



**REGIONAL DISTRICT OF CENTRAL OKANAGAN
ELECTORAL AREA SERVICES COMMITTEE
AGENDA**

Thursday, December 12, 2024

11:00 a.m.

Woodhaven Board Room
1450 K.L.O. Road, Kelowna, BC

Pages

1. CALL TO ORDER

Chair to call the meeting to order.

As an open meeting, a live audio-video feed is being broadcast and recorded on rdco.com.

2. LAND ACKNOWLEDGEMENT

The RDCO acknowledges our presence on the traditional, ancestral, and unceded tm̓x̓wúlaʔx̓w (land) of the syilx / Okanagan people who have resided here since time immemorial. We recognize, honour, and respect the syilx / Okanagan lands upon which we live, work, and play.

3. ADOPTION OF AGENDA

To adopt the December 12, 2024, Electoral Area Services Committee meeting agenda.

4. ADOPTION OF MINUTES

To adopt the October 21, 2024, Electoral Area Services Committee meeting minutes.

3 - 5

5. DELEGATIONS

**5.1 Okanagan Regional Library - Delegation
Presentation**

10 m

6 - 14

Presented by Danielle Hubbard, CEO, ORL

**5.2 Wilson's Landing and Communities Society -
Delegation Presentation regarding the Traders
Cove Transfer Station**

10 m

15 - 31

Presented by Blanche Beda

6. FINANCIAL PLAN

- 6.1 2025-2029 Financial Plan - Electoral Area Services - DRAFT** 20 m 32 - 119

To present, for review, the draft 2025-2029 Financial Plan for the Electoral Area services.

- 6.2 Electoral Area Property Tax Lookup Demonstration** 10 m 120 - 121

To demonstrate the RDCO's new Electoral Area Property Tax Look Up application.

7. ADJOURN



Electoral Area Services Committee Meeting Minutes

Date: Monday, October 21, 2024
Time: 1:30 p.m.
Location: Woodhaven Board Room
1450 K.L.O. Road, Kelowna, BC

Committee Members (in person): Director W. Kraft, Chair
Director W. Carson
Director P. Van Minsel
Chair B Ireland

Committee Members (electronic): Councillor A. Derrickson, Vice-Chair

Staff: S. Ginter, Chief Administrative Officer
D. Noble-Brandt, Director of Development & Engineering Services
M. Walroth, Director of Protective Services
T. McCabe, Director of Financial Services
T. Kendell, Associate Director of Development & Engineering Services
D. Gazley*, Manager of Protective Services
M. VanZerr*, Manager, Regional Planning
M. Hutchinson*, False Alarm Administrator
S. Horning, Deputy Corporate Officer (Recording Secretary)
S. Ballan-Brown, Corporate Services Executive Assistant

*Denotes partial attendance

1. **CALL TO ORDER**

The Chair called the meeting to order at 1:30 p.m. and noted as an open meeting, a live audio-visual feed is being broadcast and recorded on rdco.com.

2. **LAND ACKNOWLEDGEMENT**

The Chair acknowledged our presence on the traditional, ancestral, and unceded $tr\acute{n}xw\acute{u}la\text{?}xw$ (land) of the syilx / Okanagan people who have resided here since time immemorial. We recognize, honour, and respect the syilx / Okanagan lands upon which we live, work, and play.

3. ADOPTION OF AGENDA

IRELAND/VAN MINSEL

THAT the October 21, 2024, Electoral Area Services Committee meeting agenda be adopted.

CARRIED

4. ADOPTION OF MINUTES

IRELAND/VAN MINSEL

THAT the June 13, 2024, minutes of the Electoral Area Service Committee be adopted.

CARRIED

5. LOCAL AREA SERVICES

5.1 False Alarm Program - Update

Staff provided a presentation on the False Alarm Program and responded to questions from the Committee members.

VAN MINSEL/IRELAND

THAT the Electoral Area Services Committee receives the False Alarm Program Update from the Director of Protective Services, dated October 21, 2024, for information.

CARRIED

5.2 Dietrich Water System Fees and Charges Bylaw Amendments

Staff provided a presentation on amending the water system fees and charges for the Regional District owned water system and responded to questions from the Committee members.

CARSON/VAN MINSEL

THAT the Electoral Area Services Committee receives the Dietrich Water System Fees and Charges Bylaw Amendments Report from the Associate Director Engineering Services dated October 21, 2024, for information;

AND THAT the proposed amendments to the Dietrich water system fees and charges bylaw be forwarded to the Regional Board with no recommendation from the Electoral Area Services Committee.

CARRIED

5.3 Electoral Area Official Community Plans Updates

Staff provided a presentation on the Electoral Area Official Community Plans updates and responded to questions from the Committee members.

IRELAND/VAN MINSEL

THAT the Electoral Area Services Committee advances the recommended option of one (1) Official Community Plan per Electoral Area, as outlined in the report on Electoral Area Official Community Plan Updates, dated October 21, 2024, to the Regional Board for consideration.

CARRIED

Director Carson - Opposed.

6. ADVOCACY

6.1 Letter to Ministry of Transportation & Infrastructure - Parking Concerns Old Vernon Road

Chair Kraft spoke to the concerns regarding parking along Old Vernon Road during events at the City of Kelowna's High Noon Park.

VAN MINSEL/IRELAND

THAT the Electoral Area Services Committee recommends that the Regional Board send a letter to the Ministry of Transportation & Infrastructure requesting "no parking" signs along a portion of Old Vernon Road in the form attached to the Report from the Chair, Electoral Area Services Committee dated October 21, 2024.

CARRIED

7. ADJOURN

The October 21, 2024, Electoral Area Services Committee meeting adjourned at 2:40 p.m.

S. Horning, Deputy Corporate Officer

Director K. Kraft, Chair



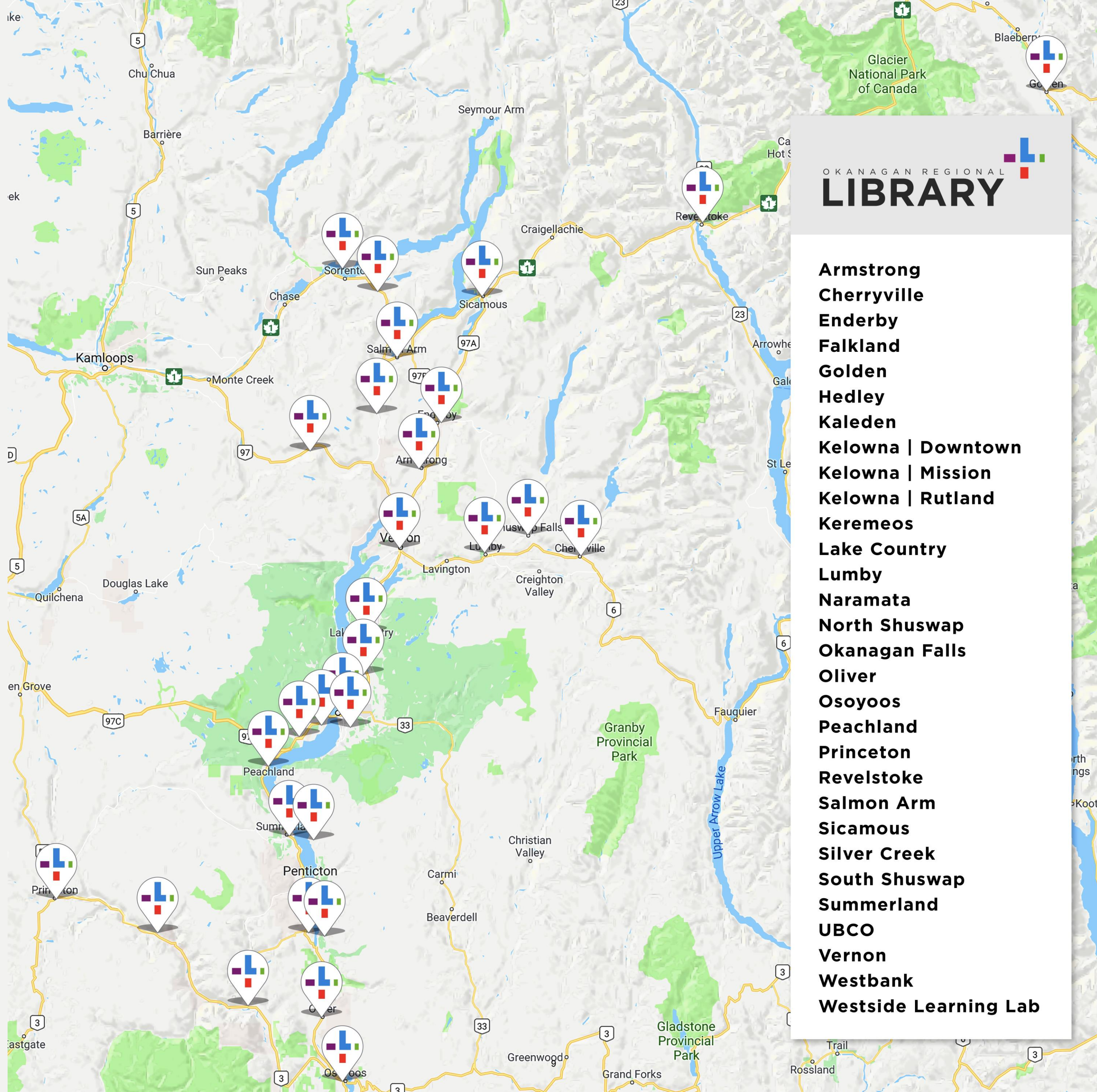
Danielle Hubbard
Okanagan Regional Library
CEO

A vital community
space for learning,
connecting,
& exploring.

Our Goals

- Cultivate learning, literacy, creativity, and imagination.
- Offer a welcoming, inclusive space to gather, and connect.
- Embrace local heritage, and culture.
- Develop and nurture community partnerships
- Strive for organizational and service excellence

Our Branches



- Armstrong**
- Cherryville**
- Enderby**
- Falkland**
- Golden**
- Hedley**
- Kaleden**
- Kelowna | Downtown**
- Kelowna | Mission**
- Kelowna | Rutland**
- Keremeos**
- Lake Country**
- Lumby**
- Naramata**
- North Shuswap**
- Okanagan Falls**
- Oliver**
- Osoyoos**
- Peachland**
- Princeton**
- Revelstoke**
- Salmon Arm**
- Sicamous**
- Silver Creek**
- South Shuswap**
- Summerland**
- UBCO**
- Vernon**
- Westbank**
- Westside Learning Lab**

588,550

Physical Materials

144,650

Digital Materials

Centralized Service

Financial Allocation Model



**WHAT'S
NEW!**

Local Updates

Questions?

Danielle Hubbard

Okanagan Regional Library

CEO

dhubbard@orl.bc.ca

TRADERS COVE TRANSFER STATION REVIEW

December 2024

Presented by Wilson's Landing and Communities Society

1



Birdseye View --- 2018

- Same layout of recycling bins before Fire.



Yard Waste Drop off Bin

Note burnt tree on Far
right of picture,

Note High barrier fence

Note Partial access to Bin



Yard Waste and Garbage Bins

Note: E360 replace attendance shelter with a tool shed after wild fire (under purple pool)

Note difference in height for throwing in garbage vs having to throw yard waste over fence



South End – Recycling Bins

Note: picture was taken immediately after recycle was picked up normally cube bins are located on both sides of drive thru

Trader Cove Transfer Station Needs Some TLC Short Term Recommendations

1. Replace permanent shelter for attendance and bring electrical service and internet service to shelter for heat and cooling.
2. Add security cameras to site.
3. Replace recycle bin shelter/covers while ensuring it does not impede double lane traffic
4. Signage and marked double lane vehicle access for faster unloading.
5. Yard Waste Bin
 - Install pulley on Yard Waste Chute for easier lifting
 - Build deck for full access to yard waste bin
6. Ensure site only used by Traders Cove RDCO utility registered users
7. Start summer hours earlier to accommodate FireSmart clean ups. Have budget available in 2025 to stay open only one full day on designated FireSmart clean up day -- May 3rd. 2025
8. Clarify Level of Service and Role of Attendant.- RDCO already has this item underway.

Trader Cove Transfer Station Needs Some TLC

Long Term Recommendations

1. Look at longer term needs for space planning.
 - More space for additional recycle bags as volume in area grows.
 - Better layout of recycle bins to eliminate foot traffic crossing traffic lanes ie recycle bins all on one side
 - Full double lane vehicle access in unloading area. (Costco parking lot width)
 - Room to add food waste facilities
2. Better access to yard waste bin including lower railings and better chute.
3. RFID badge in checking for users to ensure site is only used by paid RDCO Utility users.
4. Until most rebuilding process is complete, difficult for area to absorb more major tax increases due to hopefully temporary loss of tax base.

Repair Damage from Fire

Issue: Most damage from wildfire remains unfixed 15 months after fire.

- Attendant's shelter has not been replaced yet by E360 (as of Dec 2). E360 provides this under contract and had committed to RDCO to provide in November 2024. Attendant typically parks vehicle at the unloading areas where the bins are to provide protection from cold, rain and heat. This means a running vehicle. This is part of the lane congestion & environmental issue.
- The burnt recycle bin shelters, required by recycle BC not replaced yet. Note that old design was too wide large extending into laneway adding to lane congestion.
- Some of the pavement under bins was burnt.

Benefits of addressing Issues

- Basic good working conditions for site attendant
- Compliance with Recycle BC agreement
- Reduced environmental emissions
- Shelter which can host internet connections for security cameras and access control

Bring Electricity / Internet to Site for Attendant Shelter and Security monitoring.

Provide a reasonable shelter with heating and cooling for attendant. Bring electricity and internet to shelter and add cameras to monitor for unauthorised dumping and potentially park gate. Cost \$10k to \$20 k CWF funds?

Shelter & Monitoring Issue:

- Old attendant shelter did not have heat or cooling. To provide protection from cold /heat and rain/snow and winds, attendant parks vehicle up at the unloading areas.
- Sometimes garage is dumped at the gate. This should be monitored and fined to prevent future occurrence. As this transfer station is very visible and accessible from road, it is easy to dump waste at night. Cost to clean up plus is poor image for people visiting Traders Cove Park .
- The cameras from the transfer station could also include the park gate to assist with after hours security.

Benefits

- Basic good working conditions for site attendant
- Shelter which can host internet/ electrical connections for security cameras and lighting. Both would discourage dumping.
- Less cleanup cost due to unauthorized dumping

Revise Placement of Recycle bins

Issue: Placement of recycle bins on both sides of traffic causing people to walk across traffic lanes

- This is a safety issue identified in 2019 report. ***But no action taken.*** Long term need to configure so all recycle bins are on one side.
- Prior to fire most used bins were all on the side with the garbage bin (east side). The less frequently used (glass and Styrofoam) and full bins on west side. Reduced cross lane traffic.
- Now the most common recycle bins are on both sides of traffic.
- There is not enough room with current configuration to have all bins on one side

Benefits of Addressing Issue

Faster unloading of recycle

Safer as less people crossing traffic lanes

Minimizes safety issue of users crossing in front of cars

Restore Unloading Area to Two Full Lanes

Some say this is double lane facilities, but due to recycle bags placement and how people park when unloading, it's effectively one lane and at times only one unloading spot. Increase unloading area to two full lanes of "Costco parking" size by painting lines/zones for unloading areas to ensure effective use of unloading area. Install signage to pull to one side and use the other lane to pulling out to leave.

Issue: Single lane congested unloading lane due to:

- New or inexperience or infrequent summer users to the site park in middle of site to unload, not understanding how park when unloading.
- People bring unsorted recycle. Takes extra time to sort and unload at site. They also may criss-cross traffic lanes many times before finishing
- People talk to neighbours and attendant, slowing down others waiting to use transfer station
- Large loads of yard waste unloading while parking next to the first Bin. Blocks all other traffic from moving up ramp to unload. Yard Waste is first large bin.
- Unauthorized users unfamiliar to site
- Prior to fire, over sized recycle bin sheds reduced traffic to one lane

Benefits

- Less frustration by all users. Quicker unloading. Safer movement of vehicles and people in unloading area
- Hostile situations reduced between users of the transfer station
- Emissions reduction – less idling of vehicles waiting to unload. Users unload quicker.
-

Restore Unloading Area to Two Full Lanes con't

This an example of how people park when unloading.... One vehicle at time. See attendant has their car parked unloading area and umbrella for shade. See Line up in Fall . People are unloaded while waiting as they cannot get to unloading area due to car blocking. Note that many in this area have trucks which tend to need a bit of a wider lane for safe movement of vehicles and people.



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Need Full Access to Yard Waste Bin and Lower Railing.

The current organic bin can only be used effectively for 2/3 of its capacity. A large amount of the access is block by tree (destroyed by fire) and how loading access is configured..

Yard Waste Access Issue:

- The platform for accessing the bin allows only for 2/3 bin access. Build metal/wooden deck extension .
- The “wood lip/chute” on bin which is intended to prevent yard waste from falling between bin and wall, is poor ergonomically design and cannot be easily lifted. Needs a pulley system in short term. Long term needs new design.
- Fence guard is 45 inches, much higher than an individual can ergonomically lift and empty yard waste container (ie garbage cans) into bin. 45 inches is even higher than required height of stair railings in a house. Should be lowered with overhead guards like Glenmore Land fill.

Benefits to Address Issue

- Full bin allows for less dumping trips = less dollars cost to RDCO and users
- More effective use of Bin by users and few times it being fully loaded with users being unable to unload their yard waste.
- Less times users are turned away because yard waste bin is full (or at least the dumping end)
- Less containers/bags accidently dropped into the bin, requiring Attendant climbing in to retrieve or fines at Dump.
- Attendant does not have to climb in to try and redistribute yard waste

Verify Transfer Station Users pay RDCO Utility Bill

The attendant does not confirm you are a registered user of transfer station, ie pay a utility bill. So non residents, North Westside users and other city residents use facilities. Need someway for attendant to know who is registered user. Improvement would be to install RFID (Radio Frequency Identification) reader at gate to control entry and issue RFID cards to all paid users. This is likely only a \$20,000 to \$30,000 investment - Potential for CWF funds?

Issue: Non RDCO resident use of facilities:

- Non RDCO residents use this facilities to dump large volumes of garbage and especially organics as this transfer station from West Kelowna and Kelowna
 - Why?
 - No charge \$\$\$ due to no verification of residence
 - Closer than West Kelowna or Kelowna disposal areas
 - People living on westside that don't pay a utility bill for transfer station still use station, ie some stratas, lots with only summer trailers / tents .
 - Shelter with electricity and internet connection would be an enabler for this improvement.

Benefits

- Less cost to transfer station users as less volume from non-registered use.

Spring Hours do not Accommodate Residents FireSmarting their Properties

Issue: Extended weekend summer hours don't start till May long weekend

The additional weekend hours start too late in spring.

- Designed for the summer resident to drop off garbage and not the year-round user needs for access to yard waste in spring
- FireSmart clean up is April & early May before fire season starts. And it gets too hot to do cleanup.
- Full day Saturday hours have been dropped making it harder for people to make multiple loads in one day
- Yard waste is supposed to be limited to one pick up truck a week. which is not sufficient in spring.
- In spring yard waste bin frequently "full" on Sundays because of no weekend bin pickups

Benefits of addressing Issues

- Starting extended weekend hours in Mid April, allowing residents to spread out their FireSmart clean up and completed earlier
- Less reliance on a one special weekend clean up
- Prevent people being turned away on Sundays and especially May long weekend when bin fills early.

Rural Residents need Food Waste Disposal

Issue: Rural residents cannot compost at home due to wildlife. But current facility has no room to accommodate future food waste disposal.

- Discussion topic at AGM for 4 yrs. Residents want it!.
- Our area not included in public input survey
- Residents volunteered to be first/early adopters, but RDCO is leaving us to end of roll out. They don't know how they would do this at transfer station due to wildlife concerns.
- No plot space identified/available for this usage.

Benefits of addressing Issues

- Reduce garbage sent to landfill
- Reduce potential wildlife issues

Understanding Role of Attendant

Issue: Multiple attendants in past few yrs. Level of service varies but generally decreased

- Current regular attendant injured in the workplace so could not physically assist users. Witnessed situations people struggling to balance yard waste bin while dumping. Attendant couldn't help but user told they are not getting it into the yard waste bin.
- Many substitute attendants stay in car especially in bad weather.
 - We knock car on window for assistance. Ie Had to ask them to sweep up broken glass.
 - People have questions about what goes into what recycle. Attendant needs to be out so easy to ask.
- Level of customer service needs to improve. And be consistent
- Attendant does not enforce no leaving items out hoping others may want them ie free marketplace/swap meet!
- Attendant does not enforce only registered users use transfer station

Benefits of addressing Issues

- Less contamination in recycle as people will put stuff in right bins,
- Less mess at transfer station -- especially in yard waste areas and free marketplace drops
- Clear understanding of roles and customer service levels makes for less conflict. RDCO staff has provided role expectations to WLCS and discussed with E360. Some improvements noted in recent weeks.



Standing Committee Report Electoral Area Services Committee

To: Electoral Area Services Committee
From: Director of Financial Services
Date: December 12, 2024

Subject: 2025-2029 Financial Plan – Electoral Area Services - DRAFT

Objective: To present, for review, the draft 2025-2029 Financial Plan for the Electoral Area services.

Discussion:

The draft financial plan for the Electoral Area services has been prepared to help the Regional District achieve long-term financial sustainability using sound financial planning practices. In turn, long-term financial sustainability will help achieve stable and predictable changes in property taxes and user fees, over time.

The plan has been developed to advance those strategic objectives that are focused on the Electoral Areas (Emergency Preparedness, Growth & Development, Health & Wellness, Transportation, and Truth & Reconciliation).

The main drivers of changes in this financial plan are:

- Maintenance of critical water systems and planning for future upgrades to ensure continues provision of services at established service levels;
- Development staffing changes to address workloads (75% of costs funded from operating reserves);
- Increasing firefighter hours to meet Fire Commissioner training standard requirements;
- Bolstering Protective Services by addressing infrastructure needs for emergency response services.

Three appendixes have been provided:

- Appendix A provides a summary, by service, of the operating expenditures, and source of funding, for each of the Electoral Area services.
- Appendix J provides an estimate of the impact of the financial plan increases on properties in different neighbourhoods.
- Appendix L provides, by service, the operating & capital expenditures as well as the reserves for each service and notes that provide details of changes in operating expenditures, where those changes are significant, as well as details for significant planned capital projects.

OPERATING PLAN

The draft financial plan for the Electoral Area services includes an increase in operating revenues and expenditures of \$10.8 million, an increase of \$1.3 million over the 2024 operating plan. Appendix A shows the year over year change in the operating financial plan for each service.

Operational Funding

Sources of funding vary by service and include the following:

- sale of services (various fees);
- property tax requisitions;
- parcel taxes;
- reserve transfers;
- grants; and
- other revenue.

The main source of funding for all services is tax requisitions or user fees. The other sources of funding are used to reduce reliance on these main sources.

The services provided to properties in different neighbourhoods of the Electoral Areas vary. Because of this, estimating the tax implications for all properties in the Electoral Areas is not possible. Instead estimates for four distinct areas are provided in Appendix J.

These estimates assume the 2025 property assessment values remain unchanged from 2024 and there are no new properties for 2025. These estimates will change when the 2025 property assessment values are published by BC Assessment in January 2025.

The following table is a summary of the information in Appendix J:

<i>Estimated Tax Impacts</i>				
		Tax Impact on a home assessed at:		
Average Assessed Value for All Properties in Electoral Areas:		\$ 741,582	\$ 741,582	
		2025	2024	Change
ELECTORAL AREA EAST				
Services for all Electoral Areas				
	A	155.66	134.02	21.64
Services for All of Electoral Area East Only				
	B	72.18	67.86	4.32
Services for Ellison Properites				
	C	604.57	512.10	92.47
Total Ellison Properties Example	A+B+C	832.41	713.97	118.43
Services for Joe Rich Properites				
	D	966.23	818.02	148.21
Total Joe Rich Properties Example	A+B+D	1,194.07	1,019.90	174.17
ELECTORAL AREA WEST				
Services for all Electoral Areas				
	A	155.66	134.02	21.64
Services for All of Electoral Area West Only				
	E	231.28	227.75	3.53
Services for North Westside Properites				
	F	510.28	443.51	66.77
Total North Westside Properties Example	A+E+F	897.22	805.27	91.95
Services for Wilsons Landing Properites				
	G	872.93	772.35	100.59
Total Wilsons Landing Properties Example	A+E+G	1,259.87	1,134.11	125.76
NOTE: This chart excludes water, sewer and solid waste service as well as parcel taxes. These services are paid for through a user based payment				

Operational Expenditures

There are three components to operational expenditures, in the Electoral Areas (combined):

- Operating expenses;
- Operating project costs;
- Transfers to reserves.

Notes have been provided, in Appendix L, that explain the changes for each service. A summary of the changes for all services, follows.

Operating Expenses:

Operating expenses in the Electoral Areas, combined, have seen an increase of \$814K, or 11.1%.

<i>Operating Expenses</i>				
Service Type	2024	2025	Change \$	Change %
Protective Services	\$ 2,412,728	\$ 2,766,712	\$ 353,984	14.7%
Development Services	718,854	963,652	244,798	34.1%
Utility Services	2,908,747	3,058,738	149,991	5.2%
Parks Services	711,038	732,772	21,734	3.1%
Other Services	564,609	607,643	43,034	7.6%
TOTAL	\$ 7,315,976	\$ 8,129,518	\$ 813,542	11.1%

From a cost perspective, the largest increases are in the area of fire protection. In total, the proposed increases for these services are \$353K. The largest increases are in the following areas:

- Increased training hours for Paid on Call firefighters to train to the current Office of the Fire Commissioner training standards (\$117K).
- Increasing the planned costs for Fire Smart activities. This additional cost is fully funded through grants (\$65K).
- Increases in the plan to address the increasing costs of supplies, materials and services needed to operating the fire departments (\$64K).
- Debt servicing costs to cover the costs of replacing fire apparatus & vehicles where there are insufficient reserves. These costs have been reduced, where possible, through the use of Community Works Funds (\$300K) to reduce the amount borrowed. This has reduced the annual debt servicing costs by \$28K (net increase = \$58K).
- Annual inflationary adjustment to wages (\$46K).
- Shifting ongoing small maintenance costs from the capital plan to the operating plan (\$47K). Transfers to capital reserves have been partially reduced to offset this (\$34K).
- Reductions in training costs, equipment replacement and some contracted services (-\$43K).

The expenses for development services (business licensing and building inspection) are also seeing an increase of \$245K. The cost increases are being driven by:

- New positions to address workloads - approved by the Regional Board in the April 2024. The positions are funded, in part, with operating reserves (on a decreasing basis over the next three years) to reduce the impact on the tax requisition. Net cost for 2025 = \$47K.
- Inflationary adjustment to salaries & wages. Staffing is a key component of the costs of these services. An inflationary adjustment has been incorporated into the plan (\$46K).

The next largest increase is for the water utilities. The proposed increases are \$150K across the six systems. The increases are predominantly in the following key areas:

- Annual inflationary adjustment to wages (\$26K).
- Inflationary pressures on overall costs for maintenance and supplies (\$81K).
- A shift of ongoing small capital projects from the capital plan to the operating plan (\$25K).
- The above increases are partially offset by savings realized in some contracted services (\$22K).

The costs for parks and other services are seeing modest increases.

Operating Project Costs:

Electoral Area operating project costs (combined) are new in 2025. Historically, irregular maintenance costs were funded from capital reserves (capital expenditures). These expenditures are operational in nature as they do not represent an improvement to assets. Beginning in 2025, those costs that were historically included in capital expenditures have been shifted and included with operating expenditures. In addition, because these expenditures are irregular in nature, they are funded from operating reserves to smooth the impact of them on the annual tax requisition or user fees.

<i>Operating Projects</i>				
Service Type	2024	2025	Change \$	Change %
Protective Services	\$ -	\$ 123,500	\$ 123,500	100.0%
Development Services	-	-	-	100.0%
Utility Services	-	295,000	295,000	100.0%
Parks Services	-	75,000	75,000	100.0%
Other Services	70,000	-	(70,000)	-100.0%
TOTAL	\$ 70,000	\$ 493,500	\$ 423,500	605.0%

Examples of operating projects:

- Water study to determine the sufficiency of wate supply for fire protection;
- Reservoir cleaning once every three years;
- Replacement of various types of valves on a cyclical basis (eg every three years).

Transfers to Reserves:

The final component of Electoral Area operational expenses (combined) are transfers to reserves. Please see the section on “Reserves” for information on how reserves are funded and used. For 2025, transfers to reserves have changed as follows:

<i>Transfers to Reserves</i>				
Service Type	2024	2025	Change \$	Change %
Protective Services	\$ 666,778	\$ 668,433	\$ 1,655	0.2%
Development Services	50,000	50,000	-	0.0%
Utility Services	1,305,707	1,376,388	70,681	5.4%
Parks Services	38,126	45,365	7,239	19.0%
Other Services	25,000	27,500	2,500	10.0%
TOTAL	\$ 2,085,611	\$ 2,167,685	\$ 82,074	3.9%

The largest increase is for the utility services. These increases are to build reserves for the purposes of funding future capital costs. Where possible the increase was minimized by the removal of the need to fund small capital projects from capital reserves.

CAPITAL PLAN

Capital Expenditures

The 2025 - 2029 Capital Plans for each service are shown in Appendix L. Capital plans are developed through the service planning processes and consider:

- The condition of existing assets and infrastructure;
- New or changed service levels to meet the needs & wants of the community;
- Board priorities;
- Regulatory, environmental risk, and health and safety factors.

The proposed 2025 capital plan for the Electoral Area services is \$2.7 million, a decrease of \$1.9 million from the prior year. The following table provides a summary of the planned capital spending by service type:

<i>Capital Expenditures by Service</i>				
Service Type	2024	2025	Change \$	Change %
Protective Services	\$ 2,044,600	\$ 1,484,777	\$ (559,823)	-27.4%
Development Services	68,171	-	(68,171)	-100.0%
Utility Services	2,224,017	1,104,000	(1,120,017)	-50.4%
Parks Services	404,410	185,000	(219,410)	-54.3%
Other Services	-	-	-	0.0%
TOTAL	\$ 4,741,197	\$ 2,773,777	\$ (1,967,420)	-41.5%

Details of the significant capital projects planned for 2025 are:

Department	Project	Description	Cost (thousands)
Protective Services	Ellison Volunteer Fire Department	Replacement of truck U-61 used for supporting incident responses	\$105
	Joe Rich Volunteer Fire Department	Rescue/bush truck RB-51 (partially funded from the Growing Communities Fund, net cost \$100K)	\$315
	North Westside Volunteer Fire Department	Planned replacement of pumper truck R-101	\$315
		Expansion of Station 102	\$300
Utility Services	Killiney Beach Water System	Engineering costs for planned upgrades	\$100
	Sunset Rance Water System	Water surge valve replacement	\$130
	Westshore Water System	Engineering costs for planned upgrades	\$100
		Water surge valve replacement	\$140

The planned capital spending over the remaining four years of the financial plan is:

Service Type	2026	2027	2028	2029
Protective Services	\$ 1,262,800	\$ 1,987,250	\$ 1,809,000	\$ 908,250
Development Services	66,860	-	-	-
Utility Services	405,000	100,000	13,670,467	19,847,100
Parks Services	-	82,400	417,150	149,350
Other Services	-	-	-	-
TOTAL	\$ 1,734,660	\$ 2,169,650	\$ 15,896,617	\$ 20,904,700

Details of the significant planned capital projects for the next four years are:

Department	Project	Description	Year	Cost (thousands)
Protective Services	Ellison Volunteer Fire Department	Expansion of the firehall to add a bay for additional inside storage	2026	\$528
		Planned replacement of tender T-61	2027/2028	\$756
		Planned replacement of engine E-61	2028/2029	\$893
	Joe Rich Volunteer Fire Department	Planned replacement of bush water tender B-52	2026	\$315
		Planned replacement of pumper truck E-51	2026/2027	\$840
		Planned replacement mobile water supply M-103	2027	\$210

Department	Project	Description	Year	Cost (thousands)
	North Westside Volunteer Fire Department	Planned replacement of tender T-101	2027/2028	\$735
		Planned replacement of tender T-102 if a FUS extension isn't granted	2028/2029	\$735
	Wilsons Landing Volunteer Fire Department	Planned replacement of engine E-42	2027/2028	\$914
Utility Services	Killiney Beach Water System	Water supply/treatment system. The project will move ahead when grant funding for 2/3 ^{rds} of the cost is obtained	2028/2029	\$12,227
		Low risk projects – completed if external funding is available	2028	\$3,919
	Westshore Water System	Water supply/treatment system. The project will move ahead when grant funding for 2/3 ^{rds} of the cost is obtained	2028/2029	\$16,126

Capital Funding

The key source of funding for the capital plan is capital reserves. Reserves are maintained for the purposes of funding the purchase and upgrades of equipment, facilities, and infrastructure. Other sources of funding are grants from external sources, proceeds from the sale of redundant assets, property owner contributions and external borrowing.

The funding sources for the 2025 capital plans for the Electoral Area services are:

Service Type	2024	2025	Change \$	Change %
Proceeds on Sale	\$ 61,000	\$ -	\$ (61,000)	-100.0%
Debt	813,350	-	(813,350)	-100.0%
Grants	313,246	577,935	264,689	84.5%
Reserves	3,553,602	2,195,842	(1,357,760)	-38.2%
TOTAL	\$ 4,741,197	\$ 2,773,777	\$ (1,967,420)	-41.5%

The above table reflects the importance of ensuring sufficient reserves for the ongoing financial stability of the services.

RESERVES

Reserves are a local governments way of saving for future capital activities as well as one-time or limited duration activities. Each of the services provided has a capital reserve account and an operating reserve account. The projected, year-end balances for each reserve, by service, are provided in Appendix L.

Operating Reserve

The use of these funds is restricted to operating expenditures that are either unanticipated or do not occur on an annual basis. For the Electoral Area services, the majority of these are irregular maintenance items. To fund these costs, annual transfers to the operating reserve are included in the plan where needed. When costs are incurred they are funded from this reserve. This reduces fluctuations in annual expenditures, thereby smoothing out annual tax requisition and user fee requirements.

Service Type	2024	2025	2026	2027	2028	2029
Protective Services	\$ 609,904	\$ 514,953	\$ 495,139	\$ 493,311	\$ 497,011	\$ 500,739
Development Services	1,037,160	743,541	511,268	371,199	327,496	362,916
Utility Services	1,892,223	1,913,648	1,843,642	2,017,386	2,025,357	1,931,811
Parks Services	256,349	238,272	230,059	221,785	238,448	255,236
Other Services	278,083	101,869	97,129	93,858	91,562	90,248
TOTAL	\$ 4,073,720	\$ 3,512,284	\$ 3,177,237	\$ 3,197,539	\$ 3,179,874	\$ 3,140,951

Capital Reserves

The use of these funds is restricted to expenditures related to the purchase, major maintenance or upgrades of capital assets. These expenditures are included in the capital plan. Annual contributions to capital reserves are established to maintain a level that provides for funding of future capital expenditures when required.

Because reserves are built up with regular contributions and then drawn down on an irregular basis to fund capital expenditures, the balances in these reserves will fluctuate over time.

Service Type	2024	2025	Change \$	Change %	2026	2027	2028	2029
Protective Services	\$ 2,044,600	\$ 1,484,777	\$ (559,823)	-27.4%	\$ 1,262,800	\$ 1,987,250	\$ 1,809,000	\$ 908,250
Development Services	68,171	-	(68,171)	-100.0%	66,860	-	-	-
Utility Services	2,224,017	854,000	(1,370,017)	-61.6%	600,000	500,000	13,670,467	19,847,100
Parks Services	404,410	185,000	(219,410)	-54.3%	-	82,400	417,150	149,350
Other Services	-	-	-	0.0%	-	-	-	-
TOTAL	\$ 4,741,197	\$ 2,523,777	\$ (2,217,420)	-46.8%	\$ 1,929,660	\$ 2,569,650	\$ 15,896,617	\$ 20,904,700

OVERHEAD RATES

The Regional District has several administration functions. The costs of providing these functions are covered through overhead rates that are included in the financial plan for each service. Overhead rates have been determined in accordance with policy BP7.19 Administration Overhead.

<i>Overhead Charges</i>				
Service Type	2024	2025	Change \$	Change %
Protective Services	\$ 369,321	\$ 559,498	\$ 190,177	51.5%
Development Services	207,250	209,706	2,456	1.2%
Utility Services	628,505	649,311	20,806	3.3%
Parks Services	139,096	145,963	6,867	4.9%
Other Services	38,578	50,924	12,346	32.0%
TOTAL	\$ 1,382,750	\$ 1,615,402	\$ 232,652	16.8%

Overhead rates are charged based on the prior year’s planned operating expenditures, excluding transfers to reserves and debt servicing costs. When there are increases in planned operating expenditures, there is a corresponding increase in overhead charges in the following year. Inversely, when operating expenditures decrease, there is a corresponding decrease in overhead charges in the following year. The former is the situation for protective services where an increase in operating expenditures in 2024 has resulted in a corresponding increase in the overhead charges in 2025.

Next Steps:

With the Committee’s support, the 2025-2029 Five-Year Financial Plan for the Electoral Area Services will be included with the Regional District of Central Okanagan’s draft 2025-2029 Five-Year Financial Plan when it is brought to the Regional Board for consideration in January 2025.

Recommendation(s):

Option 1 – Financial Plan As Presented:

THAT the Electoral Area Services Committee recommends the draft Electoral Area Services 2025-2029 Financial Plan to the Regional Board.

Option 2 – Financial Plan with Committee Recommended Amendments:

THAT the Electoral Area Services Committee recommends the incorporation of the Committee recommended amendments to the Electoral Area Services 2025-2029 Financial Plan

AND THAT the Electoral Area Services Committee recommends the draft Electoral Area Services 2025-2029 Financial Plan, as amended, to the Regional Board.

 Report Approved by: Tania McCabe, CPA, CA, Director of Financial Services

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Attachment(s): Appendix A – Financial Plan Summary – Comparison to Prior Year
Appendix F – Capital Project Expenditures
Appendix G – Capital Project Funding
Appendix J – 2025 Tax Impact Estimates
Appendix L – 2025-2029 Financial Plan – Service Summary

2025-2029 FINANCIAL PLAN
FINANCIAL PLAN SUMMARY
COMPARISON TO PRIOR YEAR

Cost Centre	Gross Expenditure				Sales of Service				Rentals and Other Revenue				Grants				Transfer from Reserve				Parcel Tax				Requisition				Change in Requisition	
	2025	2024	Change \$	%	2025	2024	Change \$	%	2025	2024	Change \$	%	2025	2024	Change \$	%	2025	2024	Change \$	%	2025	2024	Change \$	%	2025	2024	Change \$	%		
Local Services																														
007 - Electoral Areas	63,693	126,092	(62,399)	-49%	-	-	-	0.0%	13,615	2,704	10,911	403.5%	(10,000)	-	(10,000)	0.0%	-	(70,000)	70,000	-100.0%	-	-	-	0.0%	(67,308)	(58,796)	(8,512)	14.5%		
019 - Electoral Areas Fire Protection	329,805	217,093	112,713	52%	-	-	-	0.0%	56,435	57,512	(1,077)	-1.9%	(138,000)	(99,378)	(38,622)	38.9%	-	-	-	0.0%	-	-	-	0.0%	(248,240)	(175,227)	(73,014)	41.7%		
043 - Business Licenses	23,037	20,720	2,318	11%	(27,895)	(39,221)	11,325	-28.9%	4,858	18,501	(13,643)	-73.7%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%		
044 - Building Inspection	990,615	748,135	242,480	32%	(590,202)	(491,000)	(99,202)	20.2%	204,848	188,749	16,099	8.5%	-	-	-	0.0%	(299,154)	(200,000)	(99,154)	49.6%	-	-	-	0.0%	(306,107)	(245,884)	(60,223)	24.5%		
050 - Transportation Demand Management	14,500	14,280	220	2%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(14,500)	(14,280)	(220)	1.5%		
095 - Solid Waste Collection	598,663	569,379	29,284	5%	(647,273)	(615,993)	(31,280)	5.1%	95,860	93,864	1,996	2.1%	-	-	-	0.0%	-	-	-	0.0%	(47,250)	(47,250)	-	0.0%	-	-	-	0.0%		
105 - Noise Abatement	16,886	16,523	363	2%	-	-	-	0.0%	3,877	3,702	175	4.7%	-	-	-	0.0%	500	(1,000)	500	-50.0%	-	-	-	0.0%	(20,263)	(19,225)	(1,038)	5.4%		
106 - Untidy Premises	34,630	25,821	8,809	34%	(11,000)	(3,060)	(7,940)	259.5%	5,843	5,596	247	4.4%	-	-	-	0.0%	-	(1,000)	1,000	-100.0%	-	-	-	0.0%	(29,473)	(27,357)	(2,116)	7.7%		
171 - Okanagan Regional Library	352,074	336,033	16,041	5%	-	-	-	0.0%	5,000	5,000	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(357,074)	(341,033)	(16,041)	4.7%		
Total Local Services - Both Electoral Areas	2,423,904	2,074,076	349,828	16.9%	(1,276,370)	(1,149,274)	(127,097)	11.1%	390,336	375,628	14,708	3.9%	(148,000)	(99,378)	(48,622)	48.9%	(299,654)	(272,000)	(27,654)	10.2%	(47,250)	(47,250)	-	0.0%	(1,042,966)	(881,802)	(161,164)	18.3%		
009 - Electoral Areas Central Okanagan East	43,107	39,482	3,625	9%	-	-	-	0.0%	7,674	7,584	90	1.2%	-	-	-	0.0%	(10,000)	(15,000)	5,000	-33.3%	-	-	-	0.0%	(40,781)	(32,066)	(8,715)	27.2%		
013 - Grants - Central Okanagan East	4,000	4,000	-	0%	-	-	-	0.0%	220	220	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(4,220)	(4,220)	-	0.0%		
020 - Lakeshore Road Fire Protection	32,514	25,577	6,937	27%	-	-	-	0.0%	1,407.00	1,413.00	(6)	-0.4%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(33,921)	(26,990)	(6,931)	25.7%		
021 - Ellison Volunteer Fire Department	866,348	790,313	76,035	10%	(45,778)	(44,880)	(898)	2.0%	130,342	82,273	48,069	58.4%	-	-	-	0.0%	(10,000)	(45,000)	35,000	-77.8%	-	-	-	0.0%	(940,912)	(782,706)	(158,206)	20.2%		
022 - Joe Rich Volunteer Fire Department	777,127	644,571	132,556	21%	-	-	-	0.0%	116,652	71,076	45,576	64.1%	(26,500)	-	(26,500)	0.0%	(73,500)	(54,000)	(19,500)	36.1%	-	-	-	0.0%	(793,779)	(661,647)	(132,132)	20.0%		
028 - June Springs Fire Dept	18,050	15,448	2,602	17%	-	-	-	0.0%	850	853	(3)	-0.4%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(18,900)	(16,301)	(2,599)	15.9%		
051 - Lakeshore Road Improvements	6,034	6,134	(100)	-2%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(6,034)	(6,134)	100	-1.6%	-	-	-	0.0%		
058 - Scotty Heights Street Lights	19,694	19,301	393	2%	-	-	-	0.0%	3,747	3,283	464	14.1%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(23,441)	(22,584)	(858)	3.8%		
085 - Ellison Transit Services	37,245	32,503	4,742	15%	(9,180)	(9,000)	(180)	2.0%	3,575.00	2,748.00	827.00	30.1%	-	-	-	0.0%	(6,000)	(3,000)	(3,000)	100.0%	-	-	-	0.0%	(25,640)	(23,251)	(2,389)	10.3%		
121 - Ellison Heritage Community Centre	176,333	139,175	37,157	27%	(19,027)	(18,168)	(859)	4.7%	36,181	28,819	7,362	25.5%	-	-	-	0.0%	(30,000)	-	(30,000)	0.0%	-	-	-	0.0%	(163,487)	(149,826)	(13,660)	9.1%		
123 - Joe Rich Community Hall	71,655	61,776	9,879	16%	-	-	-	0.0%	6,986.00	6,959.00	27.00	0.4%	-	-	-	0.0%	(10,000)	-	(10,000)	0.0%	-	-	-	0.0%	(68,641)	(68,735)	94	-0.1%		
144 - Eastside Community Parks	179,329	147,347	31,982	22%	-	-	-	0.0%	34,089	45,228	(11,139)	-24.6%	-	-	-	0.0%	(15,000)	-	(15,000)	0.0%	-	-	-	0.0%	(198,418)	(192,575)	(5,843)	3.0%		
303 - Falcon Ridge Water System	118,168	88,923	29,245	33%	(115,482)	(107,312)	(8,170)	7.6%	17,976.02	18,389.09	(413)	-2.2%	-	-	-	0.0%	(11,000)	-	(11,000)	0.0%	(9,662)	-	(9,662)	0.0%	-	-	-	0.0%		
305 - Sunset Ranch Water System	329,585	252,381	77,204	31%	(305,728)	(294,026)	(11,702)	4.0%	37,643	41,645	(4,003)	-9.6%	-	-	-	0.0%	(61,500)	-	(61,500)	0.0%	-	-	-	0.0%	-	-	-	0.0%		
499 - Ellison Sewer System	202,675	187,410	15,265	8%	(231,030)	(211,174)	(19,856)	9.4%	28,355	23,764	4,591	19.3%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%		
Total Local Services - Electoral Area East	2,881,863	2,454,340	427,523	17.4%	(726,224)	(684,560)	(41,664)	6.1%	425,697	334,254	91,443	27.4%	(26,500)	-	(26,500)	0.0%	(227,000)	(117,000)	(110,000)	94.0%	(15,696)	(6,134)	(9,562)	155.9%	(2,312,140)	(1,980,901)	(331,239)	16.7%		
008 - Electoral Areas Central Okanagan West	37,880	34,040	3,840	11%	-	-	-	0.0%	7,076	7,444	(368)	-4.9%	-	-	-	0.0%	(6,000)	(9,000)	3,000	-33.3%	-	-	-	0.0%	(38,956)	(32,484)	(6,472)	19.9%		
012 - Grants - Westside Electoral Area	5,400	5,400	-	0%	-	-	-	0.0%	297	297	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(5,697)	(5,697)	-	0.0%		
023 - North Westside rd Volunteer Fire Dept	968,324	862,964	105,360	12%	-	-	-	0.0%	172,298	109,447	62,851	57.4%	-	-	-	0.0%	(10,000)	-	(10,000)	0.0%	-	-	-	0.0%	(1,130,622)	(972,411)	(158,211)	16.3%		
024 - Wilsons Landing Volunteer Fire Dept	508,582	470,559	38,023	8%	-	-	-	0.0%	79,146	45,022	34,124	75.8%	-	-	-	0.0%	(5,000)	-	(5,000)	0.0%	-	-	-	0.0%	(582,728)	(515,581)	(67,147)	13.0%		
027 - Ridgeview Fire Hall	10,967	10,967	-	0%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(325)	-	(325)	0.0%	(10,642)	(10,967)	325	-3.0%	-	-	-	0.0%		
029 - Brent Road Fire Protection	46,929	42,015	4,914	12%	-	-	-	0.0%	2,368	1,725	643	37.3%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(49,297)	(43,740)	(5,557)	12.7%		
092 - Westside Waste Disposal	1,428,162	1,392,594	35,568	3%	(1,596,233)	(1,541,991)	(54,242)	3.5%	322,525	291,305	31,220	10.7%	-	-	-	0.0%	(6,500)	-	(6,500)	0.0%	(147,953)	(141,908)	(6,046)	4.3%	-	-	-	0.0%		
093 - Westside Sanitary Landfill	78,221	56,623	21,598	38%	-	-	-	0.0%	7,696	6,428	1,267	19.7%	-	-	-	0.0%	(85,916)	(63,051)	(22,865)	36.3%	-	-	-	0.0%	-	-	-	0.0%		
124 - Westside Municipal Recreation	60,681	58,914	1,767	3%	-	-	-	0.0%	3,240	2,203	1,037	47.1%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(63,921)	(61,117)	(2,804)	4.6%		
125 - Johnson Bentley Memorial Aquatic Centre	14,108	13,697	411	3%	-	-	-	0.0%	753	765	(12)	-1.6%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(14,861)	(14,462)	(399)	2.8%		
126 - Killiney Community Hall	52,676	55,616	(2,940)	-5%	-	-	-	0.0%	1,384	1,529	(145)	-9.5%	-	-	-	0.0%	-	-	-	0.0%	-	-	-	0.0%	(54,060)	(57,145)	3,085	-5.4%		
143 - Westside Community Parks	298,355	272,639	25,716	9%	-	-	-	0.0%	54,081	53,593	488	0.9%	-	-	-	0.0%	(20,000)	-	(20,000)	0.0%	-	-	-	0.0%	(332,436)	(326,232)	(6,204)	1.9%		
301 - Killiney Beach Water System	621,617	499,135	122,482	25%	(584,480)	(552,803)	(31,677)	5.7%	52,863	53,668	(805)	-1.5%	-	-	-	0.0%	(90,000)	-	(90,000)	0.0%	-	-	-	0.0%	-	-	-	0.0%		
306 - Trepanier Bench Water System	44,087	29,611	14,476	49%	(47,549)	(35,595)	(11,954)	33.6%	6,451	5,984	467	7.8%	-	-	-	0.0%	2,989.00	-	2,989	0.0%	-	-	-	0.0%	-	-	-	0.0%		
307 - Westshore Water System	754,598	621,069	133,529	21%	(726,024)	(683,666)	(42,358)	6.2%	56,426	62,597	(6,171)	-9.9%	-	-	-	0.0%	(85,000)	-	(85,000)	0.0%	-	-	-	0.0%	-	-	-	0.0%		
310 - Upper Fintry Water System	554,350	517,331	37,019	7%	(300,239)	(285,310)	(14,929)	5.2%	32,771	30,861	1,910	6.2%	-	-																

**2025-2029 FINANCIAL PLAN
CAPITAL PROJECT EXPENDITURES**

Department	Costing Center	Project Name	2025	2026	2027	2028'	2029'	
2400 - Fire services and Protection	021 - Ellison Volunteer Fire Department	8500 - 021-CAPITAL PROJECTS UNDER \$50K						
			93,697	-	-	-	-	
		8509 - 021-VEHICLES	105,000	-	378,000	378,000	446,250	
			8571 - 021 - Firehall Expansion (4th Bay)	-	527,800	-	-	-
		021 - Ellison Volunteer Fire Department Total		198,697	527,800	378,000	378,000	446,250
	022 - Joe Rich Volunteer Fire Department	8511 - 022-VEHICLES	325,500	735,000	525,000	105,000	-	
		8501 - 022-CAPITAL ASSETS UNDER \$50K	141,000	-	50,000	-	-	
		022 - Joe Rich Volunteer Fire Department Total	466,500	735,000	575,000	105,000	-	
	023 - North Westside rd Volunteer Fire Dept	8502 - 023-CAPITAL ASSETS UNDER \$50K	76,750	-	-	45,000	-	
		8512 - 023-VEHICLES	315,000	-	577,500	824,250	367,500	
		8572 - 023 - Station 102 Expansion	300,000	-	-	-	-	
		023 - North Westside rd Volunteer Fire Dept Total	691,750	-	577,500	869,250	367,500	
	024 - Wilsons Landing Volunteer Fire Dept	4513 - 024 - VEHICLES	15,750	-	456,750	456,750	94,500	
8503 - 024-CAPITAL ASSETS UNDER \$50K		112,080	-	-	-	-		
024 - Wilsons Landing Volunteer Fire Dept Total		127,830	-	456,750	456,750	94,500		
2400 - Fire services and Protection Total			1,484,777	1,262,800	1,987,250	1,809,000	908,250	
2920 - Inspection Services	044 - Building Inspection	5505 - 044- VEHICLES	-	66,860	-	-	-	
	044 - Building Inspection Total		-	66,860	-	-	-	
2920 - Inspection Services Total			-	66,860	-	-	-	
4190 - Water	301 - Killiney Beach Water System	9006 - 301- Killiney Beach Water - TREATMENT SYSTEM	100,000	125,000	200,000	3,667,950	8,558,550	
		9024 - 301 - Killiney Beach Water - Asset Renewal (Low Risk)	-	-	-	3,919,037	-	
		9027 - 301 - Killiney Beach Water - Valve Replacement Program	-	100,000	-	-	-	
		9019 - 301 - Killiney Beach Water - Asset Renewal (High Risk)	-	-	-	921,720	-	
		9023 - 301 - Killiney Beach Water - Asset Renewal (Medium Risk)	-	-	-	323,810	-	
	301 - Killiney Beach Water System Total	100,000	225,000	200,000	8,832,517	8,558,550		
	305 - Sunset Ranch Water System	9031 - 305 - Sunset Ranch Water - Surge Anticipation Valve	130,000	-	-	-	-	
	305 - Sunset Ranch Water System Total	130,000	-	-	-	-		
	306 - Trepanier Bench Water System	9003 - 306- Trepanier Water - Small Scale Capital	4,000	-	-	-	-	
	306 - Trepanier Bench Water System Total	4,000	-	-	-	-		
	307 - Westshore Water System	9009 - 307- Westshore Water - TREATMENT SYSTEM	100,000	125,000	200,000	4,837,950	11,288,550	
9028 - 307 - Westshore Water - Valve Replacement Program		-	-	100,000	-	-		
9032 - 307 - Westshore Water - Surge Anticipation Valve		140,000	-	-	-	-		
307 - Westshore Water System Total	240,000	125,000	300,000	4,837,950	11,288,550			
4190 - Water Total			474,000	350,000	500,000	13,670,467	19,847,100	
4300 - Solid Waste	092 - Westside Waste Disposal	4006 - 092- WS Transfer Station - Site Improvements and Renewal	225,000	250,000	-	-	-	
	092 - Westside Waste Disposal Total	225,000	250,000	-	-	-		
	093 - Westside Sanitary Landfill	4010 - 093 - Landfill Wells	105,000	-	-	-	-	
	093 - Westside Sanitary Landfill Total	105,000	-	-	-	-		
	095 - Solid Waste Collection	4007 - 095- Waste Collection - Traders Cove Transfer Station Upgrades	50,000	-	-	-	-	
095 - Solid Waste Collection Total	50,000	-	-	-	-			
4300 - Solid Waste Total			380,000	250,000	-	-	-	
7100 - Parks Services	121 - Ellison Heritage Community Centre	1081 - 121-ELECTRICAL-AUDIO AND ENERGY EFFICIENCIES (SOLAR PANEL)	-	-	-	-	51,500	
		1119 - 121-REAR ENTRANCE STAIRS REMOVE AND REPLACE	-	-	5,150	77,250	-	
	121 - Ellison Heritage Community Centre Total	-	-	5,150	77,250	51,500		

**2025-2029 FINANCIAL PLAN
CAPITAL PROJECT EXPENDITURES**

Department	Costing Center	Project Name	2025	2026	2027	2028'	2029'
7100 - Parks Services	123 - Joe Rich Community Hall - Murray	1082 - 123-HVAC Assessment & Improvement	-	-	-	-	51,500
		1161 - 123-HALL RENO - WASHROOMS	-	-	-	25,750	-
		1162 - 123-HALL RENO - EXTERIOR CLADDING	-	-	77,250	-	-
	123 - Joe Rich Community Hall - Murray Total		-	-	77,250	25,750	51,500
	143 - Westside Community Parks	1076 - 143-WESTSHORE ESTATES TENNIS-PICKLEBALL COURT	-	-	-	283,250	-
		1124 - 143-KILLINEY WASHROOM REPLACEMENT	-	-	-	-	46,350
	143 - Westside Community Parks Total		-	-	-	283,250	46,350
	144 - Eastside Community Parks	1125 - 144-SCOTTY CREEK PLAYGROUND REPLACEMENT	185,000	-	-	-	-
		1191 - 144-SCOTTY SPORT STORAGE	-	-	-	30,900	-
	144 - Eastside Community Parks Total		185,000	-	-	30,900	-
7100 - Parks Services Total			185,000	-	82,400	417,150	149,350
Grand Total			2,523,777	1,929,660	2,569,650	15,896,617	20,904,700

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**2025-2029 FINANCIAL PLAN
CAPITAL PROJECT FUNDING**

Object Display Name	Costing Center	Project Name	2025	2026	2027	2028'	2029'
PROCEEDS OF SALE	021 - Ellison Volunteer Fire Department	8509 - 021-VEHICLES	-	-	378,000	378,000	-
	021 - Ellison Volunteer Fire Department Total		-	-	378,000	378,000	-
	024 - Wilsons Landing Volunteer Fire Dept	4513 - 024 - VEHICLES	-	-	10,000	-	-
	024 - Wilsons Landing Volunteer Fire Dept Total		-	-	10,000	-	-
PROCEEDS OF SALE Total			-	-	388,000	378,000	-
DEBT	022 - Joe Rich Volunteer Fire Department	8511 - 022-VEHICLES	-	735,000	420,000	-	-
	022 - Joe Rich Volunteer Fire Department Total		-	735,000	420,000	-	-
	023 - North Westside rd Volunteer Fire Dept	8512 - 023-VEHICLES	-	-	-	350,000	350,000
	023 - North Westside rd Volunteer Fire Dept Total		-	-	-	350,000	350,000
	024 - Wilsons Landing Volunteer Fire Dept	4513 - 024 - VEHICLES	-	-	143,250	456,750	-
	024 - Wilsons Landing Volunteer Fire Dept Total		-	-	143,250	456,750	-
	301 - Killiney Beach Water System	9006 - 301- Killiney Beach Water - TREATMENT SYSTEM	-	-	-	1,222,650	2,852,850
	301 - Killiney Beach Water System Total		-	-	-	1,222,650	2,852,850
307 - Westshore Water System	9009 - 307- Westshore Water - TREATMENT SYSTEM	-	-	-	1,612,650	3,762,850	
307 - Westshore Water System Total		-	-	-	1,612,650	3,762,850	
DEBT Total			-	735,000	563,250	3,642,050	6,965,700
OTHER GRANTS	021 - Ellison Volunteer Fire Department	8500 - 021-CAPITAL PROJECTS UNDER \$50K	30,490	-	-	-	-
	021 - Ellison Volunteer Fire Department Total		30,490	-	-	-	-
	022 - Joe Rich Volunteer Fire Department	8511 - 022-VEHICLES	215,545	-	-	-	-
		8501 - 022-CAPITAL ASSETS UNDER \$50K	36,000	-	-	-	-
	022 - Joe Rich Volunteer Fire Department Total		251,545	-	-	-	-
	023 - North Westside rd Volunteer Fire Dept	8502 - 023-CAPITAL ASSETS UNDER \$50K	22,400	-	-	-	-
		8512 - 023-VEHICLES	-	-	217,000	149,720	-
	023 - North Westside rd Volunteer Fire Dept Total		22,400	-	217,000	149,720	-
	024 - Wilsons Landing Volunteer Fire Dept	8503 - 024-CAPITAL ASSETS UNDER \$50K	15,000	-	-	-	-
	024 - Wilsons Landing Volunteer Fire Dept Total		15,000	-	-	-	-
301 - Killiney Beach Water System	9024 - 301 - Killiney Beach Water - Asset Renewal (Low Risk)	-	-	-	3,919,037	-	
	9023 - 301 - Killiney Beach Water - Asset Renewal (Medium Risk)	-	-	-	160,000	-	
301 - Killiney Beach Water System Total		-	-	-	4,079,037	-	
OTHER GRANTS Total			319,435	-	217,000	4,228,757	-
FEDERAL GOVERNMENT GRANT	144 - Eastside Community Parks	1125 - 144-SCOTTY CREEK PLAYGROUND REPLACEMENT	125,000	-	-	-	-
	144 - Eastside Community Parks Total		125,000	-	-	-	-
FEDERAL GOVERNMENT GRANT Total			125,000	-	-	-	-
INFRASTRUCTURE GRANT	301 - Killiney Beach Water System	9006 - 301- Killiney Beach Water - TREATMENT SYSTEM	-	-	-	2,445,300	5,705,700
	301 - Killiney Beach Water System Total		-	-	-	2,445,300	5,705,700
	307 - Westshore Water System	9009 - 307- Westshore Water - TREATMENT SYSTEM	-	-	-	3,225,300	7,525,700
	307 - Westshore Water System Total		-	-	-	3,225,300	7,525,700
INFRASTRUCTURE GRANT Total			-	-	-	5,670,600	13,231,400
FROM EQUIPMENT RESERVE	021 - Ellison Volunteer Fire Department	8500 - 021-CAPITAL PROJECTS UNDER \$50K	20,652	-	-	-	-
		8509 - 021-VEHICLES	105,000	-	-	-	446,250
	021 - Ellison Volunteer Fire Department Total		125,652	-	-	-	446,250
	022 - Joe Rich Volunteer Fire Department	8511 - 022-VEHICLES	109,955	-	105,000	105,000	-
		8501 - 022-CAPITAL ASSETS UNDER \$50K	83,500	-	-	-	-
022 - Joe Rich Volunteer Fire Department Total		193,455	-	105,000	105,000	-	
023 - North Westside rd Volunteer Fire Dept	8512 - 023-VEHICLES	315,000	-	360,500	324,530	17,500	

**2025-2029 FINANCIAL PLAN
CAPITAL PROJECT FUNDING**

Object Display Name	Costing Center	Project Name	2025	2026	2027	2028'	2029'
FROM EQUIPMENT RESERVE	023 - North Westside rd Volunteer Fire Dept Total		315,000	-	360,500	324,530	17,500
	024 - Wilsons Landing Volunteer Fire Dept	4513 - 024 - VEHICLES	15,750	-	303,500	-	94,500
		8503 - 024-CAPITAL ASSETS UNDER \$50K	7,330	-	-	-	-
	024 - Wilsons Landing Volunteer Fire Dept Total		23,080	-	303,500	-	94,500
	044 - Building Inspection	5505 - 044- VEHICLES	-	66,860	-	-	-
	044 - Building Inspection Total		-	66,860	-	-	-
	095 - Solid Waste Collection	4007 - 095- Waste Collection - Traders Cove Transfer Station Upgrades	50,000	-	-	-	-
	095 - Solid Waste Collection Total		50,000	-	-	-	-
FROM EQUIPMENT RESERVE Total			707,187	66,860	769,000	429,530	558,250
FROM CAPITAL RESERVE	021 - Ellison Volunteer Fire Department	8500 - 021-CAPITAL PROJECTS UNDER \$50K	2,555	-	-	-	-
		8571 - 021 - Firehall Expansion (4th Bay)	-	527,800	-	-	-
	021 - Ellison Volunteer Fire Department Total		2,555	527,800	-	-	-
	022 - Joe Rich Volunteer Fire Department	8501 - 022-CAPITAL ASSETS UNDER \$50K	8,000	-	50,000	-	-
	022 - Joe Rich Volunteer Fire Department Total		8,000	-	50,000	-	-
	023 - North Westside rd Volunteer Fire Dept	8502 - 023-CAPITAL ASSETS UNDER \$50K	14,350	-	-	45,000	-
		8572 - 023 - Station 102 Expansion	300,000	-	-	-	-
	023 - North Westside rd Volunteer Fire Dept Total		314,350	-	-	45,000	-
	024 - Wilsons Landing Volunteer Fire Dept	8503 - 024-CAPITAL ASSETS UNDER \$50K	49,750	-	-	-	-
	024 - Wilsons Landing Volunteer Fire Dept Total		49,750	-	-	-	-
	092 - Westside Waste Disposal	4006 - 092- WS Transfer Station - Site Improvements and Renewal	225,000	250,000	-	-	-
	092 - Westside Waste Disposal Total		225,000	250,000	-	-	-
	121 - Ellison Heritage Community Centre	1081 - 121-ELECTRICAL-AUDIO AND ENERGY EFFICIENCIES (SOLAR PANEL)	-	-	-	-	1,500
		1119 - 121-REAR ENTRANCE STAIRS REMOVE AND REPLACE	-	-	150	2,250	-
	121 - Ellison Heritage Community Centre Total		-	-	150	2,250	1,500
	123 - Joe Rich Community Hall - Murray	1082 - 123-HVAC Assessment & Improvement	-	-	-	-	1,500
		1161 - 123-HALL RENO - WASHROOMS	-	-	-	750	-
		1162 - 123-HALL RENO - EXTERIOR CLADDING	-	-	2,250	-	-
	123 - Joe Rich Community Hall - Murray Total		-	-	2,250	750	1,500
	143 - Westside Community Parks	1076 - 143-WESTSHORE ESTATES TENNIS-PICKLEBALL COURT	-	-	-	8,250	-
		1124 - 143-KILLINEY WASHROOM REPLACEMENT	-	-	-	-	46,350
	143 - Westside Community Parks Total		-	-	-	8,250	46,350
	144 - Eastside Community Parks	1191 - 144-SCOTTY SPORT STORAGE	-	-	-	30,900	-
	144 - Eastside Community Parks Total		-	-	-	30,900	-
	301 - Killiney Beach Water System	9006 - 301- Killiney Beach Water - TREATMENT SYSTEM	100,000	125,000	200,000	-	-
		9027 - 301 - Killiney Beach Water - Valve Replacement Program	-	100,000	-	-	-
		9019 - 301 - Killiney Beach Water - Asset Renewal (High Risk)	-	-	-	921,720	-
		9023 - 301 - Killiney Beach Water - Asset Renewal (Medium Risk)	-	-	-	163,810	-
	301 - Killiney Beach Water System Total		100,000	225,000	200,000	1,085,530	-
	305 - Sunset Ranch Water System	9031 - 305 - Sunset Ranch Water - Surge Anticipation Valve	130,000	-	-	-	-
	305 - Sunset Ranch Water System Total		130,000	-	-	-	-
	306 - Trepanier Bench Water System	9003 - 306- Trepanier Water - Small Scale Capital	4,000	-	-	-	-
	306 - Trepanier Bench Water System Total		4,000	-	-	-	-
	307 - Westshore Water System	9009 - 307- Westshore Water - TREATMENT SYSTEM	100,000	125,000	200,000	-	-
		9028 - 307 - Westshore Water - Valve Replacement Program	-	-	100,000	-	-
		9032 - 307 - Westshore Water - Surge Anticipation Valve	140,000	-	-	-	-

**2025-2029 FINANCIAL PLAN
CAPITAL PROJECT FUNDING**

Object Display Name	Costing Center	Project Name	2025	2026	2027	2028'	2029'
FROM CAPITAL RESERVE	307 - Westshore Water System Total		240,000	125,000	300,000	-	-
FROM CAPITAL RESERVE Total			1,073,655	1,127,800	552,400	1,172,680	49,350
FROM CWF RESERVE	121 - Ellison Heritage Community Centre	1081 - 121-ELECTRICAL-AUDIO AND ENERGY EFFICIENCIES (SOLAR PANEL)	-	-	-	-	50,000
		1119 - 121-REAR ENTRANCE STAIRS REMOVE AND REPLACE	-	-	5,000	75,000	-
	121 - Ellison Heritage Community Centre Total		-	-	5,000	75,000	50,000
	123 - Joe Rich Community Hall - Murray	1082 - 123-HVAC Assessment & Improvement	-	-	-	-	50,000
		1161 - 123-HALL RENO - WASHROOMS	-	-	-	25,000	-
		1162 - 123-HALL RENO - EXTERIOR CLADDING	-	-	75,000	-	-
	123 - Joe Rich Community Hall - Murray Total		-	-	75,000	25,000	50,000
	143 - Westside Community Parks	1076 - 143-WESTSHORE ESTATES TENNIS-PICKLEBALL COURT	-	-	-	275,000	-
	143 - Westside Community Parks Total		-	-	-	275,000	-
	144 - Eastside Community Parks	1125 - 144-SCOTTY CREEK PLAYGROUND REPLACEMENT	60,000	-	-	-	-
	144 - Eastside Community Parks Total		60,000	-	-	-	-
FROM CWF RESERVE Total			60,000	-	80,000	375,000	100,000
1-5910-388 - UBCM GRANT	021 - Ellison Volunteer Fire Department	8500 - 021-CAPITAL PROJECTS UNDER \$50K	40,000	-	-	-	-
	021 - Ellison Volunteer Fire Department Total		40,000	-	-	-	-
	022 - Joe Rich Volunteer Fire Department	8501 - 022-CAPITAL ASSETS UNDER \$50K	13,500	-	-	-	-
	022 - Joe Rich Volunteer Fire Department Total		13,500	-	-	-	-
	023 - North Westside rd Volunteer Fire Dept	8502 - 023-CAPITAL ASSETS UNDER \$50K	40,000	-	-	-	-
	023 - North Westside rd Volunteer Fire Dept Total		40,000	-	-	-	-
	024 - Wilsons Landing Volunteer Fire Dept	8503 - 024-CAPITAL ASSETS UNDER \$50K	40,000	-	-	-	-
	024 - Wilsons Landing Volunteer Fire Dept Total		40,000	-	-	-	-
1-5910-388 - UBCM GRANT Total			133,500	-	-	-	-
1-9210-718 - FROM LANDFILL CLOSURE FUND	093 - Westside Sanitary Landfill	4010 - 093 - Landfill Wells	105,000	-	-	-	-
	093 - Westside Sanitary Landfill Total		105,000	-	-	-	-
1-9210-718 - FROM LANDFILL CLOSURE FUND Total			105,000	-	-	-	-
Grand Total			2,523,777	1,929,660	2,569,650	15,896,617	20,904,700

Disclaimer: The following chart assumes property assessment values for 2025 remain unchanged from 2024. It is for estimating purposes only and will change when the 2025 property assessments are released by BC Assessment in January 2025. The *EA Property Tax Lookup Tool* will be updated to reflect the 2025 property assessment values at that time

Estimated Tax Impacts

Average Assessed Value for All Properties in Electoral Areas:	Tax Impact on a home assessed at:		
	\$ 741,582	\$ 741,582	Change
	2025	2024	

ELECTORAL AREA EAST

Services for all Electoral Areas			
007 -- Electoral Areas Only	13.08	11.42	1.65
019 -- Electoral Area Fire Prevention	48.22	34.04	14.18
044 -- Building Inspection & Bylaw Enforcement	59.47	47.77	11.70
050 -- Transportation Demand Management	2.82	2.77	0.04
105 -- Noise Abatement	7.16	6.79	0.37
106 -- Untidy Premises	10.42	9.67	0.75
171 -- Okanagan Regional Library	69.37	68.79	0.58
A	155.66	134.02	21.64

Services for All of Electoral Area East Only			
009 -- Electoral Area - Central Okanagan East	16.35	12.86	3.49
013 -- Central Okanagan East Electoral Area Grants in Aid	1.69	1.69	-
144 -- Eastside Community Parks	79.57	77.23	2.34
B	72.18	67.86	4.32

Services for Ellison Properites			
021 -- Ellison Fire Department	666.40	554.35	112.05
085 -- Ellison Transit	39.51	35.83	3.68
121 -- Ellison Community Heritage Hall	111.77	102.43	9.34
C	604.57	512.10	92.47
Total Ellison Properties Example	A+B+C	832.41	713.97
		118.43	

Services for Joe Rich Properites			
022 -- Joe Rich Fire Department	1,205.04	1,004.45	200.59
123 -- Joe Rich Community Hall	101.77	101.91	(0.14)
D	966.23	818.02	148.21
Total Joe Rich Properties Example	A+B+D	1,194.07	1,019.90
			174.17

NOTE: This chart excludes water, sewer and solid waste service as well as parcel taxes. These services are paid for through a user based payment

Disclaimer: The following chart assumes property assessment values for 2025 remain unchanged from 2024. It is for estimating purposes only and will change when the 2025 property assessments are released by BC Assessment in January 2025. The *EA Property Tax Lookup Tool* will be updated to reflect the 2025 property assessment values at that time

Estimated Tax Impacts

Average Assessed Value for All Properties in Electoral Areas:	Tax Impact on a home assessed at:		
	\$ 741,582	\$ 741,582	Change
	2025	2024	

ELECTORAL AREA WEST

Services for all Electoral Areas			
007 -- Electoral Areas Only	13.08	11.42	1.65
019 -- Electoral Area Fire Prevention	48.22	34.04	14.18
044 -- Building Inspection & Bylaw Enforcement	59.47	47.77	11.70
050 -- Transportation Demand Management	2.82	2.77	0.04
105 -- Noise Abatement	7.16	6.79	0.37
106 -- Untidy Premises	10.42	9.67	0.75
171 -- Okanagan Regional Library	69.37	68.79	0.58
A	155.66	134.02	21.64

Services for All of Electoral Area West Only			
008 -- Electoral Area - Central Okanagan West	14.68	12.24	2.44
012 -- Electoral Area Central Okanagan West Grants in Aid	2.15	2.15	-
124 -- Westside Municipal Recreation	125.40	125.40	-
125 -- Johnson Bentley Aquatic Centre	45.31	45.31	-
143 -- Westside Community Parks	125.26	122.92	2.34
E	231.28	227.75	3.53

Services for North Westside Properties			
023 -- North Westside Road Fire Department	658.34	566.22	92.12
126 -- Killiney Community Hall	31.80	33.62	(1.81)
F	510.28	443.51	66.77
Total North Westside Properties Example	A+E+F	897.22	805.27
		897.22	91.95

Services for Wilsons Landing Properties			
024 -- Wilson's Landing Fire Department	1,180.62	1,044.58	136.04
G	872.93	772.35	100.59
Total Wilsons Landing Properties Example	A+E+G	1,259.87	1,134.11
		1,259.87	125.76

NOTE: This chart excludes water, sewer and solid waste service as well as parcel taxes. These services are paid for through a user based payment

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

007 - Electoral Areas							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	31,092	31,015	36,193	37,577	39,016	40,513	42,069
TOTAL OPERATING COSTS	31,092	31,015	36,193	37,577	39,016	40,513	42,069
*Percentage Increase over prior year	687.6%	1081.1%	16.4%	3.8%	3.8%	3.8%	3.8%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	25,000	25,000	27,500	30,000	32,500	35,000	37,500
TOTAL TRANSFERS	25,000	25,000	27,500	30,000	32,500	35,000	37,500
TOTAL COSTS	56,092	56,015	63,693	67,577	71,516	75,513	79,569
*Percentage Increase over prior year	93.8%	93.5%	13.6%	6.1%	5.8%	5.6%	5.4%
Projects							
Costs	70,000	-	-	35,000	80,000	-	-
Funding (excl tax req)	(70,000)	-	-	(35,000)	(80,000)	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	126,092	56,015	63,693	102,577	151,516	75,513	79,569
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	2,704	2,704	13,615	14,296	15,011	15,761	16,549
Grants	-	-	(10,000)	(20,000)	(30,000)	(30,000)	(30,000)
TOTAL REVENUE	2,704	2,704	3,615	(5,704)	(14,989)	(14,239)	(13,451)
TRANSFERS FROM RESERVE							
From Operating Reserve	(70,000)	-	-	(35,000)	(80,000)	-	-
TAX REQ - CEN OK EAST	(28,348)	(28,510)	(32,452)	(29,832)	(27,254)	(29,543)	(31,879)
TAX REQ - CEN OK WEST	(30,448)	(30,286)	(34,856)	(32,041)	(29,272)	(31,731)	(34,240)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(58,796)	(58,796)	(67,308)	(61,873)	(56,527)	(61,274)	(66,118)
*Percentage increase over prior year Requisition	1323.4%	2267.8%	14.5%	-8.1%	-8.6%	8.4%	7.9%
TOTAL FUNDING	(126,092)	(56,092)	(63,693)	(102,577)	(151,516)	(75,513)	(79,569)
Surplus/(Deficit)*	-	77	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
FACILITIES RESERVE							
Beginning Balance	131,676	131,676	132,664	133,659	134,661	135,671	136,689
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	988	7,920	995	1,002	1,010	1,018	1,025
Ending Balance	132,664	139,596	133,659	134,661	135,671	136,689	137,714
OPERATING RESERVE							
Beginning Balance	99,439	99,439	55,185	83,098	78,722	31,812	67,051
Uses (transfer from)	(70,000)	-	-	(35,000)	(80,000)	-	-
Funding (transfer to)	25,000	25,000	27,500	30,000	32,500	35,000	37,500
Interest	746	4,398	414	623	590	239	503
Ending Balance	55,185	128,836	83,098	78,722	31,812	67,051	105,054
NOTES							
OPERATING:							
1. Inflationary wage adjustments (\$2.5K)							
2. Admin OH increase resulting from 2024 budget increase (\$10K)							
3. Transfers to reserves for irregular projects (ortho photos & elections) (\$2.5K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

008 - Electoral Areas Central Okanagan West							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	34,040	31,917	37,880	39,251	40,673	42,148	43,678
Other Operating Expenses	-	-	-	-	-	-	-
TOTAL OPERATING COSTS	34,040	31,917	37,880	39,251	40,673	42,148	43,678
*Percentage Increase over prior year	44.8%	41.2%	11.3%	3.6%	3.6%	3.6%	3.6%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	34,040	31,917	37,880	39,251	40,673	42,148	43,678
*Percentage Increase over prior year	44.8%	35.5%	11.3%	3.6%	3.6%	3.6%	3.6%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	7,444	7,444	7,076	7,430	7,801	8,191	8,601
Other	-	(71)	-	-	-	-	-
TOTAL REVENUE	7,444	7,373	7,076	7,430	7,801	8,191	8,601
TRANSFERS FROM RESERVE							
From Operating Reserve	(9,000)	-	(6,000)	(3,000)	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	(32,484)	(32,484)	(38,956)	(43,681)	(48,474)	(50,339)	(52,278)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(32,484)	(32,484)	(38,956)	(43,681)	(48,474)	(50,339)	(52,278)
*Percentage increase over prior year Requisition	18.5%	18.5%	19.9%	12.1%	11.0%	3.8%	3.9%
TOTAL FUNDING	(34,040)	(25,111)	(37,880)	(39,251)	(40,673)	(42,148)	(43,678)
Surplus/(Deficit)*	-	(6,806)	-	-	-	-	-
RESERVES							
OPERATING RESERVE							
Beginning Balance	33,116	33,116	24,365	18,547	15,687	15,804	15,923
Uses (transfer from)	(9,000)	-	(6,000)	(3,000)	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	248	1,934	183	139	118	119	119
Ending Balance	24,365	35,051	18,547	15,687	15,804	15,923	16,042
NOTES							
OPERATING:							
1. Inflationary remuneration adjustments (\$1,500)							
2. Conference & travel costs adjusted to reflect increasing costs (\$1,500)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

009 - Electoral Areas Central Okanagan East							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	39,482	32,975	43,107	44,644	46,237	47,890	49,602
TOTAL OPERATING COSTS	39,482	32,975	43,107	44,644	46,237	47,890	49,602
*Percentage Increase over prior year	59.4%	60.3%	9.2%	3.6%	3.6%	3.6%	3.6%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	39,482	32,975	43,107	44,644	46,237	47,890	49,602
*Percentage Increase over prior year	59.4%	52.5%	9.2%	3.6%	3.6%	3.6%	3.6%
FUNDING SOURCES (REVENUE)							
Operations	-	-	-	-	-	-	-
Administration Overhead Recovery	7,584	7,584	7,674	8,058	8,461	8,884	9,328
Other	-	(95)	-	-	-	-	-
TOTAL REVENUE	7,584	7,489	7,674	8,058	8,461	8,884	9,328
TRANSFERS FROM RESERVE							
From Operating Reserve	(15,000)	-	(10,000)	(5,000)	-	-	-
TAX REQ - CEN OK EAST	(32,066)	(32,066)	(40,781)	(47,702)	(54,698)	(56,773)	(58,930)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(32,066)	(32,066)	(40,781)	(47,702)	(54,698)	(56,773)	(58,930)
*Percentage increase over prior year Requisition	-8.2%	14.5%	27.2%	17.0%	14.7%	3.8%	3.8%
TOTAL FUNDING	(39,482)	(24,577)	(43,107)	(44,644)	(46,237)	(47,890)	(49,602)
Surplus/(Deficit)*	-	(8,398)	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	41,593	41,593	26,905	17,107	12,235	12,327	12,420
Uses (transfer from)	(15,000)	-	(10,000)	(5,000)	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	312	2,439	202	128	92	92	93
Ending Balance	26,905	44,032	17,107	12,235	12,327	12,420	12,513
NOTES							
OPERATING:							
1. Inflationary remuneration adjustments (\$1,500)							
2. Conference & travel costs adjusted to reflect increasing costs (\$1,500)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

012 - Grants - Westside Electoral Area							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	5,400	3,400	5,400	5,400	5,400	5,400	5,400
TOTAL OPERATING COSTS	5,400	3,400	5,400	5,400	5,400	5,400	5,400
*Percentage Increase over prior year	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	5,400	3,400	5,400	5,400	5,400	5,400	5,400
*Percentage Increase over prior year	0.0%	-37.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FUNDING SOURCES (REVENUE)							
Administrative Recovery	297	297	297	312	327	344	361
TOTAL REVENUE	297	297	297	312	327	344	361
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	(5,697)	(5,697)	(5,697)	(5,712)	(5,727)	(5,744)	(5,761)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(5,697)	(5,697)	(5,697)	(5,712)	(5,727)	(5,744)	(5,761)
*Percentage increase over prior year Requisition	-1.9%	-1.9%	0.0%	0.3%	0.3%	0.3%	0.3%
TOTAL FUNDING	(5,400)	(5,400)	(5,400)	(5,400)	(5,400)	(5,400)	(5,400)
Surplus/(Deficit)*	-	2,000	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	7,061	7,061	7,114	7,167	7,221	7,275	7,330
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	53	304	53	54	54	55	55
Ending Balance	7,114	7,365	7,167	7,221	7,275	7,330	7,385
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

013 - Grants - Central Okanagan East							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	4,000	-	4,000	4,000	4,000	4,000	4,000
TOTAL OPERATING COSTS	4,000	-	4,000	4,000	4,000	4,000	4,000
*Percentage Increase over prior year	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	4,000	-	4,000	4,000	4,000	4,000	4,000
*Percentage Increase over prior year	0.0%	-100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FUNDING SOURCES (REVENUE)							
Administrative Recovery	220	220	220	231	243	255	267
TOTAL REVENUE	220	220	220	231	243	255	267
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	(4,220)	(4,220)	(4,220)	(4,231)	(4,243)	(4,255)	(4,267)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(4,220)	(4,220)	(4,220)	(4,231)	(4,243)	(4,255)	(4,267)
*Percentage increase over prior year Requisition	-1.9%	-1.9%	0.0%	0.3%	0.3%	0.3%	0.3%
TOTAL FUNDING	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)	(4,000)
Surplus/(Deficit)*	-	4,000	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	7,006	7,006	7,058	7,111	7,164	7,218	7,272
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	53	181	53	53	54	54	55
Ending Balance	7,058	7,186	7,111	7,164	7,218	7,272	7,327
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

019 - Electoral Areas Fire Protection							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	210,093	156,513	290,805	305,951	314,427	323,230	332,373
TOTAL OPERATING COSTS	210,093	156,513	290,805	305,951	314,427	323,230	332,373
*Percentage Increase over prior year	-12.2%	4.0%	38.4%	5.2%	2.8%	2.8%	2.8%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Capital Facilities Reserve	7,000	7,000	7,000	7,000	7,000	7,000	7,000
TOTAL TRANSFERS	7,000	7,000	7,000	7,000	7,000	7,000	7,000
TOTAL COSTS	217,093	163,513	297,805	312,951	321,427	330,230	339,373
*Percentage Increase over prior year	-11.9%	7.3%	37.2%	5.1%	2.7%	2.7%	2.8%
<u>Projects</u>							
Costs	-	-	32,000	-	-	-	-
Funding (excl tax req)	-	-	(32,000)	-	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	246,334	163,513	329,805	312,951	321,427	330,230	339,373
<u>FUNDING SOURCES (REVENUE)</u>							
Administration Overhead Recovery	57,512	57,512	56,435	59,257	62,220	65,331	68,597
Grants	(99,378)	(72,424)	(138,000)	(125,711)	(130,739)	(135,969)	(141,408)
TOTAL REVENUE	(41,866)	(14,912)	(81,565)	(66,454)	(68,520)	(70,638)	(72,811)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	(84,485)	(85,040)	(119,688)	(118,848)	(121,938)	(125,161)	(128,522)
TAX REQ - CEN OK WEST	(90,742)	(90,187)	(128,552)	(127,649)	(130,969)	(134,430)	(138,040)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(175,227)	(175,227)	(248,240)	(246,497)	(252,907)	(259,592)	(266,563)
*Percentage increase over prior year Requisition	-15.3%	-15.3%	41.7%	-0.7%	2.6%	2.6%	2.7%
TOTAL FUNDING	(217,093)	(190,139)	(329,805)	(312,951)	(321,427)	(330,230)	(339,373)
Surplus/(Deficit)*	-	26,626	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
9535 - Vehicles	143,850	-	-	-	-	-	-
TOTAL EXPENDITURES	143,850	-	-	-	-	-	-
<u>FUNDING SOURCES</u>							
Proceeds of Sale	(2,500)	-	-	-	-	-	-
Debt	(141,350)	-	-	-	-	-	-
TOTAL FUNDING	(143,850)	-	-	-	-	-	-
Check	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
FACILITIES RESERVE							
Beginning Balance	23,693	23,693	30,870	38,102	45,388	52,728	60,124
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	7,000	7,000	7,000	7,000	7,000	7,000	7,000
Interest	178	1,305	232	286	340	395	451
Ending Balance	30,870	31,997	38,102	45,388	52,728	60,124	67,574
OPERATING RESERVE							
Beginning Balance	1,000	1,000	1,008	1,015	1,023	1,031	1,038
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	8	390	8	8	8	8	8
Ending Balance	1,008	1,391	1,015	1,023	1,031	1,038	1,046
NOTES							
OPERATING:							
1. Inflationary adjustments to wages (\$10K)							
2. Debt servicing costs for vehicle replacement (\$34K)							
3. Increased budget for FireSmart activities - rebates and development of Community Wildfire Resiliency Plan (\$65K) - funded from CRI FireSmart Grant							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

020 - Lakeshore Road Fire Protection							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	25,577	31,168	32,514	33,814	35,165	36,571	38,032
TOTAL OPERATING COSTS	25,577	31,168	32,514	33,814	35,165	36,571	38,032
*Percentage Increase over prior year	-0.4%	24.2%	27.1%	4.0%	4.0%	4.0%	4.0%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	1,413	1,413	1,407	1,477	1,551	1,629	1,710
TOTAL REVENUE	1,413	1,413	1,407	1,477	1,551	1,629	1,710
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(26,990)	(26,990)	(33,921)	(35,291)	(36,716)	(38,199)	(39,743)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(26,990)	(26,990)	(33,921)	(35,291)	(36,716)	(38,199)	(39,743)
*Percentage increase over prior year Requisition	-2.2%	-2.2%	25.7%	4.0%	4.0%	4.0%	4.0%
TOTAL FUNDING	(25,577)	(25,577)	(32,514)	(33,814)	(35,165)	(36,571)	(38,032)
Surplus/(Deficit)*	-	(5,591)	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	1,225	1,225	1,235	1,244	1,253	1,263	1,272
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	9	38	9	9	9	9	10
Ending Balance	1,235	1,264	1,244	1,253	1,263	1,272	1,282
NOTES							
OPERATING:							
1. Increase in contracted services (\$7K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

021 - Ellison Volunteer Fire Department							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	484,253	373,312	582,157	590,852	610,495	630,854	649,952
TOTAL OPERATING COSTS	484,253	373,312	582,157	590,852	610,495	630,854	649,952
*Percentage Increase over prior year	16.9%	-21.7%	20.2%	1.5%	3.3%	3.3%	3.0%
TRANSFERS TO RESERVE							
Transfer to Equipment Replacement Reserve	156,060	156,060	122,191	124,995	127,854	130,771	135,436
Transfer to Capital Facilities Reserve	150,000	150,000	152,000	154,040	156,121	158,243	162,991
TOTAL TRANSFERS	306,060	306,060	274,191	279,035	283,975	289,014	298,427
TOTAL COSTS	790,313	679,372	856,348	869,887	894,470	919,868	948,379
*Percentage Increase over prior year	39.4%	1.4%	8.4%	1.6%	2.8%	2.8%	3.1%
Projects							
Costs	-	-	10,000	-	-	-	-
Funding (excl tax req)	-	-	(10,000)	-	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	790,313	679,372	866,348	869,887	894,470	919,868	948,379
FUNDING SOURCES (REVENUE)							
Operations	(44,880)	(71,650)	(45,778)	(46,693)	(47,627)	(49,056)	(50,528)
Administrative Recovery	82,273	82,273	130,342	136,859	143,702	150,887	158,432
UBCM Grant	-	(14,434)	-	-	-	-	-
TOTAL REVENUE	37,393	(3,812)	84,564	90,166	96,075	101,831	107,904
TRANSFERS FROM RESERVE							
From Operating Reserve	(45,000)	-	(10,000)	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(782,706)	(782,706)	(940,912)	(960,053)	(990,545)	(1,021,700)	(1,056,283)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(782,706)	(782,706)	(940,912)	(960,053)	(990,545)	(1,021,700)	(1,056,283)
*Percentage increase over prior year Requisition	45.2%	45.2%	20.2%	2.0%	3.2%	3.1%	3.4%
TOTAL FUNDING	(790,313)	(786,518)	(866,348)	(869,887)	(894,470)	(919,868)	(948,379)
Surplus/(Deficit)*	-	107,146	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
8500 - Capital Assets Under \$50K	155,614	43,303	93,697	-	-	-	-
8509 - Unit 29052 Replacement	781,100	-	105,000	-	378,000	378,000	446,250
8571 - Firehall Expansion (4th Bay)	-	-	-	527,800	-	-	-
TOTAL EXPENDITURES	936,714	43,303	198,697	527,800	378,000	378,000	446,250
FUNDING SOURCES							
Proceeds of Sale	(10,000)	-	-	-	-	-	-
UBCM Grant	(29,937)	-	(40,000)	-	-	-	-
Other Grant	-	-	(30,490)	-	-	-	-
Debt proceeds	-	-	-	-	(378,000)	(378,000)	-
Transfer From Equipment Replacement Fund	(88,202)	-	(125,652)	-	-	-	(446,250)
Transfer From Capital Facilities Fund	(808,575)	-	(2,555)	(527,800)	-	-	-
TOTAL FUNDING	(936,714)	-	(198,697)	(527,800)	(378,000)	(378,000)	(446,250)
<i>Check</i>	-	43,303	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

021 - Ellison Volunteer Fire Department							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	106,386	106,386	175,551	173,381	300,614	431,681	566,671
Uses (transfer from)	(88,202)	-	(125,652)	-	-	-	(446,250)
Funding (transfer to)	156,060	156,060	122,191	124,995	127,854	130,771	135,436
Interest	1,307	(749)	1,291	2,238	3,214	4,218	1,919
Ending Balance	175,551	261,697	173,381	300,614	431,681	566,671	257,776
FACILITIES RESERVE							
Beginning Balance	987,893	987,893	336,727	489,819	116,929	275,098	436,591
Uses (transfer from)	(808,575)	-	(2,555)	(527,800)	-	-	-
Funding (transfer to)	150,000	150,000	152,000	154,040	156,121	158,243	162,991
Interest	7,409	59,417	3,646	870	2,048	3,250	4,497
Ending Balance	336,727	1,197,310	489,819	116,929	275,098	436,591	604,079
OPERATING RESERVE							
Beginning Balance	307,206	307,206	264,510	256,419	258,342	260,279	262,232
Uses (transfer from)	(45,000)	-	(10,000)	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	2,304	18,477	1,909	1,923	1,938	1,952	1,967
Ending Balance	264,510	325,683	256,419	258,342	260,279	262,232	264,198
NOTES							
OPERATING:							
1. Increased training hours for Paid on Call firefighters to train to the current Office of the Fire Commissioner training standards (\$47K)							
2. Inflationary wage adjustments (\$8K)							
3. Increase in operations budget from the shift of small capital purchases from the capital plan to the operating plan (\$37K).							
4. Reduction in transfers to reserves for small capital projects shifted to the operating budget (\$34K)							
5. Software licensing costs for new software (\$4K)							
6. Admin OH increase resulting from 2024 budget increase (\$48K)							
CAPITAL:							
8500 - Capital Assets Under \$50K - various equipment used for fire suppression, partial grant funding obtained from UBCM, as well as upgrades to the HVAC system funded through a Fortis grant.							
8509 - Unit 29052 Replacement - replacement of the truck used for transporting firefighters and equipment to incidents							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

022 - Joe Rich Volunteer Fire Department							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	504,117	421,870	567,364	584,473	631,207	734,711	753,708
TOTAL OPERATING COSTS	504,117	421,870	567,364	584,473	631,207	734,711	753,708
*Percentage Increase over prior year	30.7%	-12.5%	12.5%	3.0%	8.0%	16.4%	2.6%
TRANSFERS TO RESERVE							
Transfer to Equipment Replacement Reserve	140,454	140,454	143,263	146,128	149,051	153,523	158,128
TOTAL TRANSFERS	140,454	140,454	143,263	146,128	149,051	153,523	158,128
TOTAL COSTS	644,571	562,324	710,627	730,601	780,258	888,234	911,836
*Percentage Increase over prior year	23.1%	-15.4%	10.2%	2.8%	6.8%	13.8%	2.7%
Projects							
Costs	-	-	66,500	-	-	-	-
Funding (excl tax req)	-	-	(66,500)	-	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	644,571	562,324	777,127	730,601	780,258	888,234	911,836
FUNDING SOURCES (REVENUE)							
Administrative Recovery	71,076	71,076	116,652	122,485	128,609	135,039	141,791
UBCM Grant	-	(14,434)	(26,500)	-	-	-	-
Provincial Emergency Program	-	(14,801)	-	-	-	-	-
TOTAL REVENUE	71,076	41,841	90,152	122,485	128,609	135,039	141,791
TRANSFERS FROM RESERVE							
From Operating Reserve	(54,000)	-	(73,500)	(23,500)	(5,500)	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(661,647)	(661,647)	(793,779)	(829,585)	(903,367)	(1,023,273)	(1,053,627)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(661,647)	(661,647)	(793,779)	(829,585)	(903,367)	(1,023,273)	(1,053,627)
*Percentage increase over prior year Requisition	16.0%	15.9%	20.0%	4.5%	8.9%	13.3%	3.0%
TOTAL FUNDING	(644,571)	(619,806)	(777,127)	(730,601)	(780,258)	(888,234)	(911,836)
Surplus/(Deficit)*	-	57,482	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
8501 - Capital Assets Under \$50K	71,100	57,602	141,000	-	50,000	-	-
8511 - Vehicle	682,500	103,276	325,500	735,000	525,000	105,000	-
TOTAL EXPENDITURES	753,600	160,878	466,500	735,000	575,000	105,000	-
FUNDING SOURCES							
Proceeds of Sale	(10,500)	-	-	-	-	-	-
Debt Proceeds	(672,000)	-	-	(735,000)	(420,000)	-	-
UBCM Grant	(28,800)	-	(13,500)	-	-	-	-
Other Grants	-	-	(251,545)	-	-	-	-
Transfer From Equipment Replacement Fund	-	-	(193,455)	-	(105,000)	(105,000)	-
Transfer From Capital Replacement Fund	(42,300)	-	(8,000)	-	(50,000)	-	-
TOTAL FUNDING	(753,600)	-	(466,500)	(735,000)	(575,000)	(105,000)	-
Check	-	160,878	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

022 - Joe Rich Volunteer Fire Department							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	68,295	68,295	68,807	18,754	166,119	211,746	262,221
Uses (transfer from)	-	-	(193,455)	-	(105,000)	(105,000)	-
Funding (transfer to)	-	140,454	143,263	146,128	149,051	153,523	158,128
Interest	512	1,390	140	1,237	1,576	1,952	3,153
Ending Balance	68,807	210,138	18,754	166,119	211,746	262,221	423,502
FACILITIES RESERVE							
Beginning Balance	353,319	353,319	313,669	307,961	310,271	262,223	264,190
Uses (transfer from)	(42,300)	-	(8,000)	-	(50,000)	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	2,650	48,569	2,293	2,310	1,952	1,967	1,981
Ending Balance	313,669	401,888	307,961	310,271	262,223	264,190	266,171
OPERATING RESERVE							
Beginning Balance	197,011	197,011	144,489	71,521	48,381	43,203	43,527
Uses (transfer from)	(54,000)	-	(73,500)	(23,500)	(5,500)	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,478	11,849	532	360	322	324	326
Ending Balance	144,489	208,860	71,521	48,381	43,203	43,527	43,853
NOTES							
<u>OPERATING:</u>							
1. Increased training hours for Paid on Call firefighters to train to the current Office of the Fire Commissioner training standards (\$27K)							
2. Licensing fees for new software (\$4K)							
3. Increase in building & repair costs (\$15K)							
4. Reduction in training costs (\$10K)							
5. Debt servicing costs (\$25K) - CWF funds used to reduce costs by \$28K							
6. Admin OH increase resulting from 2024 budget increase (\$45K)							
<u>CAPITAL:</u>							
8511 - Vehicle - 2025 - Rescue/Bush truck (\$315K) - funded from Growing Communities Fund (\$215K) and reserves							
8511 - Vehicle - 2026 - Tender (\$315) - funded with debt - servicing costs est. \$30K/year							
8511 - Vehicle - 2026/2027 - Pumper (\$840K) - funded with debt - servicing costs est. \$85K/year							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

023 - North Westside Volunteer Fire Dept							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	712,964	414,601	783,324	816,309	843,790	872,215	901,617
TOTAL OPERATING COSTS	712,964	414,601	783,324	816,309	843,790	872,215	901,617
*Percentage Increase over prior year	26.5%	-42.6%	9.9%	4.2%	3.4%	3.4%	3.4%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Equipment Replacement Reserve	150,000	150,000	175,000	200,000	225,000	250,000	275,000
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	150,000	150,000	175,000	200,000	225,000	250,000	275,000
TOTAL COSTS	862,964	564,601	958,324	1,016,309	1,068,790	1,122,215	1,176,617
*Percentage Increase over prior year	40.6%	-37.9%	11.1%	6.1%	5.2%	5.0%	4.8%
<u>Projects</u>							
Costs	-	-	10,000	-	-	-	-
Funding (excl tax req)	-	-	(10,000)	-	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	862,964	564,601	968,324	1,016,309	1,068,790	1,122,215	1,176,617
<u>FUNDING SOURCES (REVENUE)</u>							
Administrative Recovery	109,447	109,447	172,298	180,913	189,959	199,456	209,429
UBCM Grant	-	(41,824)	-	-	-	-	-
TOTAL REVENUE	109,447	67,623	172,298	180,913	189,959	199,456	209,429
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(10,000)	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(972,411)	(972,411)	(1,130,622)	(1,197,222)	(1,258,749)	(1,321,672)	(1,386,046)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(972,411)	(972,411)	(1,130,622)	(1,197,222)	(1,258,749)	(1,321,672)	(1,386,046)
*Percentage increase over prior year Requisition	28.5%	28.5%	16.3%	5.9%	5.1%	5.0%	4.9%
TOTAL FUNDING	(862,964)	(904,788)	(968,324)	(1,016,309)	(1,068,790)	(1,122,215)	(1,176,617)
Surplus/(Deficit)*	-	340,187	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
8502 - Capital Assets Under \$50K	119,917	59,075	76,750	-	-	45,000	-
8512 - Vehicles	-	-	315,000	-	577,500	824,250	367,500
8572 - Station 102 Expansion	-	-	300,000	-	-	-	-
TOTAL EXPENDITURES	119,917	59,075	691,750	-	577,500	869,250	367,500
<u>FUNDING SOURCES</u>							
UBCM Grant	(26,739)	-	(40,000)	-	-	-	-
Other Grant	-	-	(22,400)	-	(217,000)	(149,720)	-
Debt Proceeds	-	-	-	-	-	(350,000)	(350,000)
Transfer From Equipment Replacement Fund	(41,678)	-	(315,000)	-	(360,500)	(324,530)	(17,500)
Transfer From Capital Replacement Fund	(51,500)	-	(314,350)	-	-	(45,000)	-
TOTAL FUNDING	(119,917)	-	(691,750)	-	(577,500)	(869,250)	(367,500)
Check	-	59,075	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

023 - North Westside Volunteer Fire Dept							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	100,000	100,000	209,072	69,590	271,612	137,133	63,072
Uses (transfer from)	(41,678)	-	(315,000)	-	(360,500)	(324,530)	(17,500)
Funding (transfer to)	150,000	150,000	175,000	200,000	225,000	250,000	275,000
Interest	750	-	518	2,022	1,021	470	2,404
Ending Balance	209,072	250,000	69,590	271,612	137,133	63,072	322,977
FACILITIES RESERVE							
Beginning Balance	579,919	579,919	532,768	220,056	221,706	223,369	179,707
Uses (transfer from)	(51,500)	-	(314,350)	-	-	(45,000)	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	4,349	37,326	1,638	1,650	1,663	1,338	1,348
Ending Balance	532,768	617,245	220,056	221,706	223,369	179,707	181,055
OPERATING RESERVE							
Beginning Balance	86,841	86,841	87,492	78,073	78,659	79,249	79,843
Uses (transfer from)	-	-	(10,000)	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	651	-	581	586	590	594	599
Ending Balance	87,492	86,841	78,073	78,659	79,249	79,843	80,442
NOTES							
<u>OPERATING:</u>							
1. Increased training hours for Paid on Call firefighters to train to the current Office of the Fire Commissioner training standards (\$43K)							
2. Inflationary adjustments to wages (\$19K)							
3. Transfers to equipment replacement reserve increased to build reserve for future replacement of fire apparatus (\$25K)							
4. Licensing fees for new software (\$4K)							
5. Admin OH increase resulting from 2024 budget increase (\$63K)							
<u>CAPITAL:</u>							
8512 - Vehicle - 2025 - R101 Pumper (\$315K) - funded from reserves							
8512 - Vehicle - 2027 - T101 Tender (\$735K) - funded from reserves (\$447K) and Growing Community Funds (\$288K)							
8512 - Vehicle - 2027 - M103 Tender (\$210K) - funded from reserves (\$131K) and Growing Community Fund (\$79K)							
8512 - Vehicle - 2028/2029 - T102 Tender (\$735K) - funded from reserves (\$35K) and debt (\$700K). Servicing costs starting in 2030, to be determined then.							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

024 - Wilsons Landing Volunteer Fire Dept							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	410,559	211,891	434,603	447,550	460,916	474,713	488,957
TOTAL OPERATING COSTS	410,559	211,891	434,603	447,550	460,916	474,713	488,957
*Percentage Increase over prior year	47.9%	-42.2%	5.9%	3.0%	3.0%	3.0%	3.0%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Equipment Replacement Reserve	60,000	60,000	68,979	71,048	73,179	75,375	77,636
TOTAL TRANSFERS	60,000	60,000	68,979	71,048	73,179	75,375	77,636
TOTAL COSTS	470,559	271,891	503,582	518,598	534,095	550,088	566,593
*Percentage Increase over prior year	48.2%	-45.5%	7.0%	3.0%	3.0%	3.0%	3.0%
<u>Projects</u>							
Costs	-	-	5,000	-	-	-	-
Funding (excl tax req)	-	-	(5,000)	-	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	470,559	271,891	508,582	518,598	534,095	550,088	566,593
	48.2%	-45.5%	8.1%	2.0%	3.0%	3.0%	3.0%
<u>FUNDING SOURCES (REVENUE)</u>							
Administrative Recovery	45,022	45,022	79,146	83,103	87,258	91,621	96,202
UBCM Grant	-	(14,434)	-	-	-	-	-
TOTAL REVENUE	45,022	30,588	79,146	83,103	87,258	91,621	96,202
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(5,000)	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(515,581)	(515,581)	(582,728)	(601,701)	(621,354)	(641,709)	(662,796)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(515,581)	(515,581)	(582,728)	(601,701)	(621,354)	(641,709)	(662,796)
*Percentage increase over prior year Requisition	50.4%	50.4%	13.0%	3.3%	3.3%	3.3%	3.3%
TOTAL FUNDING	(470,559)	(484,993)	(508,582)	(518,598)	(534,095)	(550,088)	(566,593)
Surplus/(Deficit)*	-	213,102	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
4513 - Vehicles	23,100	-	15,750	-	456,750	456,750	94,500
8503 - Capital Assets Under \$50K	67,420	42,915	112,080	-	-	-	-
TOTAL EXPENDITURES	90,520	42,915	127,830	-	456,750	456,750	94,500
<u>FUNDING SOURCES</u>							
Proceeds of Sale	-	-	-	-	(10,000)	-	-
UBCM Grant	(43,670)	-	(40,000)	-	-	-	-
Other Grant	-	-	(15,000)	-	-	-	-
Transfer From Equipment Replacement Fund	(36,670)	-	(23,080)	-	(303,500)	-	(94,500)
Transfer From Capital Replacement Fund	(10,180)	-	(49,750)	-	-	-	-
Debt	-	-	-	-	(143,250)	(456,750)	-
TOTAL FUNDING	(90,520)	-	(127,830)	-	(456,750)	(456,750)	(94,500)
Check	-	42,915	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

024 - Wilsons Landing Volunteer Fire Dept							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	121,600	121,600	145,842	192,834	265,328	36,998	112,650
Uses (transfer from)	(36,670)	-	(23,080)	-	(303,500)	-	(94,500)
Funding (transfer to)	60,000	60,000	68,979	71,048	73,179	75,375	77,636
Interest	912	(607)	1,094	1,446	1,990	277	845
Ending Balance	145,842	180,993	192,834	265,328	36,998	112,650	96,631
FACILITIES RESERVE							
Beginning Balance	270,886	270,886	262,737	214,958	216,570	218,194	219,831
Uses (transfer from)	(10,180)	-	(49,750)	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	2,032	16,292	1,971	1,612	1,624	1,636	1,649
Ending Balance	262,737	287,178	214,958	216,570	218,194	219,831	221,479
OPERATING RESERVE							
Beginning Balance	105,131	105,131	105,311	101,100	101,859	102,623	103,392
Uses (transfer from)	-	-	(5,000)	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	180	6,323	790	758	764	770	775
Ending Balance	105,311	111,454	101,100	101,859	102,623	103,392	104,168
NOTES							
<u>OPERATING:</u>							
1. Inflationary wage adjustments (\$5K)							
2. Increase in volunteer stipend to reflect increasing response costs (\$4K)							
3. Decrease in uniform budget to remove replacement costs from GCF (\$18K)							
4. Decrease in snow removal costs to reflect historical spending (\$5K)							
5. Increase in building maintenance costs to allow for proper maintenance of building (\$15K)							
6. Increase in costs for maintaining equipment and apparatus to reflect shift of small capital projects from the capital budget (\$10K)							
7. Increase in costs for maintaining equipment and apparatus to reflect increasing costs (\$6K)							
8. New software licensing costs (\$4K)							
9. Admin OH increase resulting from 2024 budget increase (\$34K)							
10. Transfers to reserves increased to build reserves for future capital replacements (\$19K)							
11. Reduction in transfers to reserves needed for small capital (\$10K)							
<u>CAPITAL:</u>							
Various small building maintenance and fire prop projects, under \$30K each							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

027 - Ridgeview Fire Hall							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	10,967	10,967	10,967	-	-	-	-
TOTAL OPERATING COSTS	10,967	10,967	10,967	-	-	-	-
*Percentage Increase over prior year	0.0%	0.0%	0.0%	-100.0%	-	-	-
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	10,967	10,967	10,967	-	-	-	-
*Percentage Increase over prior year	0.0%	-1.0%	0.0%	-100.0%	-	-	-
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	-	-	-	-	-	-	-
TOTAL REVENUE	-	-	-	-	-	-	-
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	(325)	-	-	-	-
PARCEL TAX	(10,967)	(10,967)	(10,642)	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(10,967)	(10,967)	(10,642)	-	-	-	-
*Percentage increase over prior year Requisition	0.0%	0.0%	-3.0%	-100.0%	-	-	-
TOTAL FUNDING	(10,967)	(10,967)	(10,967)	-	-	-	-
Surplus/(Deficit)*	-	-	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	322	322	322	-	-	-	-
Uses (transfer from)	-	-	(325)	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	-	-	2	-	-	-	-
Ending Balance	322	322	-	-	-	-	-
NOTES							
OPERATING:							
1. MFA loan fully paid in 2025.							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

028 - June Springs Fire Dept							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	15,448	17,416	18,050	18,952	19,898	20,892	21,935
TOTAL OPERATING COSTS	15,448	17,416	18,050	18,952	19,898	20,892	21,935
*Percentage Increase over prior year	-0.4%	17.1%	16.8%	5.0%	5.0%	5.0%	5.0%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	15,448	17,416	18,050	18,952	19,898	20,892	21,935
*Percentage Increase over prior year	-0.4%	12.2%	16.8%	5.0%	5.0%	5.0%	5.0%
FUNDING SOURCES (REVENUE)							
Administrative Recovery	853	853	850	893	937	984	1,033
TOTAL REVENUE	853	853	850	893	937	984	1,033
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(16,301)	(16,301)	(18,900)	(19,844)	(20,835)	(21,876)	(22,969)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(16,301)	(16,301)	(18,900)	(19,844)	(20,835)	(21,876)	(22,969)
*Percentage increase over prior year Requisition	-2.2%	-2.2%	15.9%	5.0%	5.0%	5.0%	5.0%
TOTAL FUNDING	(15,448)	(15,448)	(18,050)	(18,952)	(19,898)	(20,892)	(21,935)
Surplus/(Deficit)*	-	(1,968)	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	2,378	2,378	2,396	2,414	2,432	2,450	2,468
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	18	105	18	18	18	18	19
Ending Balance	2,396	2,482	2,414	2,432	2,450	2,468	2,487
NOTES							
OPERATING:							
1. Increase in contracted services (\$3K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

029 - Brent Road Fire Protection							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	38,751	2,560	46,929	55,059	56,194	57,334	58,980
TOTAL OPERATING COSTS	38,751	2,560	46,929	55,059	56,194	57,334	58,980
*Percentage Increase over prior year	40.3%	-92.3%	21.1%	17.3%	2.1%	2.0%	2.9%
TRANSFERS TO RESERVE							
Transfer to Capital Facilities Reserve	3,264	3,264	-	-	-	-	-
TOTAL TRANSFERS	3,264	3,264	-	-	-	-	-
TOTAL COSTS	42,015	5,824	46,929	55,059	56,194	57,334	58,980
*Percentage Increase over prior year	36.0%	-84.1%	11.7%	17.3%	2.1%	2.0%	2.9%
FUNDING SOURCES (REVENUE)							
Administrative Recovery	1,725	1,725	2,368	2,486	2,611	2,741	2,878
TOTAL REVENUE	1,725	1,725	2,368	2,486	2,611	2,741	2,878
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(43,740)	(43,740)	(49,297)	(57,545)	(58,805)	(60,076)	(61,858)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(43,740)	(43,740)	(49,297)	(57,545)	(58,805)	(60,076)	(61,858)
*Percentage increase over prior year Requisition	32.8%	32.8%	12.7%	16.7%	2.2%	2.2%	3.0%
TOTAL FUNDING	(42,015)	(42,015)	(46,929)	(55,059)	(56,194)	(57,334)	(58,980)
Surplus/(Deficit)*	-	36,191	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	204	204	205	207	208	210	211
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	2	12	2	2	2	2	2
Ending Balance	205	216	207	208	210	211	213
FACILITIES RESERVE							
Beginning Balance	40,950	40,950	44,545	44,880	45,216	45,555	45,897
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	3,264	3,264	-	-	-	-	-
Interest	332	2,267	334	337	339	342	344
Ending Balance	44,545	46,480	44,880	45,216	45,555	45,897	46,241
OPERATING RESERVE							
Beginning Balance	3,120	3,120	3,143	3,167	3,190	3,214	3,238
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	23	526	24	24	24	24	24
Ending Balance	3,143	3,646	3,167	3,190	3,214	3,238	3,263
NOTES							
OPERATING:							
1. Cost estimates provided by District of Peachland. Increases to cover contributions to capital reserves to build a new firehall. (\$8K)							
2. Transfers to reserves not required (\$3)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

043 - Business Licenses							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	20,720	15,390	23,037	23,861	24,715	25,599	26,517
TOTAL OPERATING COSTS	20,720	15,390	23,037	23,861	24,715	25,599	26,517
*Percentage Increase over prior year	-66.6%	-41.5%	11.2%	3.6%	3.6%	3.6%	3.6%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	20,720	15,390	23,037	23,861	24,715	25,599	26,517
*Percentage Increase over prior year	-66.6%	-50.4%	11.2%	3.6%	3.6%	3.6%	3.6%
FUNDING SOURCES (REVENUE)							
Operations	(39,221)	(39,952)	(27,895)	(28,962)	(30,071)	(31,223)	(32,422)
Administration Overhead Recovery	18,501	18,501	4,858	5,101	5,356	5,624	5,905
TOTAL REVENUE	(20,720)	(21,451)	(23,037)	(23,861)	(24,715)	(25,599)	(26,517)
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
PARCEL TAX	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	-	-	-	-	-
*Percentage increase over prior year Requisition							
TOTAL FUNDING	(20,720)	(21,451)	(23,037)	(23,861)	(24,715)	(25,599)	(26,517)
Surplus/(Deficit)*	-	6,061	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	36,111	36,111	36,381	36,654	36,929	37,206	37,485
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	271	2,172	273	275	277	279	281
Ending Balance	36,381	38,283	36,654	36,929	37,206	37,485	37,766
OPERATING RESERVE							
Beginning Balance	26,731	26,731	26,931	27,133	27,337	54,673	109,346
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	200	1,321	202	203	27,337	54,673	109,346
Ending Balance	26,931	28,052	27,133	27,337	54,673	109,346	218,693
NOTES							
OPERATING:							
1. Inflationary adjustment for wages (\$1K)							
2. Increase in overtime budget to reflect historical spending (\$1K)							
3. Admin OH reduced to reflect decrease in operational budget in 2024 (\$13K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

044 - Building Inspection							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	698,135	541,312	940,615	970,952	1,008,652	1,047,831	1,088,548
TOTAL OPERATING COSTS	698,135	541,312	940,615	970,952	1,008,652	1,047,831	1,088,548
*Percentage Increase over prior year	5.2%	-14.8%	34.7%	3.2%	3.9%	3.9%	3.9%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Equipment Replacement Reserve	50,000	50,000	50,000	50,000	50,000	50,000	50,000
TOTAL TRANSFERS	50,000	50,000	50,000	50,000	50,000	50,000	50,000
TOTAL COSTS	748,135	591,312	990,615	1,020,952	1,058,652	1,097,831	1,138,548
*Percentage Increase over prior year	12.7%	-14.2%	32.4%	3.1%	3.7%	3.7%	3.7%
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(485,000)	(697,906)	(585,000)	(602,550)	(620,627)	(639,245)	(658,423)
Administration Overhead Recovery	188,749	188,749	204,848	215,090	225,845	237,137	248,994
Other	(6,000)	(2,755)	(5,202)	(5,306)	(5,412)	(5,520)	(5,686)
TOTAL REVENUE	(302,251)	(511,912)	(385,354)	(392,766)	(400,194)	(407,629)	(415,115)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	(200,000)	-	(299,154)	(236,079)	(169,762)	(100,000)	(75,000)
PARCEL TAX	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	(118,552)	(119,259)	(147,589)	(189,053)	(235,624)	(284,565)	(312,640)
TAX REQ - CEN OK WEST	(127,332)	(126,625)	(158,518)	(203,054)	(253,073)	(305,638)	(335,793)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(245,884)	(245,884)	(306,107)	(392,107)	(488,696)	(590,202.76)	(648,433.14)
*Percentage increase over prior year Requisition	347.1%	348.8%	24.5%	28.1%	24.6%	20.8%	9.9%
TOTAL FUNDING	(748,135)	(757,796)	(990,615)	(1,020,952)	(1,058,652)	(1,097,831)	(1,138,548)
Surplus/(Deficit)*	-	166,484	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
5505 - Vehicle	68,171	101,771	-	66,860	-	-	-
TOTAL EXPENDITURES	68,171	101,771	-	66,860	-	-	-
<u>FUNDING SOURCES</u>							
Proceeds of Sale	(5,000)	-	-	-	-	-	-
Transfer From Equipment Replacement Fund	(63,171)	-	-	(66,860)	-	-	-
TOTAL FUNDING	(68,171)	-	-	(66,860)	-	-	-
<i>Check</i>	-	101,771	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

044 - Building Inspection							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	52,117	52,117	39,337	89,632	73,444	123,995	174,925
Uses (transfer from)	(63,171)	-	-	(66,860)	-	-	-
Funding (transfer to)	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Interest	391	9,172	295	672	551	930	1,312
Ending Balance	39,337	111,289	89,632	73,444	123,995	174,925	226,237
BUILDING INSPECTION OPERATING RESERVE							
Beginning Balance	1,195,380	1,195,380	1,004,345	710,480	477,959	310,508	212,087
Uses (transfer from)	(200,000)	-	(299,154)	(236,079)	(169,762)	(100,000)	(75,000)
Funding (transfer to)	-	-	-	-	-	-	-
Interest	8,965	68,633	5,289	3,558	2,311	1,579	1,028
Ending Balance	1,004,345	1,264,013	710,480	477,959	310,508	212,087	138,115
BYLAW ENFORCEMENT OPERATING RESERVE							
Beginning Balance	5,840	5,840	5,884	5,928	5,973	6,017	6,062
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	44	351	44	44	45	45	45
Ending Balance	5,884	6,191	5,928	5,973	6,017	6,062	6,108
NOTES							
OPERATING:							
1. New FTEs approved in Spring 2024 - Chief Building Official, Supervisor, Planning & Permitting (\$189K). Funded 75% from operating reserves for 2025.							
2. Inflationary wage increases (\$45K)							
3. Increase in training & education budgets for new employees (\$3K)							
4. Increase in legal fees (\$2K)							
3. Admin OH increase related to new FTEs (\$16K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

050 - Transportation Demand Management							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	14,280	5,808	14,500	14,935	15,383	15,845	16,320
TOTAL OPERATING COSTS	14,280	5,808	14,500	14,935	15,383	15,845	16,320
*Percentage Increase over prior year	0.0%	-24.1%	1.5%	3.0%	3.0%	3.0%	3.0%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	14,280	5,808	14,500	14,935	15,383	15,845	16,320
*Percentage Increase over prior year	0.0%	-59.3%	1.5%	3.0%	3.0%	3.0%	3.0%
<u>FUNDING SOURCES (REVENUE)</u>							
Administrative Recovery	-	-	-	-	-	-	-
TOTAL REVENUE	-	-	-	-	-	-	-
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	(6,885)	(6,928)	(6,991)	(7,201)	(7,417)	(7,639)	(7,869)
TAX REQ - CEN OK WEST	(7,395)	(7,352)	(7,509)	(7,734)	(7,966)	(8,205)	(8,451)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(14,280)	(14,280)	(14,500)	(14,935)	(15,383)	(15,845)	(16,320)
*Percentage increase over prior year Requisition	0.0%	0.0%	1.5%	3.0%	3.0%	3.0%	3.0%
TOTAL FUNDING	(14,280)	(14,280)	(14,500)	(14,935)	(15,383)	(15,845)	(16,320)
Surplus/(Deficit)*	-	8,472	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	39,914	39,914	40,213	40,515	40,819	41,125	41,433
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	299	-	302	304	306	308	311
Ending Balance	40,213	39,914	40,515	40,819	41,125	41,433	41,744
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

051 - Lakeshore Road Improvements							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL					
OPERATING COSTS							
Operations	6,134	6,134	6,034	6,034	4,678	-	-
TOTAL OPERATING COSTS	6,134	6,134	6,034	6,034	4,678	-	-
*Percentage Increase over prior year	36.7%	2.2%	-1.6%	0.0%	-22.5%	-	-
TOTAL COSTS	6,134	6,134	6,034	6,034	4,678	-	-
*Percentage Increase over prior year	36.7%	2.2%	-1.6%	0.0%	-22.5%	-	-
FUNDING SOURCES (REVENUE)							
Other	-	(39)	-	-	-	-	-
TOTAL REVENUE	-	(39)	-	-	-	-	-
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
PARCEL TAX	(6,134)	(6,134)	(6,034)	(6,034)	(4,678)	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(6,134)	(6,134)	(6,034)	(6,034)	(4,678)	-	-
*Percentage increase over prior year Requisition	36.7%	36.7%	-1.6%	0.0%	-22.5%	-	-
TOTAL FUNDING	(6,134)	(6,173)	(6,034)	(6,034)	(4,678)	-	-
Surplus/(Deficit)*	-	39	-	-	-	-	-
<i>Check</i>	-	-	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL					
EQUIPMENT RESERVE							
Beginning Balance	82,373	82,373	82,958	83,581	84,207	84,839	85,475
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	585	-	622	627	632	636	641
Ending Balance	82,958	82,373	83,581	84,207	84,839	85,475	86,116
OPERATING RESERVE							
Beginning Balance	9	9	9	9	9	9	9
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-
Ending Balance	9	9	9	9	9	9	9
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

058 - Scotty Heights Street Lights							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	19,301	12,255	19,694	20,297	20,918	21,558	22,219
TOTAL OPERATING COSTS	19,301	12,255	19,694	20,297	20,918	21,558	22,219
*Percentage Increase over prior year	0.1%	-22.5%	2.0%	3.1%	3.1%	3.1%	3.1%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	19,301	12,255	19,694	20,297	20,918	21,558	22,219
*Percentage Increase over prior year	0.1%	-36.4%	2.0%	3.1%	3.1%	3.1%	3.1%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	2,223	2,223	2,242	2,354	2,472	2,595	2,725
Engineering Administration Overhead Recovery	1,060	1,060	1,505	1,581	1,660	1,743	1,830
TOTAL REVENUE	3,283	3,283	3,747	3,935	4,132	4,338	4,555
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
PARCEL TAX	-	-	-	-	-	-	-
TAX REQ - LOCAL SERVICE AREA	(22,584)	(22,584)	(23,441)	(24,231)	(25,049)	(25,896)	(26,774)
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(22,584)	(22,584)	(23,441)	(24,231)	(25,049)	(25,896)	(26,774)
*Percentage increase over prior year Requisition	-1.6%	-1.6%	3.8%	3.4%	3.4%	3.4%	3.4%
TOTAL FUNDING	(19,301)	(22,584)	(23,441)	(24,231)	(25,049)	(25,896)	(26,774)
Surplus/(Deficit)*	-	7,045	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	9,596	9,596	9,668	9,741	9,814	9,888	9,962
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	72	368	73	73	74	74	75
Ending Balance	9,668	9,965	9,741	9,814	9,888	9,962	10,036
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

085 - Ellison Transit Services							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	32,503	25,616	37,245	39,107	41,063	43,116	45,272
TOTAL OPERATING COSTS	32,503	25,616	37,245	39,107	41,063	43,116	45,272
*Percentage Increase over prior year	113.4%	-21.2%	14.6%	5.0%	5.0%	5.0%	5.0%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	32,503	25,616	37,245	39,107	41,063	43,116	45,272
*Percentage Increase over prior year	113.4%	-21.2%	14.6%	5.0%	5.0%	5.0%	5.0%
FUNDING SOURCES (REVENUE)							
Operations	(9,000)	(8,320)	(9,180)	(9,364)	(9,551)	(9,742)	(10,034)
Administration Overhead Recovery	2,748	2,748	3,575	3,754	3,941	4,139	4,345
TOTAL REVENUE	(6,252)	(5,572)	(5,605)	(5,610)	(5,609)	(5,603)	(5,689)
TRANSFERS FROM RESERVE							
From Operating Reserve	(3,000)	-	(6,000)	(5,000)	(4,000)	(3,000)	(2,000)
TAX REQ -LOCAL SERV AREA	(23,251)	(23,251)	(25,640)	(28,497)	(31,453)	(34,512)	(37,583)
TAX REQ -CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(23,251)	(23,251)	(25,640)	(28,497)	(31,453)	(34,512)	(37,583)
*Percentage increase over prior year Requisition	4.8%	4.8%	10.3%	11.1%	10.4%	9.7%	8.9%
TOTAL FUNDING	(32,503)	(28,823)	(37,245)	(39,107)	(41,063)	(43,116)	(45,272)
Surplus/(Deficit)*	-	3,207	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	66,998	66,998	64,501	58,985	54,427	50,835	48,217
Uses (transfer from)	(3,000)	-	(6,000)	(5,000)	(4,000)	(3,000)	(2,000)
Funding (transfer to)	-	-	-	-	-	-	-
Interest	502	3,366	484	442	408	381	362
Ending Balance	64,501	70,365	58,985	54,427	50,835	48,217	46,578
NOTES							
OPERATING:							
1. Budget provided by BC Transit (\$5K). Operating reserves used to spread increase over five years.							
2. Planned use of operating reserves to smooth increases over multiple years.							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

092 - Westside Waste Disposal							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	1,181,764	949,357	1,173,735	1,211,418	1,254,940	1,300,373	1,347,777
TOTAL OPERATING COSTS	1,181,764	949,357	1,173,735	1,211,418	1,254,940	1,300,373	1,347,777
*Percentage Increase over prior year	-4.6%	-9.5%	-0.7%	3.2%	3.6%	3.6%	3.6%
<u>TRANSFERS TO RESERVE</u>							
Transfer to 093 Westside Sanitary Landfill	22,000	22,000	30,000	30,000	30,000	30,000	30,000
Transfer to Capital Facilities Reserve	188,830	188,830	217,927	216,268	208,184	199,225	214,861
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	210,830	210,830	247,927	246,268	238,184	229,225	244,861
TOTAL COSTS	1,392,594	1,160,186	1,421,662	1,457,685	1,493,124	1,529,598	1,592,638
*Percentage Increase over prior year	1.8%	-18.7%	2.1%	2.5%	2.4%	2.4%	4.1%
<u>Projects</u>							
Costs	-	-	6,500	-	-	-	200,000
Funding (excl tax req)	-	-	(6,500)	-	-	-	(200,000)
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	1,392,594	1,160,186	1,428,162	1,457,685	1,493,124	1,529,598	1,792,638
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(1,541,991)	(1,313,402)	(1,596,233)	(1,643,509)	(1,691,036)	(1,740,248)	(1,812,726)
Administration Overhead Recovery	223,192	223,192	230,347	241,864	253,958	266,655	279,988
Engineering Administration Overhead Recovery	68,113	68,113	92,178	96,786	101,626	106,707	112,042
TOTAL REVENUE	(1,250,686)	(1,022,097)	(1,273,708)	(1,304,858)	(1,335,453)	(1,366,885)	(1,420,695)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(6,500)	-	-	-	(200,000)
TAX REQ - PARCEL TAX	(141,908)	(141,908)	(147,953)	(152,827)	(157,672)	(162,713)	(171,942)
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(141,908)	(141,908)	(147,953)	(152,827)	(157,672)	(162,713)	(171,942)
*Percentage increase over prior year Requisition	3.1%	3.1%	4.3%	3.3%	3.2%	3.2%	5.7%
TOTAL FUNDING	(1,392,594)	(1,164,005)	(1,428,162)	(1,457,685)	(1,493,124)	(1,529,598)	(1,792,638)
Surplus/(Deficit)*	-	3,819	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
4003 - Capital Assets Under \$50K	101,365	-	-	-	-	-	-
4006 - Staff Toilet and Scale House	340,000	-	225,000	250,000	-	-	-
TOTAL EXPENDITURES	441,365	-	225,000	250,000	-	-	-
<u>FUNDING SOURCES</u>							
Transfer From Capital Facilities Reserve	(441,365)	-	(225,000)	(250,000)	-	-	-
TOTAL FUNDING	(441,365)	-	(225,000)	(250,000)	-	-	-
Check	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

092 - Westside Waste Disposal							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	361,811	361,811	111,989	105,703	72,510	282,800	485,640
Uses (transfer from)	(441,365)	-	(225,000)	(250,000)	-	-	-
Funding (transfer to)	188,830	188,830	217,927	216,268	208,184	199,225	214,861
Interest	2,714	17,852	787	540	2,105	3,615	5,254
Ending Balance	111,989	568,492	105,703	72,510	282,800	485,640	705,754
OPERATING RESERVE							
Beginning Balance	981,867	981,867	989,231	990,102	997,528	1,005,009	1,012,547
Uses (transfer from)	-	-	(6,500)	-	-	-	(200,000)
Funding (transfer to)	-	-	-	-	-	-	-
Interest	7,364	41,607	7,370	7,426	7,481	7,538	6,094
Ending Balance	989,231	1,023,475	990,102	997,528	1,005,009	1,012,547	818,641
NOTES							
<u>OPERATING:</u>							
1. Inflationary wage adjustments (\$10K)							
2. Inflationary adjustments to tipping fee costs (\$13K)							
3. Decrease in hauling contract costs (\$16K)							
4. Decrease in security service costs from new provider (\$10K)							
5. Increases in transfers to capital reserves (\$29K)							
6. Increase in transfers to the landfill reserve for extension to closure period (\$8K)							
4. Engineering OH rate increase resulting from decrease on expenditure pool costs are allocated over (\$24K)							
<u>CAPITAL:</u>							
Project 4006 - site prep, replacement of scale house building, new building to house office, bathroom, small equipment.							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

093 - Westside Sanitary Landfill							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	34,623	14,735	31,221	31,778	32,357	32,963	33,589
TOTAL OPERATING COSTS	34,623	14,735	31,221	31,778	32,357	32,963	33,589
*Percentage Increase over prior year	-35.1%	-73.1%	-9.8%	1.8%	1.8%	1.9%	1.9%
TRANSFERS TO RESERVE							
Transfer to Closure Reserve Fund	22,000	22,000	30,000	30,000	30,000	30,000	30,000
TOTAL TRANSFERS	22,000	22,000	30,000	30,000	30,000	30,000	30,000
TOTAL COSTS	56,623	36,735	61,221	61,778	62,357	62,963	63,589
*Percentage Increase over prior year	-24.8%	-52.2%	8.1%	0.9%	0.9%	1.0%	1.0%
Projects							
Costs	-	-	17,000	-	-	-	-
Funding (excl tax req)	-	-	-	-	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	17,000	-	-	-	-
TOTAL Cost Center Expenditures	56,623	36,735	78,221	61,778	62,357	62,963	63,589
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	4,816	4,816	4,995	5,245	5,507	5,782	6,071
Other	1,612	1,612	2,701	2,836	2,977	3,126	3,283
TOTAL REVENUE	6,428	6,428	7,696	8,080	8,484	8,909	9,354
TRANSFERS FROM RESERVE							
From Landfill Closure Fund	(41,051)	-	(55,916)	(39,858)	(40,842)	(41,871)	(42,943)
From 092 Westside Transfer Station	(22,000)	(22,000)	(30,000)	(30,000)	(30,000)	(30,000)	(30,000)
TOTAL TRANSFERS	(63,051)	(22,000)	(85,916)	(69,858)	(70,842)	(71,871)	(72,943)
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ -LOCAL SERV AREA	-	-	-	-	-	-	-
TAX REQ -CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	-	-	-	-	-
*Percentage increase over prior year Requisition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(63,051)	(15,572)	(85,916)	(69,858)	(70,842)	(71,871)	(72,943)
Surplus/(Deficit)*	-	(21,163)	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
4010 - Landfill Wells	-	-	105,000	-	-	-	-
TOTAL EXPENDITURES	-	-	105,000	-	-	-	-
FUNDING SOURCES							
Transfer from Landfill Closure Fund	-	-	(105,000)	-	-	-	-
TOTAL FUNDING	-	-	(105,000)	-	-	-	-
Check	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	4,145	4,145	4,176	4,207	4,239	4,271	4,303
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	31	249	31	32	32	32	32
Ending Balance	4,176	4,394	4,207	4,239	4,271	4,303	4,335
CLOSURE RESERVE							
Beginning Balance	326,420	326,420	309,817	180,243	171,662	162,027	151,282
Uses (transfer from)	(41,051)	-	(160,916)	(39,858)	(40,842)	(41,871)	(42,943)
Funding (transfer to)	22,000	22,000	30,000	30,000	30,000	30,000	30,000
Interest	2,448	21,903	1,342	1,278	1,206	1,126	1,038
Ending Balance	309,817	370,323	180,243	171,662	162,027	151,282	139,376
NOTES							
OPERATING:							
1. Increase to transfer to Landfill Reserve to reflect increasing costs (\$8K)							
2. One-time sampling costs in 2024 removed (\$2.5K)							
3. Operating project - new gas monitoring equipment (\$17K)							
CAPITAL:							
Project 4010 - Construction of new monitoring wells onsite							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

095 - Solid Waste Collection							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	550,158	469,559	594,663	616,000	634,862	652,455	668,789
TOTAL OPERATING COSTS	550,158	469,559	594,663	616,000	634,862	652,455	668,789
*Percentage Increase over prior year	2.3%	-10.0%	8.1%	3.6%	3.1%	2.8%	2.5%
TRANSFERS TO RESERVE							
Transfer to Capital Facilities Reserve	19,221	19,221	4,000	4,120	4,244	4,371	4,502
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	19,221	19,221	4,000	4,120	4,244	4,371	4,502
TOTAL COSTS	569,379	488,780	598,663	620,120	639,105	656,826	673,291
*Percentage Increase over prior year	1.4%	-13.0%	5.1%	3.6%	3.1%	2.8%	2.5%
FUNDING SOURCES (REVENUE)							
Operations	(615,993)	(577,523)	(647,273)	(673,523)	(697,541)	(720,546)	(742,559)
Administration Overhead Recovery	93,864	93,864	95,860	100,653	105,686	110,970	116,518
TOTAL REVENUE	(522,129)	(483,659)	(551,413)	(572,870)	(591,855)	(609,576)	(626,041)
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - PARCEL TAX	(47,250)	(47,250)	(47,250)	(47,250)	(47,250)	(47,250)	(47,250)
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(47,250)	(47,250)	(47,250)	(47,250)	(47,250)	(47,250)	(47,250)
*Percentage increase over prior year Requisition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(569,379)	(530,909)	(598,663)	(620,120)	(639,105)	(656,826)	(673,291)
Surplus/(Deficit)*	-	42,129	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
4004 - Capital Projects	12,915	-	-	-	-	-	-
4007 - Northwestside Transfer Station	135,000	-	50,000	-	-	-	-
TOTAL EXPENDITURES	147,915	-	50,000	-	-	-	-
FUNDING SOURCES							
Transfer From Equipment Replacement Fund	(135,000)	-	(50,000)	-	-	-	-
Transfer From Capital Facilities Reserve	(12,915)	-	-	-	-	-	-
TOTAL FUNDING	(147,915)	-	(50,000)	-	-	-	-
<i>Check</i>	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

095 - Solid Waste Collection							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	224,484	224,484	226,168	177,864	179,198	180,542	181,896
Uses (transfer from)	-	-	(50,000)	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,684	13,502	1,696	1,334	1,344	1,354	1,364
Ending Balance	226,168	237,986	177,864	179,198	180,542	181,896	183,260
FACILITIES RESERVE							
Beginning Balance	20,377	20,377	26,836	31,038	35,390	39,899	44,569
Uses (transfer from)	(12,915)	-	-	-	-	-	-
Funding (transfer to)	19,221	19,221	4,000	4,120	4,244	4,371	4,502
Interest	153	3,757	201	233	265	299	334
Ending Balance	26,836	43,355	31,038	35,390	39,899	44,569	49,406
OPERATING RESERVE							
Beginning Balance	377,040	377,040	379,868	382,717	385,587	388,479	391,392
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	2,828	21,145	2,849	2,870	2,892	2,914	2,935
Ending Balance	379,868	398,185	382,717	385,587	388,479	391,392	394,328
NOTES							
<u>OPERATING:</u>							
1. Increase tipping fee costs (\$16K)							
2. Increase in costs for transfer sites - contracts and maintenance							
2. Garbage cart purchased moved from capital to operating (\$12K). Transfer to capital reserves reduced to reflect change.							
2. Transfer to capital reserves reduced to reflect garbage cart purchased moved from capital to operating							
<u>CAPITAL:</u>							
Project 4007 - Upgrades to replace fence, accommodate vehicles and improve site safety							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

105 - Noise Abatement							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	16,523	14,136	16,886	18,057	18,755	19,480	20,233
TOTAL OPERATING COSTS	16,523	14,136	16,886	18,057	18,755	19,480	20,233
*Percentage Increase over prior year	6.8%	20.7%	2.2%	6.9%	3.9%	3.9%	3.9%
TOTAL COSTS	16,523	14,136	16,886	18,057	18,755	19,480	20,233
*Percentage Increase over prior year	6.8%	-8.6%	2.2%	6.9%	3.9%	3.9%	3.9%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	3,702	3,702	3,877	4,071	4,274	4,488	4,713
TOTAL REVENUE	3,702	3,702	3,877	4,071	4,274	4,488	4,713
TRANSFERS FROM RESERVE							
From Operating Reserve	(1,000)	-	(500)	(500)	-	-	-
TAX REQ - CEN OK EAST	(9,924)	(10,064)	(10,460)	(11,165)	(11,888)	(12,373)	(12,877)
TAX REQ - LOCAL SERV AREA	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	(9,301)	(9,161)	(9,803)	(10,463)	(11,141)	(11,595)	(12,068)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(19,225)	(19,225)	(20,263)	(21,628)	(23,029)	(23,968)	(24,945)
*Percentage increase over prior year Requisition	5.3%	5.3%	5.4%	6.7%	6.5%	4.1%	4.1%
TOTAL FUNDING	(16,523)	(15,523)	(16,886)	(18,057)	(18,755)	(19,480)	(20,233)
Surplus/(Deficit)*	-	1,387	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	125	125	126	127	128	129	130
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1	-	1	1	1	1	1
Ending Balance	126	125	127	128	129	130	131
OPERATING RESERVE							
Beginning Balance	14,081	14,081	14,187	13,789	13,389	13,489	13,590
Uses (transfer from)	-	-	(500)	(500)	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	106	621	103	100	100	101	102
Ending Balance	14,187	14,702	13,789	13,389	13,489	13,590	13,692
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

106 - Untidy Premises							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	25,821	30,984	34,630	35,606	36,620	37,671	38,763
TOTAL OPERATING COSTS	25,821	30,984	34,630	35,606	36,620	37,671	38,763
*Percentage Increase over prior year	6.1%	74.0%	34.1%	2.8%	2.8%	2.9%	2.9%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	25,821	30,984	34,630	35,606	36,620	37,671	38,763
*Percentage Increase over prior year	6.1%	45.6%	34.1%	2.8%	2.8%	2.9%	2.9%
FUNDING SOURCES (REVENUE)							
Operations	(3,060)	-	(11,000)	(11,075)	(11,152)	(11,232)	(11,314)
Administration Overhead Recovery	5,596	5,596	5,843	6,135	6,442	6,764	7,102
TOTAL REVENUE	2,536	5,596	(5,157)	(4,940)	(4,710)	(4,468)	(4,212)
TRANSFERS FROM RESERVE							
From Operating Reserve	(1,000)	-	-	-	-	-	-
TAX REQ -CEN OK EAST	(14,122)	(14,321)	(15,215)	(15,831)	(16,472)	(17,140)	(17,836)
TAX REQ -LOCAL SERV AREA	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	(13,235)	(13,036)	(14,259)	(14,836)	(15,437)	(16,063)	(16,715)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(27,357)	(27,357)	(29,473)	(30,667)	(31,909)	(33,203)	(34,551)
*Percentage increase over prior year Requisition	6.0%	6.0%	7.7%	4.0%	4.1%	4.1%	4.1%
TOTAL FUNDING	(25,821)	(21,761)	(34,630)	(35,606)	(36,620)	(37,671)	(38,763)
Surplus/(Deficit)*	-	(9,223)	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	574	574	578	582	586	591	595
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	4	35	4	4	4	4	4
Ending Balance	578	608	582	586	591	595	600
OPERATING RESERVE							
Beginning Balance	28,821	28,821	28,879	29,095	29,313	29,533	29,755
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	58	1,524	217	218	220	221	223
Ending Balance	28,879	30,345	29,095	29,313	29,533	29,755	29,978
NOTES							
OPERATING:							
1. Increase for anticipated clean up costs from the Grouse Complex Fire. Cost recovered from property owners when incurred (\$8K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

121 - Ellison Heritage Community Centre							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	131,371	101,278	138,139	142,339	146,899	151,620	157,107
TOTAL OPERATING COSTS	131,371	101,278	138,139	142,339	146,899	151,620	157,107
*Percentage Increase over prior year	-10.5%	-31.8%	5.2%	3.0%	3.2%	3.2%	3.6%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Capital Facilities Reserve	7,804	7,804	8,194	8,604	9,034	9,486	10,000
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	7,804	7,804	8,194	8,604	9,034	9,486	10,000
TOTAL COSTS	139,175	109,082	146,333	150,943	155,933	161,106	167,107
*Percentage Increase over prior year	-10.3%	-42.3%	5.1%	3.2%	3.3%	3.3%	3.7%
<u>Projects</u>							
Costs	-	-	30,000	30,000	-	-	-
Funding (excl tax req)	-	-	(30,000)	(30,000)	-	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	139,175	109,082	176,333	180,943	155,933	161,106	167,107
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(18,168)	(16,878)	(19,027)	(19,903)	(20,798)	(21,713)	(22,686)
Administration Overhead Recovery	28,819	28,819	36,181	37,990	39,890	41,884	43,978
TOTAL REVENUE	10,651	11,941	17,154	18,087	19,092	20,171	21,292
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(30,000)	(30,000)	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(149,826)	(149,826)	(163,487)	(169,030)	(175,025)	(181,277)	(188,399)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(149,826)	(149,826)	(163,487)	(169,030)	(175,025)	(181,277)	(188,399)
*Percentage increase over prior year Requisition	1.2%	1.2%	9.1%	3.4%	3.5%	3.6%	3.9%
TOTAL FUNDING	(139,175)	(137,885)	(176,333)	(180,943)	(155,933)	(161,106)	(167,107)
Surplus/(Deficit)*	-	28,803	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
1080 - Kitchen Renovation	35,000	15,362	-	-	-	-	-
1081 - Energy Efficiency Upgrades	12,360	9,720	-	-	-	-	51,500
1118 - Hvac System Upgrades	125,000	-	-	-	-	-	-
1119 - Rear Entrance Stairs Replacement	-	-	-	-	5,150	77,250	-
TOTAL EXPENDITURES	172,360	25,082	-	-	5,150	77,250	51,500
<u>FUNDING SOURCES</u>							
Transfer From Capital Facilities Reserve	(160,360)	-	-	-	(150)	(2,250)	(1,500)
Transfer From CWF Cap Fac Reserve	(12,000)	-	-	-	(5,000)	(75,000)	(50,000)
TOTAL FUNDING	(172,360)	-	-	-	(5,150)	(77,250)	(51,500)
Check	-	25,082	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

121 - Ellison Heritage Community Centre							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	68,249	68,249	68,761	69,277	69,796	70,320	70,847
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	512	4,105	516	520	523	527	531
Ending Balance	68,761	72,354	69,277	69,796	70,320	70,847	71,379
FACILITIES RESERVE							
Beginning Balance	428,453	428,453	279,110	289,397	300,172	311,307	320,878
Uses (transfer from)	(160,360)	-	-	-	(150)	(2,250)	(1,500)
Funding (transfer to)	7,804	7,804	8,194	8,604	9,034	9,486	10,000
Interest	3,213	25,261	2,093	2,170	2,251	2,335	2,407
Ending Balance	279,110	461,518	289,397	300,172	311,307	320,878	331,784
OPERATING RESERVE							
Beginning Balance	150,135	150,135	151,261	152,396	153,538	154,690	155,850
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,126	7,098	1,134	1,143	1,152	1,160	1,169
Ending Balance	151,261	157,233	152,396	153,538	154,690	155,850	157,019
NOTES							
<u>OPERATING:</u>							
1. Inflationary adjustment to wages (\$5K)							
2. Admin OH increased to reflect network server being supported (\$9K)							
<u>CAPITAL:</u>							
Project 1119 - to replace external stairs - planned funding from Community Works Funds (\$80K) and reserves							
Project 1081 - upgrades to improve energy efficiency and reduce operating costs - planned funding Community Works Funds (\$50K) and reserves							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

123 - Joe Rich Community Hall							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	57,454	48,126	60,484	61,763	63,076	64,422	65,888
TOTAL OPERATING COSTS	57,454	48,126	60,484	61,763	63,076	64,422	65,888
*Percentage Increase over prior year	-0.5%	-5.2%	5.3%	2.1%	2.1%	2.1%	2.3%
TRANSFERS TO RESERVE							
Transfer to Capital Facilities Reserve	4,322	4,322	1,171	3,619	3,222	2,793	3,000
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	4,322	4,322	1,171	3,619	3,222	2,793	3,000
TOTAL COSTS	61,776	52,448	61,655	65,382	66,298	67,215	68,888
*Percentage Increase over prior year	-0.5%	-15.5%	-0.2%	6.0%	1.4%	1.4%	2.5%
Projects							
Costs	-	-	10,000	-	-	-	600
Funding (excl tax req)	-	-	(10,000)	-	-	-	(600)
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	61,776	52,448	71,655	65,382	66,298	67,215	69,488
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	6,959	6,959	6,986	7,335	7,702	8,087	8,492
TOTAL REVENUE	6,959	6,959	6,986	7,335	7,702	8,087	8,492
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	(10,000)	-	-	-	(600)
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	(68,735)	(68,735)	(68,641)	(72,717)	(74,000)	(75,302)	(77,380)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(68,735)	(68,735)	(68,641)	(72,717)	(74,000)	(75,302)	(77,380)
*Percentage increase over prior year Requisition	-1.4%	-1.4%	-0.1%	5.9%	1.8%	1.8%	2.8%
TOTAL FUNDING	(61,776)	(61,776)	(71,655)	(65,382)	(66,298)	(67,215)	(69,488)
Surplus/(Deficit)*	-	9,328	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
1082 - Kitchen Renovation	-	-	-	-	-	-	51,500
1120 - Parking Area Paving	103,000	-	-	-	-	-	-
1160 - Community Hall Storage	10,300	8,475	-	-	-	-	-
1161 - Hall Washroom Reno	-	-	-	-	-	25,750	-
1162 - Hall Exterior Doors	-	-	-	-	77,250	-	-
TOTAL EXPENDITURES	113,300	8,475	-	-	77,250	25,750	51,500
FUNDING SOURCES							
Transfer From Capital Facilities Reserve	(3,300)	-	-	-	(2,250)	(750)	(1,500)
Transfer From CWF Cap Fac Reserve	(110,000)	-	-	-	(75,000)	(25,000)	(50,000)
TOTAL FUNDING	(113,300)	-	-	-	(77,250)	(25,750)	(51,500)
Check	-	8,475	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

123 - Joe Rich Community Hall							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
FACILITIES RESERVE							
Beginning Balance	54,041	54,041	55,468	57,055	61,102	62,532	65,044
Uses (transfer from)	(3,300)	-	-	-	(2,250)	(750)	(1,500)
Funding (transfer to)	4,322	4,322	1,171	3,619	3,222	2,793	3,000
Interest	405	2,990	416	428	458	469	488
Ending Balance	55,468	61,353	57,055	61,102	62,532	65,044	67,032
OPERATING RESERVE							
Beginning Balance	15,661	15,661	15,778	15,896	16,016	16,136	16,257
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	117	522	118	119	120	121	122
Ending Balance	15,778	16,182	15,896	16,016	16,136	16,257	16,379
NOTES							
<u>OPERATING:</u>							
1. Increase in maintenance costs to reflect actuals (\$1K)							
<u>CAPITAL:</u>							
Various projects to improve energy efficiency of the facilities - intended funding from Community Works Fund (\$150K) and reserves							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

124 - Westside Municipal Recreation							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Transfer to District of West Kelowna	58,914	-	60,681	62,502	64,377	66,308	68,297
TOTAL OPERATING COSTS	58,914	-	60,681	62,502	64,377	66,308	68,297
*Percentage Increase over prior year	47.1%	-100.0%	3.0%	3.0%	3.0%	3.0%	3.0%
TOTAL COSTS	58,914	-	60,681	62,502	64,377	66,308	68,297
*Percentage Increase over prior year	47.1%	-100.0%	3.0%	3.0%	3.0%	3.0%	3.0%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	2,203	2,203	3,240	3,402	3,572	3,751	3,938
TOTAL REVENUE	2,203	2,203	3,240	3,402	3,572	3,751	3,938
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ -CEN OK EAST	-	-	-	-	-	-	-
TAX REQ -LOCAL SERV AREA	(61,117)	(60,523)	(63,921)	(65,904)	(67,949)	(70,059)	(72,236)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(61,117)	(60,523)	(63,921)	(65,904)	(67,949)	(70,059)	(72,236)
*Percentage increase over prior year Requisition	41.9%	40.5%	4.6%	3.1%	3.1%	3.1%	3.1%
TOTAL FUNDING	(58,914)	(58,320)	(60,681)	(62,502)	(64,377)	(66,308)	(68,297)
Surplus/(Deficit)*	-	58,320	-	-	-	-	-
NOTES							
OPERATING:							
1. Budget estimated until City of West Kelowna sets their 2025 tax rates.							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

125 - Johnson Bentley Memorial Aquatic Centre							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Transfer to District of West Kelowna	13,697	-	14,108	14,531	14,967	15,416	15,879
TOTAL OPERATING COSTS	13,697	-	14,108	14,531	14,967	15,416	15,879
*Percentage Increase over prior year	-1.5%	-100.0%	3.0%	3.0%	3.0%	3.0%	3.0%
TOTAL COSTS	13,697	-	14,108	14,531	14,967	15,416	15,879
*Percentage Increase over prior year	-1.5%	-100.0%	3.0%	3.0%	3.0%	3.0%	3.0%
<u>FUNDING SOURCES (REVENUE)</u>							
Administration Overhead Recovery	765	765	753	791	830	872	915
TOTAL REVENUE	765	765	753	791	830	872	915
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ -CEN OK EAST	-	-	-	-	-	-	-
TAX REQ -LOCAL SERV AREA	(14,462)	(14,426)	(14,861)	(15,322)	(15,797)	(16,288)	(16,794)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(14,462)	(14,426)	(14,861)	(15,322)	(15,797)	(16,288)	(16,794)
*Percentage increase over prior year Requisition	-3.8%	-4.0%	2.8%	3.1%	3.1%	3.1%	3.1%
TOTAL FUNDING	(13,697)	(13,661)	(14,108)	(14,531)	(14,967)	(15,416)	(15,879)
Surplus/(Deficit)*	-	13,661	-	-	-	-	-
NOTES							
<u>OPERATING:</u>							
1. Budget estimated until City of West Kelowna sets their 2025 tax rates.							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

126 - Killiney Community Hall							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	55,616	55,236	52,676	52,838	53,006	53,180	53,359
TOTAL OPERATING COSTS	55,616	55,236	52,676	52,838	53,006	53,180	53,359
*Percentage Increase over prior year	40.6%	46.9%	-5.3%	0.3%	0.3%	0.3%	0.3%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	-	-	-	-	-
TOTAL TRANSFERS	-	-	-	-	-	-	-
TOTAL COSTS	55,616	55,236	52,676	52,838	53,006	53,180	53,359
*Percentage Increase over prior year	40.6%	39.6%	-5.3%	0.3%	0.3%	0.3%	0.3%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	1,529	1,529	1,384	1,453	1,526	1,602	1,682
TOTAL REVENUE	1,529	1,529	1,384	1,453	1,526	1,602	1,682
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ -CEN OK EAST	-	-	-	-	-	-	-
TAX REQ -LOCAL SERV AREA	(57,145)	(57,145)	(54,060)	(54,291)	(54,532)	(54,782)	(55,042)
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(57,145)	(57,145)	(54,060)	(54,291)	(54,532)	(54,782)	(55,042)
*Percentage increase over prior year Requisition	39.3%	39.3%	-5.4%	0.4%	0.4%	0.5%	0.5%
TOTAL FUNDING	(55,616)	(55,616)	(52,676)	(52,838)	(53,006)	(53,180)	(53,359)
Surplus/(Deficit)*	-	380	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING RESERVE							
Beginning Balance	2,871	2,871	2,893	2,915	2,937	2,959	2,981
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	22	55	22	22	22	22	22
Ending Balance	2,893	2,927	2,915	2,937	2,959	2,981	3,003
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

143 - Westside Community Parks							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	246,639	181,764	252,355	264,546	277,011	284,759	297,803
TOTAL OPERATING COSTS	246,639	181,764	252,355	264,546	277,011	284,759	297,803
*Percentage Increase over prior year	15.8%	1.4%	2.3%	4.8%	4.7%	2.8%	4.6%
TRANSFERS TO RESERVE							
Transfer to Capital Facilities Reserve	26,000	26,000	26,000	26,000	26,000	26,000	26,000
Transfer to Operating Reserve	-	-	-	10,000	15,000	15,000	15,000
TOTAL TRANSFERS	26,000	26,000	26,000	36,000	41,000	41,000	41,000
TOTAL COSTS	272,639	207,764	278,355	300,546	318,011	325,759	338,803
*Percentage Increase over prior year	14.1%	-13.1%	2.1%	8.0%	5.8%	2.4%	4.0%
Projects							
Costs	-	-	20,000	20,000	25,000	-	-
Funding (excl tax req)	-	-	(20,000)	(20,000)	(25,000)	-	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	272,639	207,764	298,355	320,546	343,011	325,759	338,803
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	53,593	53,593	54,081	56,785	59,624	62,606	65,736
TOTAL REVENUE	53,593	53,593	54,081	56,785	59,624	62,606	65,736
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	(20,000)	(20,000)	(25,000)	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - LOCAL SERV AREA	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	(326,232)	(326,232)	(332,436)	(357,331)	(377,635)	(388,365)	(404,539)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(326,232)	(326,232)	(332,436)	(357,331)	(377,635)	(388,365)	(404,539)
*Percentage increase over prior year Requisition	12.9%	12.9%	1.9%	7.5%	5.7%	2.8%	4.2%
TOTAL FUNDING	(272,639)	(272,639)	(298,355)	(320,546)	(343,011)	(325,759)	(338,803)
Surplus/(Deficit)*	-	64,875	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
1075 - Kiliney Bank Protection	15,750	-	-	-	-	-	-
1076 - Westshores Estates Tennis Courts	-	-	-	-	-	283,250	-
1124 - Killiney Washroom Replacement	-	-	-	-	-	-	46,350
TOTAL EXPENDITURES	15,750	-	-	-	-	283,250	46,350
FUNDING SOURCES							
Transfer From Capital Facilities Reserve	(15,750)	-	-	-	-	(8,250)	(46,350)
Transfer From CWF Cap Fac Reserve	-	-	-	-	-	(275,000)	-
TOTAL FUNDING	(15,750)	-	-	-	-	(283,250)	(46,350)
<i>Check</i>	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

143 - Westside Community Parks							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	52,422	52,422	52,815	53,212	53,611	54,013	54,418
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	393	3,153	396	399	402	405	408
Ending Balance	52,815	55,575	53,212	53,611	54,013	54,418	54,826
FACILITIES RESERVE							
Beginning Balance	405,733	405,733	419,026	448,169	477,530	507,111	528,665
Uses (transfer from)	(15,750)	-	-	-	-	(8,250)	(46,350)
Funding (transfer to)	26,000	26,000	26,000	26,000	26,000	26,000	26,000
Interest	3,043	22,839	3,143	3,361	3,581	3,803	3,965
Ending Balance	419,026	454,572	448,169	477,530	507,111	528,665	512,280
OPERATING RESERVE							
Beginning Balance	60,763	60,763	61,219	41,678	31,991	22,230	37,397
Uses (transfer from)	-	-	(20,000)	(20,000)	(25,000)	-	-
Funding (transfer to)	-	-	-	10,000	15,000	15,000	15,000
Interest	456	1,630	459	313	240	167	280
Ending Balance	61,219	62,393	41,678	31,991	22,230	37,397	52,678
PARK LAND RESERVE							
Beginning Balance	197,730	197,730	199,213	200,707	202,213	203,729	205,257
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,483	11,892	1,494	1,505	1,517	1,528	1,539
Ending Balance	199,213	209,623	200,707	202,213	203,729	205,257	206,797
NOTES							
<u>OPERATING:</u>							
1. Inflationary adjustments for wages (\$12K)							
2. 2024 increase in contracted services more than required. Reduced for 2025 (\$10K)							
3. Increase in budget for removal of danger trees from wildfires, etc. (\$2K)							
<u>CAPITAL:</u>							
Project 1076 - New sports court. Planned funding from Community Works Funds (\$275K) and reserves							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

144 - Eastside Community Parks							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	147,347	102,017	154,329	159,930	165,926	172,162	178,704
TOTAL OPERATING COSTS	147,347	102,017	154,329	159,930	165,926	172,162	178,704
*Percentage Increase over prior year	2.6%	-16.2%	4.7%	3.6%	3.7%	3.8%	3.8%
TRANSFERS TO RESERVE							
Transfer to Operating Reserve	-	-	10,000	10,000	10,000	10,000	10,000
TOTAL TRANSFERS	-	-	10,000	10,000	10,000	10,000	10,000
TOTAL COSTS	147,347	102,017	164,329	169,930	175,926	182,162	188,704
*Percentage Increase over prior year	2.6%	-29.0%	11.5%	3.4%	3.5%	3.5%	3.6%
Projects							
Costs	-	-	15,000	-	20,000	-	25,000
Funding (excl tax req)	-	-	(15,000)	-	(20,000)	-	(25,000)
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	147,347	102,017	179,329	169,930	195,926	182,162	213,704
FUNDING SOURCES (REVENUE)							
Operations	-	(18)	-	-	-	-	-
Administration Overhead Recovery	45,228	45,228	34,089	35,793	37,583	39,462	41,435
TOTAL REVENUE	45,228	45,211	34,089	35,793	37,583	39,462	41,435
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	(15,000)	-	(20,000)	-	(25,000)
TAX REQ - CEN OK EAST	(192,575)	(192,575)	(198,418)	(205,723)	(213,509)	(221,625)	(230,139)
TAX REQ - LOCAL SERV AREA	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(192,575)	(192,575)	(198,418)	(205,723)	(213,509)	(221,625)	(230,139)
*Percentage increase over prior year Requisition	14.1%	14.1%	3.0%	3.7%	3.8%	3.8%	3.8%
TOTAL FUNDING	(147,347)	(147,365)	(179,329)	(169,930)	(195,926)	(182,162)	(213,704)
Surplus/(Deficit)*	-	45,347	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
1125 - Scotty Creek Playground	103,000	76,629	185,000	-	-	-	-
1191 - Scotty Sport Storage	-	-	-	-	-	30,900	-
TOTAL EXPENDITURES	103,000	76,629	185,000	-	-	30,900	-
FUNDING SOURCES							
Grant	-	-	(125,000)	-	-	-	-
Transfer From Capital Facilities Reserve	(3,000)	-	-	-	-	(30,900)	-
Transfer From CWF Cap Fac Reserve	(100,000)	-	(60,000)	-	-	-	-
TOTAL FUNDING	(103,000)	-	(185,000)	-	-	(30,900)	-
<i>Check</i>	-	76,629	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

144 - Eastside Community Parks							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	57,323	57,323	57,752	58,186	58,622	59,062	59,505
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	430	3,448	433	436	440	443	446
Ending Balance	57,752	60,770	58,186	58,622	59,062	59,505	59,951
FACILITIES RESERVE							
Beginning Balance	172,462	172,462	170,756	172,037	173,327	174,627	145,037
Uses (transfer from)	(3,000)	-	-	-	-	(30,900)	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,293	10,373	1,281	1,290	1,300	1,310	1,088
Ending Balance	170,756	182,835	172,037	173,327	174,627	145,037	146,124
OPERATING RESERVE							
Beginning Balance	25,011	25,011	25,199	25,388	25,578	25,770	25,963
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	188	189	189	190	192	193	195
Ending Balance	25,199	25,200	25,388	25,578	25,770	25,963	26,158
PARK LAND RESERVE							
Beginning Balance	71,449	71,449	71,985	72,525	73,069	73,617	74,169
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	536	4,297	540	544	548	552	556
Ending Balance	71,985	75,747	72,525	73,069	73,617	74,169	74,725
NOTES							
OPERATING:							
1. Inflationary adjustments for wages (\$9K)							
2. Reduction to vehicle cost budget to reflect actual costs (\$1K)							
3. Transfers to operating reserves introduced. To build up reserves for small capital type projects (\$10K)							
4. Reduction in Admin OH costs for reduction in IT devices supported (\$11K)							
CAPITAL:							
Project 1125 - Replacement of playground (\$288K) . Funded from Community Works Fund (\$160K) and the Enabling Accessibility Fund (\$125K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

171 - Okanagan Regional Library							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	-	-	-	-	-	-	-
TOTAL OPERATING COSTS	-	-	-	-	-	-	-
*Percentage Increase over prior year	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TRANSFERS TO RESERVE							
Transfer to Library Board	336,033	349,098	352,074	369,678	388,162	407,570	427,948
TOTAL TRANSFERS	336,033	349,098	352,074	369,678	388,162	407,570	427,948
TOTAL COSTS	336,033	349,098	352,074	369,678	388,162	407,570	427,948
*Percentage Increase over prior year	0.0%	3.9%	4.8%	5.0%	5.0%	5.0%	5.0%
FUNDING SOURCES (REVENUE)							
Administration Overhead Recovery	5,000	5,000	5,000	5,150	5,305	5,464	5,628
TOTAL REVENUE	5,000	5,000	5,000	5,150	5,305	5,464	5,628
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	(164,428)	(172,199)	(172,162)	(180,722)	(189,709)	(199,143)	(209,047)
TAX REQ - CEN OK WEST	(176,605)	(183,389)	(184,912)	(194,106)	(203,758)	(213,891)	(224,528)
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	(341,033)	(355,588)	(357,074)	(374,828)	(393,466)	(413,033)	(433,576)
*Percentage increase over prior year Requisition	0.0%	4.3%	4.7%	5.0%	5.0%	5.0%	5.0%
TOTAL FUNDING	(336,033)	(350,588)	(352,074)	(369,678)	(388,162)	(407,570)	(427,948)
Surplus/(Deficit)*	-	1,490	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	3,628	3,628	3,655	3,683	3,710	3,738	3,766
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	27	218	27	28	28	28	28
Ending Balance	3,655	3,846	3,683	3,710	3,738	3,766	3,794
NOTES							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

301 - Killiney Beach Water System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	191,850	209,520	234,095	240,190	246,958	253,959	261,200
TOTAL OPERATING COSTS	191,850	209,520	234,095	240,190	246,958	253,959	261,200
*Percentage Increase over prior year	-13.1%	-6.4%	22.0%	2.6%	2.8%	2.8%	2.9%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Capital Facilities Reserve	287,285	287,285	264,739	283,843	301,174	291,100	280,635
Transfer to Operating Reserve	20,000	20,000	32,783	32,933	33,088	33,247	33,411
TOTAL TRANSFERS	307,285	307,285	297,522	316,776	334,261	324,346	314,046
TOTAL COSTS	499,134	516,804	531,617	556,966	581,220	578,306	575,246
*Percentage Increase over prior year	1.9%	5.7%	6.5%	4.8%	4.4%	-0.5%	-0.5%
<u>Projects</u>							
Costs			90,000	7,000	23,000	220,000	197,000
Funding (excl tax req)			(90,000)	(7,000)	(23,000)	(220,000)	(197,000)
Net Project Costs (Funded From Tax Req)			-	-	-	-	-
TOTAL Cost Center Expenditures	499,134	516,804	621,617	563,966	604,220	798,306	772,246
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(552,803)	(493,574)	(584,480)	(612,472)	(639,502)	(829,502)	(829,502)
Administration Overhead Recovery	41,523	41,523	37,899	39,794	41,784	43,873	46,066
Engineering Administration Overhead Recovery	12,145	12,145	14,964	15,712	16,498	17,323	18,189
TOTAL REVENUE	(499,135)	(439,906)	(531,617)	(556,966)	(581,220)	(768,306)	(765,246)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(90,000)	(7,000)	(23,000)	(30,000)	(7,000)
PARCEL TAX	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	-	-	-	-	-
*Percentage increase over prior year Requisition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(499,135)	(439,906)	(621,617)	(563,966)	(604,220)	(798,306)	(772,246)
Surplus/(Deficit)*	-	(76,899)	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

301 - Killiney Beach Water System							
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual					
EXPENDITURES							
9000 - Capital Assets Under \$50K	73,400	-	-	-	-	-	-
9006 - Treatment System	-	-	100,000	125,000	200,000	3,667,950	8,558,550
9015 - PRV Replacement	525,000	26,662	-	-	-	-	-
9019 - Assets Renewal (High Risk)	-	-	-	-	-	921,720	-
9023 - Assets Renewal (Medium Risk)	-	-	-	-	-	323,810	-
9024 - Assets Renewal (Low Risk)	-	-	-	-	-	3,919,037	-
9027 - Valve Replacement Program	-	-	-	100,000	-	-	-
TOTAL EXPENDITURES	598,400	26,662	100,000	225,000	200,000	8,832,517	8,558,550
FUNDING SOURCES							
Proceeds of Sales	(10,000)	-	-	-	-	-	-
Canada / BC Infrastructure Grant	-	-	-	-	-	(2,445,300)	(5,705,700)
Other Grants	-	-	-	-	-	(4,079,037)	-
Debt Proceeds	-	-	-	-	-	(1,222,650)	(2,852,850)
Transfer From Equipment Replacement Fund	(588,400)	-	-	-	-	-	-
Transfer From Capital Facilities Reserve	-	-	(100,000)	(225,000)	(200,000)	(1,085,530)	-
TOTAL FUNDING	(598,400)	-	(100,000)	(225,000)	(200,000)	(8,832,517)	(8,558,550)
SURPLUS / DEFICIT	-	26,662	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL					
EQUIPMENT RESERVE							
Beginning Balance	513,346	513,346	(71,204)	(71,738)	(72,276)	(72,818)	(73,364)
Uses (transfer from)	(588,400)	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	3,850	34,349	(534)	(538)	(542)	(546)	(550)
Ending Balance	(71,204)	547,695	(71,738)	(72,276)	(72,818)	(73,364)	(73,914)
FACILITIES RESERVE							
Beginning Balance	1,415,427	1,415,427	1,713,327	1,890,916	1,963,941	2,079,844	1,301,013
Uses (transfer from)	-	-	(100,000)	(225,000)	(200,000)	(1,085,530)	-
Funding (transfer to)	287,285	287,285	264,739	283,843	301,174	291,100	280,635
Interest	10,616	69,950	12,850	14,182	14,730	15,599	9,758
Ending Balance	1,713,327	1,772,662	1,890,916	1,963,941	2,079,844	1,301,013	1,591,406
OPERATING RESERVE							
Beginning Balance	42,668	42,668	62,988	96,243	129,898	163,960	198,436
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	20,000	20,000	32,783	32,933	33,088	33,247	33,411
Interest	320	2,566	472	722	974	1,230	1,488
Ending Balance	62,988	65,234	96,243	129,898	163,960	198,436	233,335
NOTES							
OPERATING:							
1. Inflationary wage adjustments (\$4K)							
2. Equipment maintenance budget increased to reflect actual costs (\$31K)							
3. Leak detection repair costs shifted from capital to operating (\$13K). Offset by reduction to transfers to reserves							
4. Contracted services budget reduced to reflect actual costs (\$26K)							
5. Insurance costs increased to reflect new appraisal values (\$4K)							
6. Chlorine costs increased to reflect actual costs (\$4K)							
CAPITAL:							
Project 9006 - upgrades to treatment system. Initial design/ROW costs (\$225K) funded from reserves. Grant funding for construction costs to be sought.							
Asset Renewal projects based on asset renewal plan. Funded from grants/reserves based on risk							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

303 - Falcon Ridge Water System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	67,359	88,975	84,403	85,907	88,582	90,122	92,331
TOTAL OPERATING COSTS	67,359	88,975	84,403	85,907	88,582	90,122	92,331
*Percentage Increase over prior year	-11.6%	-25.6%	25.3%	1.8%	3.1%	1.7%	2.5%
TRANSFERS TO RESERVE							
Transfer to Capital Facilities Reserve	8,273	8,273	13,345	15,728	16,384	12,115	8,866
Transfer to Operating Reserve	13,291	13,291	9,420	9,420	9,420	9,420	9,420
TOTAL TRANSFERS	21,564	21,564	22,765	25,148	25,804	21,535	18,286
TOTAL COSTS	88,923	110,539	107,168	111,056	114,386	111,658	110,617
*Percentage Increase over prior year	-20.9%	-7.5%	20.5%	3.6%	3.0%	-2.4%	-0.9%
Projects							
Costs			11,000	19,500	2,500	11,000	15,000
Funding (excl tax req)			(11,000)	(19,500)	(2,500)	(11,000)	(15,000)
Net Project Costs (Funded From Tax Req)			-	-	-	-	-
TOTAL Cost Center Expenditures	88,923	110,539	118,168	130,556	116,886	122,658	125,617
FUNDING SOURCES (REVENUE)							
Operations	(107,312)	(82,377)	(115,482)	(120,268)	(124,542)	(122,805)	(122,805)
Administration Overhead Recovery	14,197	14,197	12,722	13,358	14,026	14,727	15,464
Engineering Administration Overhead Recovery	4,192	4,192	5,254	5,517	5,793	6,082	6,386
TOTAL REVENUE	(88,923)	(63,988)	(97,506)	(101,394)	(104,724)	(101,996)	(100,955)
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	(11,000)	(19,500)	(2,500)	(11,000)	(15,000)
PARCEL TAX	-	-	(9,662)	(9,662)	(9,662)	(9,662)	(9,662)
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	(9,662)	(9,662)	(9,662)	(9,662)	(9,662)
*Percentage increase over prior year Requisition			100.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(88,923)	(63,988)	(118,168)	(130,556)	(116,886)	(122,658)	(125,617)
Surplus/(Deficit)*	-	(46,551)	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
9001 - Capital Assets Under \$50K	10,000	7,501	-	-	-	-	-
9012 - 303 Expansion	200,000	101,798	-	-	-	-	-
9017 - 303 Intake Access and Climate	200,000	20,055	-	-	-	-	-
TOTAL EXPENDITURES	410,000	129,354	-	-	-	-	-
FUNDING SOURCES							
Property Owners Contribution	(184,100)	(9,750)	-	-	-	-	-
Transfer From Capital Facilities Reserve	(10,000)	-	-	-	-	-	-
Transfer from CWF Cap Fac Res	(215,900)	-	-	-	-	-	-
TOTAL FUNDING	(410,000)	(9,750)	-	-	-	-	-
Check	-	119,604	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

303 - Falcon Ridge Water System							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
FACILITIES RESERVE							
Beginning Balance	15,913	15,913	14,305	27,757	43,694	60,405	72,973
Uses (transfer from)	(10,000)	-	-	-	-	-	-
Funding (transfer to)	8,273	8,273	13,345	15,728	16,384	12,115	8,866
Interest	119	1,065	107	208	328	453	547
Ending Balance	14,305	25,251	27,757	43,694	60,405	72,973	82,386
OPERATING RESERVE							
Beginning Balance	9,268	9,268	22,628	21,218	11,297	18,302	16,859
Uses (transfer from)	-	-	(11,000)	(19,500)	(2,500)	(11,000)	(15,000)
Funding (transfer to)	13,291	13,291	9,420	9,420	9,420	9,420	9,420
Interest	70	2,483	170	159	85	137	126
Ending Balance	22,628	25,042	21,218	11,297	18,302	16,859	11,406
NOTES							
OPERATING:							
1. Inflationary adjustment to wages (\$1.5K)							
2. Increases in contracted services costs (\$2.5K)							
3. Increase in vehicle operations expenses (\$1K)							
4. Debt servicing costs. Paid through parcel tax by new properties (\$10K)							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

305 - Sunset Ranch Water System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	130,418	126,792	153,041	157,319	162,745	168,325	173,064
TOTAL OPERATING COSTS	130,418	126,792	153,041	157,319	162,745	168,325	173,064
*Percentage Increase over prior year	-21.5%	-6.0%	17.3%	2.8%	3.4%	3.4%	2.8%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Capital Facilities Reserve	95,731	95,731	76,475	82,563	89,017	89,017	89,017
Transfer to Operating Reserve	26,232	26,232	38,569	38,537	35,342	34,125	33,838
TOTAL TRANSFERS	121,962	121,962	115,044	121,100	124,359	123,142	122,855
TOTAL COSTS	252,381	248,755	268,085	278,419	287,104	291,467	295,919
*Percentage Increase over prior year	0.8%	5.4%	6.2%	3.9%	3.1%	1.5%	1.5%
<u>Projects</u>							
Costs			61,500	30,000	15,000	60,000	30,000
Funding (excl tax req)			(61,500)	(30,000)	(15,000)	(60,000)	(30,000)
Net Project Costs (Funded From Tax Req)			-	-	-	-	-
TOTAL Cost Center Expenditures	252,381	248,755	329,585	308,419	302,104	351,467	325,919
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(294,026)	(222,025)	(305,728)	(317,944)	(328,605)	(335,043)	(341,673)
Administration Overhead Recovery	32,505	32,505	27,470	28,844	30,286	31,800	33,390
Engineering Administration Overhead Recovery	9,140	9,140	10,173	10,681	11,215	11,776	12,365
ARO Accretion							
TOTAL REVENUE	(252,381)	(180,380)	(268,085)	(278,419)	(287,104)	(291,467)	(295,919)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(61,500)	(30,000)	(15,000)	(60,000)	(30,000)
PARCEL TAX	-	-	-	-	-	-	-
TAX REQ -CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	-	-	-	-	-
*Percentage increase over prior year Requisition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(252,381)	(180,380)	(329,585)	(308,419)	(302,104)	(351,467)	(325,919)
Surplus/(Deficit)*	-	(68,374)	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
9002 - Capital Assets Under \$50K	160,849	5,017	-	-	-	-	-
9031 - Sunset Ranch Water Surge Valve	-	-	130,000	-	-	-	-
TOTAL EXPENDITURES	160,849	5,017	130,000	-	-	-	-
<u>FUNDING SOURCES</u>							
Proceeds	(10,000)	-	-	-	-	-	-
Transfer From Equipment Replacement Fund	(80,000)	-	-	-	-	-	-
Transfer From Capital Facilities Reserve	(70,849)	-	(130,000)	-	-	-	-
TOTAL FUNDING	(160,849)	-	(130,000)	-	-	-	-
Check	-	5,017	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

305 - Sunset Ranch Water System							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	241,328	241,328	163,138	164,361	165,594	166,836	168,087
Uses (transfer from)	(80,000)	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,810	15,362	1,224	1,233	1,242	1,251	1,261
Ending Balance	163,138	256,690	164,361	165,594	166,836	168,087	169,348
FACILITIES RESERVE							
Beginning Balance	363,023	363,023	390,627	340,032	425,145	517,350	610,248
Uses (transfer from)	(70,849)	-	(130,000)	-	-	-	-
Funding (transfer to)	95,731	95,731	76,475	82,563	89,017	89,017	89,017
Interest	2,723	23,570	2,930	2,550	3,189	3,880	4,577
Ending Balance	390,627	482,324	340,032	425,145	517,350	610,248	703,841
OPERATING RESERVE							
Beginning Balance	84,499	84,499	111,364	89,268	98,475	119,556	94,578
Uses (transfer from)	-	-	(61,500)	(30,000)	(15,000)	(60,000)	(30,000)
Funding (transfer to)	26,232	26,232	38,569	38,537	35,342	34,125	33,838
Interest	634	3,813	835	670	739	897	709
Ending Balance	111,364	114,544	89,268	98,475	119,556	94,578	99,124
NOTES							
<u>OPERATING:</u>							
1. Inflationary wage adjustments (\$8K)							
2. Vehicle operation cost budget added (\$12K)							
3. increasing supplies and equipment maintenance costs (\$4K)							
5. Annual increase in transfers to capital reserves (\$5K)							
5. Transfers to reserves decreased to reflect shift of small capital projects to the operating budget (\$25K)							
6. increase in transfers to operating reserves to reflect shift of small capital projects to the operating budget (\$12K)							
6. Reduction in admin overhead costs (\$4K)							
<u>CAPITAL:</u>							
Project 9031 - Construction of a surge anticipation valve							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

306 - Trepanier Bench Water System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	23,649	27,710	27,954	28,739	29,518	31,120	31,167
TOTAL OPERATING COSTS	23,649	27,710	27,954	28,739	29,518	31,120	31,167
*Percentage Increase over prior year	-2.3%	6.9%	18.2%	2.8%	2.7%	5.4%	0.2%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Capital Facilities Reserve	3,961	3,961	10,433	10,465	11,323	10,434	11,148
Transfer to Operating Reserve	2,000	2,000	5,700	5,856	6,017	6,183	6,353
TOTAL TRANSFERS	5,961	9,923	16,133	16,321	17,339	16,617	17,501
TOTAL COSTS	29,611	37,632	44,087	45,060	46,858	47,736	48,668
*Percentage Increase over prior year	3.7%	36.5%	48.9%	2.2%	4.0%	1.9%	2.0%
<u>Projects</u>							
Costs			-	3,000	2,450	5,000	3,000
Funding (excl tax req)			-	(3,000)	(2,450)	(5,000)	(3,000)
Net Project Costs (Funded From Tax Req)			-	-	-	-	-
TOTAL Cost Center Expenditures	29,611	37,632	44,087	48,060	49,308	52,736	51,668
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(35,595)	(26,712)	(47,549)	(51,828)	(53,965)	(55,197)	(56,502)
Administration Overhead Recovery	4,652	4,652	4,601	4,831	5,073	5,326	5,592
Engineering Administration Overhead Recovery	1,332	1,332	1,850	1,937	2,034	2,135	2,242
TOTAL REVENUE	(29,611)	(20,729)	(41,098)	(45,060)	(46,858)	(47,736)	(48,668)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(2,989)	(3,000)	(2,450)	(5,000)	(3,000)
TOTAL FUNDING	(29,611)	(20,729)	(44,087)	(48,060)	(49,308)	(52,736)	(51,668)
Surplus/(Deficit)*	-	(16,904)	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
9003 - Capital Assets Under \$50K	-	-	4,000	-	-	-	-
TOTAL EXPENDITURES	-	-	4,000	-	-	-	-
<u>FUNDING SOURCES</u>							
Transfer From Capital Facilities Reserve	-	-	(4,000)	-	-	-	-
TOTAL FUNDING	-	-	(4,000)	-	-	-	-
<i>Check</i>	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

306 - Trepanier Bench Water System							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
FACILITIES RESERVE							
Beginning Balance	9,352	9,352	13,383	19,917	30,531	42,082	52,832
Uses (transfer from)	-	-	(4,000)	-	-	-	-
Funding (transfer to)	3,961	3,961	10,433	10,465	11,323	10,434	11,148
Interest	70	-	100	149	229	316	396
Ending Balance	13,383	13,313	19,917	30,531	42,082	52,832	64,376
OPERATING RESERVE							
Beginning Balance	1,653	1,653	3,665	6,404	9,308	12,944	14,224
Uses (transfer from)	-	-	(2,989)	(3,000)	(2,450)	(5,000)	(3,000)
Funding (transfer to)	2,000	2,000	5,700	5,856	6,017	6,183	6,353
Interest	12	-	27	48	70	97	107
Ending Balance	3,665	3,653	6,404	9,308	12,944	14,224	17,683
NOTES							
<u>OPERATING:</u>							
1. Vehicle expense budget added to cover costs of vehicles used by staff (\$4.5K)							
2. Increases to transfers to capital and operating reserves to build reserves for future maintenance & replacement costs (\$11K)							
<u>CAPITAL:</u>							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

307 - Westshore Water System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	203,883	208,864	208,626	215,093	221,511	229,139	235,984
TOTAL OPERATING COSTS	203,883	208,864	208,626	215,093	221,511	229,139	235,984
*Percentage Increase over prior year	-20.4%	-23.8%	2.3%	3.1%	3.0%	3.4%	3.0%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Equipment Replacement Reserve	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Transfer to Capital Facilities Reserve	375,185	375,185	412,272	438,119	462,950	470,680	479,489
Transfer to Operating Reserve	37,000	37,000	43,700	43,985	44,279	44,581	44,892
TOTAL TRANSFERS	417,185	417,185	460,972	487,104	512,229	520,261	529,381
TOTAL COSTS	621,068	626,049	669,598	702,197	733,740	749,400	765,365
*Percentage Increase over prior year	3.4%	-4.2%	7.8%	4.9%	4.5%	2.1%	2.1%
<u>Projects</u>							
Costs			85,000	108,500	12,500	47,000	14,000
Funding (excl tax req)			(85,000)	(108,500)	(12,500)	(47,000)	(14,000)
Net Project Costs (Funded From Tax Req)			-	-	-	-	-
TOTAL Cost Center Expenditures	621,068	626,049	754,598	810,697	746,240	796,400	779,365
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(683,665)	(578,367)	(726,024)	(761,444)	(795,950)	(814,720)	(833,951)
Administration Overhead Recovery	48,516	48,516	40,523	42,549	44,677	46,910	49,256
Engineering Administration Overhead Recovery	14,081	14,081	15,903	16,698	17,533	18,410	19,330
TOTAL REVENUE	(621,068)	(515,770)	(669,598)	(702,197)	(733,740)	(749,400)	(765,365)
<u>TRANSFERS FROM RESERVE</u>							
From Operating Reserve	-	-	(85,000)	(108,500)	(12,500)	(47,000)	(14,000)
PARCEL TAX	-	-	-	-	-	-	-
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	-	-	-	-	-
*Percentage increase over prior year Requisition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(621,068)	(515,770)	(754,598)	(810,697)	(746,240)	(796,400)	(779,365)
Surplus/(Deficit)*	-	(110,279)	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

307 - Westshore Water System							
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
9004 - Capital Assets Under \$50K	169,000	33,450	-	-	-	-	-
9009 - Treatment System	206,000	-	100,000	125,000	200,000	4,837,950	11,288,550
9020 - Westshore Water	25,000	-	-	-	-	-	-
9032 - Westshore Water Surge Valve	-	-	140,000	-	-	-	-
9028 - Valve Replacement Program	-	-	-	-	100,000	-	-
TOTAL EXPENDITURES	400,000	33,450	240,000	125,000	300,000	4,837,950	11,288,550
FUNDING SOURCES							
Proceeds of Sales	(6,500)	-	-	-	-	-	-
Debt Proceeds	-	-	-	-	-	(1,612,650)	(3,762,850)
Infrastructure Grant	-	-	-	-	-	(3,225,300)	(7,525,700)
Transfer From Equipment Replacement Fund	(162,500)	-	-	-	-	-	-
Transfer From Capital Facilities Reserve	(231,000)	-	(240,000)	(125,000)	(300,000)	-	-
TOTAL FUNDING	(400,000)	-	(240,000)	(125,000)	(300,000)	(4,837,950)	(11,288,550)
SURPLUS / DEFICIT	-	33,450	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	1,075,365	1,075,365	925,931	937,875	949,909	962,033	974,249
Uses (transfer from)	(162,500)	-	-	-	-	-	-
Funding (transfer to)	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Interest	8,065	65,664	6,944	7,034	7,124	7,215	7,307
Ending Balance	925,931	1,146,030	937,875	949,909	962,033	974,249	986,556
FACILITIES RESERVE							
Beginning Balance	1,700,845	1,700,845	1,857,787	2,043,992	2,372,441	2,553,185	3,043,013
Uses (transfer from)	375,185	375,185	412,272	438,119	462,950	470,680	479,489
Funding (transfer to)	(231,000)	-	(240,000)	(125,000)	(300,000)	-	-
Interest	12,756	88,793	13,933	15,330	17,793	19,149	22,823
Ending Balance	1,857,787	2,164,823	2,043,992	2,372,441	2,553,185	3,043,013	3,545,325
OPERATING RESERVE							
Beginning Balance	145,074	145,074	183,162	143,236	79,795	112,172	110,594
Uses (transfer from)	-	-	(85,000)	(108,500)	(12,500)	(47,000)	(14,000)
Funding (transfer to)	37,000	37,000	43,700	43,985	44,279	44,581	44,892
Interest	1,088	4,732	1,374	1,074	598	841	829
Ending Balance	183,162	186,806	143,236	79,795	112,172	110,594	142,316
NOTES							
OPERATING:							
1. Increase in transfers to capital reserves to reduce requirement to fund capital projects with debt (\$44K)							
2. Reduce transfers to capital reserves to reflect shift of small capital costs from capital to operating (\$7K)							
3. Increase in transfers to operating reserves to fund small capital costs (\$7K)							
CAPITAL:							
Project 9009 - upgrades to treatment system. Initial design/ROW costs (\$225K) funded from reserves. Grant funding for construction costs to be sought.							
Project 9032 - Construction of a surge anticipation valve							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

310 - Upper Fintry Water System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
OPERATING COSTS							
Operations	381,452	360,379	397,432	402,292	406,954	411,872	416,294
TOTAL OPERATING COSTS	381,452	360,379	397,432	402,292	406,954	411,872	416,294
*Percentage Increase over prior year	7.8%	-2.4%	4.2%	1.2%	1.2%	1.2%	1.1%
TRANSFERS TO RESERVE							
Transfer to Capital Facilities Reserve	97,309	97,309	64,819	69,960	73,720	67,063	60,811
Transfer to Operating Reserve	38,570	38,570	68,100	68,160	68,222	68,285	68,351
TOTAL TRANSFERS	135,879	135,879	132,919	138,120	141,942	135,348	129,162
TOTAL COSTS	517,331	496,258	530,350	540,412	548,896	547,220	545,457
*Percentage Increase over prior year	7.6%	2.6%	2.5%	1.9%	1.6%	-0.3%	-0.3%
Projects							
Costs			24,000	122,250	4,000	80,000	41,500
Funding (excl tax req)			(24,000)	(122,250)	(4,000)	(80,000)	(41,500)
Net Project Costs (Funded From Tax Req)			-	-	-	-	-
TOTAL Cost Center Expenditures	517,331	496,258	554,350	662,662	552,896	627,220	586,957
FUNDING SOURCES (REVENUE)							
Operations	(548,192)	(488,082)	(300,239)	(311,939)	(322,144)	(322,274)	(322,408)
Administration Overhead Recovery	23,888	23,888	23,522	24,698	25,933	27,230	28,591
Engineering Administration Overhead Recovery	6,973	6,973	9,249	9,711	10,196	10,706	11,242
TOTAL REVENUE	(517,331)	(457,222)	(267,468)	(277,530)	(286,014)	(284,338)	(282,575)
TRANSFERS FROM RESERVE							
From Operating Reserve	-	-	(24,000)	(122,250)	(4,000)	(80,000)	(41,500)
PARCEL TAX	-	-	(262,882)	(262,882)	(262,882)	(262,882)	(262,882)
TAX REQ - CEN OK EAST	-	-	-	-	-	-	-
TAX REQ - CEN OK WEST	-	-	-	-	-	-	-
TAX REQ - KELOWNA	-	-	-	-	-	-	-
TAX REQ - PEACHLAND	-	-	-	-	-	-	-
TAX REQ - LAKE COUNTRY	-	-	-	-	-	-	-
TAX REQ - WEST KELOWNA	-	-	-	-	-	-	-
TOTAL REQUISITION	-	-	(262,882)	(262,882)	(262,882)	(262,882)	(262,882)
*Percentage increase over prior year Requisition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL FUNDING	(517,331)	(457,222)	(554,350)	(662,662)	(552,896)	(627,220)	(586,957)
Surplus/(Deficit)*	-	(39,036)	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
EXPENDITURES							
9005 - Capital Assets Under \$50K	55,604	-	-	-	-	-	-
TOTAL EXPENDITURES	55,604	-	-	-	-	-	-
FUNDING SOURCES							
Proceeds of Sales	(6,500)	-	-	-	-	-	-
Transfer From Equipment Replacement Fund	(49,104)	-	-	-	-	-	-
TOTAL FUNDING	(55,604)	-	-	-	-	-	-
SURPLUS / DEFICIT	-	-	-	-	-	-	-

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

310 - Upper Fintry Water System							
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
EQUIPMENT RESERVE							
Beginning Balance	198,949	198,949	151,337	152,472	153,616	154,768	155,929
Uses (transfer from)	(49,104)	-	-	-	-	-	-
Funding (transfer to)	-	-	-	-	-	-	-
Interest	1,492	6,729	1,135	1,144	1,152	1,161	1,169
Ending Balance	151,337	205,678	152,472	153,616	154,768	155,929	157,098
FACILITIES RESERVE							
Beginning Balance	599,472	599,472	701,277	771,355	847,100	927,174	1,001,191
Uses (transfer from)	97,309	97,309	64,819	69,960	73,720	67,063	60,811
Funding (transfer to)	-	-	-	-	-	-	-
Interest	4,496	36,055	5,260	5,785	6,353	6,954	7,509
Ending Balance	701,277	732,836	771,355	847,100	927,174	1,001,191	1,069,511
OPERATING RESERVE							
Beginning Balance	99,996	99,996	139,316	184,461	131,754	196,964	186,727
Uses (transfer from)	-	-	(24,000)	(122,250)	(4,000)	(80,000)	(41,500)
Funding (transfer to)	38,570	38,570	68,100	68,160	68,222	68,285	68,351
Interest	750	4,364	1,045	1,383	988	1,477	1,400
Ending Balance	139,316	142,929	184,461	131,754	196,964	186,727	214,978
NOTES							
OPERATING:							
1. Inflationary wage adjustment (\$2K)							
2. insurance premium increase resulting from updated appraisal (\$2K)							
3. Collection fees budget increased to reflect historical costs (\$2K)							
4. Planned increases in contracted services budget for 2025 implemented (\$8K)							
CAPITAL:							

**2025-2029 FINANCIAL PLAN
SERVICE SUMMARY**

APPENDIX H

499 - Ellison Sewer System							
OPERATING							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>OPERATING COSTS</u>							
Operations	143,590	130,138	153,568	158,216	163,007	167,946	173,136
TOTAL OPERATING COSTS	143,590	130,138	153,568	158,216	163,007	167,946	173,136
*Percentage Increase over prior year	28.0%	-9.4%	6.9%	3.0%	3.0%	3.0%	3.1%
<u>TRANSFERS TO RESERVE</u>							
Transfer to Equipment Replacement Reserve	29,415	29,415	23,794	23,913	24,016	24,103	24,424
Transfer to Operating Reserve	14,405	14,405	25,312	26,060	26,816	27,579	28,000
TOTAL TRANSFERS	43,820	43,820	49,106	49,973	50,832	51,682	52,424
TOTAL COSTS	187,410	173,958	202,675	208,188	213,838	219,628	225,561
*Percentage Increase over prior year	1.3%	-7.2%	8.1%	2.7%	2.7%	2.7%	2.7%
<u>Projects</u>							
Costs	-	-	-	20,000	-	20,000	-
Funding (excl tax req)	-	-	-	(20,000)	-	(20,000)	-
Net Project Costs (Funded From Tax Req)	-	-	-	-	-	-	-
TOTAL Cost Center Expenditures	187,410	173,958	202,675	228,188	213,838	239,628	225,561
<u>FUNDING SOURCES (REVENUE)</u>							
Operations	(211,174)	(164,765)	(231,030)	(237,961)	(245,100)	(252,453)	(260,026)
Administration Overhead Recovery	16,314	16,314	17,155	18,013	18,913	19,859	20,852
Engineering Administration Overhead Recovery	7,450	7,450	11,200	11,760	12,348	12,965	13,614
TOTAL REVENUE	(187,410)	(141,001)	(202,675)	(208,188)	(213,838)	(219,628)	(225,561)
TOTAL FUNDING	(187,410)	(141,001)	(202,675)	(228,188)	(213,838)	(239,628)	(225,561)
Surplus/(Deficit)*	-	(32,957)	-	-	-	-	-
CAPITAL							
	2024		2025	2026	2027	2028	2029
	PLAN	Actual	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EXPENDITURES</u>							
9502 - Capital Assets Under \$50K	9,884	-	-	-	-	-	-
TOTAL EXPENDITURES	9,884	-	-	-	-	-	-
<u>FUNDING SOURCES</u>							
Transfer From Equipment Replacement Fund	(9,884)	-	-	-	-	-	-
TOTAL FUNDING	(9,884)	-	-	-	-	-	-
SURPLUS / DEFICIT	-	-	-	-	-	-	-
RESERVES							
	2024		2025	2026	2027	2028	2029
	PLAN	ACTUAL	PLAN	PLAN	PLAN	PLAN	PLAN
<u>EQUIPMENT RESERVE</u>							
Beginning Balance	352,322	352,322	374,496	401,099	428,020	455,246	482,763
Uses (transfer from)	(9,884)	-	-	-	-	-	-
Funding (transfer to)	29,415	29,415	23,794	23,913	24,016	24,103	24,424
Interest	2,642	19,296	2,809	3,008	3,210	3,414	3,621
Ending Balance	374,496	401,033	401,099	428,020	455,246	482,763	510,808
<u>OPERATING RESERVE</u>							
Beginning Balance	56,856	56,856	57,282	83,024	109,707	137,345	165,954
Uses (transfer from)	-	-	-	-	-	-	-
Funding (transfer to)	-	14,405	25,312	26,060	26,816	27,579	28,000
Interest	426	931	430	623	823	1,030	1,245
Ending Balance	57,282	72,192	83,024	109,707	137,345	165,954	195,199
NOTES							

Draft 2025-2029 Five-Year Financial Plan

Electoral Area Service Committee Meeting

December 12, 2024

1450 K.L.O. Road
Kelowna, BC, V1W 3Z4
rdco.com



Overview



Long-Term
Financial Stability



Stable Tax & User
Rates



Drivers of Change

- Costs of legislative compliance
- Bolstering protective services with infrastructure replacement
- Planning for critical infrastructure upgrades

Estimated Tax Impacts

Property Location	Tax Impact on a home assessed at:			
	\$ 741,582	\$ 741,582	Change	
	2025	2024	Annual	Monthly
Ellison	\$ 832.41	\$ 713.97	\$ 118.43	\$ 9.87
Joe Rich	\$ 1,194.07	\$ 1,019.90	\$ 174.17	\$ 14.51
North Westside	\$ 897.22	\$ 805.27	\$ 91.95	\$ 7.66
Wilsons Landing	\$ 1,259.87	\$ 1,134.11	\$ 125.76	\$ 10.48

Operating Expenditures

Overall
\$10.8M
Increase
\$1.3M

- Combined \$2.4M
- East \$2.9M
- West \$5.5M

Key Drivers

- Cyclical maintenance for water systems
- Development staffing (75% funded from reserves)
- Firefighter hours to meet Fire Commissioner training standards
- Funding infrastructure needs by building reserves and debt servicing

Operating Expenditures

Operating Expenditures by Service & Type

Type	Protective Services	Development Services	Utilities	Parks	Other
Operations	\$ 2,798,712	\$ 963,652	\$ 3,058,737	\$ 732,772	\$ 607,643
Projects	91,500	-	295,000	75,000	-
Transfers to Reserves	668,433	50,000	1,376,388	45,365	27,500
Total	\$ 3,558,645	\$ 1,013,652	\$ 4,730,125	\$ 853,137	\$ 635,143

Capital Projects

Considerations:

- Ongoing projects
- Condition of assets
- Regulatory requirements
- Priorities of the Board

Total projected spending
= \$43.8 million

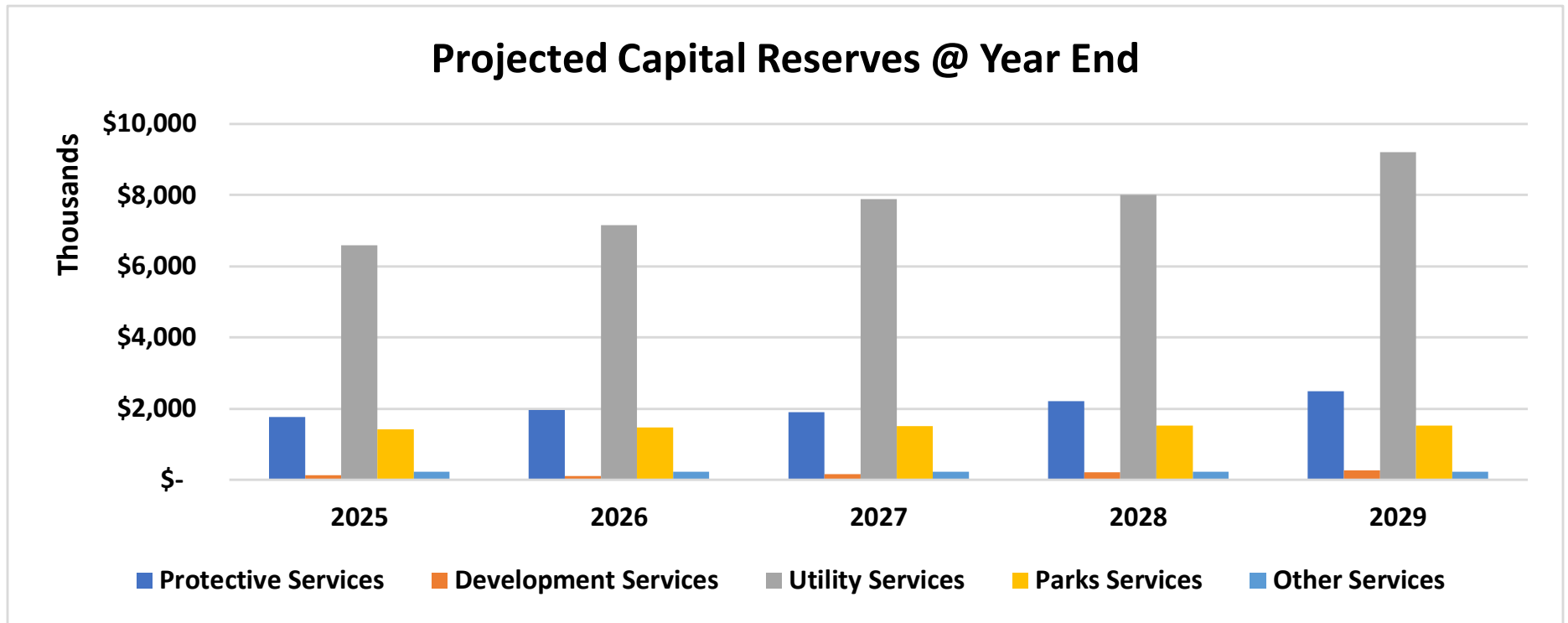


Capital Projects (\$000's)

Capital Expenditures by Service

Service Type	2025	2026	2027	2028	2029
Protective Services	\$ 1,484,777	\$ 1,262,800	\$ 1,987,250	\$ 1,809,000	\$ 908,250
Development Services	-	66,860	-	-	-
Utility Services	854,000	600,000	500,000	13,670,467	19,847,100
Parks Services	185,000	-	82,400	417,150	149,350
Other Services	-	-	-	-	-
TOTAL	\$ 2,523,777	\$ 1,929,660	\$ 2,569,650	\$ 15,896,617	\$ 20,904,700

Capital Reserves



Recommendation

THAT the Electoral Area Services Committee recommends the draft 2025-2029 Financial Plan – Electoral Area Services to be brought forward to the Regional Board as part of the draft 2025-2029 Financial Plan.

Recommendation (Amendments)

THAT the Electoral Area Services Committee recommends the incorporation of the Committee recommended amendments to the draft 2025-2029 Financial Plan – Electoral Area Services

AND THAT the Electoral Area Services Committee recommends the draft 2025-2029 Financial Plan – Electoral Area Services, as amended, to be brought forward to the Regional Board as part of the draft 2025-2029 Financial Plan.



Standing Committee Report

Electoral Area Services Committee

To: Electoral Area Services Committee
From: Jodie Foster, Director of Communications and Information Services
Date: December 12, 2024

Subject: Electoral Area Property Tax Look Up Application

Objective: To demonstrate the RDCO's new Electoral Area Property Tax Look Up application.

Discussion:

The RDCO has developed a new application based on our GIS platform to provide an opportunity for Electoral Area residents to look up their current and estimated taxes for Electoral Area Services using their property address.

The application is available for properties within the Electoral Area East and West, excluding Westbank First Nation lands within Electoral Area West.

The application uses BC Assessment data and the Province's Statement of Taxes data, plus tax adjustments proposed as part of the five-year financial plan to calculate estimates for the upcoming year.

Estimate calculations

Residents pay for RDCO services in a number of ways including property taxes, parcel taxes, utility bills and user fees. The Look Up application:

- Provides property totals for the current year and estimates for the upcoming year, as well as a break down of cost for each service provided to the property.
- Includes the property taxes and parcel taxes for services delivered by the RDCO that residents would see on their annual tax notice.
- Does not include utility bill information but does point residents to rdco.com/water where they can find further information and a water rate calculator for their quarterly bills - this is based on rates and consumption.
- Does not include tax information about services from other governments (i.e. school district taxes, BC Assessment, police tax).
- The application shows data for 2024 and 2025.

Next Steps:

The Look Up application will be available on rdco.com publically in early January for 2025 once the RDCO receives BC Assessment's 2025 data. The RDCO will promote this tool as part of the 2025 Financial Plan advertising and process.

Recommendation(s):

THAT the Electoral Area Services Committee receives the Electoral Area Property Tax Look Up Application report from the Director of Communications and Information Services dated December 12, 2024 for information.

Respectfully submitted by: Jodie Foster, Director of Communications and Information Services

Approved for Agenda: Sally Ginter, Chief Administrative Officer

Attachment(s): None
