



Smart Management for  
Small Water Systems

## Multi-Funding Workshop for Small Water Systems

08/17/17 | Springfield, MO

[www.efcnetwork.org](http://www.efcnetwork.org)



UNC  
ENVIRONMENTAL  
FINANCE CENTER



American Water Works  
Association

This program is made possible under a cooperative agreement with the U.S. EPA.

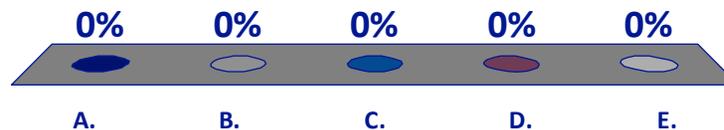


**POSTTEST**



# Why would funders require a water system to maintain a debt service coverage ratio greater than one?

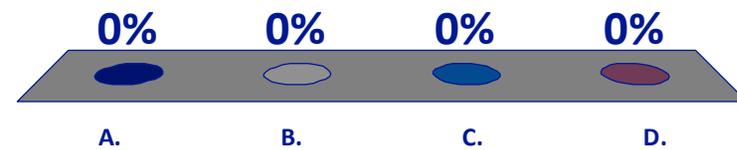
- A. They are greedy
- B. They want to ensure the system can pay penalties if loan payments come in late
- C. They want to ensure that the system can pay back the loan in years when revenues are lower than expected
- D. They encourage systems to pay more than is required every month





## What is the recommended frequency of billing?

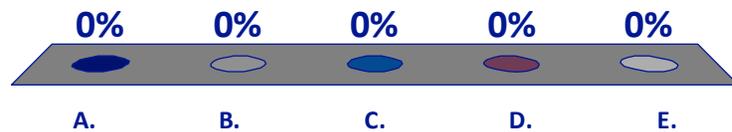
- A. Biweekly
- B. Monthly
- C. Quarterly
- D. Annually





# Which of the following is an advantage of monthly billing?

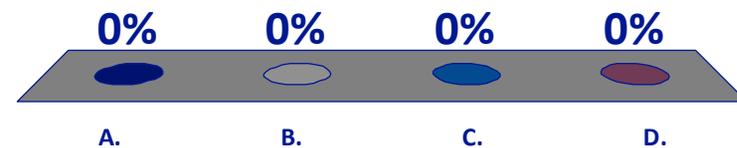
- A. More steady revenue stream for the water system
- B. Leaks on the customer side of the meter can be found more quickly
- C. Customers are better able to pay monthly bills
- D. All of the above





## The Operating Ratio is calculated as:

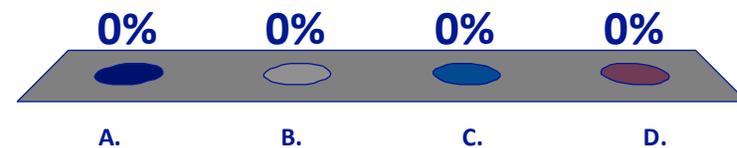
- A. Operating Revenues / Operating Expenses
- B. Depreciation in a water system
- C. The ratio of operators to managers
- D. I have no idea





**Which of the following is NOT an example of a key financial indicator?**

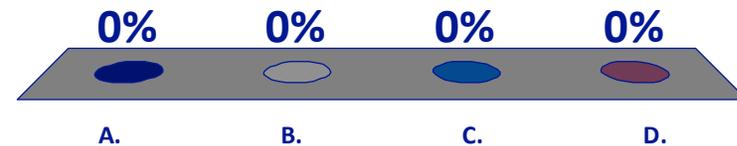
- A. Operating Ratio
- B. Days of Rainy Day Funds
- C. Days of Cash on Hand
- D. Asset Depreciation





## What should be the main source of revenue for a water utility?

- A. Transfers from the general fund
- B. Rates revenue
- C. Revenues from tap and impact fees
- D. Grants from nice people





# Sign-UP Sheet

- Please pass back to workshop organizers



# Thank You!

**And please let us know if you have any questions.**

Stacey Isaac Berahzer

UNC Environmental Finance Center

[berahzer@unc.edu](mailto:berahzer@unc.edu)

Skype: StaceyBerahzer

Twitter: [https://twitter.com/staceyib\\_enviro](https://twitter.com/staceyib_enviro)



Smart Management for  
Small Water Systems

**Thank you for participating today, and we  
hope to see you at a future workshop!**

*[www.efcnetwork.org](http://www.efcnetwork.org)*

