

The Financial Plan

*The 2025 Financial Plan
supports the direction set out by
Council in the municipality's
Strategic Plan for 2025 - 2027*



St. Clements

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

- Increase the funding for hard Surface Roads by increasing the mill rate by 1% per year for 10 years to develop a sustainable road plan with 2 mill rates per year.
- In 2025, continuing to invest in Major Road projects, through 1.1 mill rate for \$1,233,357.40
- In 2025 complete the commitment to address construction on previous hard surfaced roads for reconstruction estimated at approximately \$3.5M.
- Major road projects for 2025 are Rebeck Road (Coronation – McKay), Quarry Road, Donald (Henderson – Rebeck) The total for these projects combined in 2025 is \$3,758,093.00
- Implement traffic safety Improvements in East Selkirk of approximately \$2M.



Strategic Plan – **GOAL 1**

Comprehensive Plans for Roads, Drainage and Waste

- Increased drainage operating budget for brushing by \$30K for second year in a row for total of \$70K
- Increased grass cutting in ditches for Roadside mowing by \$40K.
- Increased budget for gravel road maintenance by \$315K which includes additional gravel, road maintenance, dust control & Brushing
- Total of \$1,685,000.00.

Proposed Drainage Works 2025

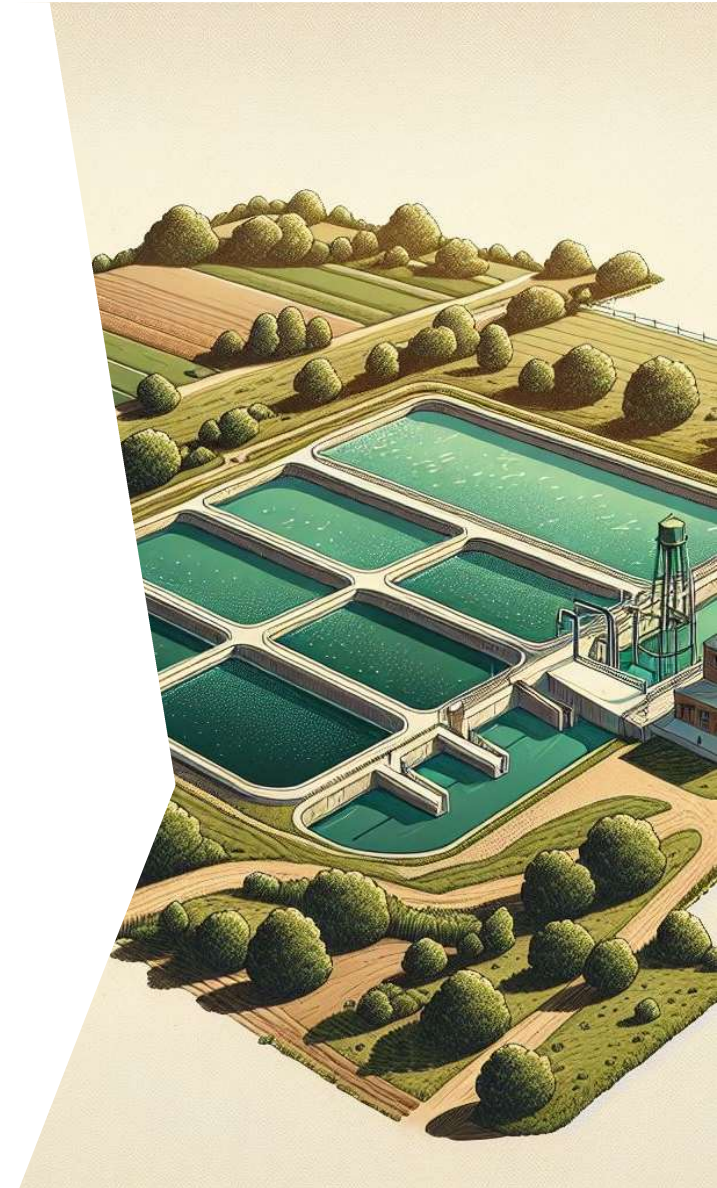
| | |
|---|------|
| Ashfield Road, east of PTH59 | 1700 |
| Rd 85N Drain, south of PR317 | 1450 |
| Coronation Rd, east of PTH59 | 1400 |
| Rd 80N (partial), Rd 31E from Rd 80N to drain north of Rd 81N, both sides | 8200 |
| 331 Church S to Gunn's Creek | 430 |
| Church Rd S - PR202 to Rebeck | 420 |
| Road 75N between 32E & 33E | 170 |
| Sinclair Ave, Grand Marais, west ditch | 300 |
| Dunning Rd - minor works west of Gunn's Creek | 190 |
| Dunning Rd - 202 to Gunn's Creek | 2620 |
| Hay Rd - minor works | 120 |



Strategic Plan – **GOAL 1**

Comprehensive plan for roads, drainage, water & waste

- In 2021, the RM secured \$5.5M in borrowing by utilizing \$4.3M in previous borrowing authority for Phase 1 of the South St. Clements Regional Utility Infrastructure (Henderson Wastewater Project) and the East Selkirk Water Softener Project. These funds were leveraged with provincial infrastructure grants, bringing total project funding to \$9.7M.
- Phase 2 was approved in 2023, combining \$1M from reserves with \$2.25M in borrowing, further leveraged with \$3.25M in Provincial Grants for a total of \$6.5M dedicated to Water and Wastewater management. This funded: Water main line to Lockport from East Selkirk (\$4.5 million) New lift station and decommissioning of Lockport Sewer Plant (\$2.0 million)
- This year (2025), we are completing Phase 3 of the project, which requires an additional \$6M in funding. Grant applications have already been approved for 50% to support:
 - Construction of a Water Reservoir in Lockport (\$4.0 million)
 - Well Field Expansion (\$1.5 million)
 - Waterline under Red River to share with RM of St. Andrews.



Strategic Plan – **GOAL 1**

Comprehensive plan for roads, drainage, water & waste

- The RM of St. Clements is implementing a significant regional initiative by expanding its Libau Class 1 Regional Landfill through the development of an additional landfill cell.
- This landfill serves as a critical infrastructure component within the Winnipeg Metropolitan Region (WMR), supporting waste management for multiple municipalities.
- The Libau Class 1 Regional Landfill is a significant regional initiative that addresses the waste management needs of multiple municipalities and communities, including Brokenhead Ojibway First Nation, the RM of Lac du Bonnet, the RM of Brokenhead, and the Town of Beausejour.
- The new cell will enhance the landfill's capacity to process the region's 10,000 tonnes of annual waste while integrating best practices in environmental protection, such as leachate management and modern drainage systems.
- An application was made for the Manitoba GRO Grant and was approved for 50% funding of \$2M for total project cost of \$4M.



Strategic Plan – **GOAL 2**

Affordability

Keep costs affordable for ratepayers

- Continue to implement cost-recovery/user fees strategy for non-core services.
- Rate Study for regional water and wastewater services.
 - *Complete a Master Utility Rate Study for East Selkirk Water and Wastewater Utility.*
- **Mill Rate Decrease (13% mill rate reduction from 10.4 to 9.1)**

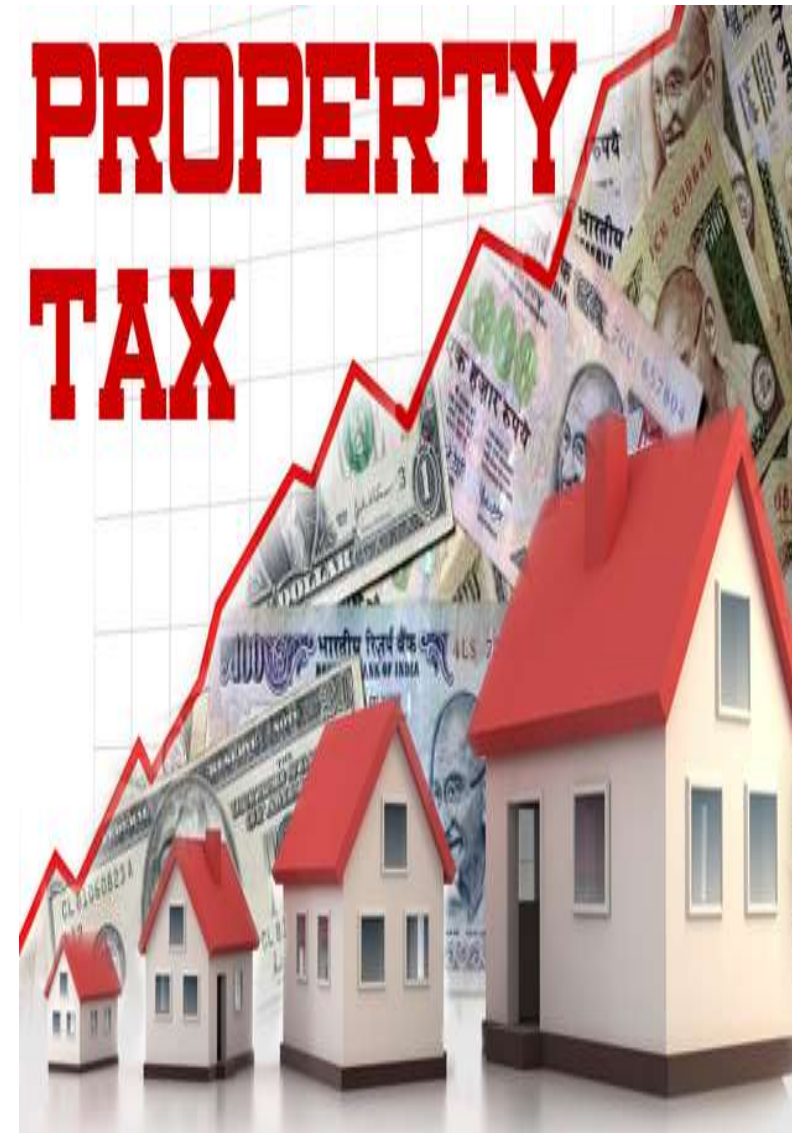
Municipalities have limited options available for generating revenue with a significant percentage of the revenue coming from taxes and fees for service. Council is committed to managing these costs and continues to seek other opportunities from Grants and fees for service.



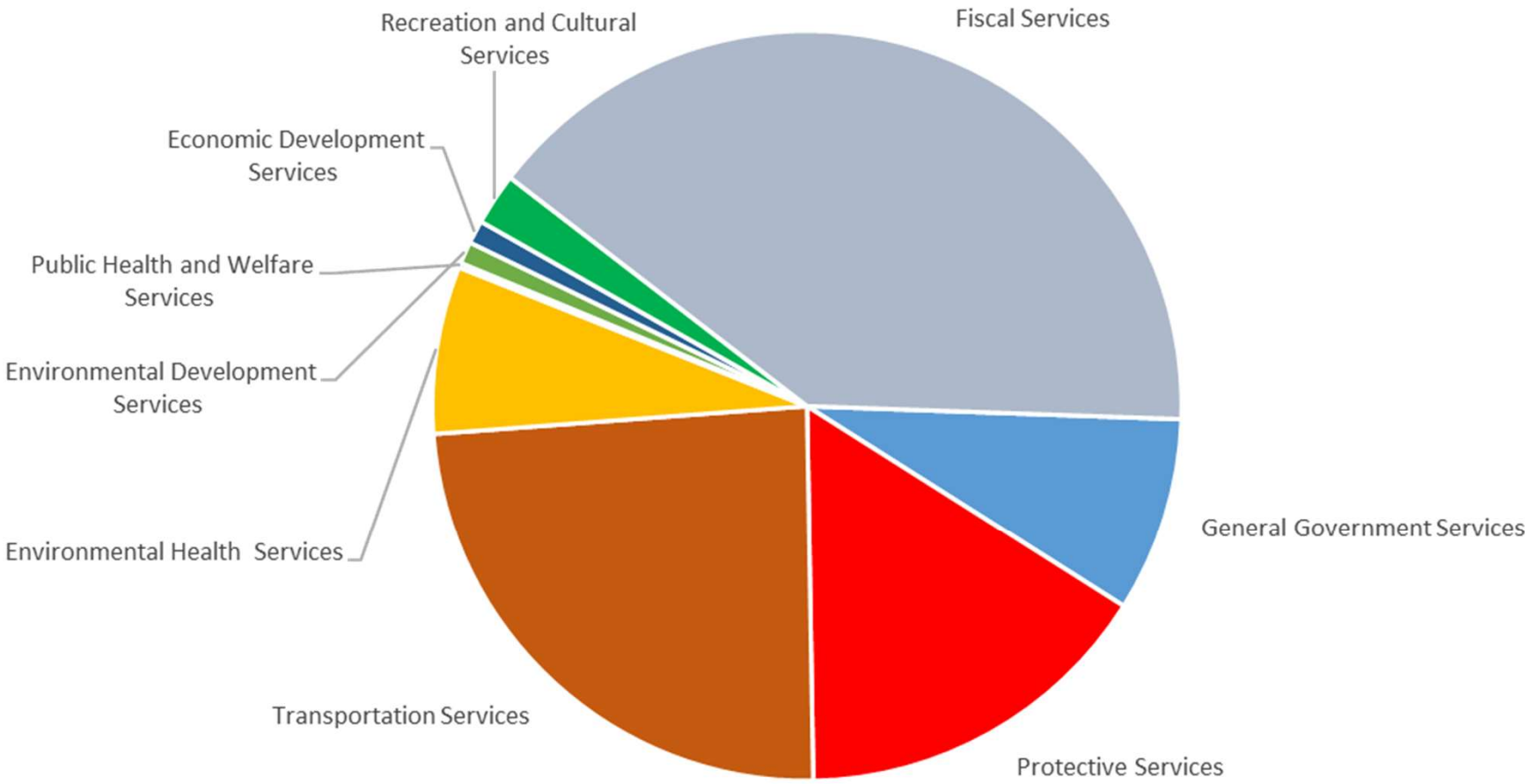
Strategic Plan – **GOAL 2**

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 affordability and address inflationary increases, Council froze the mill rate for 2023 and 2024 at 2022 level, and with the Assessment increase in the RM of St. Clements will be reducing the mill rate by 13% from 10.4 to 9.1 this year.
- As part of the three year budget planning, Council had projected a 2% increase in 2025, depending on rate of inflation and its impact on operations. The 13% decrease is still an overall increase in the budget to address the service increases.
- 2025 is a reassessment year and many properties will see an increase in property assessments by an average of 23%.
- It is anticipated that the property assessment increases and resulting tax increases and the reduction in the mill rate will help to reduce overall impact. It is difficult to determine the exact offset, as the reassessments are based on market value and some properties will may go higher and some go lower than the average increase.
- The Province of Manitoba has also changed the School Tax Rebate from 2024 and where the school rebate no longer applies to properties that are not principle residence. In addition there are increases in Education taxes for 2025.



2025 Expenditures by Services



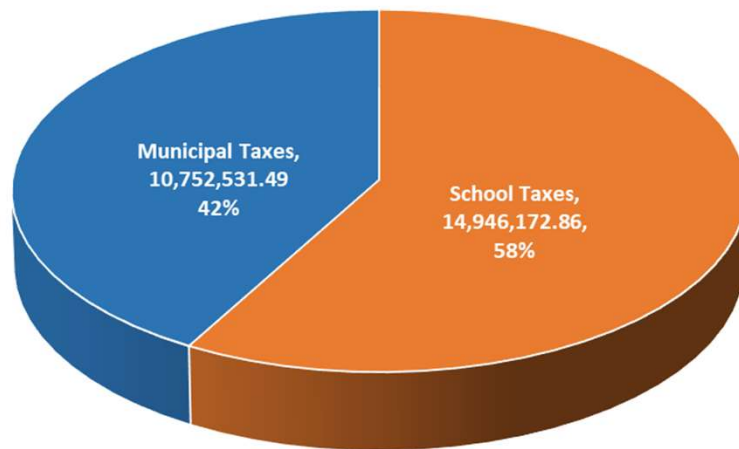
2025 Expenditures by Services

| Service Area | Budget Amount | % of Total | Tax Dollar |
|------------------------------------|------------------|------------|---------------|
| General Government Services | \$ 2,085,585.31 | 7.4% | \$ 111.11 |
| Protective Services | \$ 3,903,360.58 | 13.8% | \$ 207.95 |
| Transportation Services | \$ 5,965,266.18 | 21.0% | \$ 317.80 |
| Environmental Health Services | \$ 1,788,349.52 | 6.3% | \$ 95.27 |
| Public Health and Welfare Services | \$ 50,000.00 | 0.2% | \$ 2.66 |
| Environmental Development Services | \$ 234,947.12 | 0.8% | \$ 12.52 |
| Economic Development Services | \$ 248,700.00 | 0.9% | \$ 13.25 |
| Recreation and Cultural Services | \$ 555,844.10 | 2.0% | \$ 29.61 |
| Fiscal Services | \$ 9,938,229.00 | 35.0% | \$ 529.46 |
| Transfers to Reserves | \$ 3,592,952.76 | 12.7% | \$ 191.42 |
| Total | \$ 28,363,234.57 | 100.0% | \$ * 1,511.06 |

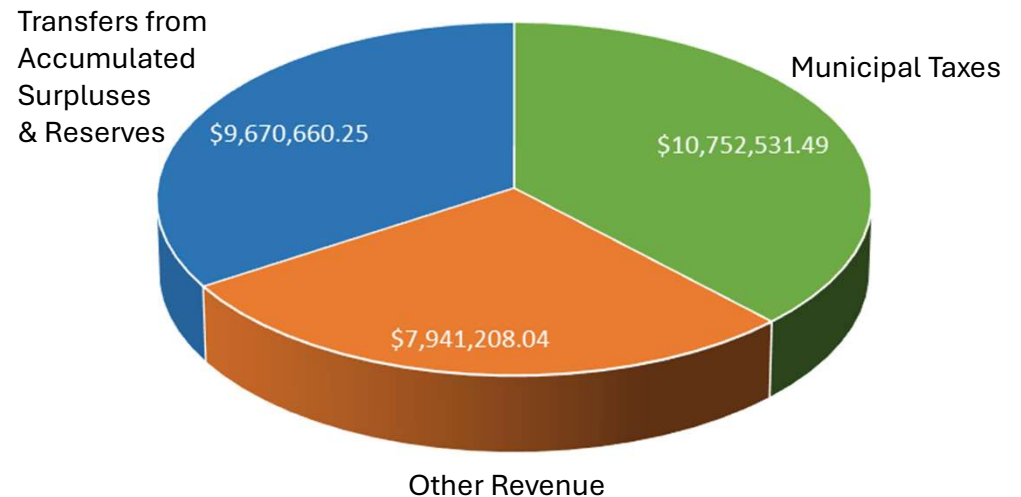
* Calculated on \$369,000 of total assessed value portioned at 45%

2025 Expenditures by Services

Distribution of Taxes



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 \$1,600.00 portion of School Tax Rebate directly from the Province. Rebate is only for primary residences only.

Strategic Plan – GOAL 2

Keep Costs Affordable for Ratepayers

| Property Tax Comparisons | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | % Change |
|--------------------------|--------|--------|--------|--------|--------|--------|----------|
| Selkirk ★ | 20.562 | 20.992 | 18.536 | 20.992 | 17.310 | 17.046 | -2.6% |
| Brokenhead | 12.700 | 12.700 | 11.380 | 12.700 | 12.205 | 12.025 | -1.8% |
| Alexander | 11.903 | 11.980 | 12.131 | 12.131 | 10.646 | 8.904 | -17.4% |
| Lac du Bonnet | 10.296 | 10.296 | 9.956 | 10.296 | 10.647 | 9.896 | -7.5% |
| Stonewall | 10.160 | 10.459 | 10.734 | 10.701 | 10.569 | 8.995 | -15.7% |
| St. Clements | 10.000 | 10.200 | 10.400 | 10.400 | 10.400 | 9.100 | -13.0% |
| Springfield | 9.595 | 9.595 | 9.691 | 10.913 | 9.993 | 9.893 | -1.0% |
| St. Andrews | 9.927 | 9.527 | 9.980 | 9.980 | 10.097 | 9.071 | -10.3% |
| East St. Paul | 8.323 | 8.470 | 8.473 | 8.642 | 8.642 | 7.312 | -13.3% |
| West St. Paul | 8.930 | 9.100 | 9.100 | 7.855 | 7.751 | 6.296 | -14.6% |
| Rosser | 6.860 | 6.787 | 8.036 | 5.800 | 6.150 | 5.855 | -3.0% |
| Headingley | 6.400 | 6.400 | 6.400 | 6.400 | 6.400 | 5.632 | -7.7% |

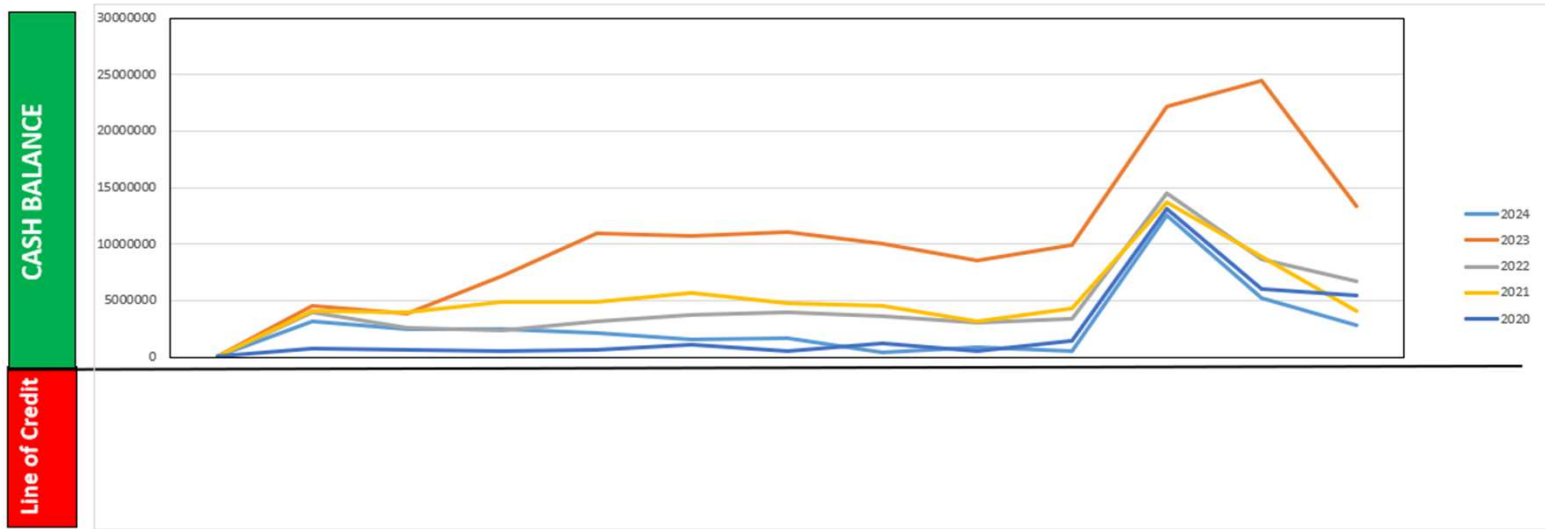
Important Note: ★ In 2024, Selkirk modified its taxation system to introduce a special service levy for Police and Protective Services. Additionally, in 2025, there will be a new special service levy for Transportation Services, both of which will be implemented over a period of 4 years, involving a total debenture of 3.412 mills for 2025.

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 | Year | Annual Limit |
|------|-----------|-----------|-----------|------------|------------|------------|------------|-----------|-----------|------------|------------|------------|------|--------------|
| 2024 | 3,110,818 | 2,471,543 | 2,489,206 | 2,068,022 | 1,604,049 | 1,648,241 | 444,374 | 886,202 | 486,332 | 12,588,163 | 5,229,206 | 2,840,201 | 2024 | 6,799,000 |
| 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 | 2023 | 6,799,000 |
| 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 | 2022 | 6,799,000 |
| 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 | 2021 | 6,799,000 |
| 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 | 2020 | 6,799,000 |





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

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 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 masterplan
- ▶ 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.**

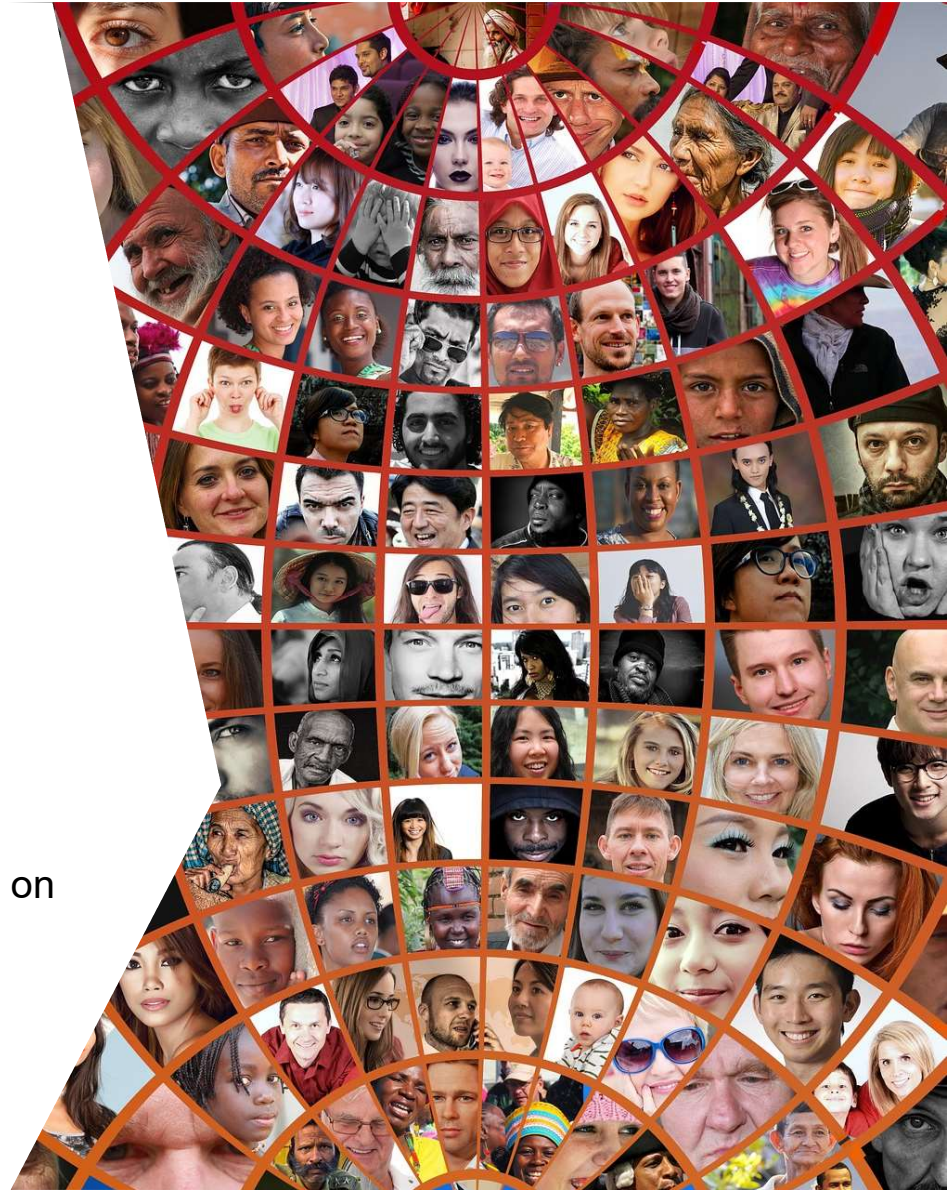
1. Continue to advocate for and support community grants.
2. Continue to provide specific grants to community and recreation projects and organizations.
3. Opening of \$6M St. Clements Activity Centre
4. Contribution of \$200,000 towards Recreation Reserve
5. Identification of \$300,000 towards a Boat 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 is a blurred image of a financial chart or ledger. It shows a line graph with two distinct peaks and a dip in between. A pen is visible in the upper right corner, pointing towards the chart. Numerical values like '2,5' and '2,47' are faintly visible on the chart's grid.

2025 Financial Plan

Revenues
Expenditures
Capital

2025 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

| 2024 Budgeted | 2024 Actual | 2025 Budgeted | 2026 Budgeted |
|------------------|----------------|------------------|------------------|
| 21,907,397.30 | 21,910,323.16 | 24,921,735.53 | 25,162,711.57 |
| 763,611.69 | 768,002.69 | 776,968.82 | 792,508.20 |
| 22,671,008.99 | 22,678,325.85 | 25,698,704.35 | 25,955,219.77 |
| | | | |
| 12,610,212.67 | 12,610,212.67 | 14,946,172.86 | 15,245,096.32 |
| | | | |
| 10,060,796.32 | 10,068,113.18 | 10,752,531.49 | 10,710,123.45 |
| | | | |
| 8,509,286.28 | 10,324,262.90 | 7,941,208.04 | 5,458,968.16 |
| 9,546,288.03 | 2,716,805.78 | 9,670,660.25 | 14,664,034.93 |
| | | | |
| 28,116,370.63 | 23,109,181.86 | 28,364,399.77 | 30,833,126.54 |

2025 Expenditures

| EXPENDITURE | 2024 Budgeted | 2024 Actual | 2025 Budgeted | 2026 Budgeted |
|--|------------------|----------------|------------------|------------------|
| General Government Services | 2,028,747.06 | 1,914,438.57 | 2,085,585.31 | 2,016,863.94 |
| Protective Services | 5,005,743.31 | 4,821,550.20 | 3,903,360.58 | 1,786,370.83 |
| Transportation Services | 7,789,431.30 | 6,091,747.16 | 5,965,266.18 | 6,789,315.40 |
| Environmental Health Services | 1,825,477.00 | 1,602,473.37 | 1,788,349.52 | 1,786,625.02 |
| Public Health and Welfare Services | 50,000.00 | 43,060.82 | 50,000.00 | 50,000.00 |
| Environmental Development Services | 232,567.81 | 205,719.64 | 234,947.12 | 237,380.80 |
| Economic Development Services | 229,200.00 | 107,341.15 | 248,700.00 | 248,700.00 |
| Recreation and Cultural Services | 448,350.00 | 474,340.29 | 555,844.10 | 684,637.57 |
| Fiscal Services | 7,061,317.24 | 4,237,187.34 | 9,938,229.00 | 13,710,645.97 |
| Transfers - 2015 Capital Deficit Recoveries - Page 9 | 0.00 | 0.00 | 0.00 | 0.00 |
| - To Reserves - Page 5 | 3,445,096.35 | 3,488,594.39 | 3,592,952.76 | 3,522,587.00 |
| Total Basic Expenditure | 28,115,930.07 | 22,986,452.93 | 28,363,234.57 | 30,833,126.53 |
| Allowance For Tax Assets - Page 8 | 440.56 | 441.56 | 1,165.22 | 0.00 |
| Total Municipal Expenditure | 28,116,370.63 | 22,986,894.49 | 28,364,399.79 | 30,833,126.53 |
| Net Operating Surplus (Deficit) | 0.00 | 122,287.37 | 0.00 | 0.00 |

2025 Capital Items

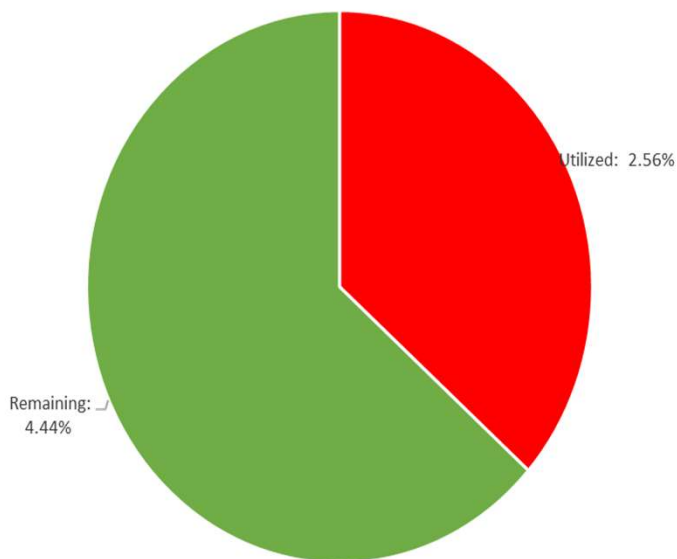
| Particulars of Expenditure | Estimated Total Cost | Borne by General Fund | Borne by Utility Fund | Borne by Reserves | Borne by Borrowing |
|--|-------------------------|--------------------------|--------------------------|----------------------|--------------------|
| Lockport Sidewalk | 200,000 | | | 200,000 | |
| Boat Launch | 300,000 | | | 300,000 | |
| Colville Sidewalk | 139,727 | | | 139,727 | |
| Beaconia Well | 150,000 | | | 150,000 | |
| CIL Shop Expansion | 50,000 | | | 50,000 | |
| SSC Daycare Utilities Install | 50,000 | | | 50,000 | |
| Loader | 325,000 | | | 325,000.00 | |
| Highway Tractor | 70,000 | | | 70,000.00 | |
| GMCC Upgrades | 300,000 | | | 0 | |
| SSC Rec - Paving | 150,000 | | | 150,000.00 | |
| Grader | 500,000 | | | 500,000.00 | |
| General Duty Trucks | 60,000 | | | 60,000.00 | |
| Trailer [End Dump] | 40,000 | | | 40,000.00 | |
| Tandem/Sander | 350,000 | | | 350,000.00 | |
| IT Network/PCs | 25,000 | | | 25,000 | |
| Office Communications Network | 55,000 | | | 55,000.00 | |
| EB Commad Center Unit (50%) | 296,000 | 148,000 | | 148,000 | |
| EB Command Truck Radios | 10,000 | 5,000 | | 5,000 | |
| EB Water Rescue (Zodiac?) (50%) | 150,000 | 75,000 | | 75,000 | |
| Eb Bobcat UTV & Trailer | 35,500 | 17,750 | | 17,750 | |
| EB Thermal Imaging Camera | 7,500 | 3,750 | | 3,750 | |
| EB Firehall Improvements (50%) Generator | 50,000 | 25,000 | | 25,000 | |
| ES Tanker | 140,000 | | | 140,000 | |
| ES Firehall Driveway | 80,000 | | | 80,000 | |
| ES Rescue/Command truck replacement | 289,000 | | | 289,000 | |
| ES Firehall Lockers | 17,000 | | | 17,000 | |
| NL Tanker | 250,000 | | | 250,000 | |
| NL Grass Fire Truck | 100,000 | | | 100,000 | |
| NL Public Education Sign Retrofit | 7,500 | | | 7,500 | |
| Landfill Cell Expansion Engineering | 150,000 | | | 150,000 | |
| Landfill Gate | 20,000 | | | 20,000 | |
| Landfill Loader One Way Blade | 30,000 | | | 30,000 | |
| Recycling Mattress Storage Trailer | 25,000 | | | 25,000 | |
| ES Traffic Safety [Roundabout] | 2,000,000 | | | 2,000,000 | |
| Water Control Works | 1,525,000 | | | | 1,525,000 |
| Raw Water Upgrade & River Crossing | 1,000,000 | | | | 1,000,000 |
| SSC Community Center | 2,000,000 | | | | 2,000,000 |
| Landfill Cell | 2,000,000 | | | | 2,000,000 |
| Road Renewal Projects | 3,500,000 | | | | 3,500,000 |
| Lockport Water Reservoir | 2,000,000 | | | | 2,000,000 |
| | | | | | |

2025 Capital Items

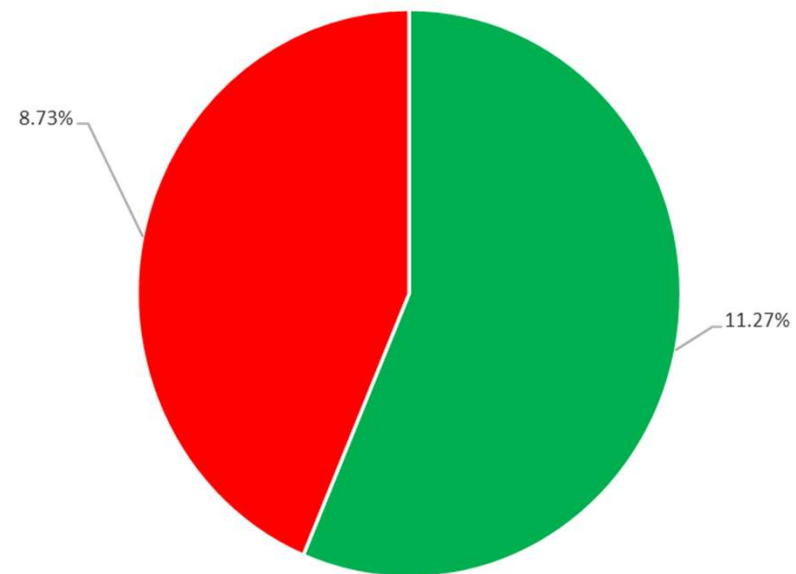
| Reserve Name and By-Law No. | General Fund Transfers | | Utility Fund Transfers | | Cash Resources |
|---|------------------------|------------|------------------------|------------|------------------------------|
| | To Operating | To Capital | To Operating | To Capital | (Opening balance in Reserve) |
| [CIP] Capital Improvements Reserve | | | | | 3,788,609 |
| <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>Capital (see above)</i> | | 3,284,727 | | | |
| [GT] Gas Tax Reserve | | | | | 1,590,868 |
| <i>ESSW Debenture **</i> | 290,628 | | 290,628 | | |
| <i>SSC Utility Debenture</i> | 401,653 | | 401,653 | | |
| <i>Capital (see above)</i> | | 1,000,000 | | | |
| [PWKS] Public Works Reserve | | | | | 788,687 |
| <i>Capital (see above)</i> | | 950,000 | | | |
| [OF] Office Reserve | | | | | 37,668 |
| <i>Office Parking Lot</i> | | 40,000 | | | |
| <i>Capital (see above)</i> | | 80,000 | | | |
| [FIRE] Fire Reserve | | | | | 1,243,162 |
| <i>Capital (see above)</i> | | 1,158,000 | | | |
| [REC] Recreation & Culture Reserve | | | | | 629,021 |
| <i>ESRA/Rec Grants</i> | 50,000 | | | | |
| <i>Capital (see above)</i> | | 450,000 | | | |
| [RDS] Road Reserve | | | | | 515,889 |
| <i>2024 Road Works</i> | 1,372,153 | | | | |
| [ENV] Environment Reserve | | | | | 486,652 |
| <i>Curbside Waste & Recycling Bins</i> | 35,000 | | | | |
| <i>Gull Lake Zebra Prevention</i> | 25,000 | | | | |
| <i>Capital (see above)</i> | | 225,000 | | | |
| [ELEC] Elec Reserve | | | | | 28,108 |
| <i>No scheduled expenses 2024</i> | | | | | |
| [WCW] Water Control Works Reserve | | | | | 283,899 |
| <i>No scheduled expenses 2024</i> | | | | | |
| [ESSW] East Selkirk Utility Reserve | | | | | 1,505,371 |
| <i>Utilities Master Study</i> | 50,000 | | 50,000 | | |
| [LKPT] Lockport Utility Reserve | | | | | 466,397 |
| <i>Utilities Master Study</i> | 50,000 | | 50,000 | | |
| [SUN] Sunset Utility Reserve | | | | | 320,897 |
| <i>No scheduled expenses 2024</i> | | | | | |
| [UTIL] Utility Expansion Reserve | | | | | 640,805 |
| <i>No scheduled expenses 2024</i> | | | | | |

2025 Debt – Current Position

BORROWING CAPACITY REMAINING



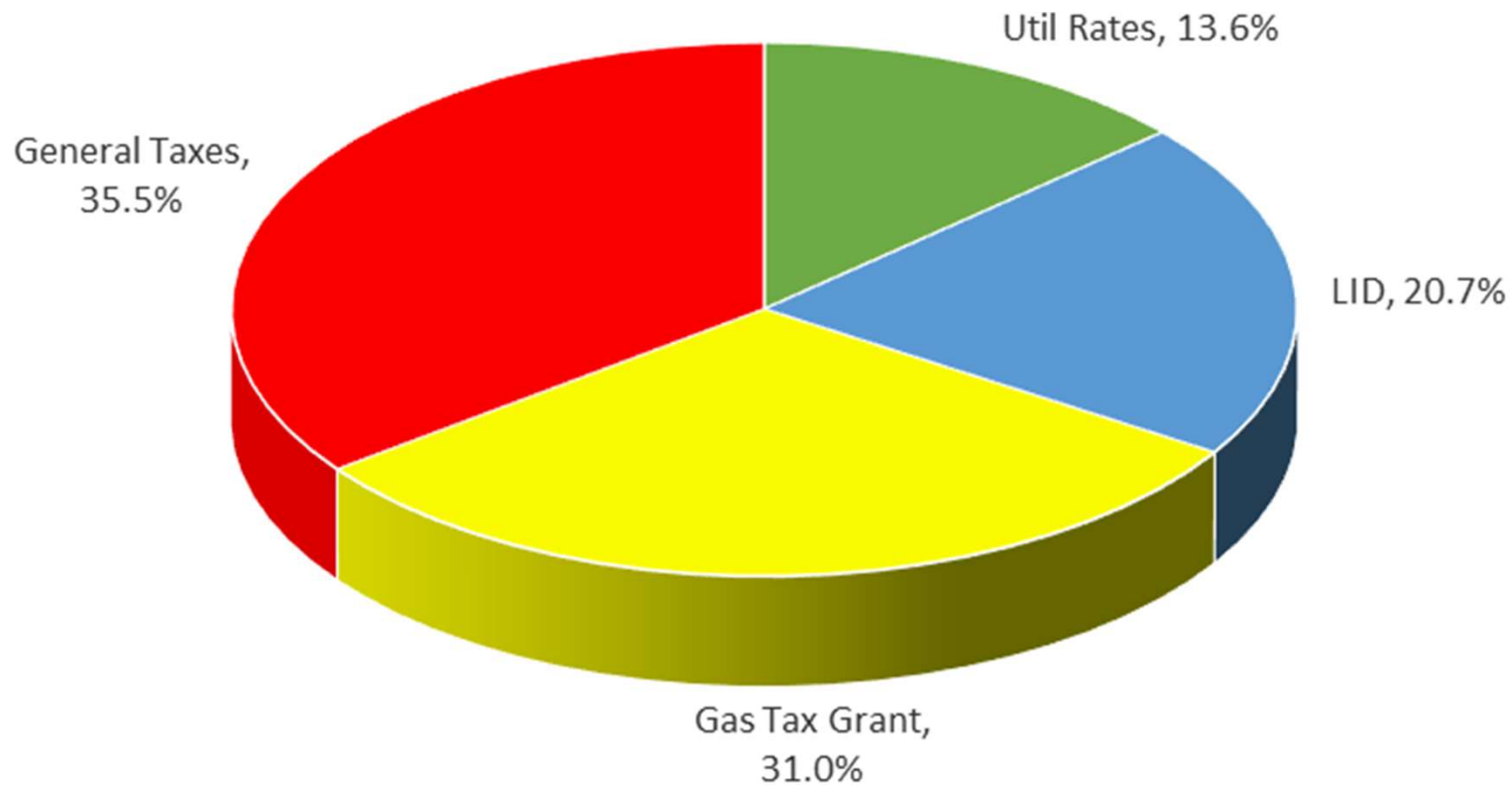
PAYMENT CAPACITY REMAINING



In 2025 budget, of the 7% available there is still 4.44% of debt capacity remaining, totaling over \$51M and of the payment capacity of 20% there is still 11.27% available, totaling over \$2.2M 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.

2025 Debt Payments

How Debt Payments Are Funded:



Financial Plan – Highlights

1. In 2025 Council continues to reduce future risks related to infrastructure costs by:
 - a) 1 Mill rate dedicated towards roads, equaling \$ 1,149,030.69
 - b) Additional commitment to Hard Surface Road Infrastructure for 10 Years of .1 Mill Rate per year for total of 2 Mill rates stabilize Road Plan for future.
 - c) Address previous hard surfaced roads at approximately \$3.5M completed.
2. Continue to stabilize reserves from year end surpluses to provide sufficient funds for Capital projects 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 completion of St. Clements Activity Center for over \$6M as a Community Recreation Project and commitment to 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 a 13% mill rate reduction in 2025.
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 \$4M.
9. Significant capital for Fire and Public Works equipment for fleet operations.



THANK YOU!