

**REGIONAL DISTRICT OF NANAIMO  
FINANCIAL PLAN 2019 to 2023  
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**TRANSIT & EMERGENCY SERVICES  
FINANCIAL PLAN SUMMARY  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		4.7%	6.0%	5.0%	5.6%	3.8%	
Property taxes	(15,975,820)	<b>(16,728,201)</b>	(17,751,308)	(18,645,307)	(19,692,265)	(20,438,970)	(93,256,051)
Parcel taxes	(193,104)	<b>(203,773)</b>	(204,415)	(205,388)	(206,705)	(208,642)	(1,028,923)
Municipal agreements	(29,334)	<b>(33,231)</b>	(34,560)	(35,597)	(36,665)	(37,398)	(177,451)
	<b>(16,198,258)</b>	<b>(16,965,205)</b>	(17,990,283)	(18,886,292)	(19,935,635)	(20,685,010)	(94,462,425)
Operations	(177,417)	<b>(55,117)</b>	(55,989)	(56,878)	(57,783)	(58,703)	(284,470)
Transit fares	(4,480,232)	<b>(4,521,157)</b>	(4,606,520)	(4,745,392)	(4,843,810)	(4,895,122)	(23,612,001)
Operating grants	(6,306,360)	<b>(6,296,291)</b>	(6,356,494)	(6,745,928)	(7,009,557)	(7,149,748)	(33,558,018)
Planning grants	(212,967)	<b>(469,963)</b>	(691,534)	(182,195)			(1,343,692)
Grants in lieu of taxes	(84,935)	<b>(84,935)</b>	(84,935)	(84,935)	(84,935)	(84,935)	(424,675)
Interdepartmental recoveries	(1,335,685)	<b>(1,574,842)</b>	(1,574,842)	(1,574,842)	(1,574,842)	(1,574,842)	(7,874,210)
Miscellaneous	(260,411)	<b>(253,123)</b>	(243,643)	(249,717)	(251,336)	(255,034)	(1,252,853)
<b>Total Operating Revenues</b>	<b>(29,056,265)</b>	<b>(30,220,633)</b>	(31,604,240)	(32,526,179)	(33,757,898)	(34,703,394)	(162,812,344)
<b>Operating Expenditures</b>							
Administration	1,557,230	<b>1,752,914</b>	1,790,102	1,827,771	1,866,021	1,905,159	9,141,967
Professional fees	301,850	<b>323,183</b>	109,526	130,419	111,388	112,385	786,901
Building ops	499,949	<b>498,299</b>	507,308	516,432	525,798	535,282	2,583,119
Veh & Equip ops	5,238,379	<b>5,303,849</b>	5,407,535	5,513,543	5,621,409	5,731,688	27,578,024
Operating costs	3,787,963	<b>4,111,045</b>	4,490,754	5,304,019	5,782,583	5,898,449	25,586,850
Program costs	128,500	<b>17,300</b>					17,300
Wages & benefits	12,919,081	<b>13,649,259</b>	13,922,243	14,200,689	14,484,702	14,774,398	71,031,291
Transfer to other gov/org	3,027,802	<b>3,212,966</b>	3,279,465	3,352,245	3,471,004	3,545,712	16,861,392
Contributions to reserve funds	1,261,765	<b>1,542,343</b>	1,865,897	1,424,910	1,437,577	1,326,861	7,597,588
Debt interest	170,217	<b>179,413</b>	180,886	180,119	176,216	172,193	888,827
<b>Total Operating Expenditures</b>	<b>28,892,736</b>	<b>30,590,571</b>	31,553,716	32,450,147	33,476,698	34,002,127	162,073,259
<b>Operating (surplus)/deficit</b>	<b>(163,529)</b>	<b>369,938</b>	(50,524)	(76,032)	(281,200)	(701,267)	(739,085)
<b>Capital Asset Expenditures</b>							
Capital expenditures	6,061,702	<b>7,567,532</b>	6,731,000	3,668,000	2,973,000	1,397,000	22,336,532
Transfer from reserves	(4,355,562)	<b>(5,251,541)</b>	(1,964,000)	(720,000)	(1,310,000)	(1,246,500)	(10,492,041)
Grants and other	(280,140)	<b>(1,969,991)</b>	(611,000)				(2,580,991)
New borrowing	(695,000)		(4,050,000)	(2,850,000)	(1,450,000)		(8,350,000)
<b>Net Capital Assets funded from Operations</b>	<b>731,000</b>	<b>346,000</b>	106,000	98,000	213,000	150,500	913,500
<b>Capital Financing Charges</b>							
Existing debt (principal)	215,769	<b>261,416</b>	285,411	287,927	291,830	288,486	1,415,070
New debt (principal & interest)	6,950		40,500	361,473	581,788	693,750	1,677,511
<b>Total Capital Financing Charges</b>	<b>222,719</b>	<b>261,416</b>	325,911	649,400	873,618	982,236	3,092,581
<b>Net (surplus)/deficit for the year</b>	<b>790,190</b>	<b>977,354</b>	381,387	671,368	805,418	431,469	3,266,996
Add: Transfer from appropriated surplus	(526,895)	<b>(612,922)</b>	(536,116)	(141,073)			(1,290,111)
Add: Prior year (surplus) / deficit	(2,243,397)	<b>(2,289,060)</b>	(1,924,628)	(2,079,357)	(1,549,062)	(743,644)	(8,585,751)
<b>(Surplus) applied to future years</b>	<b>(1,980,102)</b>	<b>(1,924,628)</b>	(2,079,357)	(1,549,062)	(743,644)	(312,175)	(6,608,866)

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**TRANSIT & EMERGENCY SERVICES  
SUMMARY OF TAX REQUISITIONS  
2019 to 2023**

	2019	2019	2020	2020	2021	2021	2022	2022	2023	2023
	\$	%	\$	%	\$	%	\$	%	\$	%
<b>Transit</b>										
0500 TRANSIT - SOUTHERN COMM - CONVENTIONAL	(9,360,065)	3.0%	(9,921,669)	6.0%	(10,219,319)	3.0%	(10,832,478)	6.0%	(11,265,777)	4.0%
0520 TRANSIT - GABRIOLA TRANSIT CONTRIBUTION	(139,906)	2.9%	(139,906)		(139,906)		(139,906)		(139,906)	
0525 TRANSIT - GABRIOLA ISLAND TAXI SAVER	(5,997)	38.4%	(7,125)	18.8%	(8,440)	18.5%	(8,440)		(8,440)	
0611 TRANSIT - NORTHERN COMM - CONVENTIONAL	(1,240,455)	5.0%	(1,314,882)	6.0%	(1,393,775)	6.0%	(1,477,402)	6.0%	(1,566,046)	6.0%
7700 DESCANSO BAY EMERGENCY WHARF	(16,177)	134.8%	(19,156)	18.4%	(19,207)	0.3%	(19,259)	0.3%	(19,312)	0.3%
	(\$10,762,600)		(\$11,402,738)		(\$11,780,647)		(\$12,477,485)		(\$12,999,481)	
<b>Fire Protection</b>										
2018 FIRE PROTECTION - MEADOWOOD	(139,557)	0.1%	(139,557)		(139,557)		(139,557)		(139,557)	
2019 FIRE PROTECTION - NANAIMO RIVER	(17,792)		(17,792)		(17,792)		(17,792)		(17,792)	
2020 FIRE PROTECTION - COOMBS HILLIERS	(567,773)	6.0%	(607,527)	7.0%	(631,828)	4.0%	(653,942)	3.5%	(676,830)	3.5%
2021 FIRE PROTECTION - ERRINGTON	(657,541)	2.5%	(742,928)	13.0%	(794,933)	7.0%	(842,629)	6.0%	(893,187)	6.0%
2022 FIRE PROTECTION - FRENCH CREEK	(698,963)	6.0%	(698,963)		(712,942)	2.0%	(729,327)	2.3%	(754,719)	3.5%
2023 FIRE PROTECTION - NANOOSE BAY	(888,087)	3.5%	(932,491)	5.0%	(951,141)	2.0%	(970,164)	2.0%	(979,866)	1.0%
2024 FIRE PROT & ST LIGHTING - WELLINGTON	(85,534)	1.0%	(90,869)	6.2%	(92,685)	2.0%	(94,540)	2.0%	(96,430)	2.0%
2025 FIRE PROTECTION - CASSIDY WATERLOO	(195,944)	13.0%	(210,640)	7.5%	(222,225)	5.5%	(228,892)	3.0%	(238,047)	4.0%
2026 FIRE PROTECTION - DASHWOOD	(732,207)	14.7%	(805,428)	10.0%	(1,079,273)	34.0%	(1,095,462)	1.5%	(1,111,894)	1.5%
2027 FIRE PROTECTION - EXTENSION	(182,180)	4.0%	(192,200)	5.5%	(201,810)	5.0%	(213,918)	6.0%	(235,310)	10.0%
2028 FIRE PROTECTION - PARKSVILLE LOCAL	(142,785)	28.0%	(144,600)	1.3%	(145,975)	1.0%	(161,190)	10.4%	(164,413)	2.0%
2029 FIRE PROTECTION - BOW HORN BAY	(407,798)	9.0%	(468,968)	15.0%	(539,313)	15.0%	(701,107)	30.0%	(736,162)	5.0%
	(\$4,716,161)		(\$5,051,963)		(\$5,529,474)		(\$5,848,520)		(\$6,044,207)	
<b>Emergency Planning</b>										
1900 EMERGENCY PLANNING	(400,649)	10.7%	(416,675)	4.0%	(429,175)	3.0%	(442,051)	3.0%	(450,891)	2.0%
	(\$400,649)		(\$416,675)		(\$429,175)		(\$442,051)		(\$450,891)	
<b>D68 Search &amp; Rescue</b>										
1901 D68 SEARCH AND RESCUE CONTRIBUTION SVCS	(47,400)		(47,901)	1.1%	(49,500)	3.3%	(49,500)		(49,500)	
	(\$47,400)		(\$47,901)		(\$49,500)		(\$49,500)		(\$49,500)	
<b>D69 Marine Search &amp; Rescue</b>										
1902 D69 MARINE SEARCH & RESCUE CONTRIBUTION	(7,600)		(7,600)		(7,600)		(7,600)		(7,600)	
	(\$7,600)		(\$7,600)		(\$7,600)		(\$7,600)		(\$7,600)	
<b>D69 Land Search &amp; Rescue</b>										
1903 D69 LAND SEARCH & RESCUE CONTRIBUTION	(10,250)	0.5%	(10,255)		(10,260)		(10,265)		(10,271)	0.1%
	(\$10,250)		(\$10,255)		(\$10,260)		(\$10,265)		(\$10,271)	
<b>D68 E911</b>										
0800 EMERGENCY 9-1-1 - D68	(165,294)	4.0%	(168,848)	2.2%	(175,222)	3.8%	(178,381)	1.8%	(181,655)	1.8%
	(\$165,294)		(\$168,848)		(\$175,222)		(\$178,381)		(\$181,655)	
<b>D69 E911</b>										
0900 EMERGENCY 9-1-1 - D69	(709,462)	6.3%	(736,901)	3.9%	(754,726)	2.4%	(769,160)	1.9%	(784,544)	2.0%
	(\$709,462)		(\$736,901)		(\$754,726)		(\$769,160)		(\$784,544)	
<b>Community Justice</b>										
0197 D68 RESTORATIVE JUSTICE/VICTIM SVCS	(16,445)	2.0%	(16,765)	1.9%	(17,091)	1.9%	(17,424)	1.9%	(17,764)	2.0%
0199 D69 COMMUNITY JUSTICE	(129,344)	25.7%	(130,637)	1.0%	(132,597)	1.5%	(135,249)	2.0%	(139,097)	2.8%
	(\$145,789)		(\$147,402)		(\$149,688)		(\$152,673)		(\$156,861)	
<b>Total TRANSIT &amp; EMERGENCY SERVICES</b>	(16,965,205)	4.7%	(17,990,283)	6.0%	(18,886,292)	5.0%	(19,935,635)	5.6%	(20,685,010)	3.8%

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>3.0%</b>	6.0%	3.0%	6.0%	4.0%	
Property taxes	(9,087,442)	<b>(9,360,065)</b>	(9,921,669)	(10,219,319)	(10,832,478)	(11,265,777)	(51,599,308)
	(9,087,442)	<b>(9,360,065)</b>	(9,921,669)	(10,219,319)	(10,832,478)	(11,265,777)	(51,599,308)
Operations	(173,417)	<b>(51,117)</b>	(51,989)	(52,878)	(53,783)	(54,703)	(264,470)
Transit fares	(4,209,450)	<b>(4,250,375)</b>	(4,330,322)	(4,463,670)	(4,556,454)	(4,602,019)	(22,202,840)
Operating grants	(5,463,383)	<b>(5,411,313)</b>	(5,631,412)	(6,006,344)	(6,255,181)	(6,380,285)	(29,684,535)
Planning grants	(193,664)	<b>(368,131)</b>	(539,166)	(142,112)			(1,049,409)
Grants in lieu of taxes	(73,000)	<b>(73,000)</b>	(73,000)	(73,000)	(73,000)	(73,000)	(365,000)
Interdepartmental recoveries	(1,335,685)	<b>(1,574,842)</b>	(1,574,842)	(1,574,842)	(1,574,842)	(1,574,842)	(7,874,210)
Miscellaneous	(5,100)	<b>(5,100)</b>	(5,100)	(5,100)	(5,100)	(5,100)	(25,500)
<b>Total Operating Revenues</b>	<b>(20,541,141)</b>	<b>(21,093,943)</b>	<b>(22,127,500)</b>	<b>(22,537,265)</b>	<b>(23,350,838)</b>	<b>(23,955,726)</b>	<b>(113,065,272)</b>
<b>Operating Expenditures</b>							
Administration	1,133,471	<b>1,285,546</b>	1,308,135	1,331,161	1,354,632	1,378,556	6,658,030
Professional fees	43,500	<b>43,500</b>	44,370	45,257	46,163	47,086	226,376
Building ops	321,630	<b>321,630</b>	328,063	334,624	341,317	348,143	1,673,777
Veh & Equip ops	4,963,669	<b>5,017,129</b>	5,117,472	5,219,820	5,324,218	5,430,702	26,109,341
Operating costs	2,226,823	<b>2,285,485</b>	2,634,532	3,410,444	3,854,636	3,931,727	16,116,824
Wages & benefits	11,275,187	<b>11,797,956</b>	12,033,915	12,274,592	12,520,084	12,770,487	61,397,034
Contributions to reserve funds	452,045	<b>652,045</b>	852,045	362,045	362,045	262,045	2,490,225
<b>Total Operating Expenditures</b>	<b>20,416,325</b>	<b>21,403,291</b>	<b>22,318,532</b>	<b>22,977,943</b>	<b>23,803,095</b>	<b>24,168,746</b>	<b>114,671,607</b>
<b>Operating (surplus)/deficit</b>	<b>(124,816)</b>	<b>309,348</b>	<b>191,032</b>	<b>440,678</b>	<b>452,257</b>	<b>213,020</b>	<b>1,606,335</b>
<b>Capital Asset Expenditures</b>							
Capital expenditures	2,488,000	<b>6,239,230</b>	1,390,600	81,000	210,000	148,000	8,068,830
Transfer from reserves	(1,510,360)	<b>(3,938,239)</b>	(689,000)				(4,627,239)
Grants and other	(280,140)	<b>(1,969,991)</b>	(611,000)				(2,580,991)
<b>Net Capital Assets funded from Operations</b>	<b>697,500</b>	<b>331,000</b>	<b>90,600</b>	<b>81,000</b>	<b>210,000</b>	<b>148,000</b>	<b>860,600</b>
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	<b>572,684</b>	<b>640,348</b>	<b>281,632</b>	<b>521,678</b>	<b>662,257</b>	<b>361,020</b>	<b>2,466,935</b>
Add: Transfer from appropriated surplus	(480,000)	<b>(513,737)</b>	(536,116)	(141,073)			(1,190,926)
Add: Prior year (surplus) / deficit	(1,474,393)	<b>(1,527,620)</b>	(1,401,009)	(1,655,493)	(1,274,888)	(612,631)	(6,471,641)
<b>(Surplus) applied to future years</b>	<b>(1,381,709)</b>	<b>(1,401,009)</b>	<b>(1,655,493)</b>	<b>(1,274,888)</b>	<b>(612,631)</b>	<b>(251,611)</b>	<b>(5,195,632)</b>

**Transit Southern Community**
**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
MJ-0500 MAJOR CAP - TRANSIT STHRN CONVENTIONAL	1,000,000	78,000	65,000	65,000	65,000	<b>1,273,000</b>
PC-0500 COMPUTER - TRANSIT STHRN CONVENTIONAL	9,000	10,600	14,000	20,000	7,250	<b>60,850</b>
PC-0501 COMPUTER - TRANSIT STHRN HANDYDART	2,000	2,000	2,000		750	<b>6,750</b>
TR-0003 TRANSIT - DOWNTOWN EXCHANGE CONSTRUCTION	1,673,230	1,300,000				<b>2,973,230</b>
TR-0004 TRANSIT - WOODGROVE EXCHANGE IMPROVEMENT	1,600,000					<b>1,600,000</b>
TR-0005 TRANSIT - DOWNTOWN EXCHANGE LAND	1,500,000					<b>1,500,000</b>
TR-0008 TRANSIT - CNG COMPRESSOR STN GENERATOR	435,000					<b>435,000</b>
VH-0500 VEHICLE - TRANSIT STHRN CONVENTIONAL	20,000			125,000	75,000	<b>220,000</b>
<b>Total Transit Southern Community</b>	<b>6,239,230</b>	<b>1,390,600</b>	<b>81,000</b>	<b>210,000</b>	<b>148,000</b>	<b>8,068,830</b>

Transit Southern Community

Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	4,345,594	1,100,811	1,272,819	1,648,729	2,029,338
MJ-0500 MAJOR CAP - TRANSIT STHRN CONVENTIONAL	466,550	-			
TR-0003 TRANSIT - DOWNTOWN EXCHANGE CONSTRUCTION	886,729	689,000	-		
TR-0004 TRANSIT - WOODGROVE EXCHANGE IMPROVEMENT	852,960				
TR-0005 TRANSIT - DOWNTOWN EXCHANGE LAND	1,500,000	-			
TR-0008 TRANSIT - CNG COMPRESSOR STN GENERATOR	232,000	-			
<b>Total Allocated To Capital Projects</b>	<b>3,938,239</b>	<b>689,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>3,938,239</b>	<b>689,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	650,000	850,000	360,000	360,000	260,000
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>650,000</b>	<b>850,000</b>	<b>360,000</b>	<b>360,000</b>	<b>260,000</b>
<b>Closing Balance Before Interest</b>	<b>1,057,355</b>	<b>1,261,811</b>	<b>1,632,819</b>	<b>2,008,729</b>	<b>2,289,338</b>
Interest Income	43,456	11,008	15,910	20,609	30,440
<b>Closing Reserve Balance fund</b>	<b>1,100,811</b>	<b>1,272,819</b>	<b>1,648,729</b>	<b>2,029,338</b>	<b>2,319,778</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Transit Northern Community  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>5.0%</b>	6.0%	6.0%	6.0%	6.0%	
Property taxes	(1,181,386)	<b>(1,240,455)</b>	(1,314,882)	(1,393,775)	(1,477,402)	(1,566,046)	(6,992,560)
	(1,181,386)	<b>(1,240,455)</b>	(1,314,882)	(1,393,775)	(1,477,402)	(1,566,046)	(6,992,560)
Operations	(4,000)	<b>(4,000)</b>	(4,000)	(4,000)	(4,000)	(4,000)	(20,000)
Transit fares	(270,782)	<b>(270,782)</b>	(276,198)	(281,722)	(287,356)	(293,103)	(1,409,161)
Operating grants	(564,477)	<b>(710,865)</b>	(725,082)	(739,584)	(754,376)	(769,463)	(3,699,370)
Planning grants	(19,303)	<b>(101,832)</b>	(152,368)	(40,083)			(294,283)
<b>Total Operating Revenues</b>	<b>(2,039,948)</b>	<b>(2,327,934)</b>	<b>(2,472,530)</b>	<b>(2,459,164)</b>	<b>(2,523,134)</b>	<b>(2,632,612)</b>	<b>(12,415,374)</b>
<b>Operating Expenditures</b>							
Administration	103,644	<b>132,765</b>	135,421	138,129	140,891	143,709	690,915
Operating costs	839,145	<b>1,087,785</b>	1,109,541	1,131,731	1,154,366	1,177,453	5,660,876
Wages & benefits	1,119,624	<b>1,274,468</b>	1,299,957	1,325,957	1,352,476	1,379,526	6,632,384
<b>Total Operating Expenditures</b>	<b>2,062,413</b>	<b>2,495,018</b>	<b>2,544,919</b>	<b>2,595,817</b>	<b>2,647,733</b>	<b>2,700,688</b>	<b>12,984,175</b>
<b>Operating (surplus)/deficit</b>	<b>22,465</b>	<b>167,084</b>	<b>72,389</b>	<b>136,653</b>	<b>124,599</b>	<b>68,076</b>	<b>568,801</b>
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	<b>22,465</b>	<b>167,084</b>	<b>72,389</b>	<b>136,653</b>	<b>124,599</b>	<b>68,076</b>	<b>568,801</b>
Add: Prior year (surplus) / deficit	(534,810)	<b>(609,893)</b>	(442,809)	(370,420)	(233,767)	(109,168)	(1,766,057)
<b>(Surplus) applied to future years</b>	<b>(512,345)</b>	<b>(442,809)</b>	<b>(370,420)</b>	<b>(233,767)</b>	<b>(109,168)</b>	<b>(41,092)</b>	<b>(1,197,256)</b>



**Gabriola Island Emergency Wharf  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>134.8%</b>	18.4%	0.3%	0.3%	0.3%	
Property taxes	(6,891)	<b>(16,177)</b>	(19,156)	(19,207)	(19,259)	(19,312)	(93,111)
	(6,891)	<b>(16,177)</b>	(19,156)	(19,207)	(19,259)	(19,312)	(93,111)
<b>Total Operating Revenues</b>	(6,891)	<b>(16,177)</b>	(19,156)	(19,207)	(19,259)	(19,312)	(93,111)
<b>Operating Expenditures</b>							
Administration	500	<b>810</b>	810	810	810	810	4,050
Professional fees	500	<b>10,500</b>	10,500	10,500	10,500	10,500	52,500
Operating costs	2,500	<b>2,500</b>	2,550	2,601	2,653	2,706	13,010
Contributions to reserve funds	5,296	<b>4,597</b>	5,296	5,296	5,296	5,296	25,781
<b>Total Operating Expenditures</b>	8,796	<b>18,407</b>	19,156	19,207	19,259	19,312	95,341
<b>Operating (surplus)/deficit</b>	1,905	<b>2,230</b>					2,230
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	1,905	<b>2,230</b>					2,230
Add: Prior year (surplus) / deficit	(1,905)	<b>(2,230)</b>					(2,230)
<b>(Surplus) applied to future years</b>							



**Transit - Gabriola Transit Contribution**  
**FINANCIAL PLAN**  
**2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>2.9%</b>					
Property taxes	(136,000)	<b>(139,906)</b>	(139,906)	(139,906)	(139,906)	(139,906)	(699,530)
	(136,000)	<b>(139,906)</b>	(139,906)	(139,906)	(139,906)	(139,906)	(699,530)
<b>Total Operating Revenues</b>	(136,000)	<b>(139,906)</b>	(139,906)	(139,906)	(139,906)	(139,906)	(699,530)
<b>Operating Expenditures</b>							
Administration	5,800	<b>5,800</b>	5,800	5,800	5,800	5,800	29,000
Transfer to other gov/org	130,200	<b>134,106</b>	134,106	134,106	134,106	134,106	670,530
<b>Total Operating Expenditures</b>	136,000	<b>139,906</b>	139,906	139,906	139,906	139,906	699,530
<b>Operating (surplus)/deficit</b>							
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>							
<b>(Surplus) applied to future years</b>							

**Transit -Gabriola Island Taxi Saver  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>38.4%</b>	18.8%	18.5%			
Property taxes	(4,332)	<b>(5,997)</b>	(7,125)	(8,440)	(8,440)	(8,440)	(38,442)
	(4,332)	<b>(5,997)</b>	(7,125)	(8,440)	(8,440)	(8,440)	(38,442)
<b>Total Operating Revenues</b>	(4,332)	<b>(5,997)</b>	(7,125)	(8,440)	(8,440)	(8,440)	(38,442)
<b>Operating Expenditures</b>							
Administration	440	<b>440</b>	440	440	440	440	2,200
Transfer to other gov/org	8,000	<b>8,000</b>	8,000	8,000	8,000	8,000	40,000
<b>Total Operating Expenditures</b>	8,440	<b>8,440</b>	8,440	8,440	8,440	8,440	42,200
<b>Operating (surplus)/deficit</b>	4,108	<b>2,443</b>	1,315				3,758
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	4,108	<b>2,443</b>	1,315				3,758
Add: Prior year (surplus) / deficit	(4,108)	<b>(3,758)</b>	(1,315)				(5,073)
<b>(Surplus) applied to future years</b>		<b>(1,315)</b>					(1,315)

**Emergency Planning  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>10.7%</b>	4.0%	3.0%	3.0%	2.0%	
Property taxes	(332,494)	<b>(367,418)</b>	(382,115)	(393,578)	(405,386)	(413,493)	(1,961,990)
Municipal agreements	(29,334)	<b>(33,231)</b>	(34,560)	(35,597)	(36,665)	(37,398)	(177,451)
	<b>(361,828)</b>	<b>(400,649)</b>	(416,675)	(429,175)	(442,051)	(450,891)	(2,139,441)
Operating grants	(278,500)	<b>(174,113)</b>					(174,113)
Miscellaneous	(20,000)	<b>(9,480)</b>					(9,480)
<b>Total Operating Revenues</b>	<b>(660,328)</b>	<b>(584,242)</b>	(416,675)	(429,175)	(442,051)	(450,891)	(2,323,034)
<b>Operating Expenditures</b>							
Administration	34,146	<b>40,478</b>	46,288	52,213	58,258	64,423	261,660
Professional fees	183,500	<b>184,533</b>	10,000	30,000	10,000	10,000	244,533
Building ops	1,100	<b>800</b>	816	832	849	866	4,163
Veh & Equip ops	9,600	<b>11,250</b>	11,475	11,705	11,939	12,177	58,546
Operating costs	55,668	<b>62,776</b>	64,404	66,048	67,708	69,385	330,321
Program costs	128,500	<b>17,300</b>					17,300
Wages & benefits	211,021	<b>216,832</b>	221,168	225,592	230,103	234,705	1,128,400
Transfer to other gov/org	23,000	<b>23,000</b>	23,230	23,462	23,697	23,934	117,323
Contributions to reserve funds	45,000	<b>45,000</b>	50,000	25,000	35,000	32,000	187,000
<b>Total Operating Expenditures</b>	<b>691,535</b>	<b>601,969</b>	427,381	434,852	437,554	447,490	2,349,246
<b>Operating (surplus)/deficit</b>	<b>31,207</b>	<b>17,727</b>	10,706	5,677	(4,497)	(3,401)	26,212
<b>Capital Asset Expenditures</b>							
Capital expenditures	87,500	<b>35,000</b>	200	52,500	2,750	2,500	92,950
Transfer from reserves	(85,000)	<b>(35,000)</b>		(50,000)			(85,000)
<b>Net Capital Assets funded from Operations</b>	<b>2,500</b>		200	2,500	2,750	2,500	7,950
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	<b>33,707</b>	<b>17,727</b>	10,906	8,177	(1,747)	(901)	34,162
Add: Transfer from appropriated surplus		<b>(10,000)</b>					(10,000)
Add: Prior year (surplus) / deficit	(58,788)	<b>(43,634)</b>	(35,907)	(25,001)	(16,824)	(18,571)	(139,937)
<b>(Surplus) applied to future years</b>	<b>(25,081)</b>	<b>(35,907)</b>	(25,001)	(16,824)	(18,571)	(19,472)	(115,775)

**Emergency Planning**

**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
MJ-1900 MAJOR CAP - EMERGENCY PLANNING	35,000		50,000			<b>85,000</b>
PC-1900 COMPUTER - EMERGENCY PLANNING		200	2,500	2,750	2,500	<b>7,950</b>
<b>Total Emergency Planning</b>	<b>35,000</b>	<b>200</b>	<b>52,500</b>	<b>2,750</b>	<b>2,500</b>	<b>92,950</b>

Emergency Planning

Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	135,782	146,800	197,928	175,062	211,910
MJ-1900 MAJOR CAP - EMERGENCY PLANNING	35,000		50,000		
<b>Total Allocated To Capital Projects</b>	<b>35,000</b>	-	<b>50,000</b>	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund	340	340	340	340	340
Transfers to Reserve Account	-	-	-	-	-
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>	<b>340</b>
<b>Total Expenditures</b>	<b>35,340</b>	<b>340</b>	<b>50,340</b>	<b>340</b>	<b>340</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	45,000	50,000	25,000	35,000	32,000
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>45,000</b>	<b>50,000</b>	<b>25,000</b>	<b>35,000</b>	<b>32,000</b>
<b>Closing Balance Before Interest</b>	<b>145,442</b>	<b>196,460</b>	<b>172,588</b>	<b>209,722</b>	<b>243,570</b>
Interest Income	1,358	1,468	2,474	2,188	3,179
<b>Closing Reserve Balance fund</b>	<b>146,800</b>	<b>197,928</b>	<b>175,062</b>	<b>211,910</b>	<b>246,749</b>
<b>Draw from Reserve Account</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>			1.1%	3.3%			
Property taxes	(47,400)	<b>(47,400)</b>	(47,901)	(49,500)	(49,500)	(49,500)	(243,801)
	(47,400)	<b>(47,400)</b>	(47,901)	(49,500)	(49,500)	(49,500)	(243,801)
Grants in lieu of taxes	(135)	<b>(135)</b>	(135)	(135)	(135)	(135)	(675)
<b>Total Operating Revenues</b>	<b>(47,535)</b>	<b>(47,535)</b>	<b>(48,036)</b>	<b>(49,635)</b>	<b>(49,635)</b>	<b>(49,635)</b>	<b>(244,476)</b>
<b>Operating Expenditures</b>							
Administration	750	<b>2,160</b>	2,160	2,160	2,160	2,160	10,800
Building ops	24,000	<b>24,000</b>	24,000	24,000	24,000	24,000	120,000
Transfer to other gov/org	23,475	<b>23,475</b>	23,475	23,475	23,475	23,475	117,375
<b>Total Operating Expenditures</b>	<b>48,225</b>	<b>49,635</b>	<b>49,635</b>	<b>49,635</b>	<b>49,635</b>	<b>49,635</b>	<b>248,175</b>
<b>Operating (surplus)/deficit</b>	690	<b>2,100</b>	1,599				3,699
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	690	<b>2,100</b>	1,599				3,699
Add: Prior year (surplus) / deficit	(3,468)	<b>(3,699)</b>	(1,599)				(5,298)
<b>(Surplus) applied to future years</b>	<b>(2,778)</b>	<b>(1,599)</b>					<b>(1,599)</b>



**D69 Marine Search & Rescue  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>							
Property taxes	(7,600)	(7,600)	(7,600)	(7,600)	(7,600)	(7,600)	(38,000)
	(7,600)	(7,600)	(7,600)	(7,600)	(7,600)	(7,600)	(38,000)
<b>Total Operating Revenues</b>	(7,600)	(7,600)	(7,600)	(7,600)	(7,600)	(7,600)	(38,000)
<b>Operating Expenditures</b>							
Administration	100	100	100	100	100	100	500
Transfer to other gov/org	7,500	7,500	7,500	7,500	7,500	7,500	37,500
<b>Total Operating Expenditures</b>	7,600	7,600	7,600	7,600	7,600	7,600	38,000
<b>Operating (surplus)/deficit</b>							
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>							
<b>(Surplus) applied to future years</b>							





**D69 Land Search & Rescue  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>0.5%</b>				<b>0.1%</b>	
Property taxes	(10,200)	<b>(10,250)</b>	(10,255)	(10,260)	(10,265)	(10,271)	(51,301)
	(10,200)	<b>(10,250)</b>	(10,255)	(10,260)	(10,265)	(10,271)	(51,301)
<b>Total Operating Revenues</b>	<b>(10,200)</b>	<b>(10,250)</b>	<b>(10,255)</b>	<b>(10,260)</b>	<b>(10,265)</b>	<b>(10,271)</b>	<b>(51,301)</b>
<b>Operating Expenditures</b>							
Administration	200	<b>250</b>	255	260	265	271	1,301
Transfer to other gov/org	10,000	<b>10,000</b>	10,000	10,000	10,000	10,000	50,000
<b>Total Operating Expenditures</b>	<b>10,200</b>	<b>10,250</b>	<b>10,255</b>	<b>10,260</b>	<b>10,265</b>	<b>10,271</b>	<b>51,301</b>
<b>Operating (surplus)/deficit</b>							
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>							
<b>(Surplus) applied to future years</b>							

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>4.0%</b>	2.2%	3.8%	1.8%	1.8%	
Property taxes	(158,937)	<b>(165,294)</b>	(168,848)	(175,222)	(178,381)	(181,655)	(869,400)
	(158,937)	<b>(165,294)</b>	(168,848)	(175,222)	(178,381)	(181,655)	(869,400)
<b>Total Operating Revenues</b>	(158,937)	<b>(165,294)</b>	(168,848)	(175,222)	(178,381)	(181,655)	(869,400)
<b>Operating Expenditures</b>							
Administration	10,000	<b>10,000</b>	10,000	10,000	10,000	10,000	50,000
Veh & Equip ops	9,450	<b>13,100</b>	13,231	13,496	13,631	13,903	67,361
Operating costs	10,000	<b>10,000</b>	8,100	8,181	8,345	8,428	43,054
Transfer to other gov/org	133,000	<b>137,490</b>	140,240	143,045	145,905	148,824	715,504
Contributions to reserve funds		<b>500</b>	500	500	500	500	2,500
<b>Total Operating Expenditures</b>	162,450	<b>171,090</b>	172,071	175,222	178,381	181,655	878,419
<b>Operating (surplus)/deficit</b>	3,513	<b>5,796</b>	3,223				9,019
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	3,513	<b>5,796</b>	3,223				9,019
Add: Prior year (surplus) / deficit	(8,906)	<b>(9,019)</b>	(3,223)				(12,242)
<b>(Surplus) applied to future years</b>	(5,393)	<b>(3,223)</b>					(3,223)

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>6.3%</b>	3.9%	2.4%	1.9%	2.0%	
Property taxes	(667,725)	<b>(709,462)</b>	(736,901)	(754,726)	(769,160)	(784,544)	(3,754,793)
	(667,725)	<b>(709,462)</b>	(736,901)	(754,726)	(769,160)	(784,544)	(3,754,793)
<b>Total Operating Revenues</b>	(667,725)	<b>(709,462)</b>	(736,901)	(754,726)	(769,160)	(784,544)	(3,754,793)
<b>Operating Expenditures</b>							
Administration	12,500	<b>15,000</b>	15,150	15,453	15,608	15,920	77,131
Operating costs	6,500	<b>6,500</b>	6,565	6,696	6,763	6,899	33,423
Transfer to other gov/org	667,725	<b>698,372</b>	715,186	732,577	746,789	761,725	3,654,649
<b>Total Operating Expenditures</b>	686,725	<b>719,872</b>	736,901	754,726	769,160	784,544	3,765,203
<b>Operating (surplus)/deficit</b>	19,000	<b>10,410</b>					10,410
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	19,000	<b>10,410</b>					10,410
Add: Prior year (surplus) / deficit	(29,410)	<b>(10,410)</b>					(10,410)
<b>(Surplus) applied to future years</b>	(10,410)						



**D68 Community Justice  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>2.0%</b>	1.9%	1.9%	1.9%	1.9%	
Property taxes	(16,125)	<b>(16,445)</b>	(16,765)	(17,091)	(17,424)	(17,764)	(85,489)
	(16,125)	<b>(16,445)</b>	(16,765)	(17,091)	(17,424)	(17,764)	(85,489)
<b>Total Operating Revenues</b>	(16,125)	<b>(16,445)</b>	(16,765)	(17,091)	(17,424)	(17,764)	(85,489)
<b>Operating Expenditures</b>							
Administration	125	<b>445</b>	445	445	445	445	2,225
Transfer to other gov/org	16,000	<b>16,000</b>	16,320	16,646	16,979	17,319	83,264
<b>Total Operating Expenditures</b>	16,125	<b>16,445</b>	16,765	17,091	17,424	17,764	85,489
<b>Operating (surplus)/deficit</b>							
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>							
<b>(Surplus) applied to future years</b>							

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>25.7%</b>	1.0%	1.5%	2.0%	2.8%	
Property taxes	(49,275)	<b>(65,128)</b>	(65,779)	(66,766)	(68,101)	(70,012)	(335,786)
Parcel taxes	(53,646)	<b>(64,216)</b>	(64,858)	(65,831)	(67,148)	(69,085)	(331,138)
	(102,921)	<b>(129,344)</b>	(130,637)	(132,597)	(135,249)	(139,097)	(666,924)
<b>Total Operating Revenues</b>	(102,921)	<b>(129,344)</b>	(130,637)	(132,597)	(135,249)	(139,097)	(666,924)
<b>Operating Expenditures</b>							
Administration	125	<b>125</b>	1,000	1,500	2,000	2,500	7,125
Transfer to other gov/org	129,219	<b>129,219</b>	131,803	134,439	137,128	139,871	672,460
<b>Total Operating Expenditures</b>	129,344	<b>129,344</b>	132,803	135,939	139,128	142,371	679,585
<b>Operating (surplus)/deficit</b>	26,423		2,166	3,342	3,879	3,274	12,661
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	26,423		2,166	3,342	3,879	3,274	12,661
Add: Transfer from appropriated surplus	(26,423)						
Add: Prior year (surplus) / deficit		<b>(12,661)</b>	(12,661)	(10,495)	(7,153)	(3,274)	(46,244)
<b>(Surplus) applied to future years</b>		<b>(12,661)</b>	(10,495)	(7,153)	(3,274)		(33,583)

**Fire - Administration  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>							
Miscellaneous	(230,780)	<b>(234,012)</b>	(234,012)	(240,086)	(241,705)	(245,403)	(1,195,218)
<b>Total Operating Revenues</b>	(230,780)	<b>(234,012)</b>	(234,012)	(240,086)	(241,705)	(245,403)	(1,195,218)
<b>Operating Expenditures</b>							
Administration	3,000	<b>3,100</b>	3,100	3,100	3,100	3,100	15,500
Professional fees	65,000	<b>78,000</b>	40,000	40,000	40,000	40,000	238,000
Veh & Equip ops	1,200	<b>2,000</b>	2,000	2,000	2,000	2,000	10,000
Operating costs	4,883	<b>5,442</b>	5,176	5,279	5,404	5,533	26,834
Wages & benefits	177,169	<b>179,937</b>	183,536	187,207	190,951	194,770	936,401
<b>Total Operating Expenditures</b>	251,252	<b>268,479</b>	233,812	237,586	241,455	245,403	1,226,735
<b>Operating (surplus)/deficit</b>	20,472	<b>34,467</b>	(200)	(2,500)	(250)		31,517
<b>Capital Asset Expenditures</b>							
Capital expenditures			200	2,500	250		2,950
<b>Net Capital Assets funded from Operations</b>			200	2,500	250		2,950
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	20,472	<b>34,467</b>					34,467
Add: Transfer from appropriated surplus	(20,472)	<b>(31,000)</b>					(31,000)
Add: Prior year (surplus) / deficit		<b>(3,467)</b>					(3,467)
<b>(Surplus) applied to future years</b>							



**Fire - Extension  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		4.0%	5.5%	5.0%	6.0%	10.0%	
Property taxes	(175,173)	(182,180)	(192,200)	(201,810)	(213,918)	(235,310)	(1,025,418)
	(175,173)	(182,180)	(192,200)	(201,810)	(213,918)	(235,310)	(1,025,418)
<b>Total Operating Revenues</b>	(175,173)	(182,180)	(192,200)	(201,810)	(213,918)	(235,310)	(1,025,418)
<b>Operating Expenditures</b>							
Administration	8,501	8,706	8,880	9,058	9,239	9,424	45,307
Professional fees	350	150	150	150	150	150	750
Building ops	29,900	25,800	26,316	26,842	27,379	27,927	134,264
Veh & Equip ops	39,300	50,000	51,000	52,020	53,060	54,122	260,202
Operating costs	56,650	58,950	60,129	61,332	62,558	63,809	306,778
Contributions to reserve funds	40,472	38,574	45,725	52,408	61,532	79,878	278,117
<b>Total Operating Expenditures</b>	175,173	182,180	192,200	201,810	213,918	235,310	1,025,418
<b>Operating (surplus)/deficit</b>							
<b>Capital Asset Expenditures</b>							
Capital expenditures	500,000	250,000	250,000			100,000	600,000
Transfer from reserves	(500,000)	(250,000)	(250,000)			(100,000)	(600,000)
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year (Surplus) applied to future years</b>							

**Fire - Extension**

**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
FR-0006 EXTENSION FIREHALL REBUILD 2021					100,000	<b>100,000</b>
VH-2027 VEHICLE - FIRE EXTENSION	250,000	250,000				<b>500,000</b>
<b>Total Fire - Extension</b>	250,000	250,000			100,000	<b>600,000</b>



Fire - Extension

Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	638,004	432,958	233,013	288,334	353,470
FR-0006 EXTENSION FIREHALL REBUILD 2021			-	-	100,000
VH-2027 VEHICLE - FIRE EXTENSION	250,000	250,000	-	-	-
<b>Total Allocated To Capital Projects</b>	<b>250,000</b>	<b>250,000</b>	<b>-</b>	<b>-</b>	<b>100,000</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>250,000</b>	<b>250,000</b>	<b>-</b>	<b>-</b>	<b>100,000</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	38,574	45,725	52,408	61,532	79,878
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>38,574</b>	<b>45,725</b>	<b>52,408</b>	<b>61,532</b>	<b>79,878</b>
<b>Closing Balance Before Interest</b>	<b>426,578</b>	<b>228,683</b>	<b>285,421</b>	<b>349,866</b>	<b>333,348</b>
Interest Income	6,380	4,330	2,913	3,604	5,302
<b>Closing Reserve Balance fund</b>	<b>432,958</b>	<b>233,013</b>	<b>288,334</b>	<b>353,470</b>	<b>338,650</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Sinking Fund (20 yrs)	0.037216	0.037216	0.037216	0.037216	0.037216
Interest (20 yrs)	0.040000	0.045000	0.045000	0.050000	0.050000
Term	20	20	20	20	20
Debt issuing cost rate	0.010	0.010	0.010	0.010	0.010
New Debt Principal/Int	0	0	0	0	0
New Debt Principal/Int (cumulative)	0	0	0	0	0
Debt issuing cost	0	0	0	0	0

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>							
Property taxes	(17,792)	<b>(17,792)</b>	(17,792)	(17,792)	(17,792)	(17,792)	(88,960)
	(17,792)	<b>(17,792)</b>	(17,792)	(17,792)	(17,792)	(17,792)	(88,960)
<b>Total Operating Revenues</b>	(17,792)	<b>(17,792)</b>	(17,792)	(17,792)	(17,792)	(17,792)	(88,960)
<b>Operating Expenditures</b>							
Administration	575	<b>575</b>	575	575	575	575	2,875
Contributions to reserve funds	16,157	<b>16,153</b>	16,153	16,153	16,153	16,153	80,765
Debt interest	364	<b>364</b>	364	364	364	364	1,820
<b>Total Operating Expenditures</b>	17,096	<b>17,092</b>	17,092	17,092	17,092	17,092	85,460
<b>Operating (surplus)/deficit</b>	(696)	<b>(700)</b>	(700)	(700)	(700)	(700)	(3,500)
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
Existing debt (principal)	700	<b>700</b>	700	700	700	700	3,500
<b>Total Capital Financing Charges</b>	700	<b>700</b>	700	700	700	700	3,500
<b>Net (surplus)/deficit for the year</b>	4						
Add: Prior year (surplus) / deficit	(4)						
<b>(Surplus) applied to future years</b>							

Fire - Nanaimo River

Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	175,119	193,023	211,106	229,898	248,925
<b>Total Allocated To Capital Projects</b>	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	-	-	-	-	-
<b>Total Expenditures</b>	-	-	-	-	-
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	16,153	16,153	16,153	16,153	16,153
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	16,153	16,153	16,153	16,153	16,153
<b>Closing Balance Before Interest</b>	191,272	209,176	227,259	246,051	265,078
Interest Income	1,751	1,930	2,639	2,874	3,734
<b>Closing Reserve Balance fund</b>	193,023	211,106	229,898	248,925	268,812
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	0	0	0	0	0
<b>Sinking Fund (20 yrs)</b>	0.037216	0.037216	0.037216	0.037216	0.037216
<b>Interest (20 yrs)</b>	0.040000	0.045000	0.045000	0.050000	0.050000
<b>Term</b>	20	20	20	20	20
<b>Debt issuing cost rate</b>	0.010	0.010	0.010	0.010	0.010
<b>New Debt Principal/Int</b>		0	0	0	0
<b>New Debt Principal/Int (cumulative)</b>	0	0	0	0	0
<b>Debt issuing cost</b>	0	0	0	0	0

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>3.5%</b>	5.0%	2.0%	2.0%	1.0%	
Property taxes	(858,055)	<b>(888,087)</b>	(932,491)	(951,141)	(970,164)	(979,866)	(4,721,749)
	(858,055)	<b>(888,087)</b>	(932,491)	(951,141)	(970,164)	(979,866)	(4,721,749)
Grants in lieu of taxes	(11,000)	<b>(11,000)</b>	(11,000)	(11,000)	(11,000)	(11,000)	(55,000)
<b>Total Operating Revenues</b>	<b>(869,055)</b>	<b>(899,087)</b>	<b>(943,491)</b>	<b>(962,141)</b>	<b>(981,164)</b>	<b>(990,866)</b>	<b>(4,776,749)</b>
<b>Operating Expenditures</b>							
Administration	85,952	<b>87,497</b>	89,247	91,032	92,853	94,710	455,339
Professional fees	500	<b>500</b>	500	500	500	500	2,500
Building ops	47,205	<b>48,405</b>	49,373	50,361	51,368	52,395	251,902
Veh & Equip ops	50,000	<b>50,800</b>	51,816	52,852	53,909	54,988	264,365
Operating costs	337,636	<b>363,936</b>	367,575	374,927	378,676	386,250	1,871,364
Wages & benefits	4,000	<b>4,000</b>	4,080	4,162	4,245	4,330	20,817
Contributions to reserve funds	143,000	<b>167,549</b>	188,500	198,907	222,213	220,293	997,462
Debt interest	83,700	<b>83,700</b>	83,700	83,700	83,700	83,700	418,500
<b>Total Operating Expenditures</b>	<b>751,993</b>	<b>806,387</b>	<b>834,791</b>	<b>856,441</b>	<b>887,464</b>	<b>897,166</b>	<b>4,282,249</b>
<b>Operating (surplus)/deficit</b>	<b>(117,062)</b>	<b>(92,700)</b>	<b>(108,700)</b>	<b>(105,700)</b>	<b>(93,700)</b>	<b>(93,700)</b>	<b>(494,500)</b>
<b>Capital Asset Expenditures</b>							
Capital expenditures	125,040	<b>294,000</b>	515,000	12,000	150,000		971,000
Transfer from reserves	(95,040)	<b>(279,000)</b>	(500,000)		(150,000)		(929,000)
<b>Net Capital Assets funded from Operations</b>	<b>30,000</b>	<b>15,000</b>	<b>15,000</b>	<b>12,000</b>			<b>42,000</b>
<b>Capital Financing Charges</b>							
Existing debt (principal)	93,700	<b>93,700</b>	93,700	93,700	93,700	93,700	468,500
<b>Total Capital Financing Charges</b>	<b>93,700</b>	<b>93,700</b>	<b>93,700</b>	<b>93,700</b>	<b>93,700</b>	<b>93,700</b>	<b>468,500</b>
<b>Net (surplus)/deficit for the year</b>	<b>6,638</b>	<b>16,000</b>					<b>16,000</b>
Add: Transfer from appropriated surplus		<b>(16,000)</b>					(16,000)
Add: Prior year (surplus) / deficit	(8,958)						
<b>(Surplus) applied to future years</b>	<b>(2,320)</b>						

**Fire - Nanoose Bay**

**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
MJ-2023 MAJOR CAP - FIRE NANOOSE BAY	244,000	15,000	12,000			<b>271,000</b>
VH-2023 VEHICLE - FIRE NANOOSE BAY	50,000	500,000		150,000		<b>700,000</b>
<b>Total Fire - Nanoose Bay</b>	<b>294,000</b>	<b>515,000</b>	<b>12,000</b>	<b>150,000</b>		<b>971,000</b>

Fire - Nanoose Bay

Vehicle/Equipment					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	461,158	344,319	11,719	160,772	171,095
MJ-2023 MAJOR CAP - FIRE NANOOSE BAY	229,000	-			
VH-2023 VEHICLE - FIRE NANOOSE BAY	50,000	500,000	-	150,000	-
<b>Total Allocated To Capital Projects</b>	<b>279,000</b>	<b>500,000</b>	<b>-</b>	<b>150,000</b>	<b>-</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>279,000</b>	<b>500,000</b>	<b>-</b>	<b>150,000</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	157,549	163,957	148,907	158,313	156,393
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>157,549</b>	<b>163,957</b>	<b>148,907</b>	<b>158,313</b>	<b>156,393</b>
<b>Closing Balance Before Interest</b>	<b>339,707</b>	<b>8,276</b>	<b>160,626</b>	<b>169,085</b>	<b>327,488</b>
Interest Income	4,612	3,443	146	2,010	2,566
<b>Closing Reserve Balance fund</b>	<b>344,319</b>	<b>11,719</b>	<b>160,772</b>	<b>171,095</b>	<b>330,054</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Building					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	0	10,000	34,643	85,076	150,039
MJ-2023 MAJOR CAP - FIRE NANOOSE BAY	-				
<b>Total Allocated To Capital Projects</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Inflation Adjustment	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	10,000	24,543	50,000	63,900	63,900
Transfers from Reserve Account					
Donations					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>10,000</b>	<b>24,543</b>	<b>50,000</b>	<b>63,900</b>	<b>63,900</b>
<b>Closing Balance Before Interest</b>	<b>10,000</b>	<b>34,543</b>	<b>84,643</b>	<b>148,976</b>	<b>213,939</b>
Interest Income	-	100	433	1,063	2,251
<b>Closing Reserve Balance fund</b>	<b>10,000</b>	<b>34,643</b>	<b>85,076</b>	<b>150,039</b>	<b>216,190</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>6.0%</b>	7.0%	4.0%	3.5%	3.5%	
Property taxes	(535,639)	<b>(567,773)</b>	(607,527)	(631,828)	(653,942)	(676,830)	(3,137,900)
	(535,639)	<b>(567,773)</b>	(607,527)	(631,828)	(653,942)	(676,830)	(3,137,900)
<b>Total Operating Revenues</b>	(535,639)	<b>(567,773)</b>	(607,527)	(631,828)	(653,942)	(676,830)	(3,137,900)
<b>Operating Expenditures</b>							
Administration	28,778	<b>29,094</b>	29,676	30,269	30,875	31,492	151,406
Professional fees	300	<b>300</b>	306	312	375	449	1,742
Building ops	26,950	<b>28,950</b>	29,529	30,120	30,722	31,336	150,657
Veh & Equip ops	101,985	<b>93,795</b>	93,795	93,795	93,795	93,795	468,975
Operating costs	97,685	<b>95,185</b>	97,089	99,030	101,011	103,031	495,346
Wages & benefits	132,080	<b>176,066</b>	179,587	183,179	186,843	190,580	916,255
Contributions to reserve funds	129,311	<b>142,921</b>	155,899	173,477	184,675	169,615	826,587
Debt interest	4,200	<b>4,200</b>	4,200	4,200	4,200	4,200	21,000
<b>Total Operating Expenditures</b>	521,289	<b>570,511</b>	590,081	614,382	632,496	624,498	3,031,968
<b>Operating (surplus)/deficit</b>	(14,350)	<b>2,738</b>	(17,446)	(17,446)	(21,446)	(52,332)	(105,932)
<b>Capital Asset Expenditures</b>							
Capital expenditures	762,300	<b>312,102</b>		50,000	1,325,000		1,687,102
Transfer from reserves	(762,300)	<b>(312,102)</b>		(50,000)	(925,000)		(1,287,102)
New borrowing					(400,000)		(400,000)
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
Existing debt (principal)	17,450	<b>17,446</b>	17,446	17,446	17,446	17,446	87,230
New debt (principal & interest)					4,000	34,886	38,886
<b>Total Capital Financing Charges</b>	17,450	<b>17,446</b>	17,446	17,446	21,446	52,332	126,116
<b>Net (surplus)/deficit for the year</b>	3,100	<b>20,184</b>					20,184
Add: Prior year (surplus) / deficit	(27,904)	<b>(20,184)</b>					(20,184)
<b>(Surplus) applied to future years</b>	(24,804)						

**Fire - Coombs Hilliers**
**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
FR-0010 COOMBS HILLIERS WATER TANK CONSTRUCTION	242,102					<b>242,102</b>
FR-0011 COOMBS HILLIERS FIREHALL 2 RECONST			50,000	900,000		<b>950,000</b>
MJ-2020 MAJOR CAP - FIRE COOMBS HILLIERS	50,000					<b>50,000</b>
VH-2020 VEHICLE - FIRE COOMBS HILLIERS	20,000			425,000		<b>445,000</b>
<b>Total Fire - Coombs Hilliers</b>	<b>312,102</b>		<b>50,000</b>	<b>1,325,000</b>		<b>1,687,102</b>



Fire - Coombs Hilliers

Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	691,349	529,081	690,271	822,376	92,331
FR-0010 COOMBS HILLIERS WATER TANK CONSTRUCTION	242,102	-			
FR-0011 COOMBS HILLIERS FIREHALL 2 RECONST	-	-	50,000	900,000	
MJ-2020 MAJOR CAP - FIRE COOMBS HILLIERS	50,000	-			
VH-2020 VEHICLE - FIRE COOMBS HILLIERS	20,000	-		25,000	-
<b>Total Allocated To Capital Projects</b>	<b>312,102</b>	<b>-</b>	<b>50,000</b>	<b>925,000</b>	<b>-</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>312,102</b>	<b>-</b>	<b>50,000</b>	<b>925,000</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	142,921	155,899	173,477	184,675	169,615
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>142,921</b>	<b>155,899</b>	<b>173,477</b>	<b>184,675</b>	<b>169,615</b>
<b>Closing Balance Before Interest</b>	<b>522,168</b>	<b>684,980</b>	<b>813,748</b>	<b>82,051</b>	<b>261,946</b>
Interest Income	6,913	5,291	8,628	10,280	1,385
<b>Closing Reserve Balance fund</b>	<b>529,081</b>	<b>690,271</b>	<b>822,376</b>	<b>92,331</b>	<b>263,331</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>1,087</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>1,087</b>	<b>1,087</b>	<b>1,087</b>	<b>1,087</b>	<b>1,087</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>2.5%</b>	13.0%	7.0%	6.0%	6.0%	
Property taxes	(641,503)	<b>(657,541)</b>	(742,928)	(794,933)	(842,629)	(893,187)	(3,931,218)
	(641,503)	<b>(657,541)</b>	(742,928)	(794,933)	(842,629)	(893,187)	(3,931,218)
<b>Total Operating Revenues</b>	(641,503)	<b>(657,541)</b>	(742,928)	(794,933)	(842,629)	(893,187)	(3,931,218)
<b>Operating Expenditures</b>							
Administration	24,250	<b>24,681</b>	25,175	25,678	26,192	26,716	128,442
Professional fees	400	<b>400</b>	400	400	400	400	2,000
Building ops	4,200	<b>4,300</b>	4,386	4,474	4,563	4,654	22,377
Veh & Equip ops	9,000	<b>9,225</b>	9,410	9,598	9,790	9,985	48,008
Operating costs	1,420	<b>2,264</b>	2,309	2,355	2,403	2,451	11,782
Transfer to other gov/org	389,398	<b>431,636</b>	440,269	449,074	468,056	482,097	2,271,132
Contributions to reserve funds	160,570	<b>125,858</b>	159,617	191,992	137,147	99,097	713,711
Debt interest	2,150	<b>11,346</b>	8,924	6,413	3,862	1,240	31,785
<b>Total Operating Expenditures</b>	591,388	<b>609,710</b>	650,490	689,984	652,413	626,640	3,229,237
<b>Operating (surplus)/deficit</b>	(50,115)	<b>(47,831)</b>	(92,438)	(104,949)	(190,216)	(266,547)	(701,981)
<b>Capital Asset Expenditures</b>							
Capital expenditures	1,378,862	<b>63,200</b>	50,000	1,050,000	1,050,000	595,000	2,808,200
Transfer from reserves	(902,862)	<b>(63,200)</b>	(50,000)	(50,000)		(595,000)	(758,200)
New borrowing	(475,000)			(1,000,000)	(1,050,000)		(2,050,000)
<b>Net Capital Assets funded from Operations</b>	1,000						
<b>Capital Financing Charges</b>							
Existing debt (principal)	44,365	<b>90,016</b>	92,438	94,949	97,500	92,755	467,658
New debt (principal & interest)	4,750			10,000	92,716	173,792	276,508
<b>Total Capital Financing Charges</b>	49,115	<b>90,016</b>	92,438	104,949	190,216	266,547	744,166
<b>Net (surplus)/deficit for the year</b>		<b>42,185</b>					42,185
Add: Transfer from appropriated surplus		<b>(42,185)</b>					(42,185)
<b>(Surplus) applied to future years</b>							

**Fire - Errington**

**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
FR-0003 ERRINGTON SEISMIC UPGRADE HALL #2		50,000	1,050,000	1,050,000		<b>2,150,000</b>
MJ-2021 MAJOR CAP - FIRE ERRINGTON	63,200				85,000	<b>148,200</b>
VH-2021 VEHICLE - FIRE ERRINGTON					510,000	<b>510,000</b>
<b>Total Fire - Errington</b>	<b>63,200</b>	<b>50,000</b>	<b>1,050,000</b>	<b>1,050,000</b>	<b>595,000</b>	<b>2,808,200</b>

Fire - Errington

Building					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	145,354	120,808	102,016	83,291	114,332
FR-0003 ERRINGTON SEISMIC UPGRADE HALL #2	-	50,000	50,000		
MJ-2021 MAJOR CAP - FIRE ERRINGTON	36,000				
<b>Total Allocated To Capital Projects</b>	<b>36,000</b>	<b>50,000</b>	<b>50,000</b>	<b>-</b>	<b>-</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>36,000</b>	<b>50,000</b>	<b>50,000</b>	<b>-</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	10,000	30,000	30,000	30,000	30,000
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>10,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>
<b>Closing Balance Before Interest</b>	<b>119,354</b>	<b>100,808</b>	<b>82,016</b>	<b>113,291</b>	<b>144,332</b>
Interest Income	1,454	1,208	1,275	1,041	1,715
<b>Closing Reserve Balance fund</b>	<b>120,808</b>	<b>102,016</b>	<b>83,291</b>	<b>114,332</b>	<b>146,047</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Vehicle/Equipment					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	44,163	133,263	264,213	429,508	542,024
MJ-2021 MAJOR CAP - FIRE ERRINGTON	27,200	-			85,000
VH-2021 VEHICLE - FIRE ERRINGTON	-				510,000
<b>Total Allocated To Capital Projects</b>	<b>27,200</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>595,000</b>
Inflation Adjustment	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>27,200</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>595,000</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	115,858	129,617	161,992	107,147	69,097
Transfers from Reserve Account					
Donations					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>115,858</b>	<b>129,617</b>	<b>161,992</b>	<b>107,147</b>	<b>69,097</b>
<b>Closing Balance Before Interest</b>	<b>132,821</b>	<b>262,880</b>	<b>426,205</b>	<b>536,655</b>	<b>16,121</b>
Interest Income	442	1,333	3,303	5,369	8,130
<b>Closing Reserve Balance fund</b>	<b>133,263</b>	<b>264,213</b>	<b>429,508</b>	<b>542,024</b>	<b>24,251</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>9.0%</b>	15.0%	15.0%	30.0%	5.0%	
Property taxes	(374,290)	<b>(407,798)</b>	(468,968)	(539,313)	(701,107)	(736,162)	(2,853,348)
	(374,290)	<b>(407,798)</b>	(468,968)	(539,313)	(701,107)	(736,162)	(2,853,348)
Miscellaneous	(4,531)	<b>(4,531)</b>	(4,531)	(4,531)	(4,531)	(4,531)	(22,655)
<b>Total Operating Revenues</b>	<b>(378,821)</b>	<b>(412,329)</b>	<b>(473,499)</b>	<b>(543,844)</b>	<b>(705,638)</b>	<b>(740,693)</b>	<b>(2,876,003)</b>
<b>Operating Expenditures</b>							
Administration	18,130	<b>18,824</b>	19,200	19,584	19,976	20,376	97,960
Professional fees	400	<b>400</b>	400	400	400	400	2,000
Building ops	6,094	<b>6,094</b>	6,216	6,278	6,404	6,468	31,460
Veh & Equip ops	9,400	<b>11,000</b>	11,220	11,332	11,559	11,674	56,785
Operating costs	700	<b>700</b>	700	700	700	700	3,500
Transfer to other gov/org	289,042	<b>303,050</b>	318,203	334,113	350,818	361,343	1,667,527
Contributions to reserve funds	52,855	<b>72,261</b>	90,092	109,277	120,022	143,973	535,625
Debt interest			3,895	5,639	4,287	2,886	16,707
<b>Total Operating Expenditures</b>	<b>376,621</b>	<b>412,329</b>	<b>449,926</b>	<b>487,323</b>	<b>514,166</b>	<b>547,820</b>	<b>2,411,564</b>
<b>Operating (surplus)/deficit</b>	<b>(2,200)</b>		<b>(23,573)</b>	<b>(56,521)</b>	<b>(191,472)</b>	<b>(192,873)</b>	<b>(464,439)</b>
<b>Capital Asset Expenditures</b>							
Capital expenditures	610,000	<b>250,000</b>	350,000	2,010,000		350,000	2,960,000
Transfer from reserves	(390,000)	<b>(250,000)</b>	(150,000)	(160,000)		(350,000)	(910,000)
New borrowing	(220,000)		(200,000)	(1,850,000)			(2,050,000)
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
Existing debt (principal)			21,573	21,578	22,930	24,331	90,412
New debt (principal & interest)	2,200		2,000	34,943	168,542	168,542	374,027
<b>Total Capital Financing Charges</b>	<b>2,200</b>		<b>23,573</b>	<b>56,521</b>	<b>191,472</b>	<b>192,873</b>	<b>464,439</b>
<b>Net (surplus)/deficit for the year</b>							
<b>(Surplus) applied to future years</b>							

**Fire - Bow Horn Bay**

**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
FR-0007 BHB SATELLITE HALL DESIGN & CONST		100,000	2,000,000			<b>2,100,000</b>
MJ-2029 MAJOR CAP - FIRE BOW HORN BAY			10,000			<b>10,000</b>
VH-2029 VEHICLE - FIRE BOW HORN BAY	250,000	250,000			350,000	<b>850,000</b>
<b>Total Fire - Bow Horn Bay</b>	<b>250,000</b>	<b>350,000</b>	<b>2,010,000</b>		<b>350,000</b>	<b>2,960,000</b>

Fire - Bow Horn Bay

Vehicle					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	262,205	56,588	66,746	146,357	237,708
VH-2029 VEHICLE - FIRE BOW HORN BAY	250,000	50,000		-	350,000
<b>Total Allocated To Capital Projects</b>	<b>250,000</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>350,000</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>250,000</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>350,000</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	41,761	59,592	78,777	89,522	112,473
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>41,761</b>	<b>59,592</b>	<b>78,777</b>	<b>89,522</b>	<b>112,473</b>
<b>Closing Balance Before Interest</b>	<b>53,966</b>	<b>66,180</b>	<b>145,523</b>	<b>235,879</b>	<b>181</b>
Interest Income	2,622	566	834	1,829	3,566
<b>Closing Reserve Balance fund</b>	<b>56,588</b>	<b>66,746</b>	<b>146,357</b>	<b>237,708</b>	<b>3,747</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Building					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	200,094	224,595	149,341	23,708	46,504
FR-0007 BHB SATELLITE HALL DESIGN & CONST	-	100,000	150,000		
FR-0008 BHB FIREHALL REPLACEMENT 2020					
<b>Total Allocated To Capital Projects</b>	<b>-</b>	<b>100,000</b>	<b>150,000</b>	<b>-</b>	<b>-</b>
Inflation Adjustment	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>-</b>	<b>100,000</b>	<b>150,000</b>	<b>-</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	22,500	22,500	22,500	22,500	23,500
Transfers from Reserve Account					
Donations					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>22,500</b>	<b>22,500</b>	<b>22,500</b>	<b>22,500</b>	<b>23,500</b>
<b>Closing Balance Before Interest</b>	<b>222,594</b>	<b>147,095</b>	<b>21,841</b>	<b>46,208</b>	<b>70,004</b>
Interest Income	2,001	2,246	1,867	296	698
<b>Closing Reserve Balance fund</b>	<b>224,595</b>	<b>149,341</b>	<b>23,708</b>	<b>46,504</b>	<b>70,702</b>
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Sinking Fund (20 yrs)</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>	<b>0.037216</b>
<b>Interest (20 yrs)</b>	<b>0.040000</b>	<b>0.045000</b>	<b>0.045000</b>	<b>0.050000</b>	<b>0.050000</b>
<b>Term</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>
<b>Debt issuing cost rate</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>	<b>0.010</b>
<b>New Debt Principal/Int</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>New Debt Principal/Int (cumulative)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Debt issuing cost</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Fire - Bow Horn Bay

Equipment					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	11,141	19,252	27,445	25,788	34,110
MJ-2029 MAJOR CAP - FIRE BOW HORN BAY	-		10,000		
<b>Total Allocated To Capital Projects</b>	-	-	10,000	-	-
Inflation Adjustment	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	-	-	-	-	-
<b>Total Expenditures</b>	-	-	10,000	-	-
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	8,000	8,000	8,000	8,000	8,000
Transfers from Reserve Account					
Donations					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	8,000	8,000	8,000	8,000	8,000
<b>Closing Balance Before Interest</b>	19,141	27,252	25,445	33,788	42,110
Interest Income	111	193	343	322	512
<b>Closing Reserve Balance fund</b>	19,252	27,445	25,788	34,110	42,622
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	0	0	0	0	0
<b>Sinking Fund (20 yrs)</b>	0.037216	0.037216	0.037216	0.037216	0.037216
<b>Interest (20 yrs)</b>	0.040000	0.045000	0.045000	0.050000	0.050000
<b>Term</b>	20	20	20	20	20
<b>Debt issuing cost rate</b>	0.010	0.010	0.010	0.010	0.010
<b>New Debt Principal/Int</b>	0	0	0	0	0
<b>New Debt Principal/Int (cumulative)</b>	0	0	0	0	0
<b>Debt issuing cost</b>	0	0	0	0	0



	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>14.7%</b>	10.0%	34.0%	1.5%	1.5%	
Property taxes	(638,410)	<b>(732,207)</b>	(805,428)	(1,079,273)	(1,095,462)	(1,111,894)	(4,824,264)
	(638,410)	<b>(732,207)</b>	(805,428)	(1,079,273)	(1,095,462)	(1,111,894)	(4,824,264)
Grants in lieu of taxes	(800)	<b>(800)</b>	(800)	(800)	(800)	(800)	(4,000)
<b>Total Operating Revenues</b>	<b>(639,210)</b>	<b>(733,007)</b>	<b>(806,228)</b>	<b>(1,080,073)</b>	<b>(1,096,262)</b>	<b>(1,112,694)</b>	<b>(4,828,264)</b>
<b>Operating Expenditures</b>							
Administration	21,528	<b>21,730</b>	22,165	22,608	23,060	23,521	113,084
Professional fees	400	<b>400</b>	400	400	400	400	2,000
Building ops	29,450	<b>28,900</b>	29,189	29,481	29,776	30,073	147,419
Veh & Equip ops	10,225	<b>11,000</b>	11,220	11,332	11,559	11,674	56,785
Operating costs	1,700	<b>2,900</b>	2,929	2,958	2,988	3,018	14,793
Transfer to other gov/org	426,307	<b>463,077</b>	472,339	486,785	501,389	516,417	2,440,007
Contributions to reserve funds	149,600	<b>205,000</b>	229,486	209,979	210,560	211,061	1,066,086
<b>Total Operating Expenditures</b>	<b>639,210</b>	<b>733,007</b>	<b>767,728</b>	<b>763,543</b>	<b>779,732</b>	<b>796,164</b>	<b>3,840,174</b>
<b>Operating (surplus)/deficit</b>			(38,500)	(316,530)	(316,530)	(316,530)	(988,090)
<b>Capital Asset Expenditures</b>							
Capital expenditures	110,000	<b>124,000</b>	4,175,000	410,000	235,000	201,500	5,145,500
Transfer from reserves	(110,000)	<b>(124,000)</b>	(325,000)	(410,000)	(235,000)	(201,500)	(1,295,500)
New borrowing			(3,850,000)				(3,850,000)
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
New debt (principal & interest)			38,500	316,530	316,530	316,530	988,090
<b>Total Capital Financing Charges</b>			<b>38,500</b>	<b>316,530</b>	<b>316,530</b>	<b>316,530</b>	<b>988,090</b>
<b>Net (surplus)/deficit for the year (Surplus) applied to future years</b>							

**Fire - Dashwood**

**5 Year Capital Plan**

	2019 Capital	2020 Capital	2021 Capital	2022 Capital	2023 Capital	<b>Total</b>
FR-0005 DASHWOOD BUILDING ADDITION	120,000	3,900,000				<b>4,020,000</b>
MJ-2026 MAJOR CAP - FIRE DASHWOOD	4,000	25,000		235,000	1,500	<b>265,500</b>
VH-2026 VEHICLE - FIRE DASHWOOD		250,000	410,000		200,000	<b>860,000</b>
<b>Total Fire - Dashwood</b>	<b>124,000</b>	<b>4,175,000</b>	<b>410,000</b>	<b>235,000</b>	<b>201,500</b>	<b>5,145,500</b>

Fire - Dashwood

Building					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	145,089	86,540	74,905	105,841	137,164
FR-0005 DASHWOOD BUILDING ADDITION	120,000	50,000	-	-	-
<b>Total Allocated To Capital Projects</b>	<b>120,000</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>120,000</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	60,000	37,500	30,000	30,000	30,000
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>60,000</b>	<b>37,500</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>
<b>Closing Balance Before Interest</b>	<b>85,089</b>	<b>74,040</b>	<b>104,905</b>	<b>135,841</b>	<b>167,164</b>
Interest Income	1,451	865	936	1,323	2,057
<b>Closing Reserve Balance fund</b>	<b>86,540</b>	<b>74,905</b>	<b>105,841</b>	<b>137,164</b>	<b>169,221</b>
<b>Draw from Reserve Account</b>					
Net To Borrow	0	0	0	0	0
Sinking Fund (20 yrs)	0.037216	0.037216	0.037216	0.037216	0.037216
Interest (20 yrs)	0.040000	0.045000	0.045000	0.050000	0.050000
Term	20	20	20	20	20
Debt issuing cost rate	0.010	0.010	0.010	0.010	0.010
New Debt Principal/Int	0	0	0	0	0
New Debt Principal/Int (cumulative)	0	0	0	0	0
Debt issuing cost	0	0	0	0	0
Vehicle/Equipment					
Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	456,464	582,029	492,335	258,468	197,259
MJ-2026 MAJOR CAP - FIRE DASHWOOD	4,000	25,000	-	235,000	1,500
VH-2026 VEHICLE - FIRE DASHWOOD	-	250,000	410,000	-	200,000
<b>Total Allocated To Capital Projects</b>	<b>4,000</b>	<b>275,000</b>	<b>410,000</b>	<b>235,000</b>	<b>201,500</b>
Inflation Adjustment	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Expenditures</b>	<b>4,000</b>	<b>275,000</b>	<b>410,000</b>	<b>235,000</b>	<b>201,500</b>
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	125,000	179,486	169,979	170,560	171,061
Transfers from Reserve Account					
Donations					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	<b>125,000</b>	<b>179,486</b>	<b>169,979</b>	<b>170,560</b>	<b>171,061</b>
<b>Closing Balance Before Interest</b>	<b>577,464</b>	<b>486,515</b>	<b>252,314</b>	<b>194,028</b>	<b>166,820</b>
Interest Income	4,565	5,820	6,154	3,231	2,959
<b>Closing Reserve Balance fund</b>	<b>582,029</b>	<b>492,335</b>	<b>258,468</b>	<b>197,259</b>	<b>169,779</b>
<b>Draw from Reserve Account</b>					
Net To Borrow	0	0	0	0	0
Sinking Fund (20 yrs)	0.037216	0.037216	0.037216	0.037216	0.037216
Interest (20 yrs)	0.040000	0.045000	0.045000	0.050000	0.050000
Term	20	20	20	20	20
Debt issuing cost rate	0.010	0.010	0.010	0.010	0.010
New Debt Principal/Int	0	0	0	0	0
New Debt Principal/Int (cumulative)	0	0	0	0	0
Debt issuing cost	0	0	0	0	0

**Fire - Meadowood  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>0.1%</b>					
Parcel taxes	(139,458)	<b>(139,557)</b>	(139,557)	(139,557)	(139,557)	(139,557)	(697,785)
	(139,458)	<b>(139,557)</b>	(139,557)	(139,557)	(139,557)	(139,557)	(697,785)
<b>Total Operating Revenues</b>	(139,458)	<b>(139,557)</b>	(139,557)	(139,557)	(139,557)	(139,557)	(697,785)
<b>Operating Expenditures</b>							
Administration	100	<b>200</b>	200	200	200	200	1,000
Debt interest	79,803	<b>79,803</b>	79,803	79,803	79,803	79,803	399,015
<b>Total Operating Expenditures</b>	79,903	<b>80,003</b>	80,003	80,003	80,003	80,003	400,015
<b>Operating (surplus)/deficit</b>	(59,555)	<b>(59,554)</b>	(59,554)	(59,554)	(59,554)	(59,554)	(297,770)
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
Existing debt (principal)	59,554	<b>59,554</b>	59,554	59,554	59,554	59,554	297,770
<b>Total Capital Financing Charges</b>	59,554	<b>59,554</b>	59,554	59,554	59,554	59,554	297,770
<b>Net (surplus)/deficit for the year</b>	(1)						
Add: Prior year (surplus) / deficit	1						
<b>(Surplus) applied to future years</b>							

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>13.0%</b>	7.5%	5.5%	3.0%	4.0%	
Property taxes	(173,402)	<b>(195,944)</b>	(210,640)	(222,225)	(228,892)	(238,047)	(1,095,748)
	(173,402)	<b>(195,944)</b>	(210,640)	(222,225)	(228,892)	(238,047)	(1,095,748)
<b>Total Operating Revenues</b>	(173,402)	<b>(195,944)</b>	(210,640)	(222,225)	(228,892)	(238,047)	(1,095,748)
<b>Operating Expenditures</b>							
Administration	10,545	<b>10,751</b>	10,966	11,185	11,409	11,637	55,948
Professional fees	5,000	<b>2,500</b>	2,500	2,500	2,500	2,500	12,500
Building ops	9,420	<b>9,420</b>	9,420	9,420	9,420	9,420	47,100
Veh & Equip ops	34,550	<b>34,550</b>	34,896	35,593	35,949	36,668	177,656
Operating costs	20,930	<b>20,930</b>	21,349	21,776	22,211	22,655	108,921
Transfer to other gov/org	53,450	<b>56,125</b>	58,925	61,875	64,969	68,217	310,111
Contributions to reserve funds	67,459	<b>71,885</b>	72,584	79,876	82,434	86,950	393,729
<b>Total Operating Expenditures</b>	201,354	<b>206,161</b>	210,640	222,225	228,892	238,047	1,105,965
<b>Operating (surplus)/deficit</b>	27,952	<b>10,217</b>					10,217
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	27,952	<b>10,217</b>					10,217
Add: Prior year (surplus) / deficit	(36,316)	<b>(10,217)</b>					(10,217)
<b>(Surplus) applied to future years</b>	(8,364)						

Fire - Cassidy Waterloo

Reserve Fund	2019 Budget	2020	2021	2022	2023
<b>Opening Balance</b>	357,728	433,190	510,106	596,358	686,246
FR-0004 CASSIDY WATERLOO SEISMIC UPGRD	-	-	-	-	-
VH-2025 VEHICLE - CASSIDY WATERLOO	-	-	-	-	-
<b>Total Allocated To Capital Projects</b>	-	-	-	-	-
<b>Transfers Out of Reserve Fund</b>					
Transfers to the Operating Fund		-	-	-	-
Transfers to Reserve Account					
Transfers to DCC Fund					
<b>Total Transfers Out of Reserve Fund</b>	-	-	-	-	-
<b>Total Expenditures</b>	-	-	-	-	-
<b>Transfers Into Reserve Fund</b>					
Contributions from Operating Fund	71,885	72,584	79,876	82,434	86,950
Transfers from Reserve Account					
Transfers from DCC Fund					
<b>Total Transfers Into Reserve Fund</b>	71,885	72,584	79,876	82,434	86,950
<b>Closing Balance Before Interest</b>	429,613	505,774	589,982	678,792	773,196
Interest Income	3,577	4,332	6,376	7,454	10,294
<b>Closing Reserve Balance fund</b>	433,190	510,106	596,358	686,246	783,490
<b>Draw from Reserve Account</b>					
<b>Net To Borrow</b>	0	0	0	0	0
Sinking Fund (20 yrs)	0.037216	0.037216	0.037216	0.037216	0.037216
Interest (20 yrs)	0.040000	0.045000	0.045000	0.050000	0.050000
Term	20	20	20	20	20
Debt issuing cost rate	0.010	0.010	0.010	0.010	0.010
New Debt Principal/Int	0	0	0	0	0
New Debt Principal/Int (cumulative)	0	0	0	0	0
Debt issuing cost	0	0	0	0	0

**Fire - French Creek  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>6.0%</b>		2.0%	2.3%	3.5%	
Property taxes	(659,511)	<b>(698,963)</b>	(698,963)	(712,942)	(729,327)	(754,719)	(3,594,914)
	(659,511)	<b>(698,963)</b>	(698,963)	(712,942)	(729,327)	(754,719)	(3,594,914)
<b>Total Operating Revenues</b>	(659,511)	<b>(698,963)</b>	(698,963)	(712,942)	(729,327)	(754,719)	(3,594,914)
<b>Operating Expenditures</b>							
Administration	39,846	<b>39,590</b>	40,382	41,189	42,013	42,853	206,027
Operating costs	122,643	<b>102,242</b>	104,287	106,372	108,500	110,670	532,071
Transfer to other gov/org	511,028	<b>555,729</b>	561,286	566,899	595,244	601,196	2,880,354
<b>Total Operating Expenditures</b>	673,517	<b>697,561</b>	705,955	714,460	745,757	754,719	3,618,452
<b>Operating (surplus)/deficit</b>	14,006	<b>(1,402)</b>	6,992	1,518	16,430		23,538
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	14,006	<b>(1,402)</b>	6,992	1,518	16,430		23,538
Add: Prior year (surplus) / deficit	(14,006)	<b>(23,538)</b>	(24,940)	(17,948)	(16,430)		(82,856)
<b>(Surplus) applied to future years</b>		<b>(24,940)</b>	(17,948)	(16,430)			(59,318)

**Fire - Parksville Local  
FINANCIAL PLAN  
2019 to 2023**

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>28.0%</b>	1.3%	1.0%	10.4%	2.0%	
Property taxes	(111,551)	<b>(142,785)</b>	(144,600)	(145,975)	(161,190)	(164,413)	(758,963)
	(111,551)	<b>(142,785)</b>	(144,600)	(145,975)	(161,190)	(164,413)	(758,963)
<b>Total Operating Revenues</b>	(111,551)	<b>(142,785)</b>	(144,600)	(145,975)	(161,190)	(164,413)	(758,963)
<b>Operating Expenditures</b>							
Administration	10,399	<b>10,301</b>	10,507	10,717	10,932	11,150	53,607
Transfer to other gov/org	135,258	<b>135,258</b>	135,258	135,258	150,258	153,263	709,295
<b>Total Operating Expenditures</b>	145,657	<b>145,559</b>	145,765	145,975	161,190	164,413	762,902
<b>Operating (surplus)/deficit</b>	34,106	<b>2,774</b>	1,165				3,939
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	34,106	<b>2,774</b>	1,165				3,939
Add: Prior year (surplus) / deficit	(38,045)	<b>(3,939)</b>	(1,165)				(5,104)
<b>(Surplus) applied to future years</b>	(3,939)	<b>(1,165)</b>					(1,165)



	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>6.0%</b>		2.0%	2.3%	3.5%	
Property taxes	(659,511)	<b>(698,963)</b>	(698,963)	(712,942)	(729,327)	(754,719)	(3,594,914)
	(659,511)	<b>(698,963)</b>	(698,963)	(712,942)	(729,327)	(754,719)	(3,594,914)
<b>Total Operating Revenues</b>	(659,511)	<b>(698,963)</b>	(698,963)	(712,942)	(729,327)	(754,719)	(3,594,914)
<b>Operating Expenditures</b>							
Administration	39,846	<b>39,590</b>	40,382	41,189	42,013	42,853	206,027
Operating costs	122,643	<b>102,242</b>	104,287	106,372	108,500	110,670	532,071
Transfer to other gov/org	511,028	<b>555,729</b>	561,286	566,899	595,244	601,196	2,880,354
<b>Total Operating Expenditures</b>	673,517	<b>697,561</b>	705,955	714,460	745,757	754,719	3,618,452
<b>Operating (surplus)/deficit</b>	14,006	<b>(1,402)</b>	6,992	1,518	16,430		23,538
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	14,006	<b>(1,402)</b>	6,992	1,518	16,430		23,538
Add: Prior year (surplus) / deficit	(14,006)	<b>(23,538)</b>	(24,940)	(17,948)	(16,430)		(82,856)
<b>(Surplus) applied to future years</b>		<b>(24,940)</b>	(17,948)	(16,430)			(59,318)

	2018 Budget	2019 Proposed Budget	2020	2021	2022	2023	Total
<b>Operating Revenues</b>		<b>1.0%</b>	6.2%	2.0%	2.0%	2.0%	
Property taxes	(84,687)	<b>(85,534)</b>	(90,869)	(92,685)	(94,540)	(96,430)	(460,058)
	(84,687)	<b>(85,534)</b>	(90,869)	(92,685)	(94,540)	(96,430)	(460,058)
<b>Total Operating Revenues</b>	(84,687)	<b>(85,534)</b>	(90,869)	(92,685)	(94,540)	(96,430)	(460,058)
<b>Operating Expenditures</b>							
Administration	3,825	<b>3,946</b>	4,025	4,105	4,188	4,271	20,535
Professional fees	2,000	<b>2,000</b>					2,000
Operating costs	3,080	<b>3,450</b>	3,519	3,589	3,661	3,734	17,953
Transfer to other gov/org	75,200	<b>80,929</b>	83,325	84,991	86,691	88,425	424,361
<b>Total Operating Expenditures</b>	84,105	<b>90,325</b>	90,869	92,685	94,540	96,430	464,849
<b>Operating (surplus)/deficit</b>	(582)	<b>4,791</b>					4,791
<b>Capital Asset Expenditures</b>							
<b>Net Capital Assets funded from Operations</b>							
<b>Capital Financing Charges</b>							
<b>Total Capital Financing Charges</b>							
<b>Net (surplus)/deficit for the year</b>	(582)	<b>4,791</b>					4,791
Add: Prior year (surplus) / deficit	(2,377)	<b>(4,791)</b>					(4,791)
<b>(Surplus) applied to future years</b>	(2,959)						