

Financial Assessment

Sample Agency

2020 Credit Assessment Score:

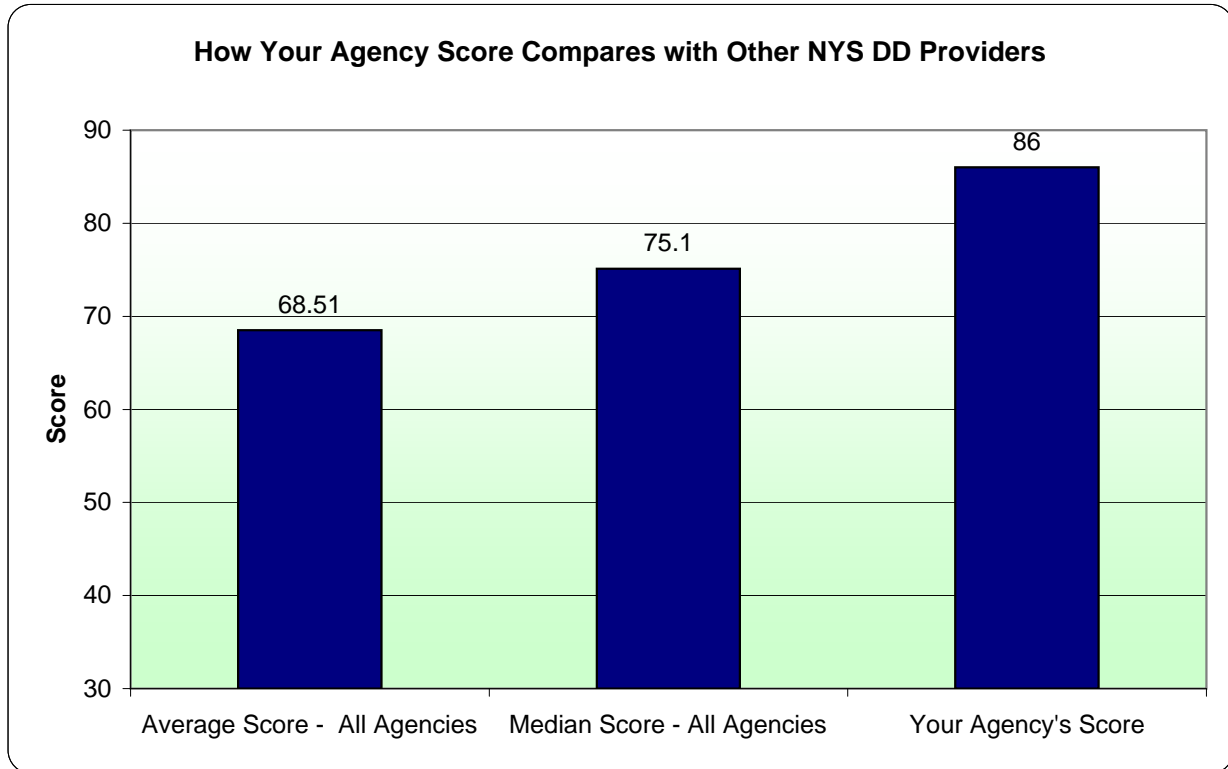
86

11/9/2020

Municipal Capital Markets Group, Inc.
Dallas, Texas 75244
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Statewide Statistics

This chart illustrates your agency's relative position among New York State Voluntary DD Service Providers. Assessment data was taken from FY 2020 Audited Financial Statements.



Possible Score: 100

Your Agency's Score: 86

Average Score in State: 68.51

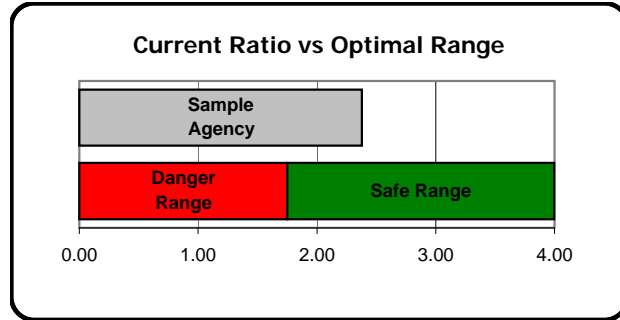
Measures of Liquidity

Sample Agency

Current Ratio: The ratio of total current assets to total current liabilities. The *current ratio* is a key indicator of an organization's liquidity and ability to meet short-term (up to one year) obligations. Typically, the higher this number, the healthier the organization.

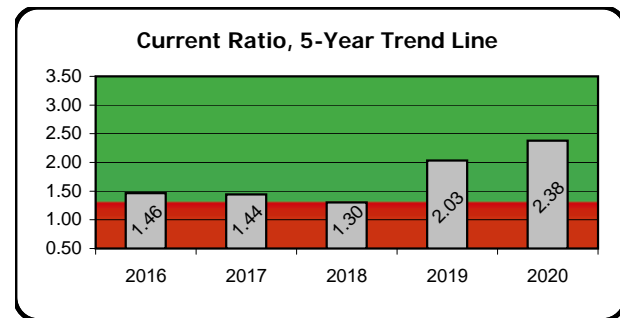
Suggestion for Improvement:

As stated above, the Current Ratio is one of the key ratios in evaluating financial health of an agency. Your agency is currently operating within the Safe Range. Check your exact ratio on Page 2 to see if you scored "very good, " and keep up the good work in this category!



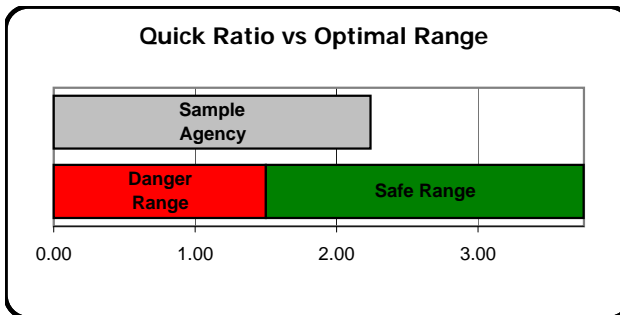
$$\text{Current Ratio} = \frac{\text{Total Current Assets}}{\text{Total Current Liabilities}}$$

Comment on Trend: This is a key financial ratio and after being in the danger range in this ratio, your agency has moved into the safe range. This move is positive and this trend should be continued by management.



Quick Ratio: The sum of cash, temporary investments and accounts receivable, divided by total current liabilities. The *quick ratio* is an intermediate measure of liquidity. It does not include current assets that are not really liquid, such as inventory. Typically, the higher this number, the healthier the organization.

Based on this year's ratio, we have no suggestions for improvement. Keep up the good work in this category!



$$\text{Quick Ratio} = \frac{(\text{Cash} + \text{Temporary Investments} + \text{Notes Receivable} + \text{Net Accounts Receivable})}{\text{Total Current Liabilities}}$$

Comment on Trend: This is a key financial ratio and your agency continues to operate in the danger range in this ratio. Management should focus on making the improvements suggested above and work to improve to at least the minimum level of the safe range.

