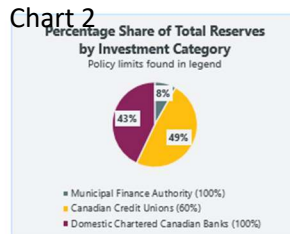
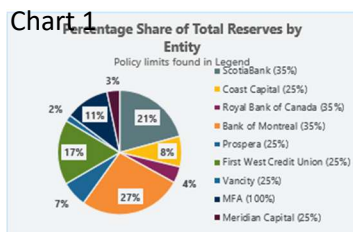


## Appendix 2

### The Dashboard Glossary



**Chart 3**

Key Information		
Portfolio (Liquid)	\$15,993,579	24%
Portfolio (Fixed)	\$51,040,642	76%
Most Recent GIC	June 23, 2025	3.63%
Weighted average interest rate on portfolio		4.05%
Interest income earned as at	May 31, 2025	\$ 919,440

**Chart 4**

Investments next to mature		
VANCITY GIC 3.8% 02OCT25CA	October 2, 2025	\$1,000,000
Envision GIC 5.75% - Term 13 - 2 year	December 21, 2025	\$2,000,000
Envision GIC 5.75% - Term 12 - 2 year	December 22, 2025	\$3,000,000



### **Chart 1 – Percentage Share of Total Reserves by Entity**

- **Policy Guidance:** The FVRD Investment policy includes a maximum percentage of total reserves that can be invested in any one entity (i.e. within Envision Financial, Scotiabank, BMO etc). An excerpt from the investment policy is below (page 5).

Type of Entity	Maximum % Share of Total Reserves
Municipal Finance Authority Pooled Investment Funds	Up to 100%
Financial Institutions	Up to 35%
Canadian Credit Unions	Up to 25%

- **Dashboard Visualization:** Chart 1 indicates what percentage each single entity makes up in the portfolio. In the Chart Legend, on the right, you see the policy limits for each entity.

## **Chart 2 – Percentage Share of Total Reserves by Investment Category**

- **Policy Guidance:** The policy also limits the percentage of total reserves that can be invested in any one investment category (i.e. Financial Institutions, Canadian Credit Unions or MFA).

Investment Category	Maximum % Share of Total Reserves
Municipal Finance Authority Pooled Investment Funds	Up to 100%
Financial Institutions	Up to 75%
Canadian Credit Unions	Up to 60%

- **Dashboard Visualization:** Chart 2 indicates what percentage each category makes up in our portfolio. In the Chart Legend, at the bottom, you see the policy limits for each category.

## **Chart 3 - Key Information**

- **Portfolio (Liquid)** is the balance of cash available if needed and is split between an Envision Chequing Account and MFA High-Interest Savings Account.
- **Portfolio (Fixed)** is the proportion of funds invested in fixed-term GICs, term deposits and bonds (all legislatively compliant).
- **Most Recent GIC** is used when making investment decisions to know if the market rates are increasing or decreasing.
- **Weighted average interest rate of the portfolio** is an average of the entire portfolio rate of interest. This can be used to calculate the interest expected for the entire year.
- **Interest income earned** is the amount of interest income earned as of the reporting date indicated.

## **Chart 4 – Investments next to mature**

This section is used to help visualize which investments are next to mature so their reinvestment strategy can be planned.

### **Chart 5 – Portfolio Maturity Dates**



The aim is to stagger the maturities of investments evenly over time to ensure reliable opportunities for cash to become available. This section of the Dashboard is used to help identify any potential gaps in time that don't have an investment maturing.