



Three Rivers

• WHERE HISTORY IS MADE •

Financial Plan for the Fiscal Year
ending March 31, 2023

Town of Three Rivers
Budget
For the year ended March 31, 2023

	Budgeted 2023
Revenue	
Property Taxes	1,229,233
Operating Transfer	400,000
Property Tax Credit	364,666
Other Revenue	112,600
Operational Government transfers	108,500
Property Tax Offset	216,100
Long term sustainability	200,000
Fire Dues	534,711
Gas Tax Revenue	547,343
Other Capital Revenue	677,430
Capital Government Funding	1,258,028
Municipal Capital Expenditure Grant	294,610
Interest Revenue	7,500
Total Revenues	5,950,721
Protective Services	
Bylaw Enforcement	30,000
Fire Protection	534,711
RCMP Contract	100,000
Water Supply and Hydrants	54,100
	718,811
Maintenance and Infrastructure Services	
Beautification	45,000
Maintenance buildings	48,500
Street Lights	95,790
Sidewalks	30,000
Vehicles, equipment and tools	77,000
Wages & Benefits	385,000
	681,290

Administrative Services

Election	60,000
Insurance Municipal Liability	30,000
Mayor & Council Expenses	7,000
Committee/Coordinator Per Diems	12,000
Mayor & Councillors Honorarium	80,000
Municipal offices	129,000
Office Expenses	40,000
Planning	7,500
Professional Services	70,000
Membership & other professional fees	55,000
Public relations	20,000
Staff Training & Development	8,000
Employee Travel	15,000
Undeveloped municipal properties	7,000
Admin Salaries & Benefits	685,000
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	1,225,500

Financial and Corporate Services

Interest and bank charges	3,500
Interest on long term debt	27,000
Depreciation	1,000,000
Long Term Sustainability	200,000
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	1,230,500

Community Services

A.A. MacDonald Memorial Gardens	20,000
Black Fly Program	31,000
Facility Operations: Cavendish Farms Wellness	57,000
Community Parks	43,000
Economic Development Activities	55,000
Waterfront Developments	22,750
Facility Operations: Garden of the Gulf Museum	50,000
Grants, donations and sponsorships	33,833
Facility Operations: Kings Playhouse	70,000
Outdoor Rink	20,000
Libraries	8,500
Public receptions and festivals	30,000
Recreational Programming	15,000
Small Halls	55,000
Splashpad	7,000
Facility Operations: Three Rivers Sportsplex	57,000
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	575,083

Total Expenses	4,431,184
Operating Surplus	1,519,537
Add:	
Reserve for Capital Budget Items	330,882
New Financing Obtained	173,913
From Prior Years Cash Surplus	275,000
Depreciation	1,000,000
HST Rebate on Capital Items	147,317
Less:	
Principal Repayment	- 44,500
Capital Additions	- 3,388,015
Total Cash Flow Surplus	14,134

Montague Sewage and Water Collection and Treatment Corporati
Budget
For the year ended March 31, 2023

Budgeted 2023

Revenue

Unmetered Water Residential Revenue	151,500
Unmetered Water Commercial Revenue	12,500
Metered Water Revenue	113,000
Fire Protection Revenue	53,000
Water Delayed Payment Charge	3,500
Sewer Flat Rate Residential Revenue	276,500
Sewer Flat Rate Commercial Revenue	35,700
Sewer Metered Revenue	223,000
Sewer Other Revenues	3,000
Sewer Operational Fees	16,000
Municipal Capital Expenditure Grant	441,304
Sewer Delayed Payment Charge	3,500
Capital Government Funding	3,544,964
Gas Tax Revenue	-
Total Revenue	<u>4,877,467</u>

Operating Expenses - Water

Water - Operational Electricity	33,990
Water - Operational Wages and Benefits	62,000
Water - Operational Employee Benefit	-
Water - Operational Mat & Supplies	7,000
Water - Operational Training & Dev	2,000
Water - Operational Repairs & Maint	35,000
Water - Operational Chemicals	2,400
Water - Transportation expense	-
Water - Operational Vehicle Expense	3,200
Water - Operational Water Testing	5,000
	<u>150,590</u>

Water - Administrative Expenses

Water -Contractual Expenses - Accounting	-
Water - Administration dues and fee	640
Water -Contractual Expenses - Audit	2,500
Water - Admin Fee	11,550
Water - Honouraria	-
Water - Insurance	8,000
Water - Contractual expense - legal	1,000
Water - Miscellaneous Expense	3,000
Water - Administrative Salaries and Benefits	38,700
Water - Administrative Employee Ben	-
Water - Admin Office Expense	4,000
Water - Interest & Bank Charges	500
Water - Regulatory Commission Expense	5,500
Water - Operational Rentals	-
Water - Admin - Office Rental	-
Water - Admin and Office	-
Water - Administration - Telephone	1,450
Water - Interest on LTD	14,000
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	90,840

Operating Expenses - Sewer

Sewer - Operational Power/Electric	57,500
Sewer - Operational Rentals	2,500
Sewer - Operational Wages and Benefit	103,000
Sewer - Operational Employee Benefit	-
Sewer - Operational Materials & Sup	25,000
Sewer - Operational Training & Dev	5,000
Sewer - Operational Testing	4,000
Sewer - Operational Repairs & Maint	106,500
Sewer - Operational Chemicals	3,000
Sewer - Operational Vehicle Expense	3,200
Sewer - Operational Sludge Trucking	7,500
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	317,200

Administrative Expenses - Sewer

Sewer - Contractual Expense - Accounting	-
Sewer - Contractual Expense - Audit	2,500
Sewer - Administrative Training	-
Sewer - Honoraria	-
Sewer - Admin Fee	11,550
Sewer - Insurance	5,000
Sewer - Contractual Expense - Legal	7,500
Sewer - Miscellaneous Expenses	5,000
Sewer - Administration Salaries and Benefits	38,700
Sewer - Administration employee ben	-
Sewer - Administration Office Rental	-
Sewer - Administration Office Suppl	5,500
Sewer - Administration Membership D	640
Sewer - Interest & Bank Charges	500
Sewer - Regulatory Commission Fees	5,500
Sewer - Operational Rentals	-
Sewer - Admin and Office	-
Sewer - Administration Telephone	3,500
Sewer - Interest on Long Term Debt	20,000
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	105,890

Total Expenses	<hr/>	664,520
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Operating Surplus	4,212,947
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Add:

HST Rebate (Capital Budget)	220,652
Financing to be obtained	789,281
Funds from Reserves	60,539

Less:

Capital Additions (Capital Budget)	-	5,075,001
Sewer - Principal on Long term Debt	-	108,000
Water - Principal on Long Term Debt	-	100,000
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Total Cash Flow Surplus	<hr/>	419
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Georgetown Sewer Corporation
Budget
For the year ended March 31, 2023

Budgeted 2023

Revenues

Sewer Charges	114,500
Delayed Payment	2,500
Municipal Capital Expenditure Grant	6,448
Gas Tax Revenue	50,567
Water Commissions	4,500

Total Revenues	178,515
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Administrative Expenses - Sewer

Sewer - Administration	18,000
Sewer - Legal Fees	2,000
Sewer - Insurance	2,640
Sewer - Office	3,200
Sewer - Audit	2,500
	<u>28,340</u>

Operating Expenses - Sewer

Sewer - Maintenance and Lift Station	
Sewer - Operational Contract	16,000
Sewer - Operational Repairs & Maint	17,500
Sewer - Lift Station Repairs & Maint	4,000
Sewer - Maintenance Flushing	8,000
Sewer - Lagoon Maintenance	18,000
Sewer - Property Taxes	600
Sewer - Operational Power/Electricity	10,300
Sewer - Regulatory Assessment	1,750
Sewer - Misc Expense	2,000
Sewer - Bank charges	400
	<u>78,550</u>

Total Expenses	<u>106,890</u>
Operating Surplus	71,625
Add:	
HST Rebate	3,224
Less:	
Capital Additions	<u>- 74,152</u>
Total Cash Flow Surplus	<u>697</u>

Town of Three Rivers
Five Year Capital Budget starting April 1, 2022

Year	Category of Project	Description of Project	Estimated Cost Project	Long Term Borrowing	Current Operations	MCEG	HST Rebate	Reserves	ICIP Federal & Provincial Shared	Rural Development/Province	Gas Tax Funds (Direct)	Gas Tax Funds (MSC)	Other Sources	Source of funding
2023	Tourism/Recreation	Kayak Building Relocation	20,000		4,913		870	14,217						
2023	Tourism/Recreation	Ballfield project Cardigan	61,245			5,326	2,675	5,613	42,958				4,673	Minor Ball Association
2023	Infrastructure	West Street Lift Station (Holdback)	58,152			5,057	2,528				50,567			
2023	Infrastructure	Official Plan	11,224				488						10,737	Transitional
2023	Recreation	Canada Games Project	299,272				13,012		209,914				76,346	CWL
2023	Tourism/Recreation	Marina and Waterfront Improvements	1,135,022			98,699	49,349	263,226	723,749					
2023	EMO	Three Rivers Reception Centres	280,000			19,130	12,174			100,000			148,696	50K from Wellness Committee and 98,696 from LT Sustainability
2023	Municipal Buildings	Landscaping, Furniture,	40,940			3,560	1,780						35,600	35.6K LT Sustainability
2023	Parks	Municipal Playgrounds (Accessible)	58,351				2,537			2,277	53,537			
2023	Building	Improvements to AA Gardens	55,000			4,783	2,391	47,826						
2023	Equipment	Maintenance Equipment	182,500		15,217	15,870	7,935						143,478	LT Sustainability
2023	Tourism/Recreation	Docks and Marinas through out Three Rivers	166,750			14,500	7,250				145,000			
2023	Parks	Municipal Playgrounds	192,500			16,739	8,370			50,000	106,391		11,000	11K from Participation
2023	Sewer and Water	Brudenell Utility Extension	5,054,001	789,281		439,478	219,739	60,539	3,544,964					
2023	Equipment	Sewer Equipment and Improvements	37,000		32,174	3,217	1,609							
2023		Land Acquisitions	200,000	173,913		17,391	8,696							
2023	Tourism/Recreation	Brudenell Active Transportation Trail	260,000				11,304			129,130	119,565			
2023	Parks/Recreation	Lights on Confederation Trail and Day Use Docs	425,212			36,975	18,487				122,850		246,900	201,400 ACOA, 22,750 from MWDC
2023	EMO	Trail Rescue Sled	70,000			6,087	3,043			25,000			35,870	Rotary Club, Island Trails, Cardigan FD
2023-2024	Sewer	Kent St. Sewer and Sidewalks	1,500,000				65,217			234,348	533,527	666,908		
2024	Sewer and Water	Expansion	4,293,025			373,307	186,653				1,642,549	2,053,186	37,330	
2024	Infrastructure	Sidewalks	313,636				13,636				300,000			
2024	Transportation	Electric Car	36,800	35,200			1,600							
2024	Tourism/Recreation	Thompson Dam Trail Project	104,545				4,545				100,000			
2024	Recreation	Ballfield Equipment	10,000		9,565		435							
2025	Tourism/Recreation	Georgetown Splashpad	230,000				10,000		146,000				74,000	Other Sources
2025	Equipment	Replacement Fire Truck - GT	250,000	170,178			10,870	68,953						
2026	Signage	Digital Sign - Georgetown	15,000	14,348			652							
2027		Dog Park					0							To be determined cost/funding
2027		Windmills					0							To be determined cost/funding
2027		Skate Park					0							To be determined cost/funding
		TOTAL	15,360,174	1,182,920	61,869	1,060,119	667,846	460,374	4,667,585	540,755	3,173,986	2,720,094	824,630	

Georgetown Volunteer Fire Department
Budget
For the year ended March 31, 2023

Budgeted 2023

Revenue	84,684
Insurance	12,000
Property Tax	1,500
Maintenance Equipment	4,000
Communication	6,000
Travel Fire Dept	800
Medical Training	2,000
Training	2,000
Supplies and Small Equipment	12,000
Vehicle Operation	3,000
Fireman Honorarium	8,000
Fire Chief Honorarium	2,800
Advertising	3,400
Turnout Gear	5,000
Social Functions/Christmas	3,000
Utilities	8,284
Janitorial Services	1,200
Bookkeeping	1,200
Snow Removal	3,000
Minor Building Repairs	1,000
Office Supplies/Bank Fees	1,500
Fire Department Apparel	3,000
Total Expense	84,684
Surplus	-

Cardigan Volunteer Fire Department
Budget
For the year ended March 31, 2023

Budgeted 2023

Revenue	110,000
Equipment Repairs and Operating	16,000
Hall Cleaning	1,200
Honorariums	7,000
Insurance	2,900
Interest and Bank Fees	300
Medacom	3,000
Telephone and Internet	2,250
Truck Repairs	7,800
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Total Expense	40,450
Operating Surplus	69,550
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Carryforward Surplus	16,850
Equipment Purchases	
Coveralls	- 18,000
Pages	- 18,000
Loan Repayment	- 50,400
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Net Cash Flow	-
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Town of Three Rivers
Property Tax Schedule
For the calender year ended Dec 31, 2022

2022 Property Taxes

Montague District	Commercial	Non-Commercial
Montague	0.830	0.470
Montague(Non-resident)	1.66	0.94
Valleyfield	0.485	0.195
Valleyfield(Non-resident)	0.970	0.390
Valleyfield HTC (unserviced)	0.635	0.195
Valleyfield HTC (unserviced)(Non-resident)	1.270	0.390
Valleyfield HTC (Serviced) (Non-resident)	0.855	0.195
Valleyfield HTC (Serviced) (Non-resident)	1.710	0.390
Lower Montague	0.460	0.170
Lower Montague(Non-resident)	0.920	0.340
Lower Montague HTC (Non-serviced)	0.610	0.170
Lower Montague HTC (Non-serviced)(Non-resident)	1.220	0.340
Lower Montague HTC (Serviced)	0.830	0.170
Lower Montague HTC (Serviced)(Non-resident)	1.660	0.340
Brudenell	0.485	0.195
Brudenell(Non-resident)	0.970	0.390
Brudenell HTC (Non-serviced)	0.635	0.195
Brudenell HTC (Non-serviced)(Non-resident)	1.270	0.390
Brudenell (HTC) (Serviced)	0.855	0.195
Brudenell (HTC) (Serviced)(Non-resident)	1.710	0.390
Montague FD	0.080	0.080
Montague FD(Non-resident)	0.160	0.160

Town of Three Rivers
Property Tax Schedule
For the calender year ended Dec 31, 2022

2022 Property Taxes

Montague FD HTC (Non-serviced)	0.380	0.080
Montague FD HTC (Non-serviced)(Non-resident)	0.760	0.160
Montague FD HTC (Serviced)	0.600	0.080
Montague FD HTC (Serviced)(Non-resident)	1.200	0.160
Cardigan District		
Cardigan	0.480	0.320
Cardigan(Non-resident)	0.960	0.640
Lorne Valley	0.480	0.190
Lorne Valley(Non-resident)	0.960	0.380
Cardigan FD	0.100	0.100
Cardigan FD(Non-resident)	0.200	0.200
Cardigan FD HTC (Non-serviced)	0.400	0.100
Cardigan FD HTC (Non-serviced)(Non-resident)	0.800	0.200
Cardigan FD HTC (Serviced)	0.620	0.100
Cardigan FD HTC (Serviced)(Non-resident)	1.240	0.200
Georgetown District		
Georgetown	0.850	0.490
Georgetown(Non-resident)	1.700	0.980
Georgetown FD	0.100	0.100
Georgetown FD(Non-resident)	0.200	0.200