

# ACDA ANNUAL CONFERENCE

**Coming Together to Nourish the Nation**



**April 21 - 24, 2024**  
**Marriott St. Louis Grand**  
**St. Louis, Missouri**

# A Discussion about Single Banks

# Today's Speakers



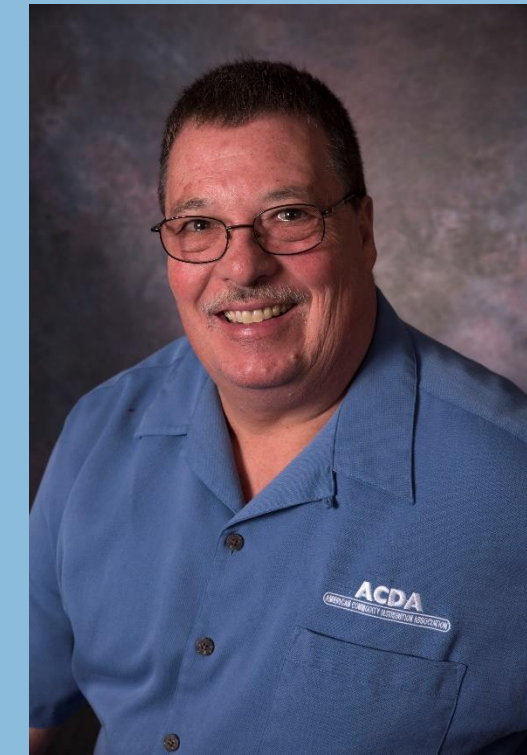
**Mike Piazza**  
S.A. Piazza & Assoc. Inc.  
Wild Mike's Ultimate Pizza  
Sr. V.P. of K-12 Sales  
Nothing to Disclose



**Sandra Jonaidi**  
Sequoia Union High  
School District  
Nothing to Disclose



**TJ Goodsell**  
Idaho State Department  
of Education  
Nothing to Disclose



**Mike Birkmeyer**  
Maryland Department of  
Education  
Nothing to Disclose

# Single Bank Disclaimer

Today's panel provides information about their program and the use or non-use of a single bank. As you will learn, there is no universal definition of a single bank, and how each program manages a single bank can vary across the U.S. This session is intended to be informational.



# Introduction to Single Bank – ACDA Survey

- Survey Conducted By ACDA as a recommendation from ACDA Processing Committee
- Questions included
  - How is a Single bank defined?
  - Do you participate in Single Bank, if yes, what are the pros and cons
  - If you don't participate in Single Bank, why not?
- **109 Responses**
  - 45 Industry (Associate and Industry)
  - 43 Recipient Agencies
  - 20 Government
- **Single Bank Participation**
  - 58 NO
  - 41 YES
    - 10 recipient agencies
    - 6 state agencies
    - 25 industry members
  - 10 – blank (don't know about single banks)

# Introduction to Single Bank – ACDA Survey

- **Pros**
  - Reduce Administrative Complexity
    - MPRs
    - Transfers
    - Allocations
    - Tracking pounds
  - Increased Flexibility
  - Increased Utilization
- **Cons**
  - Ability for schools to use more than their “fair share”
  - Lack of understanding of how single bank by schools, manufacturers, distributors
  - White/dark meat imbalances
  - Not all states allow single banks
  - Timeliness of distributor reporting

# S.A. Piazza & Assoc. Inc. (Wild Mike's)

- Overview of Company:

**Wild Mike's is a 56-year-old, Family and Employee-owned company. Since entering into the K-12 segment, we have grown to the 3rd largest Mozzarella Cheese Processor in the U.S. We produce the Best Tasting, Cleanest labeled Pizza and Breadsticks in the United States of America.**

- # of States you process in: **38 States**

- Total pounds (diversion received): **5,015,899.70/lbs.**

- Anything else important:

**Of the 38 States, Four (10%) operate almost exclusively through Single Banks (*Idaho, Iowa, Michigan & Ohio*).**

# Schools Linked in Commodities (SLIC Co-op)

- A USDA Foods Cooperative in Northern California that was started nearly 20 years ago
- SY 24-25: 130 Members
- SY 24-25 Entitlement: \$24,971,592
  - 27.7% Processing: \$6,918,654
  - 24.9% DoD and UFVP: \$6,228,551
  - 47.4% Direct Delivery: \$11,824,387
- Single Bank implemented in 2012 in preparation for the CA State Sweep process
  - Reduced complexities with diversions
  - Increased overall utilization





# Idaho State Department of Education

- 190 School Districts / Charter Schools
  - 776 School Site Buildings
- Entitlement Program Year 2025 = \$10,102,766
  - WBSCM rolled down to Recipient Agencies for Customer Driven Program
- 24% Processing, 16% USDA DOD Fresh, 60% Direct Delivery



# Maryland State Department of Education

- County Based School Districts
  - 25 School Districts
  - 5 of the Largest 100 School Districts Nationwide are in Maryland
- Approximately 1500 Schools
- Total Entitlement: PY25 \$31,600,000
- 70% Processing, 20% USDA DOD Fresh, 10% Direct Delivery
- All Based On Customer Preference

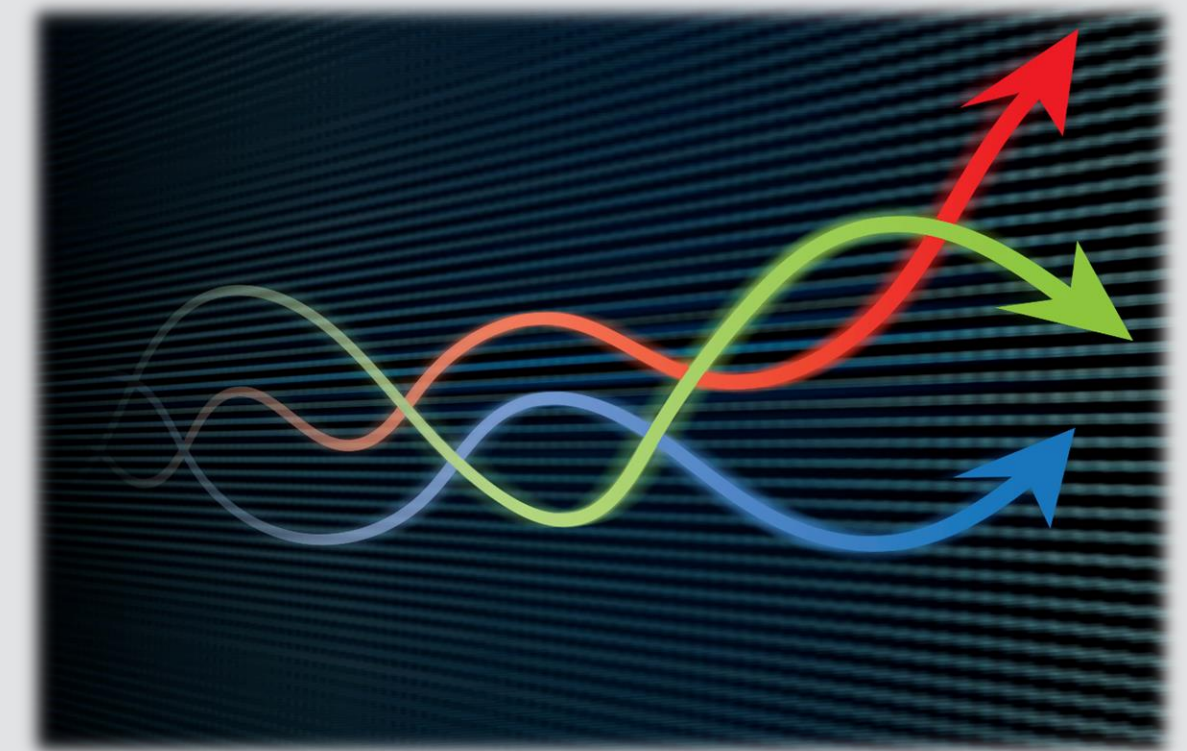
# Panel Discussion

What were the primary factors  
when deciding to or not to implement a single bank?

# Why Idaho Converted to Single Bank SY23-24

## Processing History

- PY20 - PY23 Idaho averaged Eight State Participation Agreements (SPA)
  - SWEEPs Policy Implemented to Reduce Carryover Balances
    - PY21 carryover ≈ 500,000#
    - PY23 carryover ≈ 217,000#
- PY 24 Idaho increased to 14 SPAs
  - Advisory Council Recommendation



# Why Idaho Converted to Single Bank SY23-24

## Managing Balances

- Why a Single Bank?
  - ✓ Advisory Council and SDA Interest
  - ✓ Manage Balances with Minimal Effort
  - ✓ MPR Summary Overview Provides the Whole Picture
  - ✓ Available Entitlement = Easily Increase Pounds in the Bank
- What's Working?
  - ✓ Recipient Agencies Awareness
  - ✓ Inaccurate Forecasting - No Problem
  - ✓ Opt Out = Only RAs with Allocations Utilize Bank
  - ✓ Opt In = Open the Bank and Release Pounds to all RAs
- What's Not Working, Yet?
  - ✓ Some Recipient Agencies Confused on the Big Picture
    - Education Sessions Scheduled for SY24-25



# Why Idaho Converted to Single Bank SY23-24

## How is Single Bank Managed?

- MPR Summary Usage Data
- Monitor Entire Bank Balance (not individual RA Usage)
- Usage Communications to Vested RAs
  - ✓ Place Product Orders to Ensure Value of Commodity Discount
- Low Usage = Opt In for all Idaho RAs

## Utilization data

- Banks > 40% after January MPR Reviewed Opened
  - ✓ Usage in nearly every case doubled
  - ✓ SDA can “close” bank at any point!

## Impact of annual sweeps, carryover, excess inventory?

- As of March 8, 2024, all but 3 Single Banks tracking for full usage!

Processor Name	Report Month	Report Year	Monthly Beginning Inventory	Used/Reduced this Month	Used/Reduced YTD	Current Monthly Ending Inventory	Current Inventory Months on Hand (MOH)
A Good One!	01	2024	5,547.00	5,447.25	16,017.75	99.75	0.01
A Good One!	01	2024	13,473.64	5,386.50	15,248.25	8,087.14	1.17
A Good One!	01	2024	72,928.20	9,360.00	43,730.00	63,568.20	<b>6.08</b>

# WHY MARYLAND DOES NOT UTILIZE SINGLE BANK

- Only 25 School Districts
- WBSCM Rolled Down To All Schools
- All SY25 Allocations are Visible to All Processors
- Inventory Managed With MPRs
- Check and Balance With Third Party Inventory Tracking Companies
- Protecting Small School Districts

# Panel Discussion

Discuss the impact of entitlement when using a single bank?



# Panel Discussion

How do schools validate utilization and are there any considerations with administrative or financial audits?

# QUESTIONS?

# ACDA ANNUAL CONFERENCE

**Coming Together to Nourish the Nation**



**April 21 - 24, 2024**  
**Marriott St. Louis Grand**  
**St. Louis, Missouri**