

2016 ONPHA Conference and Trade Show

604

Financial dashboards and ratios

PRESENTED BY: Ontario Non-profit Housing Association (ONPHA)

ONPhA



DashBoards – What are they?

- A dashboard is a visual display of performance on one or more objectives
- The display should provide consolidated information and arranged on a single screen
- A good dashboard allows for the information to be monitored at a glance.



Key DashBoard Characteristics

- The visuals should fit on a single screen and there is no scrolling required for the user
- The most important performance indicators and measures monitored
- Filtering and drill-down can be used in a dashboard to allow for further analysis
- Effective dashboards are easy to understand and use
- The displayed data is automatically updated without any assistance from the user



OCH Experience

- Implementation of ABW allowed OCH to focus on reporting metrics
- A sub-committee of Finance & Audit worked on identifying target audience, and dashboards that are useful, informative and valuable
- Design focus for dashboards included:
 - What form should the dashboard take
 - Maximizing audience understanding
 - Navigation, interactions, and capabilities of dashboard



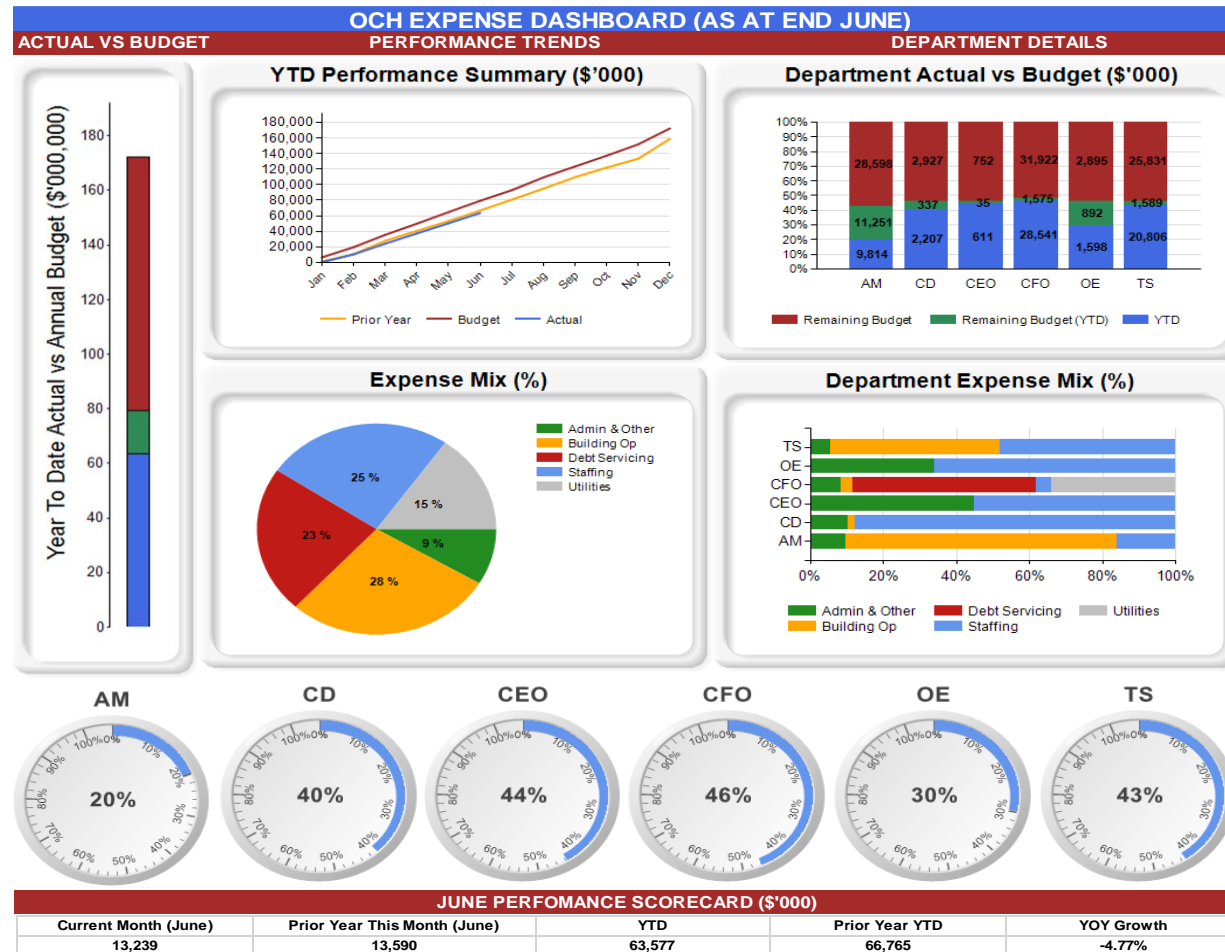
OCH DashBoard Value Proposition

Prime value consideration in development of OCH financial dashboards

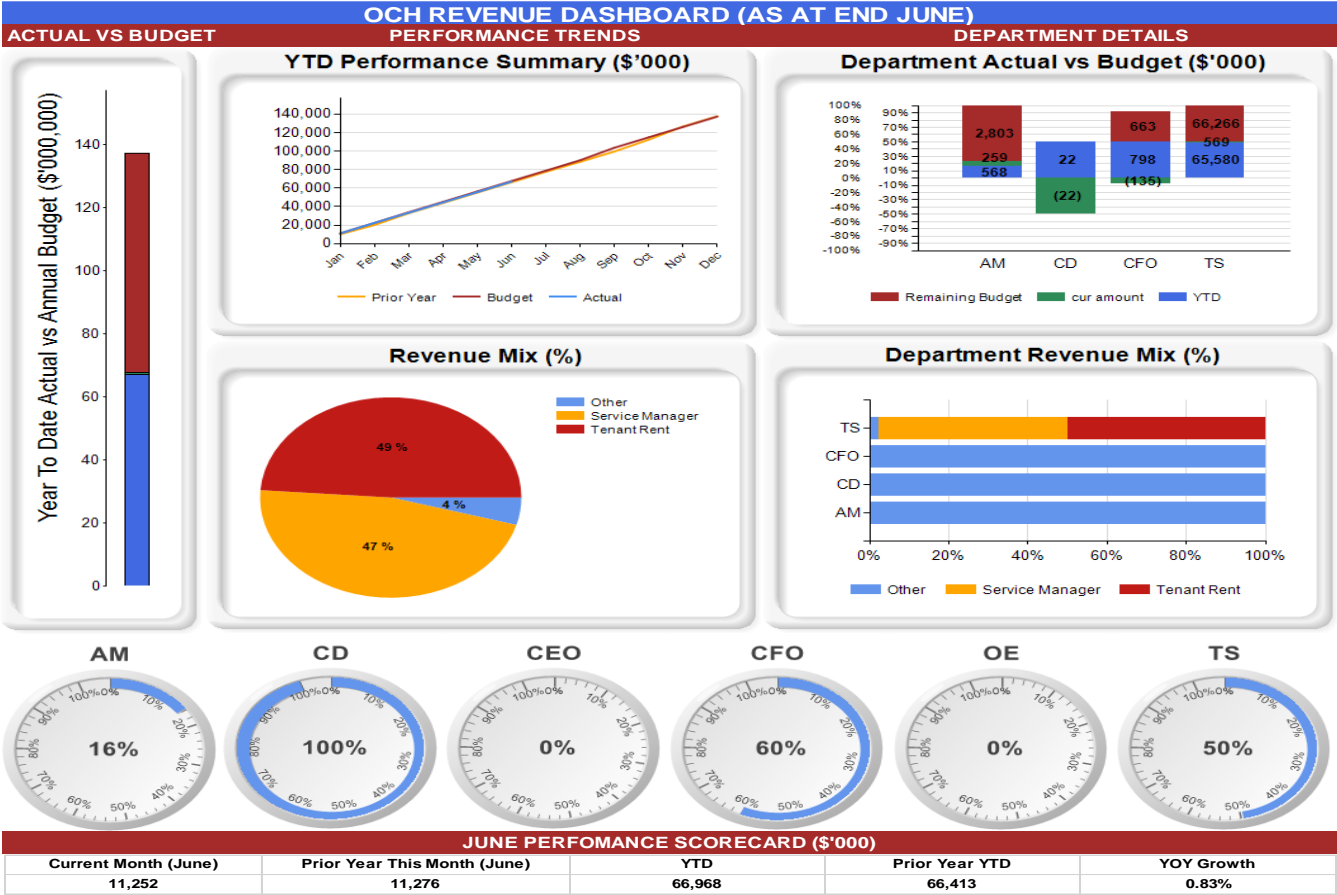
- Define what is important and measure it
- Communicate and educate on financial matters using visual aids
- Set goals and expectations for departments and individuals
- Identify issues and encourage action in a timely manner
- Communicate progress and success



OCH Expense Dashboard



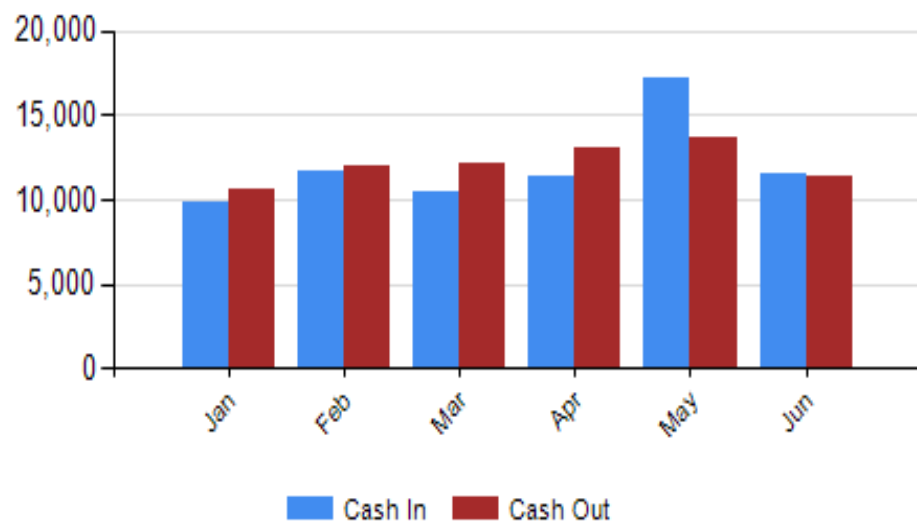
OCH Revenue Dashboard



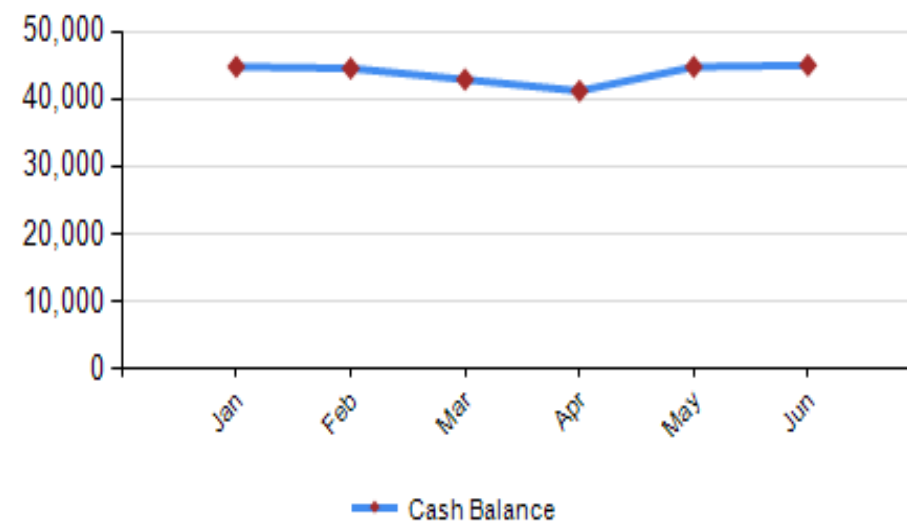
OCH Cashflow Dashboard

CASHFLOW ACTIVITY

Cash In/Out Per Month (\$'000)



Cash Balance Per Month (\$'000)



OCH Financial Dashboard

Ottawa Community Housing Corporation

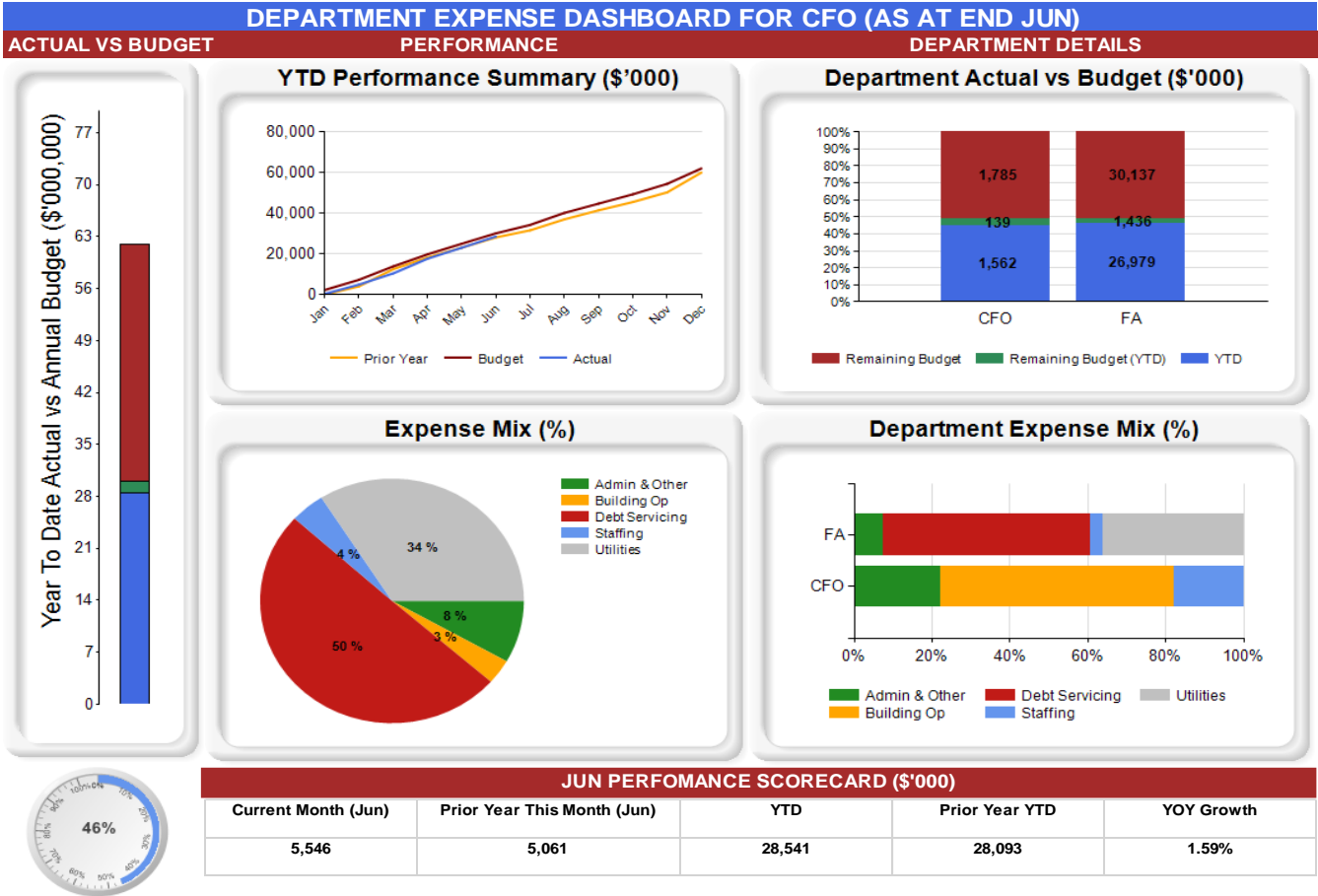
Financial Position

Period ended Jun 30, 2016

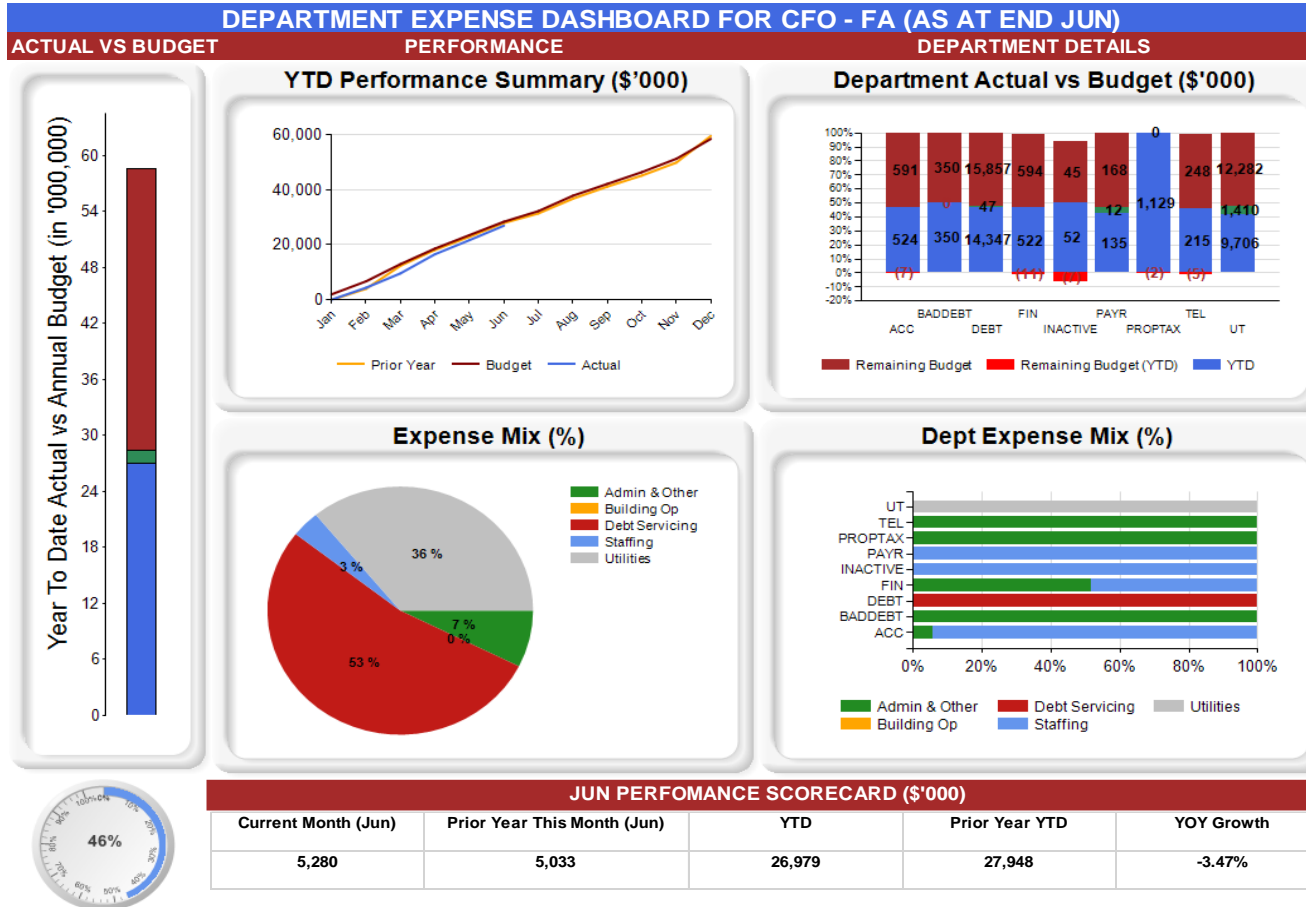
	ALL FUNDS				OPERATING FUND				CAPITAL FUND				GREEN FUND			
USE OF FUNDS	Budget (2016)	Actual YTD	Budget YTD	%	Budget	Actual YTD	Budget YTD	%	Budget	Actual YTD	Budget YTD	%	Budget	Actual YTD	Budget YTD	%
Debt Servicing	30,251	14,347	14,394	47%	30,251	14,347	14,394	47%	0	0	0	0%	0	0	0	0%
Staffing	35,776	16,108	16,686	45%	31,096	14,184	14,505	46%	4,396	1,838	2,049	42%	223	86	104	39%
Utilities	23,398	9,701	11,115	41%	23,398	9,701	11,115	41%	0	0	0	0%	0	0	0	0%
Building Operations	70,481	17,962	30,735	25%	21,954	9,058	10,260	41%	42,631	8,188	17,988	19%	3,385	(129)	1,369	-4%
Admin & Other	12,273	5,459	6,324	44%	8,070	3,933	4,358	49%	2,557	701	1,212	27%	41	41	19	99%
TOTAL SOURCE OF FUNDS	172,179	63,577	79,254	37%	114,770	51,223	54,631	45%	49,584	10,727	21,249	22%	3,649	(2)	1,492	0%
SOURCE OF FUNDS																
Service Manager	66,082	31,307	32,054	47%	63,457	31,307	31,729	49%	0	0	0	0%	0	0	0	0%
Tenant Rent	65,272	32,698	32,636	50%	65,272	32,698	32,636	50%	0	0	0	0%	0	0	0	0%
Other	6,017	2,962	2,949	49%	4,341	2,044	2,171	47%	400	217	200	54%	1,275	702	578	55%
TOTAL SOURCE OF FUNDS	137,371	66,968	67,640	49%	133,070	66,049	66,536	50%	400	217	200	54%	1,275	702	578	55%
Net Income (Loss)	(34,808)	3,390	(11,615)		18,301	14,826	11,906		(49,184)	(10,510)	(21,049)		(2,374)	703	(913)	



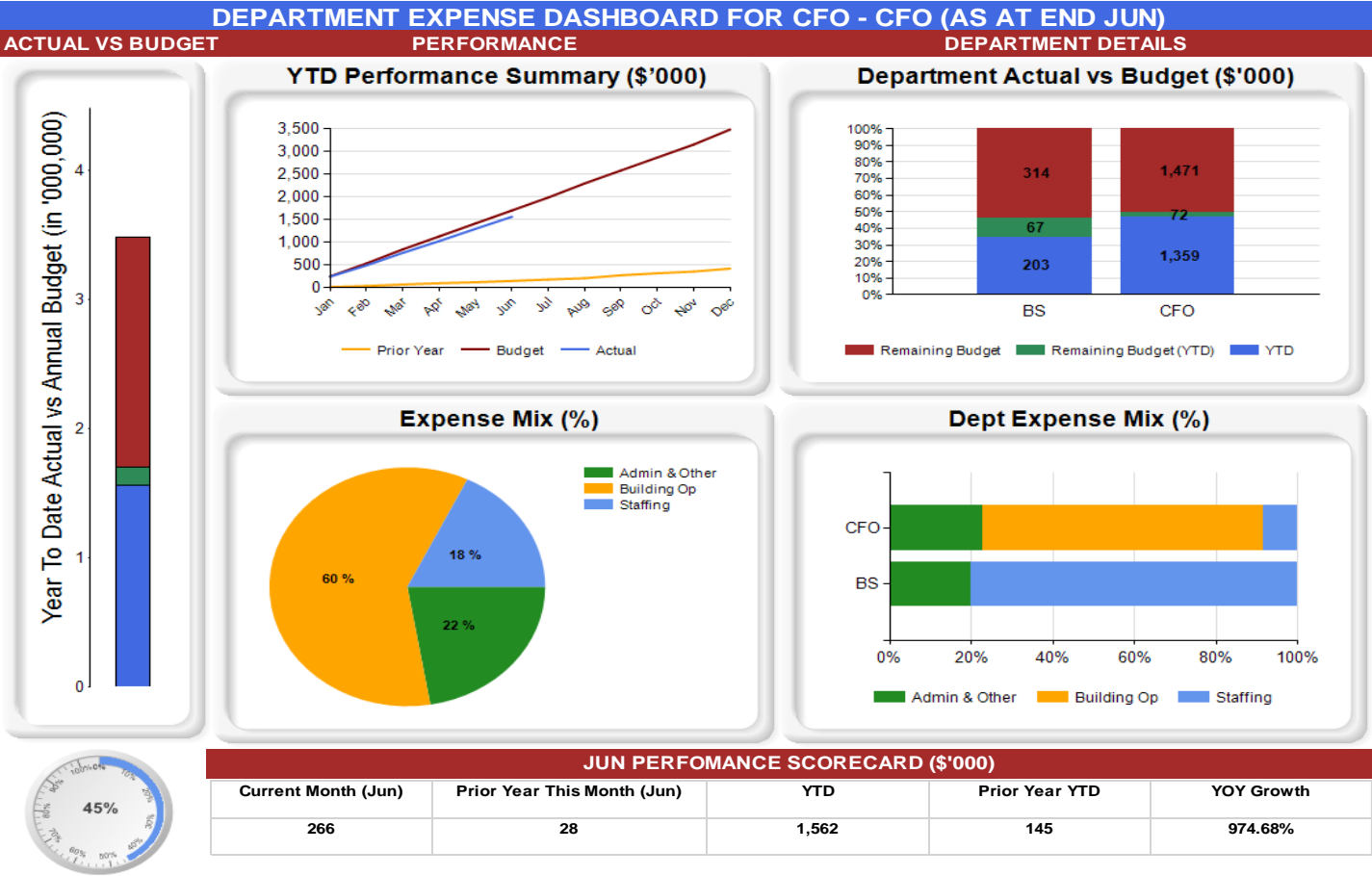
OCH Department Dashboard



OCH Division Dashboard



OCH Division Dashboard



Financial Ratios – What Are They?

- A financial tool used to determine the relationship between financial statement items
- Learn more about an organizations financial condition
- Used for comparison purposes
- Financial statement items are divided by one another
- Statement of Financial Position ratios and Statement of Operations ratios



Financial Ratios – Who Uses them?

- Management
- Board of Directors
- Government funding agencies
- Banks
- Those involved with merger acquisitions



Financial Ratios – Examples of Standard Ratios

- Liquidity - Current (working capital) ratio
$$\frac{\text{Current Assets}}{\text{Current Liabilities}}$$
- Solvency - Debt to Net Assets
$$\frac{\text{Liabilities}}{\text{Unrestricted Net Assets}}$$
- Profitability - % growth of surplus
$$\frac{\text{Current Year Surplus} - \text{Prior Year's Surplus}}{\text{Prior Years Surplus}} \times 100$$



Financial Ratios and Other Financial




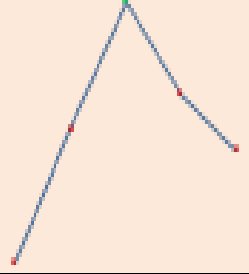
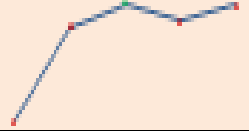
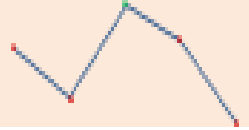
FINANCIAL RATIOS and CAPITAL STRUCTURE

		2016	2015	2014	2013	2012	5-YEAR ROLLING AVERAGE	
		\$	\$	\$	\$	\$	Trend	\$
LIQUIDITY (ASSETS)	Total Assets	\$14,171,587	\$14,408,328	\$14,697,167	\$15,088,960	\$15,311,195		\$14,735,448
	Assets That Are Liquid	\$906,529	\$861,320	\$742,216	\$716,384	\$678,088		\$780,907
	Days Cash and Investments on Hand	171.4	147.1	123.7	121.7	113.5		\$135
	Months Cash and Investments on Hand	5.7	4.9	4.1	4.1	3.8		5
	Total Unrestricted Liquid Net Assets	\$247,367	\$160,099	\$122,081	\$84,298	\$48,179		\$132,405
	Cash	\$156,294	\$289,318	\$297,314	\$168,801	\$237,623		\$229,870
	Internally restricted assets	\$0	\$0	\$0	\$0	\$0		\$0
	Current Ratio	2.20	1.56	1.41	1.43	1.24		1.57
	Change in Unrestricted Net Assets	\$87,268	\$38,018	\$37,783	\$36,120			\$49,797
RESERVES (ASSETS)	Short-term Reserves	\$403,662	\$449,416	\$419,395	\$253,100	\$285,802		\$362,275
	Long-term Reserves	\$0	\$0	\$0	\$0	\$0		\$0
	Capital Reserves	\$502,867	\$411,904	\$322,821	\$463,284	\$392,286		\$418,632
CAPITAL ASSETS (STATEMENT OF FINANCIAL POSITION)	Net Assets Invested in Capital	\$0	\$0	\$0	\$0	\$0		\$0
RESTRICTED FUNDS (NET ASSETS)	Net Assets that are Internally Restricted	\$0	\$0	\$0	\$0	\$0		\$0
	Capital Reserve	\$502,867	\$411,904	\$322,821	\$463,284	\$392,286		\$418,632



Financial Ratios and Other Financial Analysis

2016	2015	2014	2013	2012	5-YEAR ROLLING AVERAGE	
\$	\$	\$	\$	\$	Trend	\$

SOLVENCY - DEBT & OTHER LIABILITIES	Debt-to-Net Assets	54	87	118	173	311		149
	Short-term	\$481,657	\$463,008	\$372,074	\$336,045	\$315,528		\$393,662
	Long-term	\$12,716,498	\$13,198,155	\$13,661,165	\$14,033,239	\$14,369,284		\$13,595,668
PROFITABILITY & GROWTH (STATEMENT OF OPERATIONS)	Revenue Before Surplus Repayment	\$2,104,788	\$2,213,157	\$2,319,061	\$2,242,575	\$2,197,211		\$1,846,132
	Surplus Repayment	(\$87,268)	(\$38,019)	(\$91,526)	(\$70,982)	(\$90,819)		(\$63,102)
	Revenue	\$2,017,520	\$2,175,138	\$2,227,535	\$2,171,593	\$2,106,392		\$1,783,030
	% Growth of Revenue	-7%	-2%	3%	3%	-		-1%
	Expense	\$1,930,251	\$2,137,121	\$2,189,752	\$2,149,305	\$2,181,150		\$2,117,516
	% Growth of Expenses	-10%	-2%	2%	-1%	-		-3%
	Surplus	87,268	38,018	129,309	93,270	16,062		\$72,785
	% Growth of Surplus	130%	-71%	39%	481%	-		116%

