



**Financial Plan for the Fiscal Year
ending March 31, 2025**

**Town of Three Rivers
Budget
For the year ended March 31, 2025**

Budgeted 2025

Operating Revenue

Property Taxes	2,284,668
Fire Dues	740,428
Operating Transfer	92,843
Property Tax Credit	497,948
Operational Government transfers	95,314
Property Tax Offset	176,381
Other Revenue	137,500
Planning and Development Revenue	85,000
Interest Revenue	10,000
	<u>4,120,082</u>

Total Revenues

4,120,082

Protective Services

Bylaw Enforcement	20,000
Emergency Measures	10,000
Fire Protection	740,428
RCMP Contract	111,258
Water Supply and Hydrants	65,100
Department Operating Costs	11,846
	<u>958,633</u>

Maintenance and Infrastructure Services

Beautification	78,488
Maintenance buildings	61,910
Street lights	106,615
Sidewalk Salt	21,000
Vehicles, equipment and tools	112,746
Department Operating Costs	39,076
Parks and Facilities Wages & Benefits	198,911
Public Works Wages & Benefits	301,120
	<u>919,865</u>

Planning Services

Housing Needs Study	25,000
Department Operating Costs	363,832
	<u>388,832</u>

Administrative Services	
Election	30,000
Insurance Municipal Liability	44,550
Mayor & Council Expenses	15,000
Council and Committee Remuneration	99,343
IT Equipment and Services	44,044
Professional Services	75,600
Legal Fees	136,500
Membership Fees	24,413
Undeveloped municipal properties	8,453
Training	20,000
Department operating costs	389,780
	<u>887,683</u>
Financial and Corporate Services	
Interest and bank charges	3,675
Interest on long term debt	51,000
	<u>54,675</u>
Town Owned Facilities	
Facility Operations: Cavendish Farms Wellness Centre	41,466
Facility Operations: Garden of the Gulf Museum	22,690
Facility Operations: Kings Playhouse	70,110
Facility Operations: Three Rivers Sportsplex	37,076
Facility Operations: Waterfront Development	28,500
Facility Operations: Emergency Funding	35,000
Facility Upgrades	83,300
	<u>318,142</u>
Community Services	
Black Fly Program	40,436
Community Parks	69,320
Promotion and Development	50,000
Grants, donations and sponsorships	65,013
Outdoor Rink	5,500
Libraries	10,500
Public Receptions	12,075
Recreational Facilities	33,300
Small Halls	49,950
Department Operating Costs	259,376
	<u>595,469</u>
Total Expenses	<u>4,123,298</u>
Operating Surplus (Deficit)	<u>- 3,217</u>

Prior Years Cash Surplus		450,000
Capital Activities		
Capital from Operations	-	<u>108,500</u>
	-	<u>108,500</u>
Financing Activities		
Financing Obtained		
Principal Repayment	-	<u>117,000</u>
	-	<u>117,000</u>
Total Cash Flow Surplus (Deficit)		<u>221,283</u>

Montague Sewage and Water Collection and Treatment Corporation
Budget
For the year ended March 31, 2025

Budgeted 2025

Revenue

Unmetered Water Residential Revenue	153,000
Unmetered Water Commercial Revenue	13,000
Metered Water Revenue	122,000
Fire Protection Revenue	62,000
Water Delayed Payment Charge	6,000
Sewer Flat Rate Residential Revenue	277,000
Sewer Flat Rate Commercial Revenue	35,000
Sewer Metered Revenue	234,000
Water Other Revenues	3,000
Sewer Other Revenues	3,000
Sewer Operational Fees	16,000
Sewer Delayed Payment Charge	6,000
Total Revenue	930,000

Operating Expenses - Water

Water - Operational Electricity	36,029
Water - Operational Wages and Benefits	71,000
Water - Operational Repairs & Maint	32,700
Water - Operational Training & Dev	2,000
Water - Operational Vehicle Expense	4,000
Water - Operational Water Testing	5,000
	150,729

Water - Administrative Expenses

Water - Administration dues and fee	640
Water - Audit	2,500
Water - Admin Fee	11,550
Water - Insurance	9,990
Water - Legal	1,000
Water - Miscellaneous Expense	1,000
Water - Administrative Salaries and Benefits	56,000
Water - Admin Office Expense	3,500
Water - Interest & Bank Charges	1,250
Water - Regulatory Commission Expense	5,500
Water - Administration - Telephone	1,450
Water - Interest on LTD	11,500
	105,880

Operating Expenses - Sewer

Sewer - Operational Power/Electric	60,950
Sewer - Operational Wages and Benefit	131,500
Sewer - Operational Training & Dev	5,000
Sewer - Operational Testing	7,500
Sewer - Operational Repairs & Maint	134,500
Sewer - Operational Vehicle Expense	4,000
Sewer - Operational Sludge Trucking	3,000
	<u>346,450</u>

Administrative Expenses - Sewer

Sewer - Audit	2,500
Sewer - Admin Fee	11,550
Sewer - Insurance	8,325
Sewer - Legal	7,500
Sewer - Miscellaneous Expenses	5,000
Sewer - Administration Salaries and Benefits	56,000
Sewer - Administration Office Supplies	5,500
Sewer - Administration Membership Dues	640
Sewer - Interest & Bank Charges	1,250
Sewer - Regulatory Commission Fees	5,500
Sewer - Administration Telephone	3,500
Sewer - Interest on Long Term Debt	21,000
	<u>128,265</u>

Total Expenses 731,324

Operating Surplus 198,676

Less:

Sewer - Principal on Long term Debt	-	85,000
Water - Principal on Long Term Debt	-	101,000

Total Cash Flow Surplus 12,676

**Georgetown Sewer Corporation
Budget
For the year ended March 31, 2025**

Budgeted 2025

Revenues

Sewer Charges	117,500
Delayed Payment	2,500
Water Commissions	4,500

Total Revenues 124,500

Administrative Expenses - Sewer

Sewer - Administration	19,800
Sewer - Legal Fees	2,000
Sewer - Insurance	3,317
Sewer - Office	3,520
Sewer - Audit	2,500

31,137

Operating Expenses - Sewer

Sewer - Operational Contract	16,000
Sewer - Operational Repairs & Maint	20,450
Sewer - Maintenance Flushing	7,000
Sewer - Property Taxes	600
Sewer - Operational Power/Electricity	11,330
Sewer - Regulatory Assessment	1,925
Sewer - Misc Expense	2,200
Sewer - Bank charges	1,000

60,505

Total Expenses 91,642

Operating Surplus 32,858

Reserve for Laterals - 25,000

Total Cash Flow Surplus 7,858

Town of Three Rivers
Five Year Capital Budget starting April 1, 2024

Year	Category of Project	Description of Project	Estimated Cost Project	Funding Sources
2025	EMO	Kings Playhouse Reception Centre	126,500	Climate Challenge Funding, Strategic Infrastructure
2025	Buildings	Kings Playhouse Basement Upgrades	100,000	Operating (Carry forward Surplus), Long Term Sustainability
2025	Building	Improvements to AA Gardens	55,000	Georgetown Reserves
2025	Equipment	Maintenance Equipment for Snow Clearing in Three Rivers	160,000	Financing
2025		Land Acquisitions	200,000	Financing
2025	Tourism/Recreation	Active Transportation Trail - TBD	896,000	Gas Tax, Active Transportation
2025	Parks/Recreation	Lights on Confederation Trail and Day Use Docs	5,000	Few remaining items
2025	Tourism/Recreation	West Street Boardwalk and Fitzroy St. Day Dock	654,657	Active Transportation, Gas Tax, Trans Canada Trail
2025	Infrastructure	Georgetown Sidewalk Active Transportation	1,247,410	Active Transportation, Gas Tax
2025	Infrastructure	Sidewalks per Asset Management Plan	330,815	Gas Tax, Active Transportation
2025	Recreation Facilities	Ballfield Improvements	65,000	Sourcing Funding (Provincial Funding)
2025	Grant	Harvey Moore Wildlife Sanctuary	6,000	Gas Tax
2025	Tourism/Recreation	Access to Sackville Street from Station Street		Sourcing Funding and Determining Cost
2025	Infrastructure	Streetscape Fixture Upgrades	46,000	Current Operations
2025	Recreation	Park and Playground Upgrades	250,000	Sourcing Funding (estimating 25% from Current Operations)
2025	Tourism/Recreation	Accessible Pathway Waterfront	30,000	Sourcing Funding
2025	Recreation	Multi Sport Facility Study		Fully Funded
2025	Infrastructure	Fast Car Charger		Provincial Funding
2025	Utility (Georgetown)	Backup Generator and Pump	60,000	Sourcing Funding

2025	Utility (Montague)	Brudenell Utility Extension	6,207,668	ICIP (Phase 1), Gas Tax (Phase 2)
2025	Utility (Montague)	Waste Water Treatment Plant Lift Station** included In Expansion CIP	462,875	Gas Tax
2025	Utility (Montague)	Utility Monitoring Equipment per Master Plan for Services	50,000	Sourcing Funding
2026	Tourism/Recreation	Cardigan Wharf Upgrades	562,760	Gas Tax, Sourcing Funding
2026	Utility (Montague)	Utility Storage Building	300,000	Sourcing Funding
2026	Art Work	New Art Piece	20,000	Funding to be determine
2026	Buildings	Vendor Shops	24,000	Funding to be determine
2026	Buildings	Museum Observation Deck (2nd Accessible Entrance)	50,000	Sourcing Funding (Accessibility Grants)
2026	Buildings	Brudenell Schoolhouse Renovations	20,000	Unknown Funding
2026	Signage	Digital Sign - Georgetown	15,000	Operating/Financing
2026	Sewer and Water	Expansion		Gas Tax
2026	Tourism/Recreation	Georgetown Splashpad	230,000	Unknown Funding
2026	Equipment	Replacement Fire Truck - Georgetown Fire Department		Reserve,
2026	Buildings	Maintenance Building Expansion	330,000	Sourcing Funding
2026	Equipment	Fire Truck - Cardigan Fire Department	300,000	Financing
2026	Buildings	Cardigan Fire Hall - Expansion	100,000	Sourcing Funding
2026	Tourism/Recreation	Thompson Dam Trail Project	104,545	Gas Tax
2026	Transportation	Electric Car	50,000	Financing, Rebates
2028		Dog Park		
2029		Renewable Energy		
2030		Skate Park		
		TOTAL	13,059,230	0

**Georgetown Volunteer Fire Department
Budget
For the year ended March 31, 2025**

Budgeted 2025

Revenues

Fire Dues 101,114.00

Expenses

Insurance Equipment/Members	12,100.00
Property Tax	1,100.00
Maintenance of Equipment	8,470.00
Communication	6,600.00
Fire Department Travel	968.00
Medical Training	2,200.00
Fire Department Training	2,200.00
Supplies & Equipment	20,000.00
Vehicle Operation	5,140.00
Honorarium Chiefs	2,800.00
Paid on Call Members (Honorariums)	7,000.00
Advertising	1,000.00
Association Dues	1,000.00
Turnout Gear Replacement	8,050.00
Social Functions/Christmas	3,000.00
Utilities Oil/Electricity	9,350.00
Janitorial Services	1,200.00
Bookkeeping	1,200.00
Snow Removal	3,000.00
Minor Building Repairs	1,000.00
Office Supplies/Bank Fees	1,500.00
Fire Department Apparel	3,300.00
	<u>102,178.00</u>

Operating Deficit

- 1,064.00

**Cardigan Volunteer Fire Department
Budget
For the Year ended March 31, 2025**

Fiscal year

	Budget 2025
Revenues	
Fire Dues	<u>225,000</u>
Total Revenues	
Advertising	1,000
Building Insurance	3,300
Building Repairs and Maintenance	6,000
Bookkeeping	2,000
Equipment Repairs	9,000
Fireman's Training/ Courses	6,000
Fireman's Insruance	4,000
Fireman's Uniforms	3,000
Honoraria	12,000
Interest and Bank Charges	300
Licenses and Fees	2,700
Medacom	3,600
Miscellaneous	2,400
Office Supplies	300
Rescue Supplies	2,900
Truck - Fuel	5,000
Truck - Insurance	7,000
Truck - Repairs and Maintenance	6,000
Telephone	2,500
Travel & Entertainment	5,800
Utilities	2,800
	<u>87,600</u>
Operating Surplus	<u>137,400</u>
Equipment Purchases	-42,000
Loan Repayments	-50,400
Reserve- Capital Expenses	-45,000
Net Cash Flow	<u>0</u>

BUDGET YEAR TAX RATES			
		Commercial	Non-Commercial
Montague	341500	1.060	0.600
Montague (Non-resident)	341500	2.040	1.120
Valleyfield	341501	0.655	0.265
Valleyfield (Non-resident)	341501	1.230	0.450
Valleyfield BIA	341502	0.855	0.265
Valleyfield BIA (non-resident)	341502	1.630	0.450
Valleyfield BIA (Serviced)	341503	1.025	0.265
Valleyfield BIA (Serviced) - Non Resident	341503	1.970	0.450
Lower Montague	341504	0.630	0.240
Lower Montague (Non-resident)	341504	1.180	0.400
Lower Montague BIA (Non-serviced)	341505	0.830	0.240
Lower Montague BIA (Non-serviced) - Non-resident	341505	1.580	0.400
Lower Montague BIA (Serviced)	341506	1.000	0.240
Lower Montague BIA (Serviced) Non Resident	341506	1.920	0.400
Brudenell	341507	0.655	0.265
Brudenell (non resident)	341507	1.230	0.450
Brudenell BIA (Non-serviced)	341508	0.855	0.265
Brudenell BIA (Non-serviced) - Non-resident	341508	1.630	0.450
Brudenell (BIA)	341509	1.025	0.265
Brudenell (BIA) - non-resident	341509	1.970	0.450
Montague FD	341513	0.342	0.170
Montague FD - non-resident	341513	0.604	0.260
Montague FD BIA (Non-serviced)	341514	0.692	0.170
Montague FD BIA (Non-serviced) - Non resident	341514	1.304	0.260
Montague FD BIA (Serviced)	341515	0.862	0.170
Montague FD BIA (Serviced) non-resident	341515	1.644	0.260
Cardigan District			
Cardigan	341511	0.700	0.440
Cardigan Non-resident	341511	1.250	0.730
Lorne Valley	341512	0.700	0.310
Lorne Valley (nonresident)	341512	1.250	0.470

Cardigan FD	341516	0.412	0.240
Cardigan FD (non-resident)	341516	0.674	0.330
Cardigan FD BIA (Non-serviced)	341517	0.762	0.240
Cardigan FD BIA (Non-serviced) - Non-resident	341517	1.374	0.330
Cardigan FD BIA (Serviced)	341518	0.932	0.240
Cardigan FD BIA (Serviced) - Non-resident	341518	1.714	0.330
Georgetown District			
Georgetown	341510	1.050	0.590
Georgetown - Nonresident	341510	2.000	1.080
Georgetown FD	341519	0.362	0.190
Georgetown FD (non-resident)	341519	0.624	0.280