

The Financial Plan

The 2024 Financial Plan supports the direction set out by Council in the municipality's Strategic Plan for 2024 - 2026



St. Clements

The place to be



Strategic Plan - OUR VISION

VISION

Welcoming, diverse and growing communities, supporting a safe lifestyle for all ages to live, recreate and be prosperous.

MISSION

The RM of St. Clements is committed to sustainable growth, enhanced amenities and services, and offering people of all ages desirable places to live and recreate.

The municipality supports diverse land uses and settlement types while maintaining an environment where diverse residents across the municipality co-exist in harmony.

VALUES

COMMUNICATION AND OPENNESS

We communicate our plans and intentions openly, and work with residents and stakeholders to understand ideas, concerns and work towards solutions.

COLLABORATION AND RESPECT

We work together as a council, administration and residents to arrive at a clear plan of action, with a willingness to compromise, build consensus and respect one another.

DIVERSITY

We seek to uphold and increase the functional diversity in land uses, communities and lifestyles available for all ages across our municipality.

FINANCIALLY ACCOUNTABLE

We will responsibly grow our tax base and reduce inefficient expenses and inactive assets to achieve accountability and desirable levels of service for residents.

CONTINUOUS IMPROVEMENT

We will empower staff at all levels to recommend better working practices and minimizing inefficiencies, through continuous improvement techniques to enable the municipality to save money and increase quality, without reducing the level of service.

Strategic Plan - OUR GOALS

Comprehensive plan for roads, drainage, water & waste

Establish and communicate priorities for a basic services plan for every area of the municipality to address roads, drainage, water, solid waste and sewer.

Affordability

Keep costs affordable for ratepayers.

Targeted, sustainable growth

Increase sustainable growth in East Selkirk, Grand Marais, Henderson/East Lockport, Libau.

Anticipate future needs in amenities & services, focusing on recreation & key destinations

Evolve amenities and services to prepare for the future needs of our changing communities.

Build diverse, resilient, and sustainable communities

Focus on community development through service improvements and dialogue with communities.



Strategic Plan - GOAL 1 Comprehensive plan for roads, drainage, water & waste

- ▶ Continue funding for hard surface road maintenance and expect to surpass \$9 million over this term.
- ▶ In 2024, continuing to invest in Major Road projects, through 1 mill rate per year of \$932,312.00
 - ▶ There are 2 major road projects as part of the road plan this year. Park Place for \$689,063.00 and Bridgeview Drive for \$984,375.00. The total for these projects combined in 2024 is \$ 1,673,438.00
- ▶ In 2024 a commitment to begin construction on previous hard surfaced roads for reconstruction is estimated at approximately \$3.5M.
- ▶ Traffic Safety Improvements in East Selkirk of approximately \$2M.
- ▶ Increased budget for gravel road maintenance by \$58K which includes additional gravel, dust control & Brushing for a total of \$1,418,000.00.

Strategic Plan - GOAL 1

Comprehensive Plans for Roads, Drainage and Waste

- Increased drainage operating budget to address
 - Brushing increased by \$30K to \$40K total
 - Drainage and Ditching by \$40K to \$124,500 total
- The increases will also address cutting grass in ditches

Proposed Drainage Works 2024

- 71075 Kirkness Road – 566m
- Pine Road – 783m
- IXL Industrial Park – 1,009m
- Hay Road – 1,323m
- Shnider Drain – 1,950m
- McKay Road Drain – 612m
- Road 85N Drain – 1,807m
- Wheeler Drain – 2,389m
- Road 79N Drain – 2,500m



Strategic Plan - GOAL 1

Comprehensive plan for roads, drainage, water & waste

- ▶ In 2021 the RM borrowed \$5.5M by taking advantage of \$4.3M in previous borrowing authority to be directed to the RM's infrastructure priorities of Phase 1 of the South St. Clements Regional Utility Infrastructure (Henderson Wastewater Project) and the East Selkirk Water Softener Project. Leveraging with infrastructure grants from the Province's Grants for a total project funding of \$9.7M for the two projects.
- ▶ Phase 2 was approved in 2023 for utilizing reserves for \$1M and borrowing \$2.25M and leveraging \$3.25M of Provincial Grants for a total of \$6.5M towards Water and Wastewater management.
 - ▶ Water main line to Lockport from East Selkirk \$4.5 million
 - ▶ New lift station and decommission of Lockport Sewer Plant \$2.0 million
- ▶ Phase 3 has been identified for an additional \$5.5M and Grant applications have been submitted.
 - ▶ Water Reservoir in Lockport \$4.0 million
 - ▶ Well Field Expansion \$1.5 million



Strategic Plan - GOAL 2

Affordability

Keep costs affordable for ratepayers

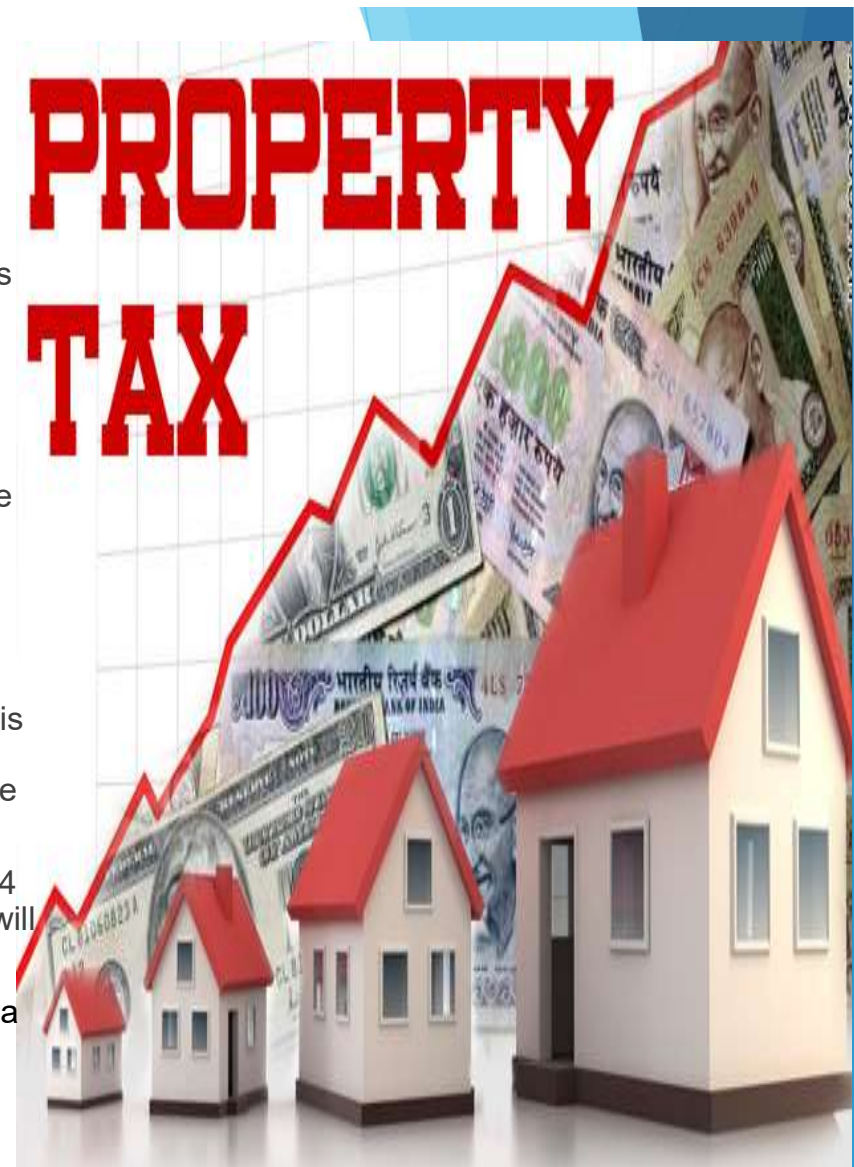
1. Implement cost-recovery/user fees strategy for non-core services.
2. Functional review of all infrastructure and public service levels
 - *Complete a Master Utility Rate Study for Water and Wastewater*
3. Tax Increase (**0% mill rate**)
4. Apply continuous improvement techniques to achieve cost reductions and/or service level increases.

Municipalities have limited options available for generating revenue with a significant percentage of the revenue coming from taxes and fees for service. Council is committed to managing these costs and continues to seek other opportunities from Grants and fees for service.

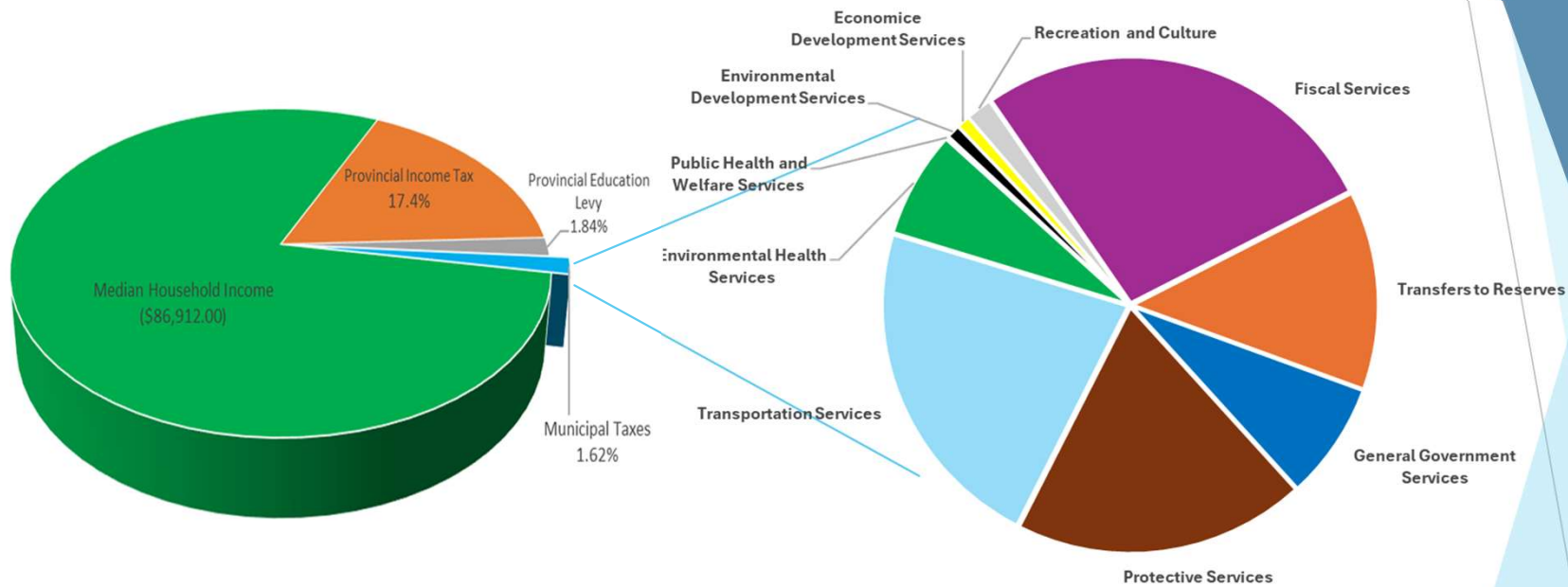
Strategic Plan - GOAL 2

Affordability

- ▶ The RM has continued to see inflationary increases in the delivery of services for construction costs, gravel purchases and fuel costs.
- ▶ In order to provide predictability and address inflationary increases, Council froze the mill rate for 2023 at the same rate as 2022, and will also freeze the mill rate in 2024, at the same rate as 2022.
- ▶ As part of the three year budget planning, Council is projecting a 2% increase in 2025, depending on rate of inflation and its impact on operations.
- ▶ 2025 is a reassessment year and many properties will see an increase in property assessments and this may allow for another mill rate freeze.
- ▶ It is anticipated that any property assessment increases and resulting tax increases will be somewhat offset by the new School Tax Rebate in 2025. It is difficult to determine the exact offset, as the reassessments are based on market value and some properties will receive the full \$1500 rebate and some may receive less from the Province.
- ▶ The Province of Manitoba is providing 50% of the School Tax Rebate for 2024 and with the mill rate for the RM remaining constant, any increases in taxes will be increases in Education Mill Rates for 2024.
- ▶ It is anticipated that the 2024 budget and proposed 2025 budget will provide a level of predictability and in the long run reduce the municipal tax burden on residents.

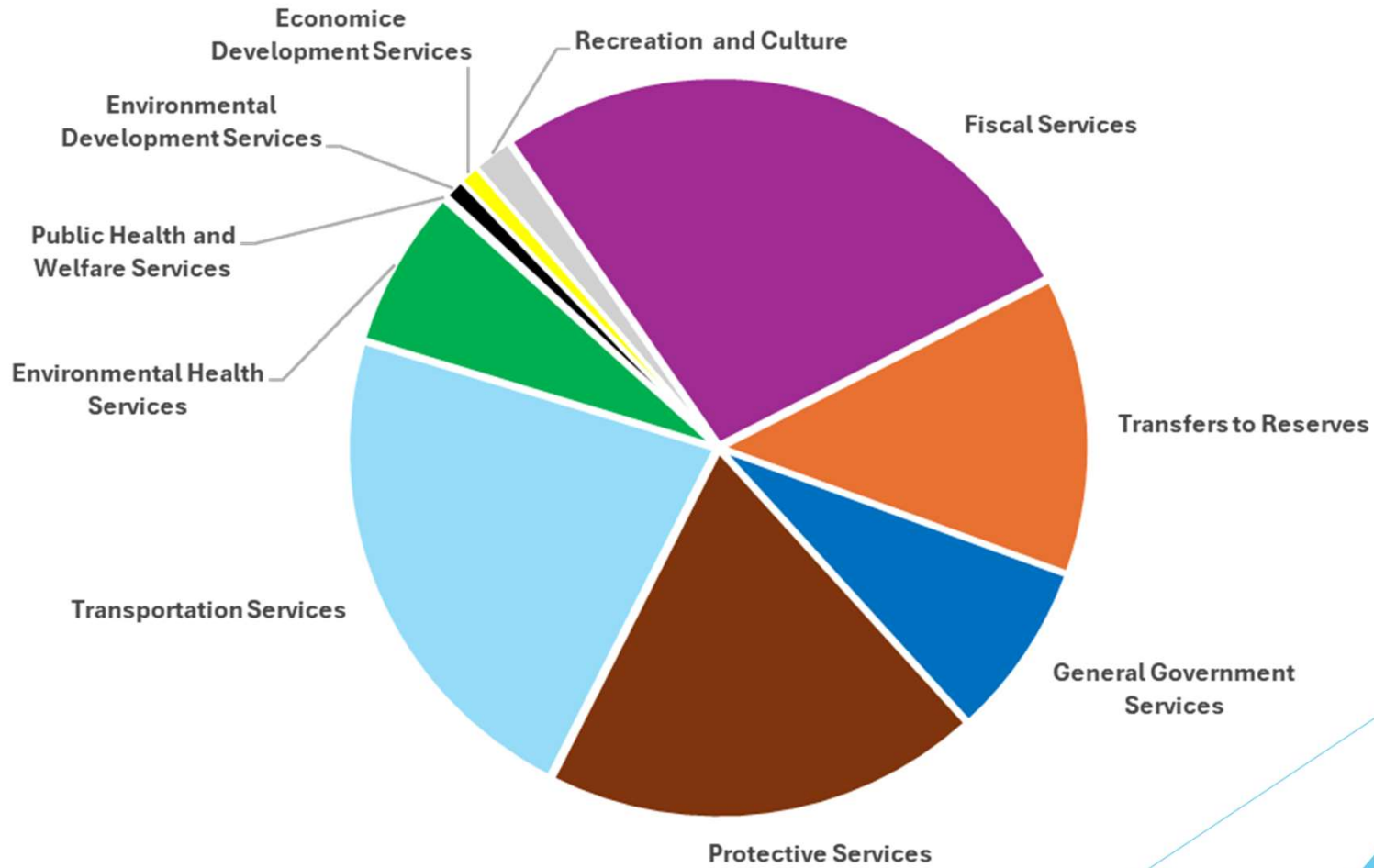


2024 Expenditures by Services



In 2024 municipal taxes pay for approximately 36% of the entire budget for the municipality. The above chart allocates the proportionate share of municipal taxes to the budgeted services.

2024 Expenditures by Services



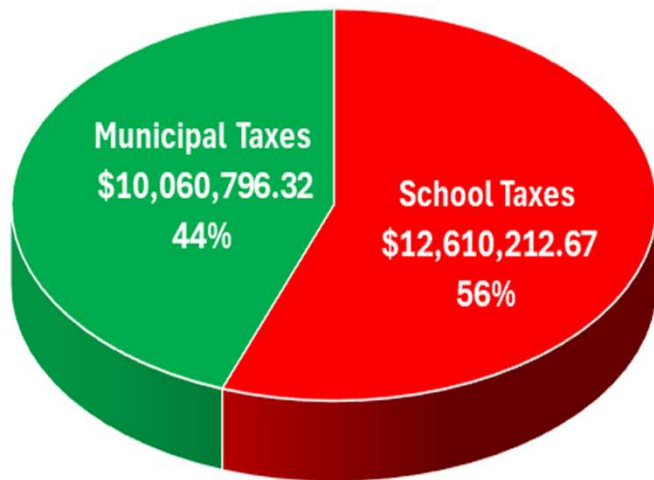
2024 Expenditures by Services

Service Area	Budget Amount	% of Total	Tax Dollar
General Government Services	\$ 2,028,747.06	7.2%	\$ 101.31
Protective Services	\$ 5,005,743.31	17.8%	\$ 249.97
Transportation Services	\$ 7,789,431.30	27.7%	\$ 388.97
Environmental Health Services	\$ 1,825,477.00	6.5%	\$ 91.16
Public Health and Welfare Services	\$ 50,000.00	0.2%	\$ 2.50
Environmental Development Services	\$ 232,567.81	0.8%	\$ 11.61
Economic Development Services	\$ 229,200.00	0.8%	\$ 11.45
Recreation and Culture	\$ 448,350.00	1.6%	\$ 22.39
Fiscal Services	\$ 7,061,317.24	25.1%	\$ 352.61
Transfers to Reserves	\$ 3,445,096.35	12.3%	\$ 172.03
Total Basic Expenditure	\$ 28,115,930.07	100.0%	\$ 1,404.00

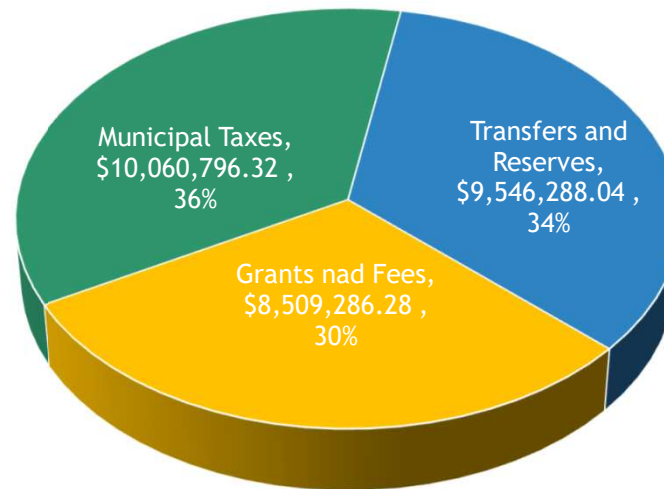
**Calculated on \$ 300,000 total assessed value portioned at 45%*

2024 Expenditures by Services

Distribution of Taxes 2024



Total Municipal Revenue



Total revenues for the municipality comes from municipal taxes, provincial and federal grants, service fees, transfers from accumulated surpluses and specific purpose reserves established by the municipality.

Note: Residents will receive a 50% portion of School Tax Rebate directly from the Province through a cheque in the mail in 2024.

Strategic Plan - GOAL 2

Keep Costs Affordable for Ratepayers

Property Tax Comparisons:	Total Dwellings	2020	2021	2022	2023	2024
Selkirk*	4,328	20.562	20.992	18.536	20.992	17.310
Brokenhead	2,115	12.700	12.700	11.380	12.700	12.205
Alexander	4,144	11.903	11.980	12.131	12.131	10.646
Lac du Bonnet	2,684	10.296	10.296	9.956	10.296	10.647
Stonewall	2,127	10.160	10.459	10.734	10.701	10.880
St. Clements	5,359	10.000	10.200	10.400	10.400	10.400
Springfield	5,667	9.595	9.595	9.691	10.913	9.993
St. Andrews	4,699	9.927	9.527	9.980	9.980	10.276
East St. Paul	3,304	8.323	8.470	8.473	8.642	8.642
West St. Paul	2,270	8.930	9.100	9.100	7.855	7.751
Rosser	448	6.860	6.787	8.036	5.800	6.150
Headingly	1,342	6.400	6.400	6.400	6.400	6.400

Total dwellings based on 2021 Census

* *Note: Selkirk changed taxation in 2024 to have a special levy for Police and Protective Services*

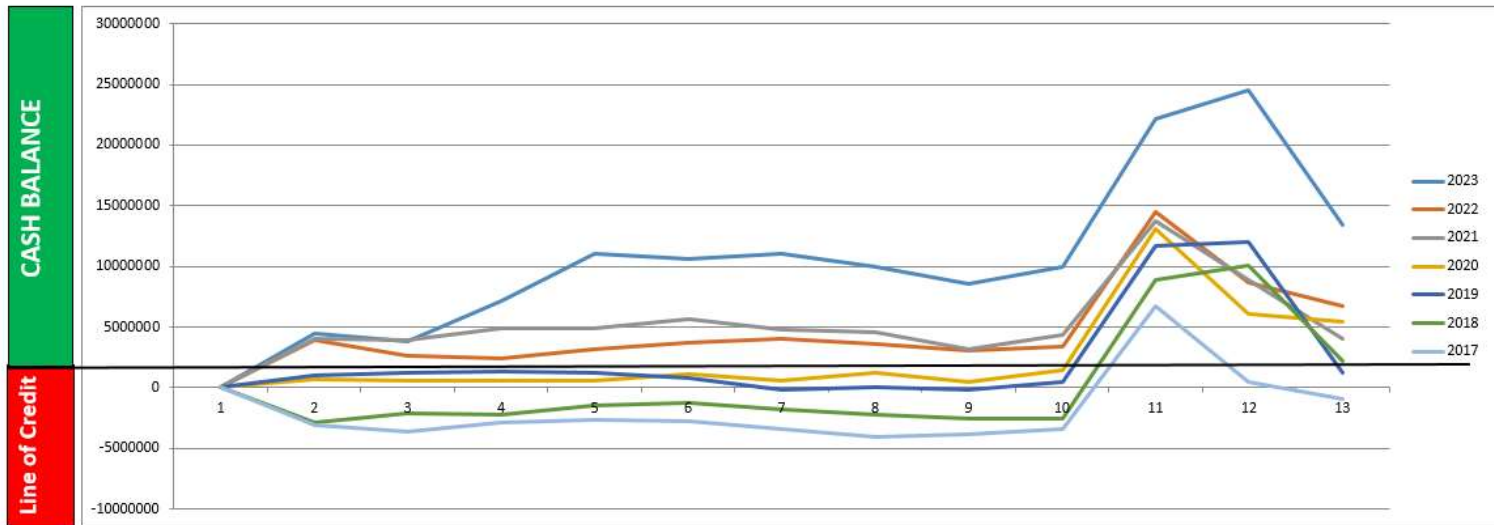
Fiscal and Cash Flow Management

R.M. of St. Clements

Annual Operating Line of Credit/Chequing Account


Trend Analysis - (YTD)

	J	F	M	A	M	J	J	A	S	O	N	D
2023	4,486,826	3,816,146	7,134,063	10,995,294	10,665,276	11,053,212	10,005,748	8,518,962	9,947,901	22,151,463	24,499,284	13,387,088
2022	3,931,822	2,616,395	2,387,248	3,167,269	3,743,232	3,986,249	3,633,619	3,023,877	3,420,836	14,458,958	8,702,259	6,686,830
2021	4,043,032	3,925,124	4,889,512	4,872,969	5,666,054	4,763,157	4,568,821	3,158,731	4,340,751	13,696,728	8,863,496	4,043,032
2020	701,791	624,520	567,886	605,912	1,079,537	569,799	1,235,037	526,563	1,462,089	13,107,548	6,038,332	5,400,385
2019	1,046,377	1,215,121	1,319,505	1,207,166	775,751	137,126	89,303	217,994	522,995	11,742,431	11,975,495	1,253,362
2018	- 2,880,056	- 2,141,371	- 2,192,134	- 1,438,409	- 1,280,652	- 1,833,091	- 2,225,239	- 2,546,461	- 2,538,643	8,928,022	10,124,110	2,223,778
2017	- 3,109,993	- 3,585,962	- 2,853,016	- 2,604,138	- 2,808,760	- 3,411,836	- 4,053,718	- 3,800,250	- 3,449,043	6,750,150	445,593	- 973,286





Strategic Plan - GOAL 3 Targeted, Sustainable Growth

- ▶ *Increase sustainable growth in East Selkirk, Grand Marais, Henderson/East Lockport, Libau*
 - ▶ Strengthen planning processes
 - ▶ Proactively identify attractive opportunities to increase housing options/employment lands
 - ▶ Remove barriers to sustainable growth and future expansion of tax base
 - ▶ Use incentives to attract the right kind of development
 - ▶ Communication and engagement strategy to accompany the above
- 

Strategic Plan - GOAL 3

Targeted, Sustainable Growth



*Zoning By-law Text
Amendments & By-law
Updates*



*Henderson Sewer Project
(including Lift Station &
Decommission of Plant)*



*East Selkirk Water
Treatment Plant
Upgrades & Expansion*



*Support Subdivisions &
Streamlining Approvals*



*Support Industrial Parks
Development & Expansion*



*Seniors Housing
Opportunities in the RM*



*Marketing and Disposal of
Surplus Lands*



*Removal of Barriers to
Growth*

Strategic Plan - GOAL 3

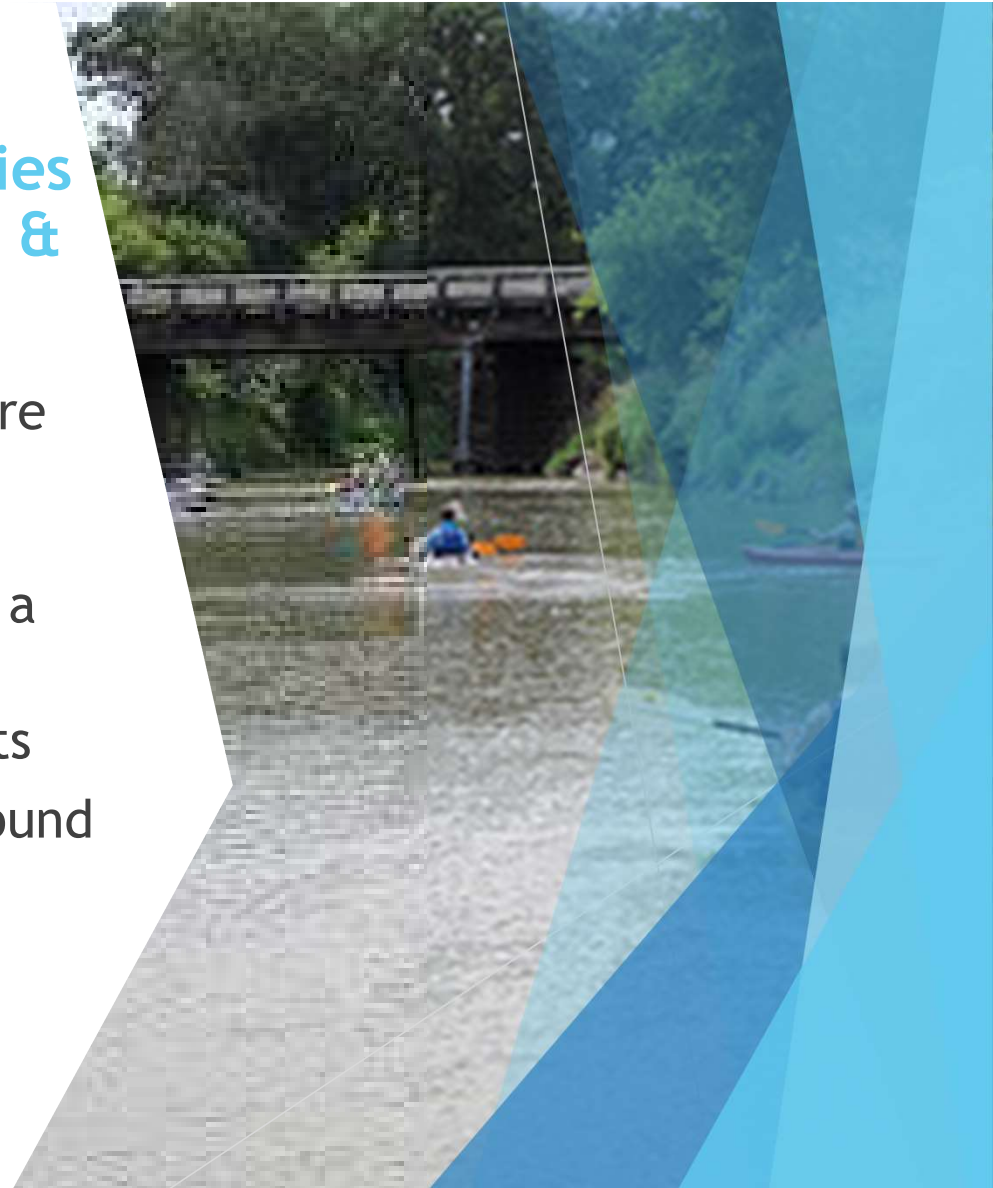
Targeted, Sustainable Growth

- ▶ Request for Proposals to develop multi-use commercial/residential option on RM land in East Selkirk.
- ▶ Regional Infrastructure to promote orderly development.
 - ▶ Henderson Sewer Project (Completion)
 - ▶ Water Treatment Plant & Distribution (Next Phase)
- ▶ Economic Development opportunities in Lockport and Grand Marais
- ▶ Seniors and Affordable Housing opportunities in East Selkirk
- ▶ Commitment to Recreation Opportunities



Strategic Plan Goal 4: Anticipate future needs in amenities & services, focusing on recreation & key destinations.

- ▶ Evolve amenities and services to prepare for the future needs of our changing communities
- ▶ With partners, develop and implement a recreational promotion strategy
- ▶ Inventory of Natural and Heritage Assets
- ▶ Increase capacity within RM for year-round programs, for all ages (physical space, staff)
- ▶ Enhance and promote water access



Strategic Plan Goal 4: Anticipate future needs in amenities & services, focusing on recreation & key destinations.

1. Continue to advocate for and support community grants.
2. Continue to provide specific grants to community and recreation projects and organizations.
3. Construction of \$6M South St. Clements Activity Centre
4. Construction of Daycare in South St. Clements
5. Contribution of \$200,000 towards Recreation Reserve
6. Identification of \$300,000 towards a Boat Launch



Strategic Plan - GOAL 5: Build diverse, resilient, and sustainable communities

Focus on community development through service improvements and dialogue with communities

1. Improve Public Service through Communication & Operational Efficiencies
2. Implement organization succession planning
3. Create a community that is welcoming and foster sustainability within the community
4. Engage local residents on increased input and dialogue on community resiliency & diversity.



The background of the slide features a close-up, shallow depth-of-field photograph of a silver pen writing a dark line on a document. The document has a grid of dotted lines. The line being drawn is jagged, representing a fluctuating trend. In the upper right corner of the document, the number '2,47' is visible. The overall color palette is light blue and white.

2024 Financial Plan

Revenues
Expenditures
Capital

2024 Revenues

Total Tax Levy - Page 8

Total Grants in Lieu of Taxes - Page 8

Sub-total

School Requisitions (deduct) - Page 8

Municipal Taxes and Grants in Lieu of Taxes

Other Revenue - Page 2

Transfers from Accumulated Surplus & Reserves - Page 2

Total Municipal Revenue

	2023 Budgeted	2023 Actual	2024 Budgeted	2025 Budgeted
Total Tax Levy - Page 8	20,902,706.60	20,902,706.60	21,907,397.30	22,023,250.58
Total Grants in Lieu of Taxes - Page 8	754,631.30	760,627.50	763,611.69	778,883.93
Sub-total	21,657,337.90	21,663,334.10	22,671,008.99	22,802,134.50
School Requisitions (deduct) - Page 8	11,649,395.84	11,649,395.84	12,610,212.67	12,862,416.93
Municipal Taxes and Grants in Lieu of Taxes	10,007,942.06	10,013,938.26	10,060,796.32	9,939,717.58
Other Revenue - Page 2	6,364,654.70	7,591,691.16	8,509,286.28	4,087,669.68
Transfers from Accumulated Surplus & Reserves - Page 2	6,423,133.92	2,286,004.61	9,546,288.04	4,041,360.73
Total Municipal Revenue	22,795,730.68	19,891,634.03	28,116,370.64	18,068,747.99

2024 Expenditures

General Government Services

Protective Services

Transportation Services

Environmental Health Services

Public Health and Welfare Services

Environmental Development Services

Economic Development Services

Recreation and Cultural Services

Fiscal Services

Transfers - 2015 Capital Deficit Recoveries - Page 9

- To Reserves - Page 5

Total Basic Expenditure

Allowance For Tax Assets - Page 8

Total Municipal Expenditure

Net Operating Surplus (Deficit)

	2023 Budgeted	2023 Actual	2024 Budgeted	2025 Budgeted
General Government Services	2,026,936.27	1,913,599.55	2,028,747.06	1,952,209.94
Protective Services	987,425.00	3,155,969.23	5,005,743.31	1,012,828.54
Transportation Services	5,065,067.73	4,417,925.57	7,789,431.30	5,104,676.38
Environmental Health Services	1,664,050.00	1,677,967.22	1,825,477.00	1,557,547.00
Public Health and Welfare Services	50,000.00	43,060.82	50,000.00	50,000.00
Environmental Development Services	125,555.00	100,793.54	232,567.81	232,805.23
Economic Development Services	261,200.00	164,315.67	229,200.00	229,200.00
Recreation and Cultural Services	782,447.52	534,123.96	448,350.00	488,515.00
Fiscal Services	7,968,688.29	3,704,236.82	7,061,317.24	4,021,008.59
Transfers - 2015 Capital Deficit Recoveries - Page 9	0.00	0.00	0.00	0.00
- To Reserves - Page 5	3,864,219.47	4,136,833.54	3,445,096.35	3,419,957.31
Total Basic Expenditure	22,795,589.28	19,848,825.92	28,115,930.07	18,068,747.99
Allowance For Tax Assets - Page 8	141.40	141.40	440.56	0.00
Total Municipal Expenditure	22,795,730.68	19,848,967.32	28,116,370.64	18,068,747.99
Net Operating Surplus (Deficit)	0.00	42,666.71	0.00	0.00

2024 Capital Items

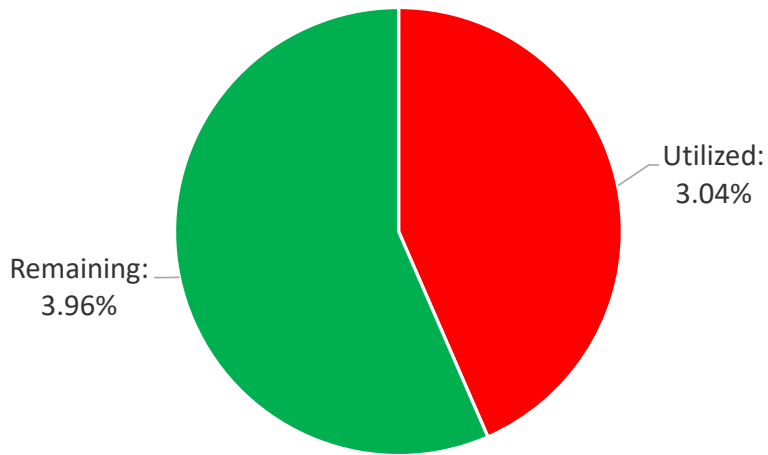
Particulars of Expenditure	Estimated Total Cost	Borne by General Fund	Borne by Utility Fund	Borne by Reserves	Borne by Borrowing
EB Command Truck Radios	15,000	7,500		7,500	
ES Command Truck Radios	15,000			15,000	
Recycling Mattress Storage Trailer	25,000			25,000	
IT Network/PCs	27,000			27,000	
EB Firehall Improvements (50%)	80,000	40,000		40,000	
Electric Car Charging Stations (2)	45,000			45,000	
CIL Shop Expansion	45,000			45,000	
Office Communications Network	55,000			55,000	
ES Bobcat UTV & Trailer	50,000			50,000	
SSC Daycare Utilities Install	50,000			50,000	
EB Water Rescue (Zodiac?) (50%)	150,000	75,000		75,000	
Transfer Station Improvements	120,000			120,000	
ES Tanker	140,000			140,000	
PWKS General Duty Fleet Trucks	132,000			132,000	
Lockport Sidewalk	200,000			200,000	
EB Commad Center Unit (50%)	550,000	275,000		275,000	
Loader	290,000			290,000	
Boat Launch	300,000			300,000	
Colville Sidewalk	300,000			300,000	
GMCC Upgrades	300,000			300,000	
Tandem/Sander	310,000			310,000	
Beaconia Well	350,000			350,000	
ES Rescue/Command truck replacement	550,000			550,000	
Lift Stn Odour Control	750,000				750,000
Raw Water Upgrades	1,500,000				1,500,000
SSC Community Center	2,000,000				2,000,000
Landfill Cell	3,000,000				3,000,000
SSC Utility BL 4-2023 Lift/Plant/Water Lines	3,250,000			1,000,000	2,250,000
Road Renewal Projects	3,500,000				3,500,000
Lockport Water Reservoir	4,000,000				4,000,000

2024 Capital Items

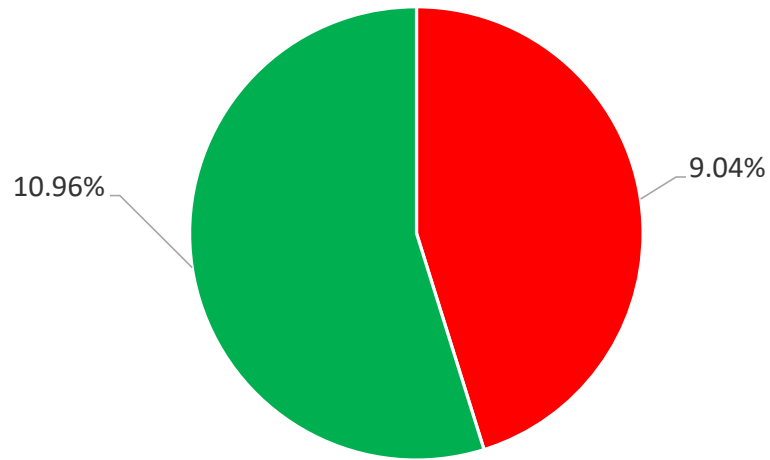
Reserve Name and By-Law No.	General Fund Transfers		Utility Fund Transfers		Cash Resources
	To Operating	To Capital	To Operating	To Capital	(Opening balance in Reserve)
[CIP] Capital Improvements Reserve					3,528,383
<i>Asset Management Program</i>	20,000				
<i>Curbside Waste & Recycling Bins</i>	35,000				
<i>Commercial/Industry Growth Initiatives</i>	50,000				
<i>Website Redevelopment</i>	16,500				
<i>ES Traffic Safety</i>	1,000,000				
<i>Capital (see above)</i>		2,290,000			
[GT] Gas Tax Reserve					1,615,306
<i>ESSW Debenture**</i>	293,198		293,198		
<i>SSC Utility Debenture</i>	401,653				
<i>ES Traffic Safety</i>	1,000,000				
[PWKS] Public Works Reserve					480,810
<i>Capital (see above)</i>		777,000			
[OF] Office Reserve					90,509
<i>Capital (see above)</i>		82,000			
[FIRE] Fire Reserve					1,128,704
<i>Capital (see above)</i>		1,152,500			
[REC] Recreation & Culture Reserve					396,412
<i>GMCC Expansion Projects</i>		300,000			
[RDS] Road Reserve					849,010
<i>2024 Road Works</i>	1,673,438				
[ENV] Environment Reserve					281,652
<i>Curbside Waste & Recycling Bins</i>	35,000				
<i>Gull Lake Zebra Prevention</i>	25,000				
<i>Capital (see above)</i>		295,000			
[ELEC] Elec Reserve					20,622
<i>No scheduled expenses 2024</i>					
[WCW] Water Control Works Reserve					228,699
<i>No scheduled expenses 2024</i>					
[ESSW] East Selkirk Utility Reserve					813,808
<i>Utilities Master Study</i>	50,000		50,000		
[LKPT] Lockport Utility Reserve					346,652
<i>Utilities Master Study</i>	50,000		50,000		
[SUN] Sunset Utility Reserve					277,509

2024 Debt - Current Position

BORROWING CAPACITY REMAINING



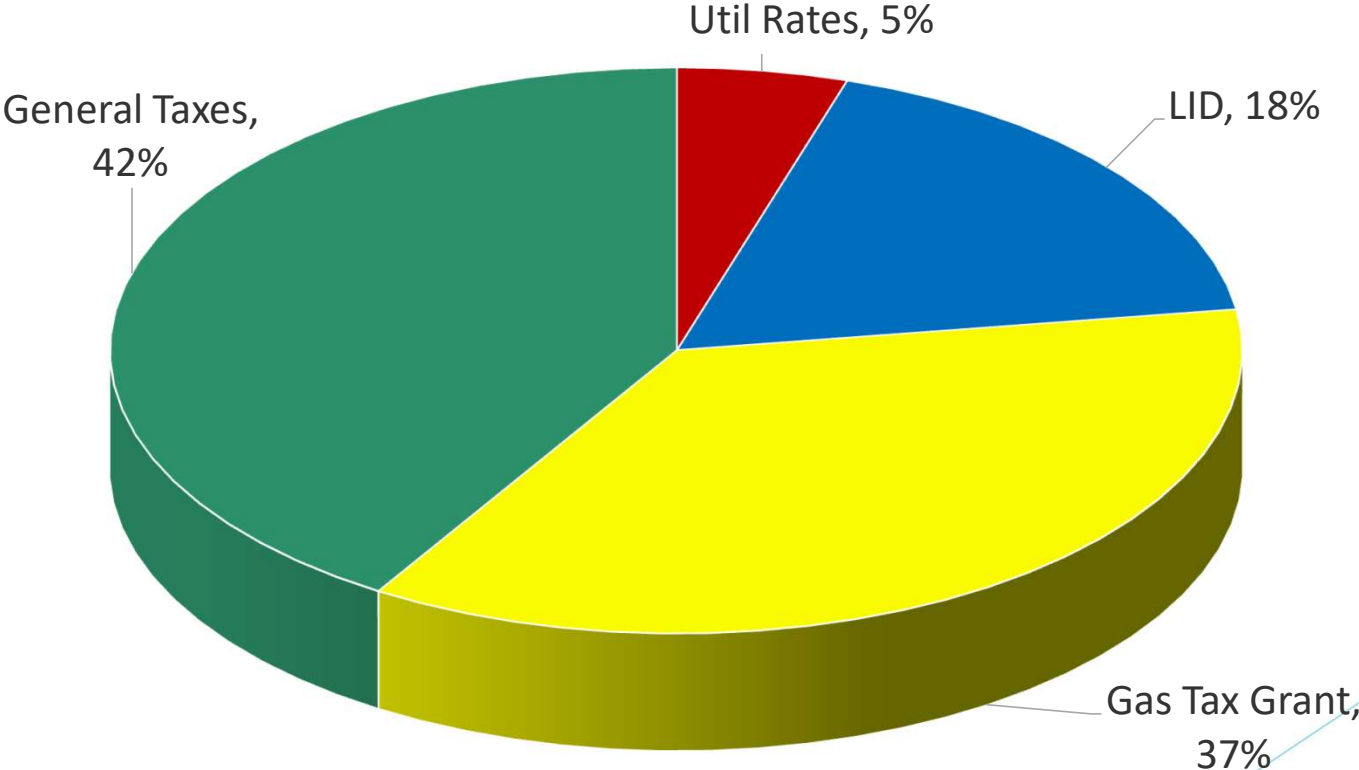
PAYMENT CAPACITY REMAINING



In 2024 budget, of the 7% available there is still 3.96% of debt capacity remaining, totaling over \$36.8M and of the payment capacity of 20% there is still 10.96% available, totaling over \$2.8M in payments. Commitment to fiscal management has allowed the RM to continue to be in a sound financial position in relation to the debt ceilings for the RM.

2024 Debt Payments

How Debt Payments Are Funded:

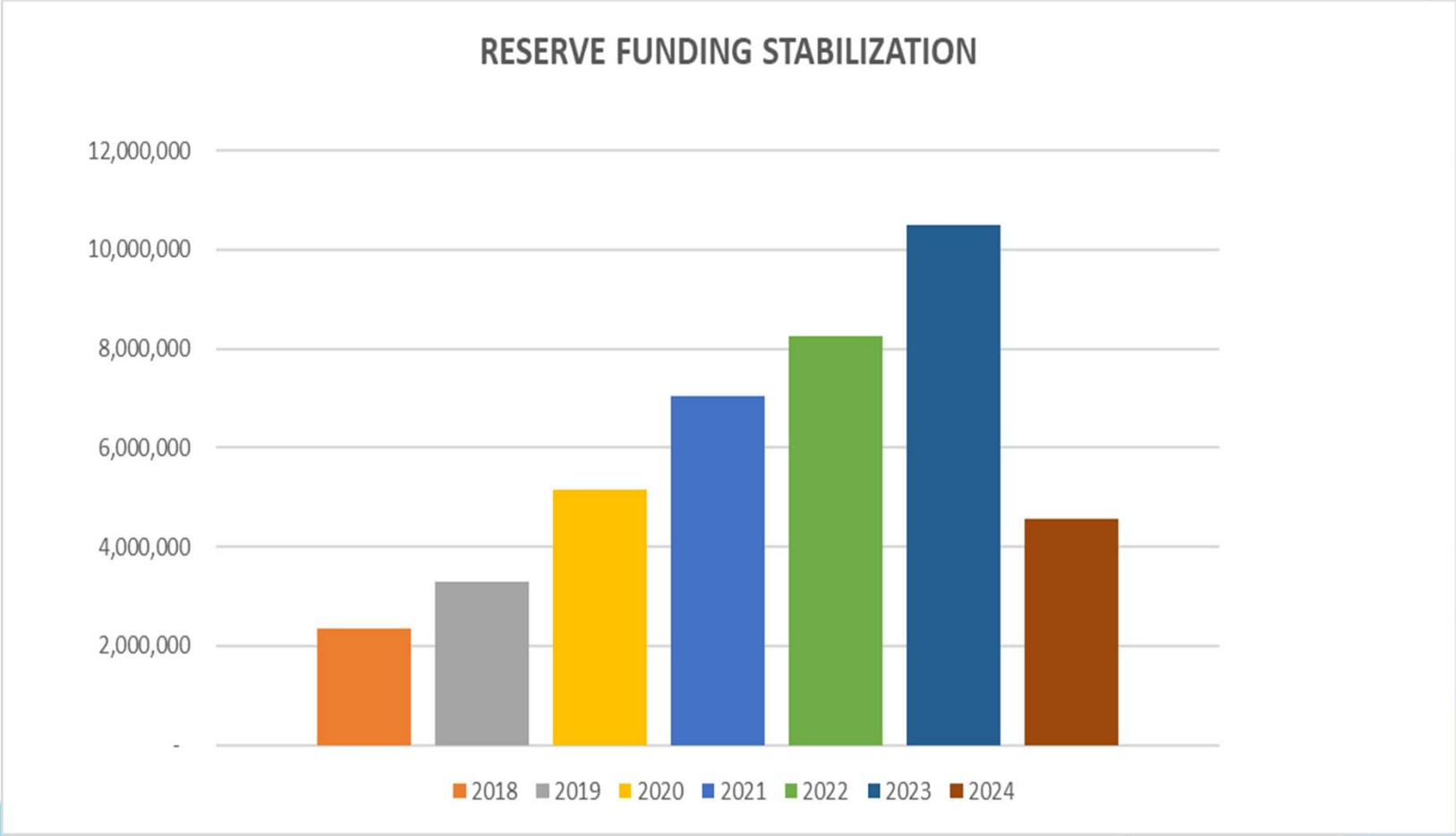


Stabilization of Reserves

Reserve Fund	Actual	Actual	Actual	Actual	Actual	Actual	Forecasted
Balances as at December 31	2018	2019	2020	2021	2022*	2023*	2024*
General Purpose	-	-	-	-	-	-	-
Capital Improvement	236,591	180,541	1,384,145	1,873,520	2,658,522	3,528,383	645,883
Water Control/Bridges	154,738	145,101	148,178	121,735	174,644	228,699	278,699
Office Building	24,377	25,174	46,556	74,873	91,896	90,509	23,509
Public Works	212,142	86,960	534,163	286,036	329,863	480,810	68,810
ES Community Revitalization TIFF	-	-	-	-	-	-	43,123
Fire	642,235	599,172	574,369	932,217	986,032	1,128,704	331,704
Elections	-	7,049	14,260	31,612	13,291	20,622	27,622
Environment	88,206	35,516	187,249	238,442	349,455	281,652	113,652
Gas Tax	414,625	1,020,386	1,066,357	1,741,914	1,643,920	1,615,306	558,975
Recreation & Culture	92,776	104,853	118,720	108,372	158,321	396,412	308,412
Roads	41,900	474,495	160,321	539,112	257,448	849,010	377,884
Lockport Utility	161,847	207,365	239,355	242,806	286,911	346,652	296,652
East Selkirk Utility	163,594	253,976	455,859	523,089	650,023	813,808	763,808
Sunset Utility	94,364	136,339	182,520	208,684	252,537	277,509	277,509
Utility Expansion	20,366	31,516	49,807	117,829	416,020	453,589	453,589
Total Reserve Funds:	2,347,761	3,308,443	5,161,859	7,040,241	8,268,882	10,511,665	4,569,831

* Projected unaudited totals

Stabilization of Reserves



Financial Plan - Highlights

1. In 2024 Council continues to reduce future risks related to infrastructure costs by:
 - a) 1 Mill rate dedicated towards roads, equaling \$ 932,312.00
 - b) Additional commitment to Hard Surface Road Infrastructure for over \$5.5M including commitment to complete previous hard surfaced roads at approximately \$3.5M continues
2. Stabilized the reserves from year end surpluses to provide sufficient funds for Capital projects in 2024 totaling over \$ 10.5M in reserves and cash flow management to reduce reliance on utilizing the Operating Line of Credit.
3. Support recreation in the RM with \$ 200,000 to reserves & the development of South St. Clements Activity Center for over \$6M as a Community Recreation Project and construction of a Boat Launch in the RM for \$300,000.
4. Continue to support business community with \$50,000 towards development of Biz Improvement Zones and commitment to Community and Volunteer Groups through grants.
5. Delivery of next phase of strategic regional infrastructure priorities for over \$6M for regional Water projects.
6. Continue to implement a three-year budgeting strategy to provide a level of predictability and stability in the operations of the RM and continue a mill rate freeze in 2024 for third year in a row.
7. Increased Services and budget for dust control, gravel roads, grass cutting, drainage, brushing and ditching.
8. Expansion of Landfill with new cell construction in 2025 for \$3M.
9. Purchases for Fire Departments for over \$1M including two Fire Command Centre Units, UTV, Rescue Boat and Tanker.
10. Public Works equipment totalling over \$700,000 for fleet operations (Tandem, Trucks, Loader).



St. Clements

The place to be

THANK YOU!

