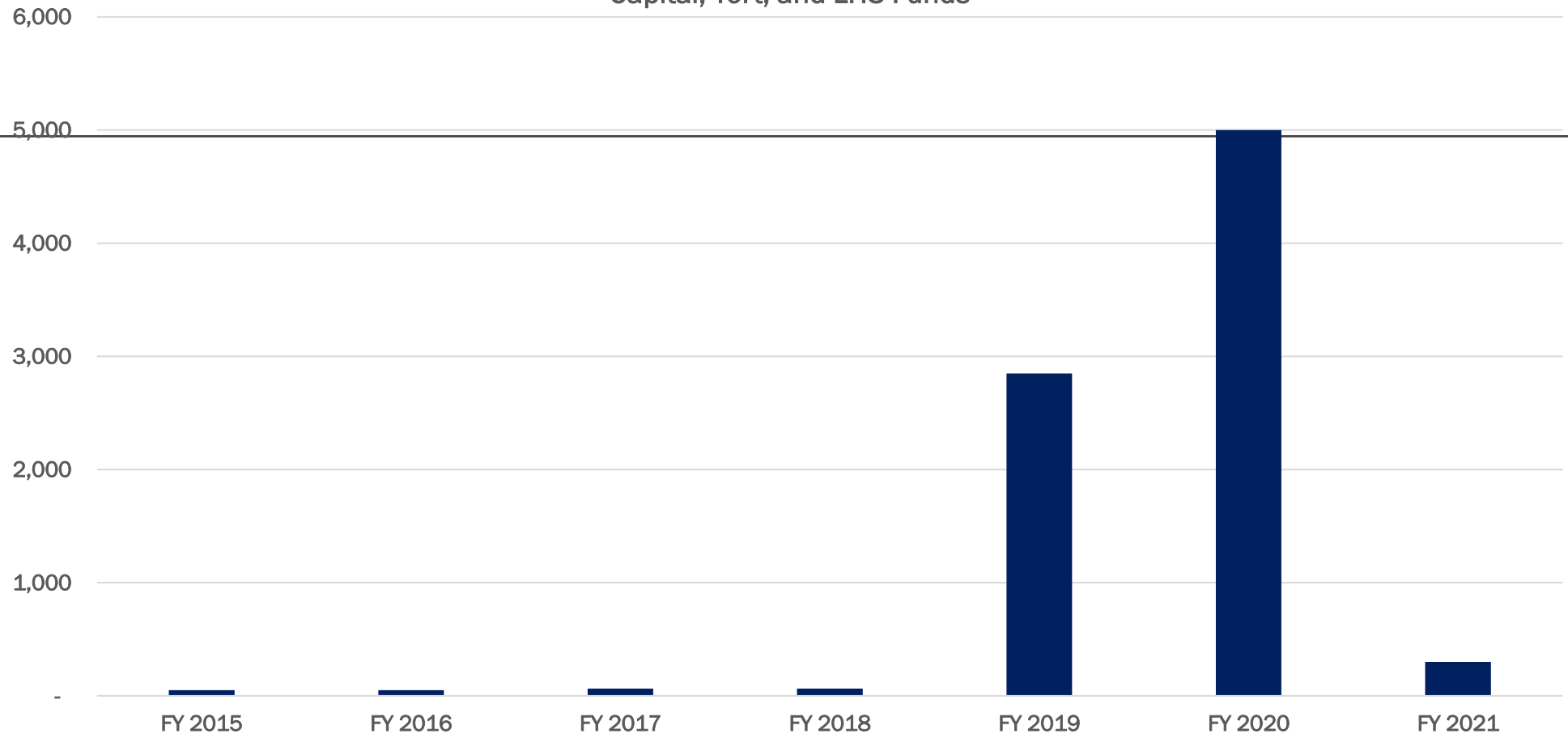
Retirement Fund



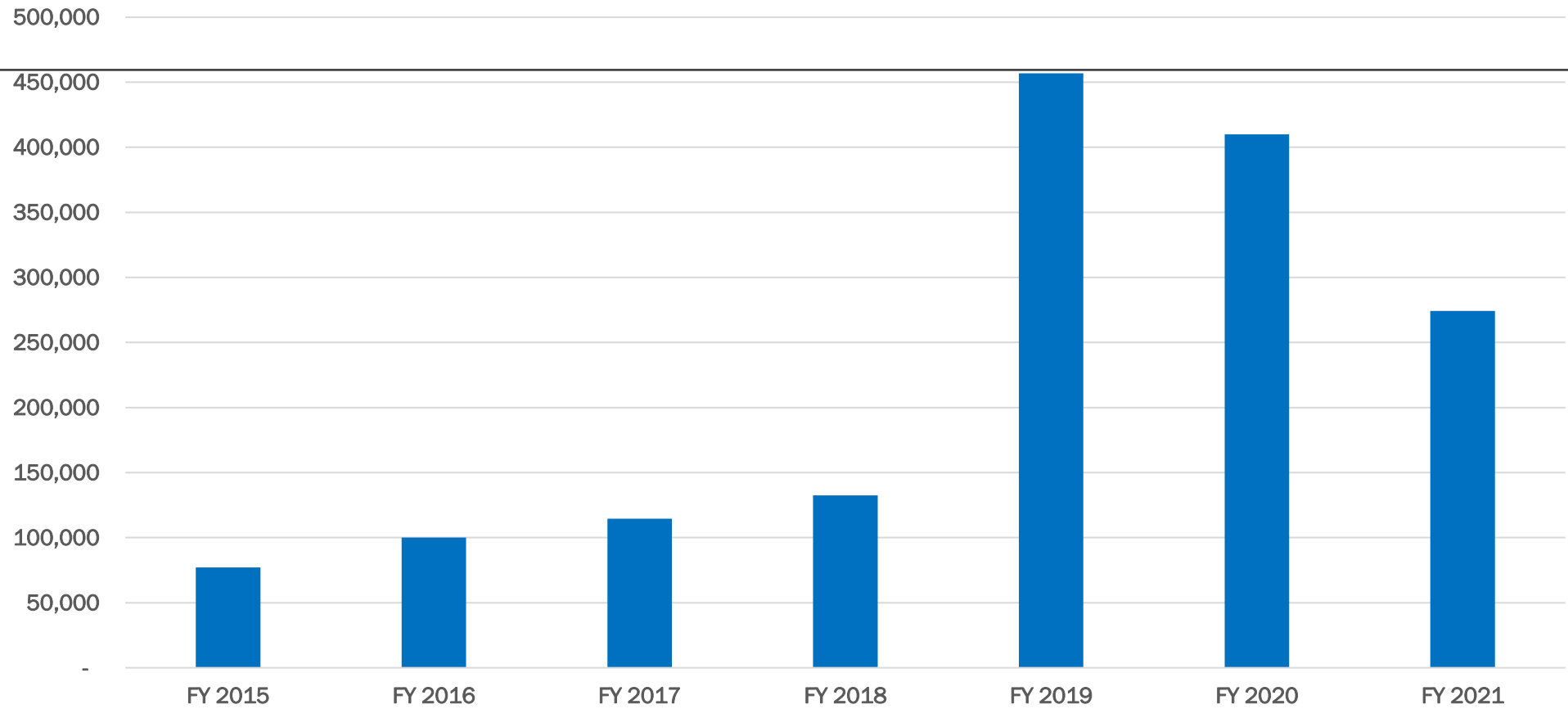
Working Cash Fund



Capital, Tort, and LHS Funds



All Funds 10-90



Trend Analysis and Projections

- The market has followed a cycle movement
- 2019 was the high point for earnings
- Years 2020 and 2021 reflect a downward trend
- Business Services anticipates 2 years of low growth
- 7 Year Earning of \$1,565,000
- Interest Earnings Budget FY21 \$276,000 and FY22 \$158,000
- Market Watch for Opportunities
- New Investment Options