

# 2025 Financial Plan Presentation



April 22, 2025

# Agenda

- ▶ Legislated Requirements
- ▶ Operating Budget
- ▶ Mill Rates and Property Taxes
- ▶ Capital Projects
- ▶ Reserve Funds
- ▶ St. Malo Utilities Budget & Debenture
- ▶ Otterburne Utilities Budget
- ▶ L.U.D. of St. Malo Budget
- ▶ Tax Due Date & Penalties
- ▶ 2025 Board Revision & Tax Sale Dates

# Legislated Requirements

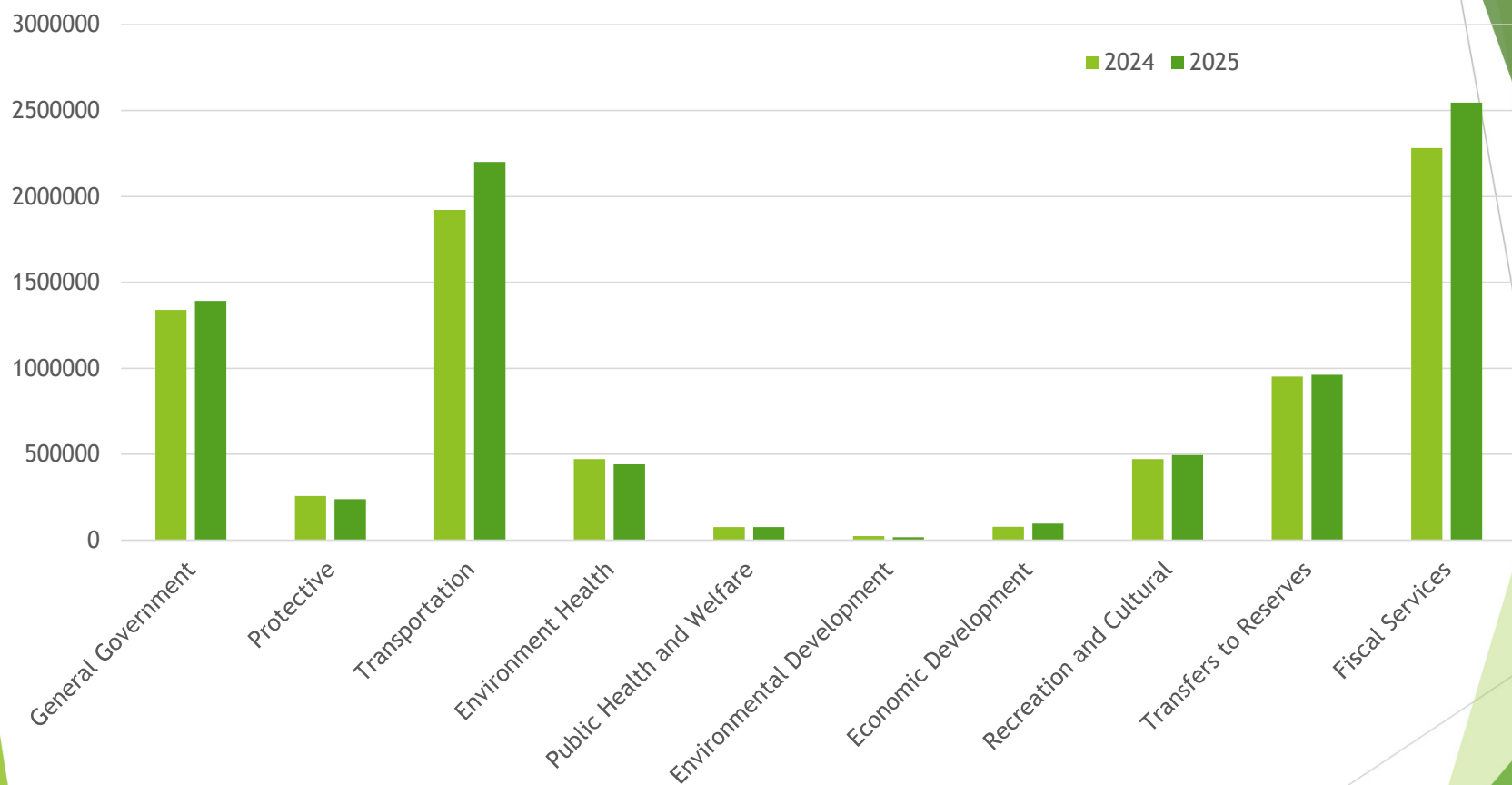
*The Municipal Act - Section 162*

- ▶ Council must adopt a financial plan consisting of:
  - ▶ an operating budget
  - ▶ a capital budget
  - ▶ an estimate of revenues/expenditures for the following year
  - ▶ a 5-year capital expenditures program
- ▶ Public Hearing

# Summary Operating Expenditures

Services	2024	2025	Variance	
General Government	\$1,339,384	\$1,392,109	\$52,725	Council, Personnel, Office, Legal, Assessment
Protective	256,657	238,445	-18,212	Fire Department St. Pierre (50%) and St. Malo, Emergency Measures, 911, Building Inspections, Animal and Pest Control
Transportation	1,922,274	2,200,672	278,398	Personnel, Road Maintenance, Equipment Repairs, Insurance, Drainage, Street Lighting
Environmental Health	471,916	440,640	-31,276	Personnel, Garbage Collection, Nuisance Grounds, Recycling
Public Health & Welfare	75,880	76,580	700	Provincial Administration of Social Services, Senior Coordinator Services
Environmental Development	23,600	16,600	7,000	Development & Zoning Plans Bylaws review (2023-2024)
Economic Development	77,000	97,000	20,000	Weed control, Conservation District, Public Receptions,
Recreation & Cultural	472,000	496,082	24,082	Recreation Commission, Dufrost & Otterburne Curling Clubs, St. Malo Arena, St. Pierre Arena, Jolys Regional Library
Transfers to Reserves	952,735	962,678	9,943	Transfer to various reserves for future capital projects
Allowance for Tax Assets	6,983	564	-6,419	
Sub-Total	5,598,428	5,921,369	322,941	
Fiscal Services	2,282,747	2,545,235	194,482	Capital Grants, L.U.D. of St. Malo, Transfer to Utilities, Debenture Payments
<b>Total Municipal Expenditure</b>	<b>\$7,881,175</b>	<b>\$8,466,604</b>	<b>\$517,423</b>	

# Expenditures by Services



# General Government (at-large)

Page 3 of the Financial Plan	2024	2025	Variance
Expenditures	\$1,339,384	\$1,392,109	\$52,725

The major roles of Council are : decision-making, governance, representatives of the community and stewardship.

Administration (CAO and staff) is responsible for providing advice and implementing council's decisions and policies. Administration takes care of the everyday work of running the municipality.

- Legislative (council)
- Office
- Audit
- Assessment
- Personnel (administration)
- Legal
- Insurance
- Taxation

## Protective Services (at-large)

Page 3 of the Financial Plan	2024	2025	Variance
Expenditures	\$256,657	\$238,445	-\$18,212

Provision of protective services such as fire protection, emergency management program, and building inspections (building codes and standards).

- St. Malo Fire Department
- St. Pierre Fire Department
- Emergency Measures
- 911
- Building Inspections
- Animal and Pest Control

The St. Pierre fire department provides services to the Village of St. Pierre-Jolys and to the northern portion of the Rural Municipality of De Salaberry. These costs are shared 50/50 with the Village.

# Transportation Services (rural)

Page 3-4 of the Financial Plan	2024	2025	Variance
Expenditures	\$1,922,274	\$2,200,672	\$278,398

The administration and maintenance of all transportation related services within the municipal boundaries, excluding the L.U.D. of St. Malo.

- Public Works Personnel
- Equipment
- Road Maintenance
- Ditches and Road Drainage
- Bridges
- Street Lighting
- Traffic Services

# Environmental Health (cost recovered)

Page 4 of the Financial Plan	2024	2025	Variance
Expenditures	\$471,916	\$440,640	-\$31,276

Services for the residents to dispose of garbage and waste.

- Garbage Collection
- Nuisance Ground Operations
- Recycling

The municipality participates in many programs to divert materials from the landfill such as tires, scrap metal, electronics and other hazardous waste.

## Public Health & Welfare (at-large)

Page 4 of the Financial Plan	2024	2025	Variance
Expenditures	\$75,880	\$76,580	\$700

The province levies \$4,080 from the municipality for social services.

Delivery of Senior Services Programs.

# Environmental Development (at-large)

Page 4 of the Financial Plan	2024	2025	Variance
Expenditures	\$23,600	\$16,600	-\$7,000

Municipalities must create and enforce laws about how land can be used, such as zoning, development plans or building by-laws.

Land use planning in Manitoba is a partnership between the provincial and local governments and their citizens. Each plays a key role in ensuring the planning process is a success.

The Rural Municipality of De Salaberry Development Plan By-Law 2362-18 and Zoning By-Law 2369-18 is currently under review and is expected to be complete by summer of 2025.

# Economic Development (at-large)

Page 5 of the Financial Plan	2024	2025	Variance
Expenditures	\$77,000	\$97,000	\$20,000

The municipality is a member of the:

- Rural Area Weed Control with the Rural Municipality of Ritchot
- Seine Rat Roseau Watershed District

## Recreation and Cultural (at-large)

Page 5 of the Financial Plan	2024	2025	Variance
Expenditures	\$472,000	\$496,082	\$24,082

The Jolys Regional Library provides shared services to the Village of St. Pierre-Jolys and the municipality. These costs are shared 50/50 with the Village.

The municipality provides operational grants to the Otterburne and Dufrost Curling Clubs and Dufrost Hall.

The Rat River Recreation Commission provides recreational opportunities to our residents and as of January 1, 2025 it is fully funded by the Municipality.

# Transfers to Reserves

Page 5 of the Financial Plan	2024	2025	Variance
Transfers to Reserves	\$952,735	\$962,678	\$9,943

These are funds transferred to various reserves for future projects. They are either levied through property taxes or from conditional grants received such as the Canada Community Building Fund.

Refer to the Reserves slides for the allocation to various categories.

# Fiscal Services

Page 5 of the Financial Plan	2024	2025	Variance
Fiscal Services	\$2,282,747	\$2,545,235	\$262,488

This section is for:

- Property taxes collected on behalf of the L.U.D. of St. Malo
- Grant funds received for capital projects
- Debenture payments collected on behalf the St. Malo Utility
- Debenture payments for the municipality (at-large)

# Funding Sources for Municipal Expenditures

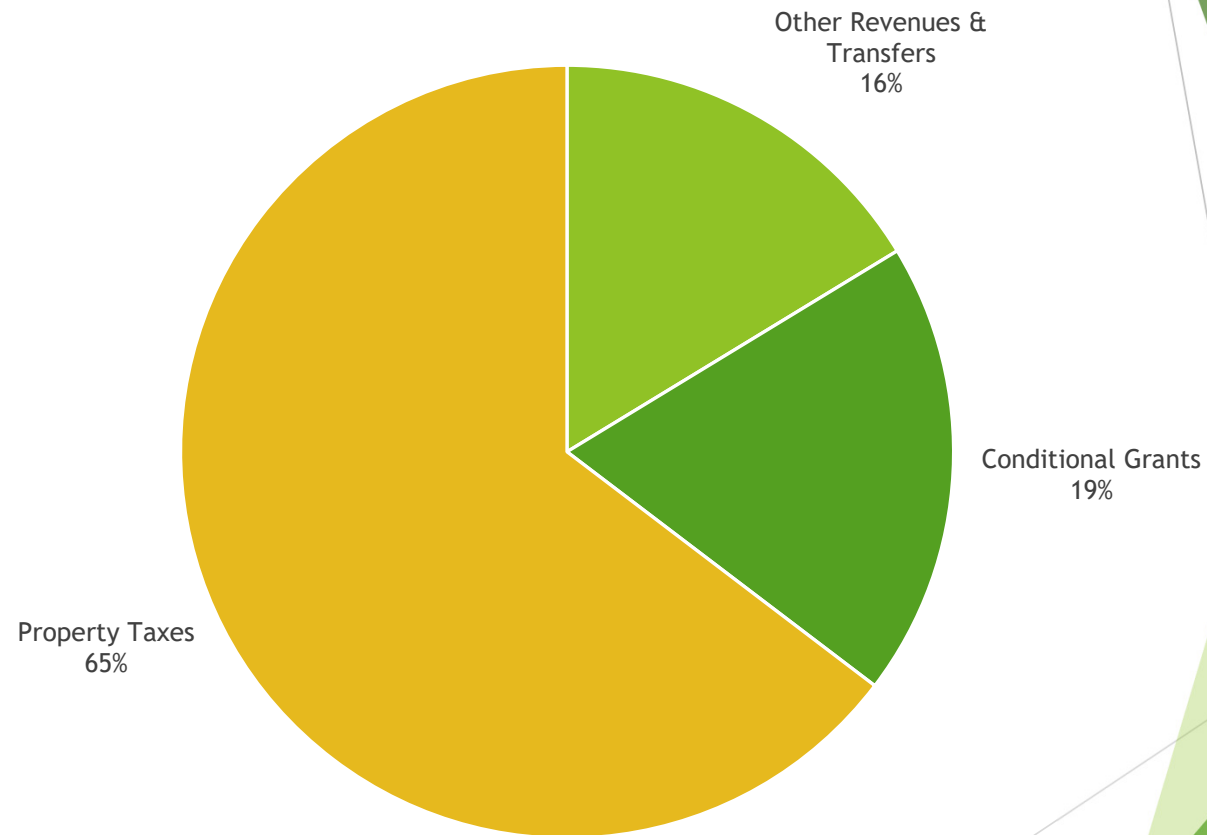
	2024	2025	Variance	% change
Operational Expenditures	\$7,881,175	\$8,466,604	\$585,429	7.4%
Other Revenues & Transfers	1,710,583	1,502,564	-208,018	-12.2%
Conditional Grants <i>(Federal/Provincial grants for specific purposes)</i>	1,675,178	1,757,868	82,690	4.9%
Property Taxes *	\$4,497,014	\$5,206,171	\$709,157	15.8%

*\* Includes At-Large, Rural, L.U.D. of St. Malo, Debenture Debt Charges and Special Services Levies*

# Other Revenue and Transfers

Page 2 of the Financial Plan	Budget 2024	Budget 2025	Variance
Taxes Added & Penalties	136,000	136,000	-
Licenses, Permits, Fines, Rebates	69,900	68,400	- 1,500
Sales of Services	506,663	530,399	23,735
Rentals, Investment Returns, Misc	307,650	143,450	- 164,200
Municipal Operating Grant	466,119	474,316	8,197
Conditional Grants	1,675,178	1,757,868	82,690
Transfer from Reserves	224,250	150,000	- 74,250
<b>Total</b>	<b>3,385,761</b>	<b>3,260,432</b>	<b>- 125,328</b>

# Municipal Sources of Funds



# Mill Rates and Property Taxes

Once the operating budget has been finalized by Council, the known revenues (fees, rentals, interest, grants, etc.) are subtracted from the expenditures, leaving the balance to be raised through property taxes. This amount is divided by the value (portioned assessment) of all property in the municipality, which is then multiplied by 1,000. This figure represents the tax rate or the mill rate.

For 2025, the amount required to collect from property taxes is \$5,206,171.

The calculation formula is rendered as follows:

**$(\text{portioned assessed value} \times \text{mill rate}) \div 1,000 = \text{property tax levied on property}$**

# Portioned Assessment

The *Municipal Assessment Act* C.C.S.M. C. M226 section 6(1) states:

*The Lieutenant Governor in Council may make regulations*

- (a) prescribing assessment rate schedules for railway roadways, pipelines and gas distribution systems;*
- (b) prescribing classes of assessable property according to size, ownership, type and use of the property;*
- (c) prescribing the percentages of assessed value that apply to classes of property for purposes of determining portioned values under Part 5*

# Portioned Assessment - Classification and Values

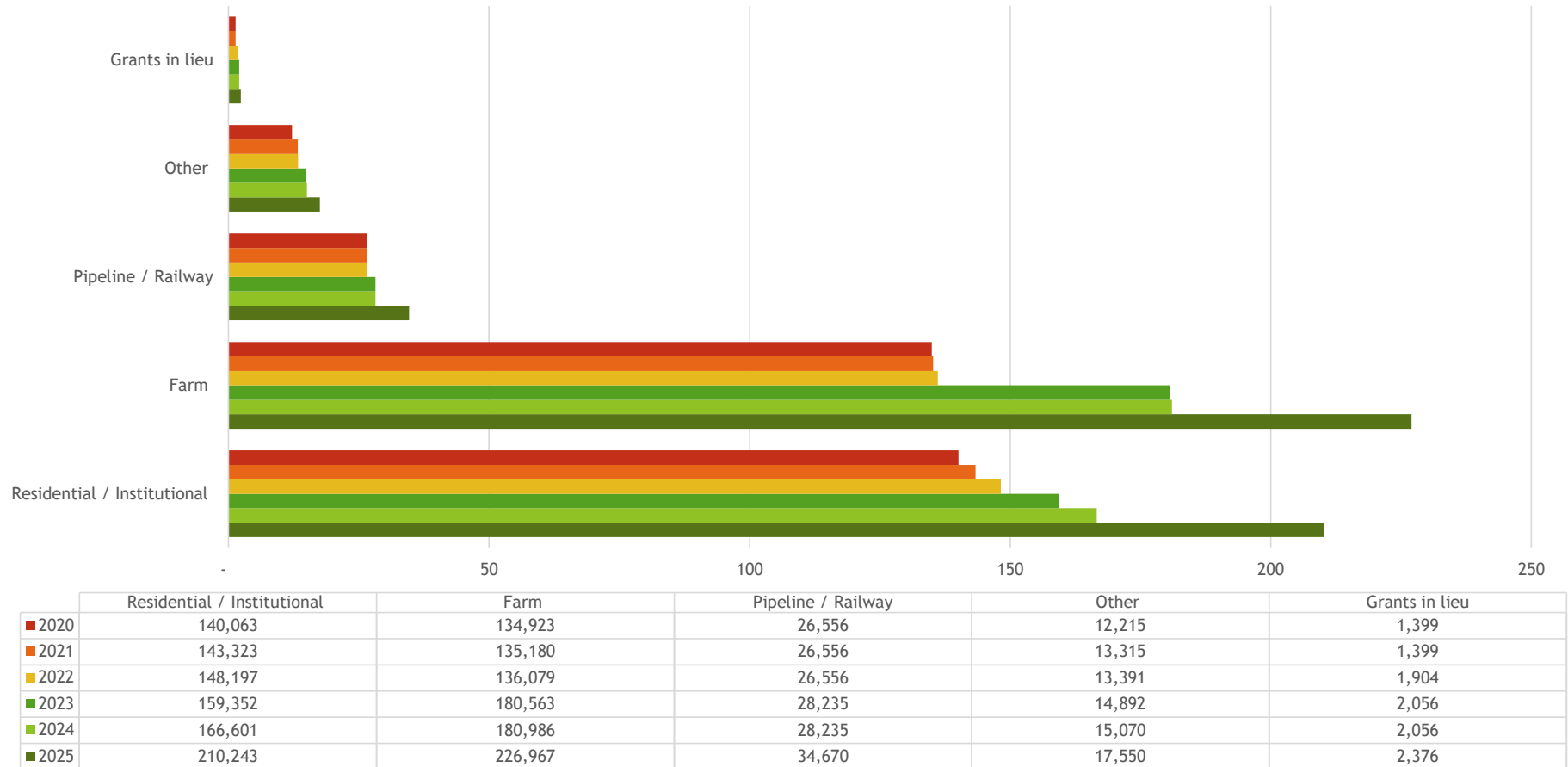
The *Municipal Assessment Act* C.C.S.M. C. M226 - Classification of Property and Portioned Values Regulation

## **Percentages of assessed value for the year 2002 and subsequent years**

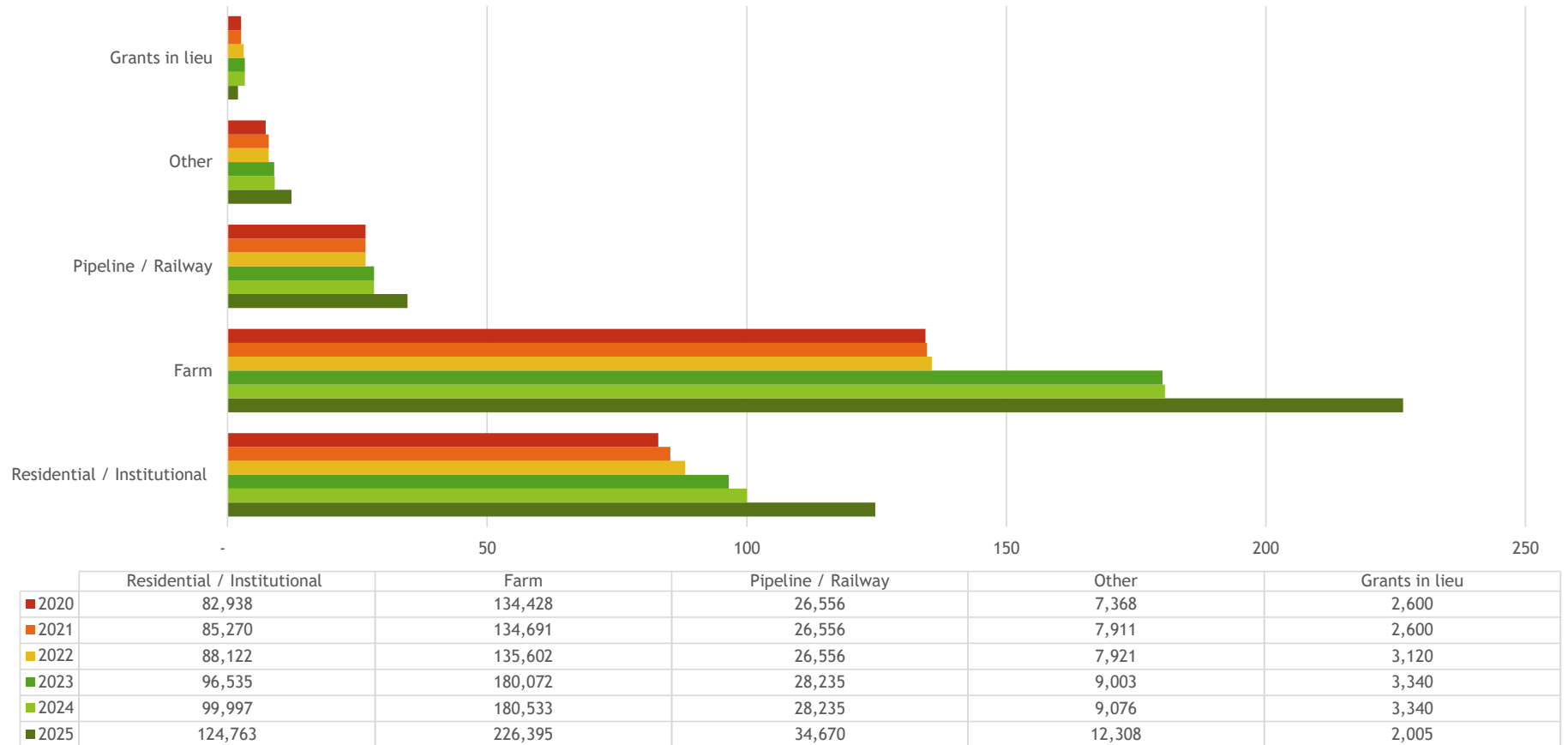
**19.1** The percentages of assessed value that apply to each class of property for the purpose of determining its portioned value for the year 2002 and subsequent years are as follows:

<u>Class</u>	<u>Percentage</u>
Residential 1	45.0%
Residential 2	45.0%
Residential 3	45.0%
Farm Property	26.0%
Institutional	65.0%
Pipeline	50.0%
Railway	25.0%
Designated Recreational	10.0%
Other	65.0%

# Portioned Assessment - At Large ('000s)

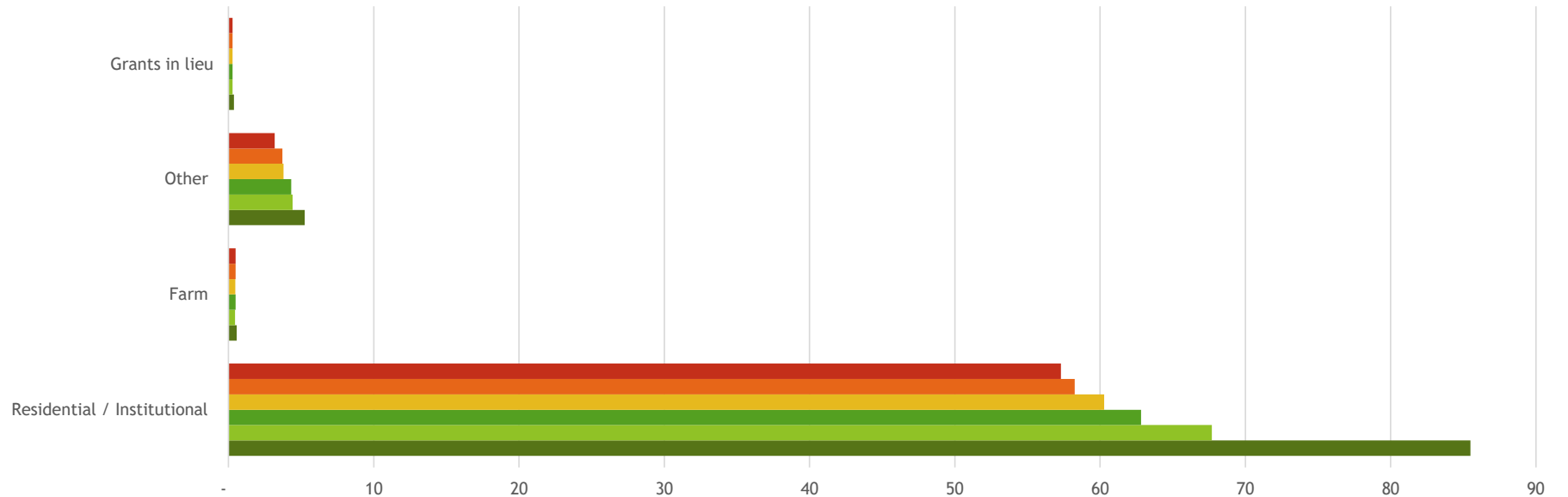


# Portioned Assessment - Rural ('000s)



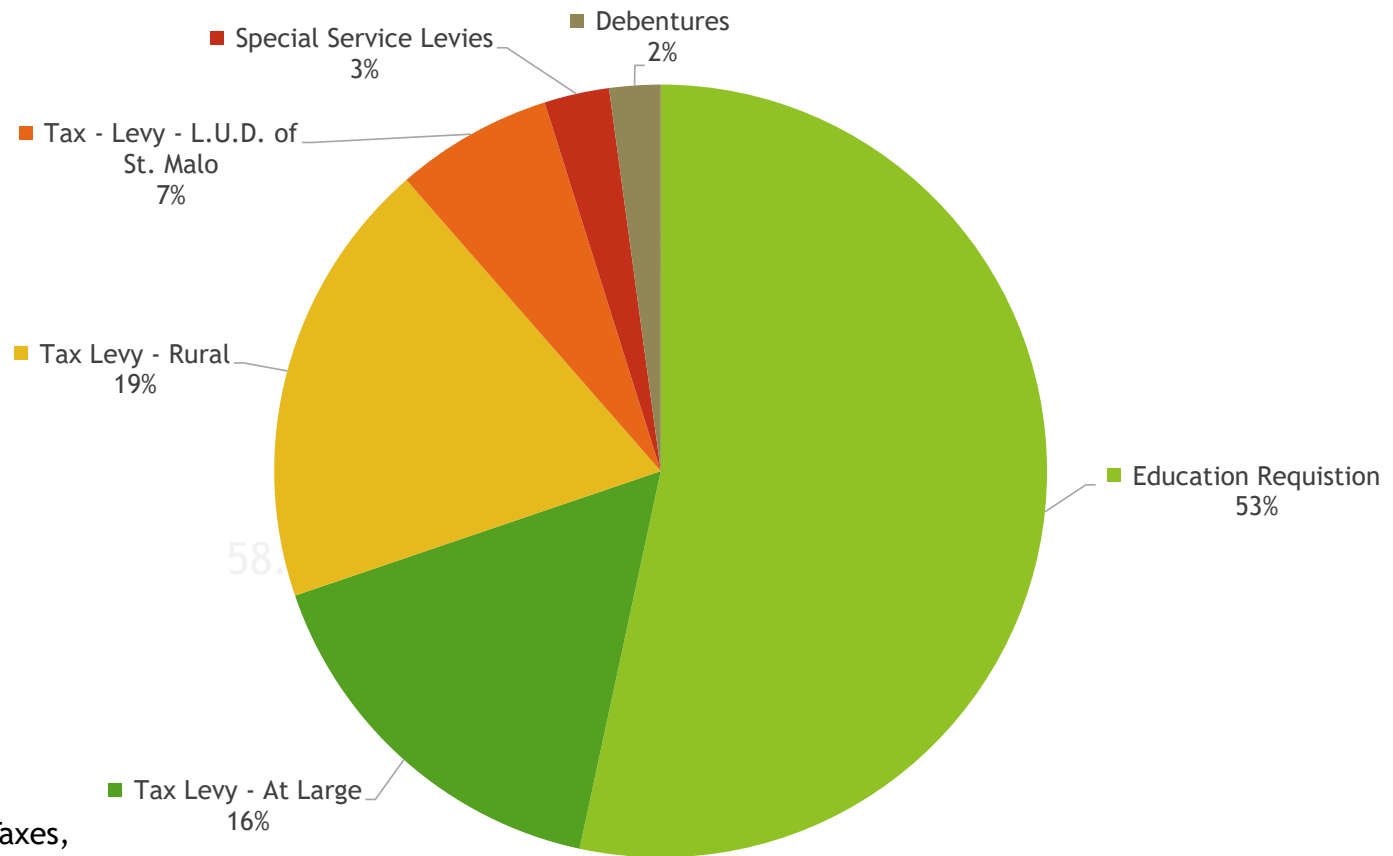
# Portioned Assessment - L.U.D. St. Malo ('000s)

L.U.D. St. Malo Portioned Assessment ('000s)



	Residential / Institutional	Farm	Other	Grants in lieu
2020	57,296	495	3,184	291
2021	58,249	489	3,716	291
2022	60,272	477	3,782	275
2023	62,817	492	4,320	285
2024	67,693	453	4,425	285
2025	85,480	572	5,242	370

# Property Tax Collected by Type



Total Education, Municipal Taxes,  
Special Service Levies and  
Debenture Debt Charges  
Collected \$11,168,969

# Mill Rates - Municipal

<b>Rural</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Rural	4.463	4.722	4.934	4.935	5.182	5.251
At-Large	3.267	3.769	3.857	3.998	4.260	3.724
<b>Total Rural Area</b>	<b>7.730</b>	<b>8.491</b>	<b>8.791</b>	<b>8.933</b>	<b>9.442</b>	<b>8.975</b>

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<b>L.U.D.</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
L.U.D. of St. Malo	8.000	8.000	8.000	8.000	8.500	8.000
At-Large	3.267	3.769	3.857	3.998	4.260	3.724
<b>Total L.U.D.</b>	<b>11.692</b>	<b>11.267</b>	<b>11.769</b>	<b>11.857</b>	<b>12.760</b>	<b>11.724</b>

# Mill Rates - Education Levy

	2024		2025	
	Mill Rate	Requisition	Mill Rate	Requisition
Education Support Levy	8.128	\$366,668	7.117	\$386,306
Hanover	12.740	418,568	12.359	502,398
Borderland	12.193	296,496	11.606	345,022
Red River Valley	12.008	3,993,980	11.317	4,729,072
		<b>\$5,075,712</b>		<b>\$5,962,798</b>

The RM collects an education levy on behalf of the province and the school divisions and transfers these funds to the respective entities.

# Calculation of Property Taxes

$$\begin{array}{lcl} \text{Portioned Assessment} & \times \frac{\text{Rural or LUD Mill Rate} + \text{At-Large Mill Rate}}{1000} & = \text{Municipal Taxes} \\ & & + \\ \text{Portioned Assessment} & \times \frac{\text{Provincial Education Mill Rate (if applicable)}}{1000} & = \text{Provincial Education Taxes} \\ & & + \\ \text{Portioned Assessment} & \times \frac{\text{School Division Mill Rate}}{1000} & = \text{School Division Taxes} \\ & & + \\ & & \frac{\text{Local Improvements (if applicable)}}{1000} \\ & & = \\ & & \text{Total Current Taxes (Gross)} \end{array}$$

# Mill Rate Calculation - Residential Property

The municipal portion of the property tax is calculated by taking the portioned assessment x mill rate / 1000.

- Example of a residence with a portioned assessment of \$100,000 in 2024 adjusted to the average assessment increase of 24% or \$124,000 in 2025

	<u>2024</u>	<u>2025</u>		<u>2024</u>	<u>2025</u>
Rural Mill Rate	5.182	5.251	L.U.D. St. Malo Mill Rate	8.500	8.000
At-Large Mill Rate	<u>4.260</u>	<u>3.724</u>	At-Large Mill Rate	<u>4.260</u>	<u>3.724</u>
Total Mill Rate	<u>9.442</u>	<u>8.975</u>	Total Mill Rate	<u>12.760</u>	<u>11.724</u>
Municipal Tax	<b>\$944</b>	<b>\$1,112</b>	Municipal Tax	<b>\$1,276</b>	<b>\$1,454</b>

The Provincial Education Mill Rates and applicable Local Improvements are in addition to the Municipal Operating Mill Rate.

Note: Individual assessments may be higher or lower than the example.

# Mill Rate comparison and taxes 160 acres of farmland

Year	Assessed	Portioned	At-Large	Rural	Total Mill Rate	Taxes Paid	Taxes % of assessed	Cost/Acre	Variance
2025	941,100	244,686	3.724	5.251	8.975	\$2,196.06	0.233%	\$ 13.73	\$ 1.69
2024	784,300	203,918	4.26	5.182	9.442	\$1,925.39	0.245%	\$ 12.03	\$ 0.65
2023	784,300	203,918	3.998	4.935	8.933	\$1,821.60	0.232%	\$ 11.38	\$ 2.87
2022	596,300	155,038	3.857	4.934	8.791	\$1,362.94	0.229%	\$ 8.52	\$ 0.29
2021	596,300	155,038	3.769	4.722	8.491	\$1,316.43	0.221%	\$ 8.23	\$ 0.74
2020	596,300	155,038	3.267	4.463	7.73	\$1,198.44	0.201%	\$ 7.49	-\$ 0.12
2019	549,300	142,818	3.666	4.863	8.529	\$1,218.09	0.222%	\$ 7.61	\$ 0.22
2018	549,300	142,818	3.562	4.718	8.28	\$1,182.53	0.215%	\$ 7.39	\$ 0.39
2017	486,700	126,542	3.59	5.261	8.851	\$1,120.02	0.230%	\$ 7.00	\$ 0.02
2016	486,700	126,542	3.596	5.233	8.829	\$1,117.24	0.230%	\$ 6.98	\$ 2.77
2015	216,000	56,160	4.49	7.510	12.000	\$ 673.92	0.312%	\$ 4.21	

# Capital Projects - Rural

Project	Funded By	Budget
Rural Road & Bridges (Rat River Road, road engineering/rehab, Scout Road, major culvert upgrades, Road 27N)	CCBF & Roads Reserve	\$960,000
Drainage (Otterburne area, Can-Mart Drain)	CCBF & Roads Reserve	50,000
Machinery Replacement (semi w/ wet kit, trailer & sander)	Machinery Reserve	170,000
	<b>Total Rural</b>	<b>\$1,180,000</b>

# Capital Projects - At Large

Project	Funded By	Budget
Office Building	Building Reserve	215,000
Office Equipment (server replacement)	Office Technology Reserve	25,000
St. Malo Fire Department (ATV)	Fire Equipment Reserve	18,000
St. Pierre Fire Department (tank, Jaws of Life)	Fire Equipment Reserve	50,000
Branding	General Reserve	20,000
Billboard Replacement/Entrance Signs	General Reserve	20,000

*Continued on next slide*

## Capital Projects - At Large (continued)

Project	Funded By	Estimate
St. Malo – Coin Rendezvous Corner	Grants / General Reserve	50,000
Otterburne Green Space	Grants / General Reserve	66,500
St. Malo Arena Renovation	Grants / Recreation Reserve	6,200,000
Rat River Tubing Concept	General Reserve	10,000
Landfill Skid Office Trailer	Waste Disposal Reserve	50,000
St. Malo lake Stewardship	General Reserve	100,000
De Salaberry Recreation Facilities	Grant / General Reserve	<u>133,000</u>
	<b>Total – At Large</b>	<b><u>\$6,957,500</u></b>

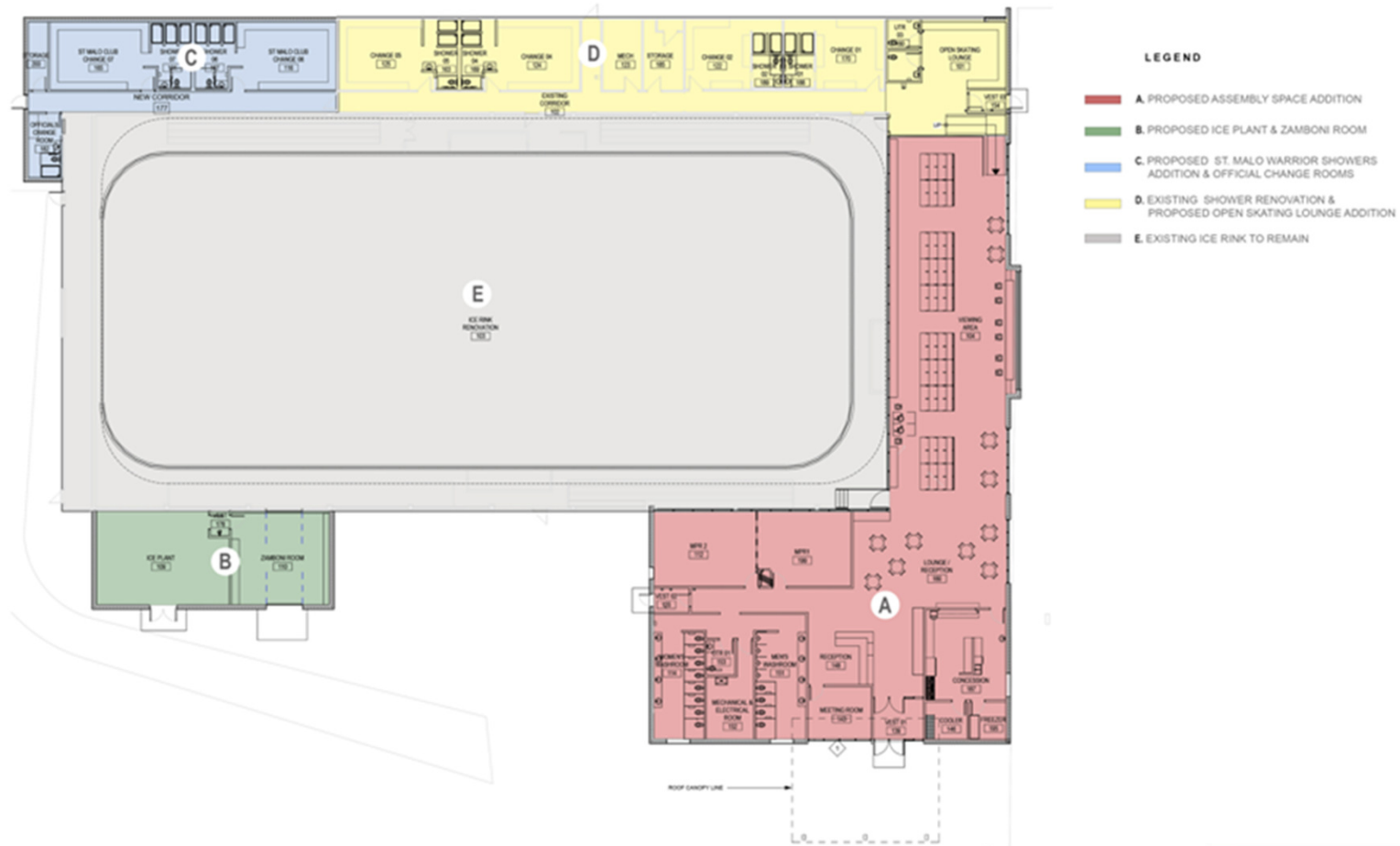
# Five Year Capital Expenditure Program

Purpose	2025	2026	2027	2028	2029	2030	Total
Office Building	215,000		2,500,000				2,500,000
Branding & Billboards	40,000						
PW Buildings					500,000		
Computers	25,000		20,000				20,000
Fire Dept - St. Malo	18,000		600,000				600,000
Fire Dept - St. Pierre	50,000	300,000					300,000
Replace Heavy Equipment	170,000	665,000	515,000	520,000	100,000	600,000	2,400,000
Road & Bridge rehabilitation	960,000	1,100,000	250,000	250,000	250,000	250,000	2,100,000
Drainage Projects	50,000	75,000	75,000	75,000	75,000	75,000	375,000
St. Malo Arena Upgrades	6,200,000	2,000,000	3,000,000			100,000	5,100,000
Recreation Facilities	243,000	100,000	100,000				
Green Space	116,500	50,000	50,000				100,000
Landfill	50,000					500,000	500,000
Utilitiy STM - Lagoon	35,000		8,000,000				8,000,000
Utility STM - Water Plant	20,000	200,000	200,000	200,000	200,000	200,000	1,000,000
LUD St. Malo - Equipment	115,000	60,000		33,000		50,000	143,000
LUD St. Malo - Drainage			50,000	50,000			100,000
LUD Road & Sidewalk	40,000	700,000	40,000	40,000	490,000	50,000	1,320,000
	<b>8,347,500</b>	<b>5,250,000</b>	<b>15,400,000</b>	<b>1,168,000</b>	<b>1,615,000</b>	<b>1,825,000</b>	<b>24,558,000</b>
Source of Funds - Annual	2025	2026	2027	2028	2029	2030	TOTAL
OPERATING		60,000	90,000	123,000	90,000	100,000	463,000
RESERVES	2,752,505	2,990,000	1,835,000	1,045,000	1,525,000	1,725,000	9,120,000
BORROWING	4,000,000		6,000,000				6,000,000
OTHER	1,594,995	2,200,000	8,835,000				11,035,000
<b>TOTAL</b>	<b>8,347,500</b>	<b>5,250,000</b>	<b>16,760,000</b>	<b>1,168,000</b>	<b>1,615,000</b>	<b>1,825,000</b>	<b>26,618,000</b>

# De Salaberry Recreation Facility



# De Salaberry Recreation Facility Renovations



# De Salaberry Recreation Facility Renovations

Since 2019, the Municipality has been working towards renovations of the De Salaberry Recreation Facility (St. Malo Arena).

The renovations have been divided into phases and are being completed as funds become available.

Phase 1 – New Ice Plant

<b>Completed in 2022</b>	<b>Cost</b>	<b>\$617,000</b>
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Phase 2 - Stage 1 - New Zamboni Building & Relocation of Ice Plant

Phase 2 - Stage 2 - Demolish existing viewing area and construction of new viewing area, meeting rooms, washrooms, mechanical rooms & concession

<b>Commenced Fall 2024</b>	<b>Budget</b>	<b>\$8,700,000</b>	Anticipate substantial completion Dec 2025
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Phase 3 – Replacement and additions to change rooms

<b>Commence: TBD</b>	<b>Budget</b>	<b>\$2,715,000</b>
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Throughout the whole process the future expansion of the ice surface was part of the discussions to insure this was included in the design.

# De Salaberry Recreation Facility Renovations

The Municipality has been applying for grants to help offset the costs of the renovations. To date the following funds have been secured for Phase 1 and 2 and possibly a portion of Phase 3.

Grants	\$ 6,228,000
Municipal & Donations	\$ 627,000
Debenture	<u>\$ 4,000,000</u>
	\$10,855,000

The Municipality continues to seek other sources of revenue to be applied towards the renovations.

Donations and Sponsorship opportunities are available.

# De Salaberry Recreation Facility Renovations

Local Improvement Plan 2024-01

Maximum Debenture: \$4,000,000

Term: 15 years

Interest Rate: 7% (actual rate to be determined at end of project)

Annual Payment: \$439,178.50

The Local Improvement tax under this proposal will be levied on all taxable properties. 77% will be collected from residential rate classes and 23% from all other rate classes.

# De Salaberry Recreation Facility Renovations

Local Improvement Plan 2024-01 (continued)

The amount to be collected shall be reduced in years 1 to 5 by funds allocated from the Canada Community Building Fund as follows:

Year	Annual Payment	Less CCBF Allocation	Recovered from Taxable Rate
1	\$ 439,178.50	\$ 220,000.00	\$ 219,178.50
2	\$ 439,178.50	\$ 176,000.00	\$ 263,178.50
3	\$ 439,178.50	\$ 132,000.00	\$ 307,178.50
4	\$ 439,178.50	\$ 88,000.00	\$ 351,178.50
5	\$ 439,178.50	\$ 44,000.00	\$ 395,178.50
6-15	\$ 439,178.50	\$ -	\$ 439,178.50

# De Salaberry Recreation Facility Renovations

Local Improvement Plan 2024-01 (continued)

Using the 2025 portioned assessment values the impact to each class for the duration of the debenture is projected as:

Residential average portioned assessment (average house value of \$243,400)			
	Portioned Assesment	Mill Rate	Amount
Year 1	\$ 109,500	0.835	\$ 91.43
Year 2	\$ 109,500	1.003	\$ 109.83
Year 3	\$ 109,500	1.171	\$ 128.22
Year 4	\$ 109,500	1.339	\$ 146.62
Year 5	\$ 109,500	1.506	\$ 164.91
Year 6 - 15	\$ 109,500	1.674	\$ 183.30

Non-Residential, Linear, Machinery & Equipment			
	Portioned Assesment	Mill Rate	Amount
Year 1	\$ 100,000	0.178	\$ 17.80
Year 2	\$ 100,000	0.214	\$ 21.40
Year 3	\$ 100,000	0.250	\$ 25.00
Year 4	\$ 100,000	0.286	\$ 28.60
Year 5	\$ 100,000	0.321	\$ 32.10
Year 6 - 15	\$ 100,000	0.357	\$ 35.70

# Reserves

Reserve Type	Opening Balance	Transfers-In	Expenditures	Closing Balance
General	624,101	-	255,000	369,101
General - Otterburne Interp Panels	15,075		15,075	0
General - Local Capital Priorities (Prov)	150,000		150,000	0
Office Reno/Replacement	634,577	20,000	215,000	439,577
Economic Development	11,157		-	11,157
Waste Disposal	258,712	74,000	50,000	282,712
Machinery Replacement	173,434	375,000	171,788	376,646
Office Technology	16,324	5,000	20,000	1,324
St. Malo Fire Reserve	187,025	55,000	18,000	224,025
St. Pierre Fire Reserve	100,262	27,500	50,000	77,762
Recreation	176,640	65,000	94,802	146,838
Recreation - ACS (Arena)	580,735		560,000	20,735
Recreation - GICB Phase 1 (Arena)	100,005		100,005	-0
Recreation - Donations (Arena)	10,330			10,330
Gravel	158,848		150,000	8,848
Roads & Bridges	244,226	30,000	164,000	110,226
Handivan	43,033	3,000		46,033
Election	10,514	5,000		15,514
<b>Total</b>	<b>3,494,997</b>	<b>659,500</b>	<b>2,013,670</b>	<b>2,140,827</b>

# Conditional Reserves

Reserve Type	Opening Balance	Transfers-In	Expenditures	Closing Balance
Mitigation & Preparedness - DFA	28,198		28,198	-0
CCBF - RM	543,015	210,178	700,000	53,193
CCBF - LUD	38,252			38,252
<b>Total</b>	<b>609,464</b>	<b>210,178</b>	<b>728,198</b>	<b>91,444</b>

# Current Municipal Debt Situation

Maximum Municipal Debt 7% of the Total Municipal Assessment		Maximum Annual Debt Payments 20% of annual revenue	
At Large Total Assessment	\$491,805,360	Annual Revenue	\$8,316,603
7% of Assessment	\$34,426,375	20% of Annual Revenue	\$1,663,321
Current Existing Debt	\$1,300,046	Current Total Debt Payments	\$239,039
Borrowing Capacity Remaining	\$33,126,329	Debt Payment Capacity Remaining	\$1,424,282

# General Debentures

Purpose	By-law No.	Maturity	Area Levied	Payment	Mill Rate
Dufrost Water Supply	2284-11	2030	Dufrost Water Area	8,718	Schedule
			<b>Total Annual Payment</b>	<b>\$8,718</b>	

# St. Malo & Otterburne Utilities

The St. Malo Utility Committee is responsible for

- sewage collection, treatment and disposal facilities
- water supply, treatment and distribution facilities

The Otterburne Utility Committee is responsible for

- sewage collection, treatment and disposal facilities

# St. Malo Utility - Operational Budget

Operations (Page 6 of the Financial Plan)	2024	2025	Variance
Water Consumer Sales	189,350	211,398	22,048
Sewer Service Charges	99,530	116,945	17,415
Deficit Recovery	16,712	0	-16,712
Debenture	230,321	230,321	0
Other Revenues/Transfers	106,900	85,400	-21,500
<b>Total Operating Revenue</b>	<b>642,813</b>	<b>644,064</b>	<b>1,251</b>
Water Supply	230,050	227,995	-2,055
Sewage Collection and Disposal	137,442	130,748	-6,694
Debenture Debt Charges	230,321	230,321	0
Transfers to Reserves/Capital	45,000	55,000	10,000
<b>Total Operating Expenditures</b>	<b>642,813</b>	<b>644,064</b>	<b>1,251</b>
<b>Net Operating Surplus (Deficit)</b>	<b>0</b>	<b>0</b>	<b>0</b>

# St. Malo Utility Reserve

Reserve	Opening Balance	Transfers	Expenditure	Closing Balance
St. Malo Utility	167,568	6,348	55,000	118,916

## Projects for 2025

- Working with Manitoba Water Services Board for the design of the St. Malo Lagoon expansion.
- Anticipate construction to commence in 2026/2027.
- Additional land near the existing lagoon will need to be acquired. The expansion is unknown until such time as the design is completed.

## St. Malo Utility Debentures

Purpose	By-law No.	Maturity	Area Levied	Payment	Mill Rate
Le Rang Water & Sewer	2228-06	2025	Schedule	5,637	-
St. Malo Lift Station	2336-16	2025	Schedule	59,661	-
St. Malo Water Plant Well	2234-06	2025	Local Improvement District	5,637	0.082
St. Malo Forcemain Upgrade	2246-07	2027	Local Improvement District	14,240	0.207
St. Malo Reservoir Upgrade	2316-13	2027	Local Improvement District	11,234	0.164
St. Malo Water Plant Reservoir	2264-09	2028	Local Improvement District	20,924	0.305
Gosselin Rd Low Pressure Sewer	2335-15	2035	Schedule	48,878	-
St. Malo Utility Upgrades	2407-21	2036	Schedule	64,110	-
<b>Total Annual Payment</b>				<b><u>\$230,321</u></b>	

# Otterburne Utility

<b>Operations (Page 6 of the Financial Plan)</b>	<b>2024</b>	<b>2025</b>	<b>Variance</b>
Sewer Service Charges	33,213	32,882	-331
Transfer from Reserves	75,000	170,000	95,000
Other Revenues	5,500	6,000	500
<b>Total Operating Revenue</b>	<b>113,713</b>	<b>208,882</b>	<b>\$95,169</b>
Sewage Collection and Disposal	17,050	14,350	-2,700
Capital	75,000	0	-75,000
Transfers to Reserves	21,663	24,532	2,869
Transfer to RSR Wastewater Coop	0	170,000	170,000
<b>Total Operating Expenditures</b>	<b>113,713</b>	<b>208,882</b>	<b>\$95,169</b>

# Otterburne Utility Reserve

Reserve	Opening Balance	Transfers	Expenditure	Closing Balance
Otterburne Utility	92,496	24,532	170,000	-52,972

## Projects for 2025

- The community of Otterburne and Providence University have joined the RSR Wastewater Cooperative Ltd project with the municipalities of Hanover, Niverville, Ritchot, Taché and La Broquerie. The RSR is responsible for all costs and it is distributed to each member on a proportionate share of flow.
- The request for proposals for the construction are expected to be available for tender in 2025 with an anticipated project completion around 2028.
- The expenditures are anticipated to exceed revenue during the construction period. These will be recovered through fee increases over the next 3 years.

# Local Urban District (L.U.D.) of St. Malo

The St. Malo L.U.D consists of 3 elected members and one council representative.

The committee of a local urban district is responsible for

- (a) preparing and adopting a service plan for the local urban district;
- (b) submitting the service plan to the council before it adopts its operating and capital budgets; and
- (c) the exercise of those powers delegated to it by the council of the municipality.

The St. Malo L.U.D. is responsible for

- Municipal Roads
- Sidewalks
- Street Lights
- Public Park

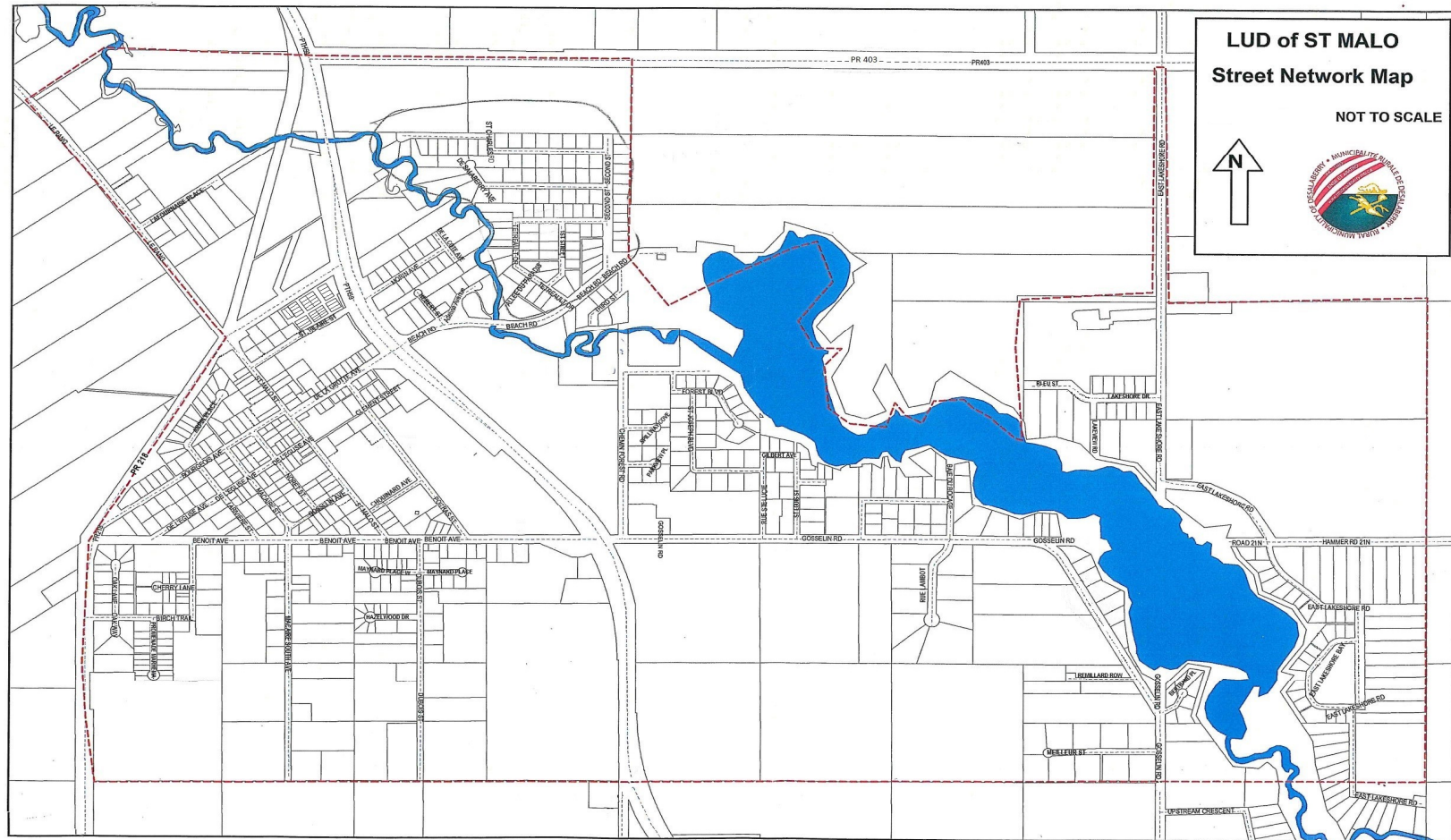
**STUD of ST MALO**  
**Street Network Map**

NOT TO SCALE

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UNIVERSITY • MUNICIPALITÉ RIVALE DES ESPRITS • RURAL MUNICIPALITY OF PECAVIA

ROAD 21N • HAMMER RD 21N • BONLAVERGUE RD • EAST HAMPSHIRE DR • EAST VANDERBURG RD • EAST LAVERGUE RD



# L.U.D. of St. Malo

Page 7 of the Financial Plan	2024	2025	Variance
Other Revenues	38,926	24,148	-14,778
Transfer from Reserves	0	0	0
Tax Levy	605,895	733,318	127,423
<b>Total Revenue</b>	<b>644,821</b>	<b>757,466</b>	<b>112,645</b>
General Government	14,150	15,950	1,800
Transportation	420,221	416,731	-3,490
Parks & Beautification	10,950	13,200	2,250
Transfer to Capital	149,500	155,000	5,500
Transfers to Reserves	50,000	156,585	106,585
<b>Total Expenditures</b>	<b>644,821</b>	<b>757,466</b>	<b>112,645</b>

# L.U.D. of St. Malo - Capital Projects & Reserves

Project	Funded by	Budget
Equipment <i>(utility vehicle w/snowblower)</i>	Operating	115,000
Active Transportation <i>(sidewalk replacements)</i>	Operating	40,000
	Total	<u>155,000</u>

## L.U.D of St. Malo Reserves

Reserve Name	Opening Balance	Transfers	Expenditure	Closing Balance
L.U.D. General	128,465			128,465
L.U.D. Shop	267,296	50,000		317,296
L.U.D. Roads & Sidewalks	363,721	106,585		470,306
Canada Community Building Fund	38,252			38,252
<b>TOTAL</b>	<b>\$797,733</b>	<b>\$156,585</b>	<b>\$0</b>	<b>\$954,318</b>

# **Tax Due Date and Penalties**

**2025 Taxes Due Date - October 31, 2025**

cash, cheque, debit, Telpay, T.I.P.P.

**Tax Penalty 1.25%**

Applied on the first day of each month

**Utility Penalties 1.25%**

Applied to unpaid accounts 21 days after billing  
and monthly thereafter.

The background features abstract, overlapping green geometric shapes in various shades of green, creating a modern, layered effect on the right side of the slide.

**Board of Revision**  
November 4, 2025 - 7:00 p.m.

**Tax Sale Date**  
*(2023 outstanding taxes and prior)*  
November 6, 2025 - 2:00 p.m.

Comments and Questions?

The background of the slide is white. On the right side, there is a large, abstract graphic composed of several overlapping triangles in various shades of green, ranging from light lime to dark forest green. A thin, light gray line extends from the bottom left towards the green graphic. On the far left edge, a small portion of a green triangle is visible.