

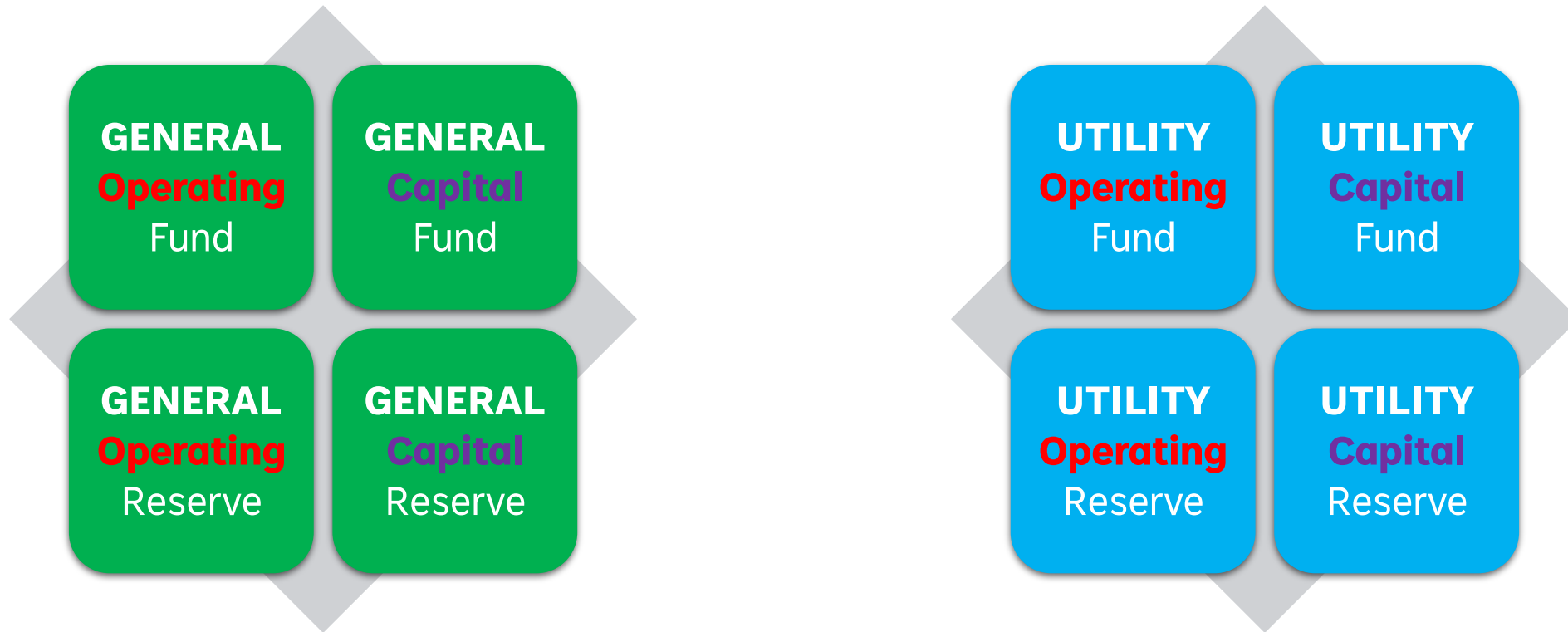


FIVE RIVERS

ADMINISTRATIVE REPORT

2026 PLANNING & BUDGETING

THE 8 FUNDS IN MUNICIPAL FINANCE



GENERAL FUNDS pay for everything EXCEPT utilities | **UTILITY FUNDS** pay for utilities (water, wastewater, power)

Operating Funds pay for short-term expenses (wages, rent, hydro, etc.) | **Capital Funds** pay for long-term investments in assets

Capital Funds can be allocated by administration if budgeted | **Reserve Funds** can ONLY be allocated with Council approval

CAPITAL PLANS VS OPERATING BUDGETS

CAPITAL PLANS	OPERATING BUDGETS
Funds from Own Reserves or GNB/GC Sources	Revenue from Property Taxes & User Fees
Investments to repair/upgrade/replace assets	Expenses to deliver services (labor, materials, etc.)
Long-term (3, 5, 10, 20+ years)	Short-term (1 year)
Committed in multi-year capital plans	Committed in Operating Budgets (General & Utility)
Milling & Resurfacing a Street	Patching a Street
Building a Gazebo	Painting a Gazebo

OUR SYSTEMS & METHODS

Sage 50 software (formerly Simply Accounting, no timesheets or expenses for users)

General Ledger (GL) accounts not fully aligned with GNB's Chart of Accounts

Budget reviews (monthly with council, irregular with staff)

Financial policies (limited in number and scope)

Accounting & audit services (we get both from same firm)

Forecasting gives uncertain view of YE position (surplus/deficit)

No monthly close-out process



THE DAILY GRIND

1

Payroll

85+ people

2

A/P & A/R

1250+

3

Cheques/EFT

750+

4

Sewer Bills

350+

5

Expenses

250+

6

Purchases

100+





THE BIG ROCKS

1

Asset Management

Inventory, Replace Cost,
Repair Cost, Useful Life,
Rating & Ranking

2

Capital Plans

CCBF, CRF, PMHP,
Master Plans

3

Grant Admin

BCSF, RDC, CIF, CHIF,
Green, Municipal, etc.

4

Operating Budgets

General & Utility, taxes &
fees, revenue & expense,
staffing, grants

5

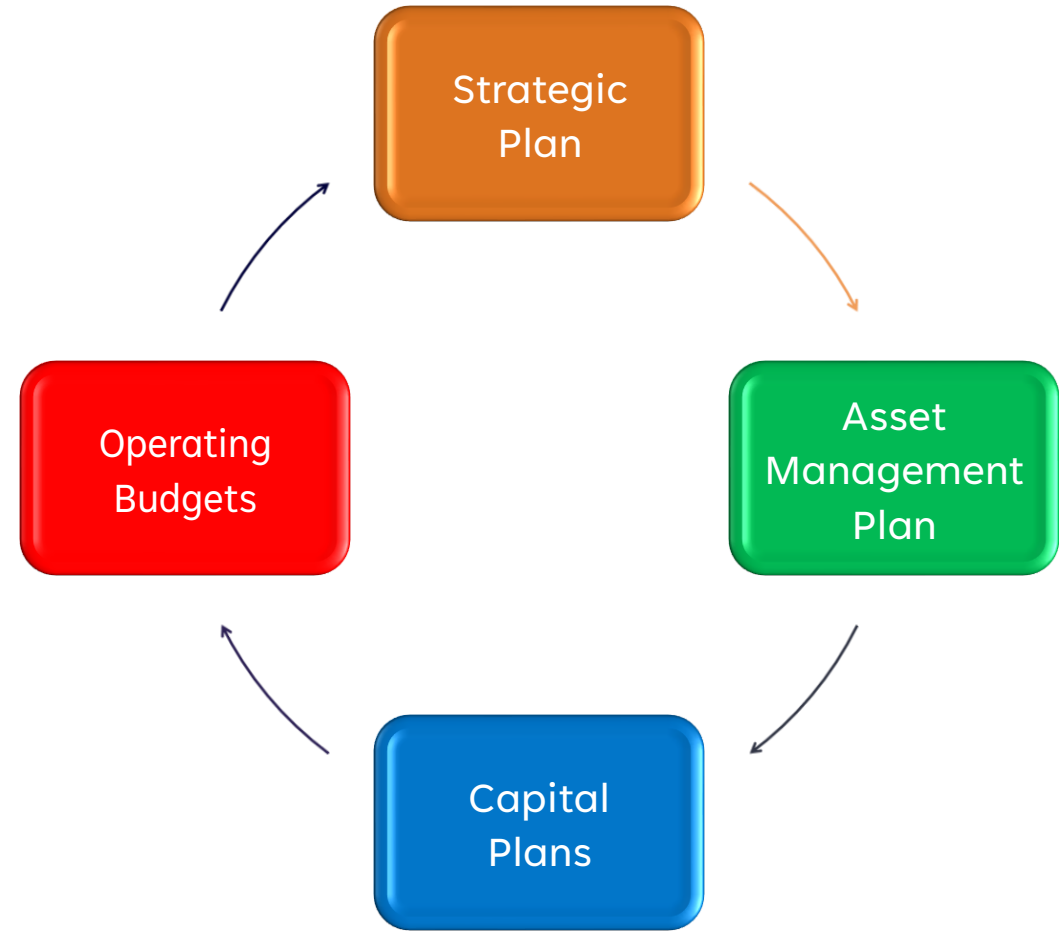
Forecasting

Monthly MOM, YTD, and
YE Forecasts





THE PLAN & BUDGET LIFECYCLE



THE WASH CYCLE

STEP		DESCRIPTION
1	Strategic Plan	Establishes long-term, high-level direction & priorities
2	Asset Management Plan	Inventory of current & future capital assets (replace cost, useful life)
3	Capital Planning	Purchases & projects to add, upgrade or replace assets
4	Operating Budgets	Annual revenues & expenses (including transfers to savings & debt repayment)

A high-angle, slightly blurred photograph of a wooden conference table. Several people's hands and forearms are visible, interacting with various documents and materials. One person's hand is pointing at a document. Another hand is holding a yellow sticky note. The table is covered with several sheets of paper, some featuring charts and graphs. A large number of colorful sticky notes (yellow, pink, green) are scattered across the papers. A color calibration chart is also visible. In the background, there are office supplies like a white mug, a black desk lamp, and some folders. The overall atmosphere is one of active collaboration and creative problem-solving.

OVERVIEW

STRATEGIC PLANNING



STRATEGIC PLANNING

WHAT IT IS

- Strategy is the art of seeing the big picture and setting a direction
- Often involves a vision and/or mission statement
- Often involves a description of organizational values
- A good strategic plan:
 - Identifies specific goals, objectives, and targets
 - Directs & harmonizes stakeholder action (council, staff, community)
 - Optimizes resources (funds, people, assets)
 - Mitigates risk and uncertainty (SWOT analysis)
 - Guides day-to-day decision-making in useful ways
 - Can be adapted to feedback & change (evolving views, facts, circumstances)



Strategic Plan
2023-2027

THE FIVE RIVERS

STRATEGIC PLAN (PART 1)

- Developed in 2023
- Facilitated by Strategic Steps (consulting firm)
- Included a vision statement and a mission statement
- Identified key values: accountability, community, inclusivity, integrity, sustainability
- Identified high-priority goals:
 1. Increase Organizational Efficiency
 2. Ensure Legislation is Current and Relevant
 3. Improve Accountability, Transparency, Sustainability
 4. Strengthen Governance
 5. Maintain Infrastructure (now and in future)



THE FIVE RIVERS

STRATEGIC PLAN (PART 2)

1. Conduct HR Audit.
2. Add Chief Financial Officer.
3. Develop CAO evaluation process.
4. Keep legislation current/relevant by developing/amending/rescinding bylaws & policies.
5. Advocate for road maintenance and safety funding (via GNB).
6. Build asset management plan to identify/fund major priorities.
7. Implement Climate Action Plan.
8. Build strong & resilient economy by diversifying, attracting, & retaining business.
9. Formalize partnerships with business associations.
10. Support local shopping.
11. Implement marketing strategy to spur tourism.
12. Showcase natural environment.
13. Develop a Community Wellness Plan.
14. Engage partners to address housing, recreation, and indigenous reconciliation.

REFLECTIONS ON STRATEGIC PLANS

1. Can drift toward the **hot-issue-of-the-day** (recency bias).
2. Slides easily from **strategy** (long-term direction) into **tactics** (short-term actions).
3. Drift toward “big” areas (economic development, environmental protection, etc.) that are less directly controlled at the rural/local level.
4. Should consider **relative spend** (for transportation, recreation, fire, etc.).
5. Should be based on **SWOT analysis**.
6. Should include **metrics** for decision-making (more on that later).



S

- Rural Lifestyle
- Richibucto River
- Diversity & Bilingualism
- Bonar Law Common Park
- Farming & Fishing Industry
- Open Space, Land
- Regional Attractions
- Local School System
- Local Pride
- Dual GC/GNB Representation
- Recreational Facilities
- Proximity to Moncton/Miramichi

W

- Lack of Affordable Housing
- No Municipal Water
- Neighbor with Municipal Water
- Hard Well Water
- No Downtown Core
- Limited Industry/Commerce
- Limited Municipal Land
- Aging Transport Infrastructure
- Aging Wastewater System
- Low Provincial Funding
- Employment Opportunities
- Low Name Recognition

O

- Core Beautification
- Natural Environment
- Retirement Living
- Tourism
- Indigenous Partnership
- BLC Development
- Renewable Energy Projects
- Post-Secondary Schools
- Partnership with Beaurivage
- Business Park Expansion
- Park/Trail Development
- Potash Development

T

- Lagoon Failure
- Loss of BLC Park
- Forest Fires
- Population Loss
- Fishing Industry Downturns
- Trade Relations with USA
- Forest Depletion
- Decline in Curling
- Global Warming
- Water Pollution
- Loss of Fiscal Capacity Funding
- Lack of Business Park Lots



OVERVIEW

CAPITAL PLANNING



CAPITAL PLANNING = ASSET MANAGEMENT

- Capital Planning is adding, upgrading & replacing **assets**
- An asset is something you own
- It has a value is \$5000+
- It has a useful life of 3+ years
- Assets are maintained & repaired through operating budgets

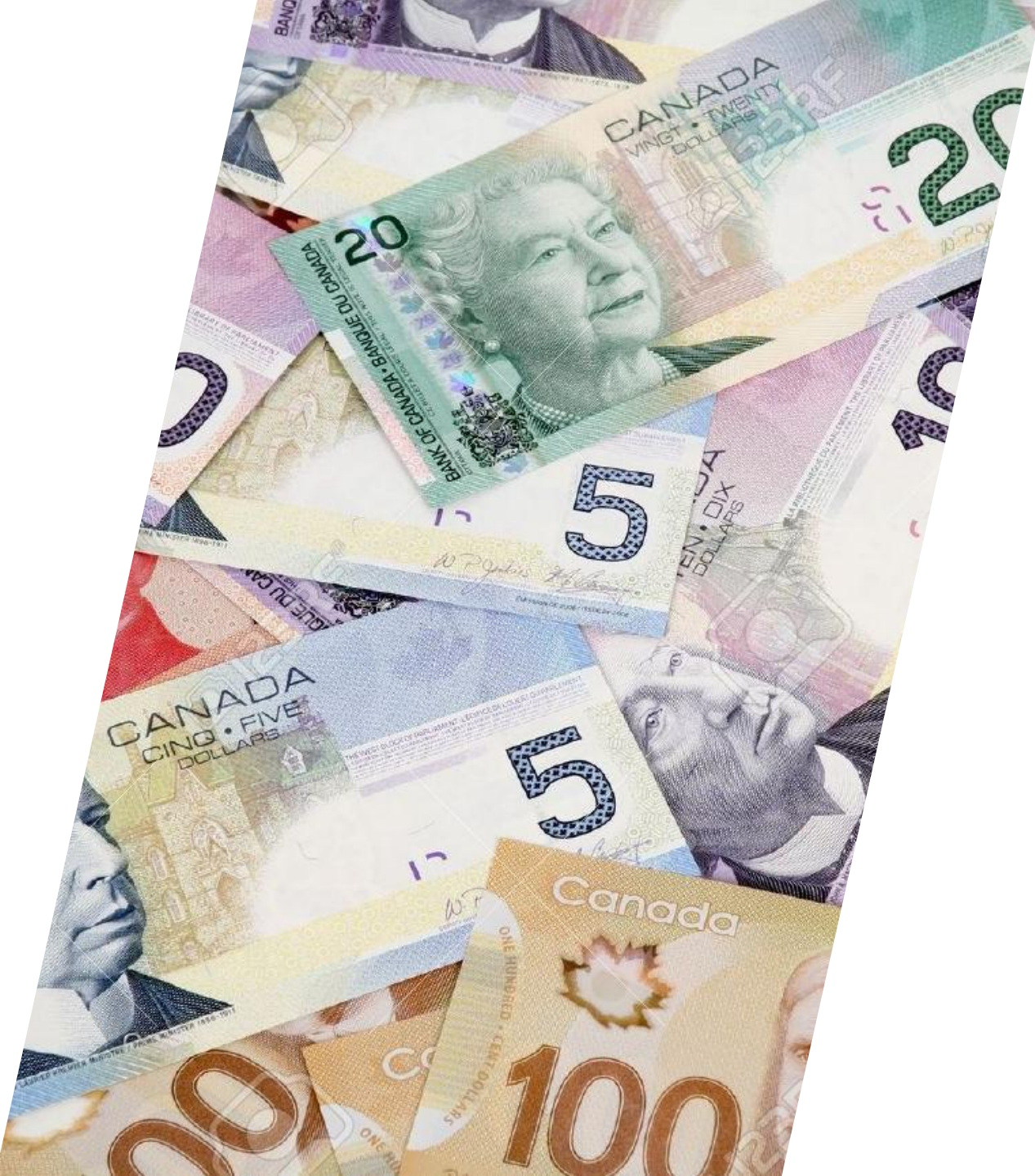


WHY CAPITAL PLANS MATTER

- Capital Plans contain the **long-term investments** that a municipality makes
- Those investments reveal the municipality's **values & priorities**
- They determine the municipality's capacity to deliver services
- They determine the quality of municipal infrastructure (sewer, streets, etc.)
- They determine how much you need to spend in operating budgets to use & maintain assets
- They determine how much you need to save and borrow to add, upgrade, and replace assets

ASSET MANAGEMENT

- Provides an intelligent path to Capital Planning
- Tells you what you own, what it's worth, how long it will last, what it will cost to replace, etc.
- Helps you prioritize through risk analysis (probability of failure * consequence of failure)
- Having an Asset Management Plan is a requirement to qualify for GNB's **Capital Renewal Funding**
- Asset Management must include a GHG (Greenhouse Gas emissions) Plan & an Asset Management Policy



SOURCES OF CAPITAL FUNDS

- SAVINGS (RESERVES)
 - BORROWING (MCCB)
 - FUNDING PROGRAMS (CCBF, CRF, FC)
 - GRANTS (PMHP, CHIF, ETC.)
 - ASSET SALES
 - PRIVATE DONATIONS
- 

CAPITAL FUND PROGRAMS

CCBF

Canada Community Building
Fund
(GC/GNB)

CRF

Capital Renewal
Funding
(GNB)

FCF

Fiscal Capacity
Funding
(GNB)

- To receive **CCBF** and **CRF** funding, municipalities must submit council-approved, multi-year **plans** with qualifying projects.
 - **Fiscal Capacity** funding is allocated by GNB according to their formula and goes into general operating revenue.

CAPITAL FUND GRANTS

BCSF

Build Communities
Strong Fund
(GC/GNB)

CHIF

Canada Housing &
Infrastructure Fund
(GC/GNB)

GMF

Green Municipal
Fund
(GC)

PMHP

Provincial-Municipal
Highway Partnership
Fund
(GNB)

PCIF

Pre-Construction &
Infrastructure Fund
(GNB)

REF

Rural Economy
Fund
(GNB)

CIF

Community
Investment Fund
(GNB)

TDF

Total Development
Fund
(GNB)

- Most grants provide funding to add, upgrade, and replace capital assets.
- Municipalities must apply for these grants to receive them (they are awarded).
- Many grants require the municipality to contribute to the project (e.g., 16.67%, 50%, etc.).
- Where the federal and provincial governments combine, municipalities may be required to sign bilateral agreements.



KEY POINTS

- Asset Management helps you know your assets (their cost, age, condition, etc.).
- Capital funds represent long-term investments.
- GNB and GC provide capital funds through grants & programs.
- Municipalities provide their own capital through savings (reserves).
- Assets drive operational spending.
- That is, the more assets you have, the more you will need to spend.



OVERVIEW

OPERATING BUDGETS

THERE ARE 2 OPERATING BUDGETS

In New Brunswick, municipalities manage 2 operating budgets.

They **must** be kept separate from one another (no sharing revenues or expenses).

Operating budgets are submitted annually each November and must have \$0 balances.

GENERAL

For revenues & expenses
NOT related to the utility
system

UTILITY

For revenues & expenses
related to the
utility system

OPERATING REVENUES

GENERAL	UTILITY
Property Taxes	Sale of Water Services: residential, commercial, industrial, institutional
Fiscal Capacity Funding	Sale of Wastewater Disposal Services: (same categories as above)
Services provided to other governments (e.g., fire protection, lane marking)	Connection & Service Charges
Sales of Services (own source, e.g., recreation, camp, fines, etc.)	Surcharge & Interest (Bad Debt)
Licenses, Building Permits, Rentals	Transfers from Reserves
Transfers from other governments (e.g., former BLC subsidy)	Surplus
Transfers from Reserves	
Surplus	

OPERATING EXPENSES (GENERAL)

SECTION	INCLUDES
General Government	Mayor/Council, General Admin, CAO/Clerk/Treasurer, HR, Office, Legal, Accounting, Audit,, Civic Relations, Cost of Assessment, Grants (Sports, Cultural, Education, Environment, Other)
Protective	Police (RCMP), Fire, Emergency Measures, By-Law Enforcement, Pest Control, RSC Contribution
Transportation	Staff, Engineering, Workshops, Equipment, Roads & Streets, Sidewalks, Culverts, Snow & Ice Removal, Storm Sewers, Street Cleaning & Flushing, Street Lights, Traffic Lane Marking, RSC Contribution
Environmental Health	Staff, Solid Waste Collection, Disposal, Recycling, Tipping Fees (RSC)
Public Health	Staff, Planning (RSC), Beautification, Land Rehab, Tree Removal & Planting, Community Development (RSC), Social Housing, Economic Development, Grants, Tourism, RSC Contribution
Recreation & Culture	Staff, Community Centers, Pools, Marinas, Skating Rinks, Parks, Playgrounds, Other Rec Facilities, Cultural Buildings, Historic Sites, Museums, RSC Contribution
Fiscal Services	Debt Charges, Banking Fees, Transfers to Reserves, Deficit

OPERATING EXPENSES (UTILITY)

SECTION	INCLUDES
Water Supply	Staff, Purification & Treatment, Source of Supply, Transmission & Distribution, Power & Pumping, Billing & Collection
Wastewater Disposal	Staff, Wastewater Collection, Lift Stations, Treatment & Disposal, Storm Sewers, Billing & Collection
Fiscal Services	Debt Repayment (Wastewater), Debt Repayment (Water), Transfers to Reserves, Deficit, Provisions for Loss on A/R (Bad Debt)



KEY POINTS

- GNB has introduced **tax stabilizer** to cap revenue
- We have about **350** wastewater users (if annual fee goes up **\$100**, we get **\$35,000**)
- Rexton **Fire Dept** seeks a higher stipend (cost of \$500 to \$1500 more per firefighter)
- General Reserve Fund is somewhat low | Utility Reserve Fund is close to \$0
- Utility Operating is carrying a deficit from past operations (about **\$19k**)

A scenic autumn landscape featuring a calm pond in the foreground, reflecting the surrounding trees and sky. The trees are in various stages of autumn, with some showing vibrant orange and yellow foliage, while others are still green. In the background, a large, historic building with a prominent tower is visible through the trees. The sky is a clear blue with a few wispy clouds and a single white contrail.

GENERAL OPERATING BUDGET

TAX ASSESSMENT

2026 ASSESSMENT (ADJ)					
TA	PLACE	RES	NON-RES	IND	TOTAL
652.00	Rexton	\$112,624,300	\$11,947,710	\$0	\$124,572,010
652.01	Richibucto Parish	\$154,692,700	\$15,774,195	\$0	\$170,466,895
652.02	Weldford	\$193,101,200	\$1,606,885	\$4,406,805	\$199,114,890
652.03	Harcourt	\$23,355,000	\$1,531,710	\$0	\$24,886,710
TOTAL		\$483,773,200	\$30,860,500	\$4,406,805	\$519,040,505

2027 ASSESSMENT (ADJ)					
TA	PLACE	RES	NON-RES	IND	TOTAL
652.00	Rexton	\$125,059,800	\$13,125,710	\$0	\$138,185,510
652.01	Richibucto Parish	\$173,681,600	\$16,768,675	\$0	\$190,450,275
652.02	Weldford	\$221,380,500	\$2,071,575	\$4,511,740	\$227,963,815
652.03	Harcourt	\$26,061,100	\$1,825,280	\$0	\$27,886,380
TOTAL		\$546,183,000	\$33,791,240	\$4,511,740	\$584,485,980

2027 ASSESSMENT INCREASE (%)					
TA	PLACE	RES	NON-RES	IND	AVERAGE
652.00	Rexton	11.0%	9.9%		10.5%
652.01	Richibucto Parish	12.3%	6.3%		
652.02	Weldford	14.6%	28.9%	2.4%	
652.03	Harcourt	11.6%	19.2%		
AVERAGE		12.4%	16.1%	2.4%	10.5%

TAX RATES & REVENUE

2026 TAX RATES					
TA	PLACE	RES	ROAD	FULL	NON-RES
652.00	Rexton	1.3985	0.0000	1.3985	2.1677
652.01	Richibucto Parish	0.7025	0.4116	1.1141	1.0889
652.02	Weldford	0.7755	0.4116	1.1871	1.2020
652.03	Harcourt	0.8025	0.4116	1.2141	1.2439

2027 TAX RATES (with Stabilizer)					
TA	PLACE	RES	ROAD	FULL	NON-RES
652.00	Rexton	1.3255	0.0000	1.3255	2.0545
652.01	Richibucto Parish	0.6658	0.4116	1.0774	1.0320
652.02	Weldford	0.7350	0.4116	1.1466	1.1393
652.03	Harcourt	0.7606	0.4116	1.1722	1.1789

INCREMENTAL REV	\$303,883
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2027 TAX RATES (with Stabilizer +)					
TA	PLACE	RES	ROAD	FULL	NON-RES
652.00	Rexton	1.3550	0.0000	1.3550	2.1003
652.01	Richibucto Parish	0.7025	0.4116	1.1141	1.0889
652.02	Weldford	0.7500	0.4116	1.1616	1.1625
652.03	Harcourt	0.7500	0.4116	1.1616	1.1625

INCREMENTAL REV	\$445,664
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COUNCIL REMUNERATION

CPI	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Change	2.3%	2.1%	2.7%	3.1%	2.9%	2.2%	2.9%	4.2%	4.7%	3.8%	4.6%	4.6%
CPI	3.3%											

Official	2026 per Mn	2026 per Yr	Adj	2027 per Yr
Mayor	\$2,292	\$27,502	\$919	\$28,421
Deputy Mayor	\$1,146	\$13,751	\$460	\$14,211
Coucillor	\$917	\$11,001	\$368	\$11,368
Coucillor	\$917	\$11,001	\$368	\$11,368
Coucillor	\$917	\$11,001	\$368	\$11,368
Coucillor	\$917	\$11,001	\$368	\$11,368
Coucillor	\$917	\$11,001	\$368	\$11,368
		\$55,004		\$56,842

STAFFING

- Maintain current headcount (2 Admin, 2 Finance, 2 Community/Rec, 3 Public Works)
- Assume 10 summer students (6 covered by grants)
- Apply 3.5% COLA
- Move to 100% payout on benefits
- Consider addition of Director of Operations
- Total estimated cost = **\$713k**

DEBENTURES

GENERAL					
DEBENTURE	DESC	TYPE	PRINCIPAL	INTEREST	TOTAL
MFC BL38	Fire Hall	Fire	\$90,000	\$21,180	\$111,180
MFC BU34	Recreation Centre	Recreation	\$26,000	\$6,890	\$32,890
MFC CE23	Fire Truck	Fire	\$51,000	\$19,121	\$70,121
			\$167,000	\$47,190	\$214,190

UTILITY					
Debenture	DESC	TYPE	PRINCIPAL	INTEREST	TOTAL
MFC BJ39	Upgrades	Utility	\$19,000	\$1,600	\$20,600
MFC CH28	Lift Station Project	Utility	\$26,000	\$30,597	\$56,597
			\$45,000	\$32,196	\$77,196

CAPITAL LEASES (BHFD)					
LEASE	DESC	TYPE	PRINCIPAL	INTEREST	TOTAL
2019 Rescue	Beersville	Fire	\$19,760	\$3,491	\$23,251
2009 Fire Hall	Beersville	Fire	\$30,329	\$6,536	\$36,865
2024 Fire Truck	Beersville	Fire	\$45,949	\$15,348	\$61,298
2020 Tanker	Harcourt	Fire	\$31,407	\$2,943	\$34,350
			\$127,445	\$28,319	\$155,764

SUMMARY				
TYPE	PRINCIPAL	INTEREST	TOTAL (\$)	TOTAL (%)
Fire	\$268,445	\$68,619	\$337,064	75.4%
Recreation	\$26,000	\$6,890	\$32,890	7.4%
Utility	\$45,000	\$32,196	\$77,196	17.3%
Works	\$0	\$0	\$0	0.0%
\$339,445		\$107,705	\$447,150	100%

- In Dec 2026, payments on one debenture will end, saving \$11k per year
- This savings could be used to purchase a pick-up truck for Works

KRSC

CORE SERVICES					
CODE	DESC	2026	2027	NET(\$)	NET(%)
2.2.9.7.1	Public Safety	\$5,933	\$7,008	\$1,075	18.1%
2.3.3.3.1	Regional Transportation	\$8,046	\$8,744	\$698	8.7%
2.4.3.2.9	Solid Waste Collection	\$284,447	\$328,983	\$44,536	15.7%
2.4.3.3.2	Solid Waste Disposal (Tipping Fees)	\$85,110	\$87,890	\$2,780	3.3%
2.6.1.1.2	Local Planning	\$134,481	\$158,795	\$24,314	18.1%
2.6.3.1.1	Community Development	\$6,138	\$6,219	\$81	1.3%
2.6.7.1.5	Economic Development	\$6,219	\$6,938	\$719	11.6%
2.6.9.1.8	Tourism	\$7,091	\$7,664	\$573	8.1%
2.7.5.1.1	Recreation Planning	\$10,613	\$10,748	\$135	1.3%
TOTAL (with Solid Waste)		\$548,078	\$622,989	\$74,911	13.7%
TOTAL (without Solid Waste)		\$178,521	\$206,116	\$27,595	15.5%

OTHER SERVICES					
CODE	DESC	2026	2027	NET(\$)	NET(%)
2.2.5.1.2	Voyent Alert	\$2,380	\$2,260	-\$120	-5.0%
2.3.2.3.6	Flusher Truck	\$20,896	\$21,487	\$591	2.8%
2.7.1.2.9	Cost Sharing - St.Louis	\$10,984	\$11,043	\$59	0.5%
2.7.1.2.9	Cost Sharing - Kent North (Weldford)	\$36,377	\$38,286	\$1,909	5.2%
2.7.1.2.9	Cost Sharing - Kent North (Rexton)	\$27,517	\$27,883	\$366	1.3%
2.7.1.2.9	Cost Sharing - Kent North (R Parish)	\$31,579	\$32,848	\$1,269	4.0%
2.7.1.2.9	Cost Sharing - Kent North (Total)	\$95,473	\$99,017	\$3,544	3.7%
2.2.9.1.9	BYLAW ENFORCEMENT	\$15,835	\$16,660	\$825	5.2%
1.3.1.7.4	Cost Sharing - Curling Club	\$15,329	\$15,324	-\$5	0.0%
		\$31,164	65,829	\$8,438	2.0%

FIRE PROTECTION (PART 1)

DEPT		BHFD				
				Values		
RE	CODE	DESC	2026	2027		
R	1.3.2.2.4	Services to GNB - Fire (To Rural Districts)	\$0	\$0		
E	2.2.4.1.1	Fire - Admin Personnel	-\$12,350	-\$16,200		
	2.2.4.1.9	Fire - Admin Other	-\$49,265	-\$77,250		
	2.2.4.2.1	Fire - Firefighting Force Personnel	-\$23,200	-\$24,000		
	2.2.4.2.9	Fire - Firefighting Force Other	-\$13,050	-\$5,000		
	2.2.4.3.1	Fire - Fire Alarm Systems	-\$1,104	-\$1,200		
	2.2.4.3.2	Fire - Water Cost	\$0	\$0		
	2.2.4.3.3	Fire - Station & Building	-\$92,187	-\$68,850		
	2.2.4.3.4	Fire - Fighting Equipment	-\$101,864	-\$72,000		
	2.2.4.4.2	Fire - Fire Investigation	\$0	\$0		
	2.2.4.4.3	Fire - Prevention	-\$1,000	-\$2,000		
	2.2.4.6.1	Fire - Training & Development Personnel	-\$1,800	-\$1,800		
	2.2.4.6.9	Fire - Training & Development Other	-\$4,500	-\$5,000		
	2.2.4.9.1.1	Fire - Agreement With Other LGs	-\$14,280	-\$5,100		
	2.2.4.9.1.2	Fire - Agreement With GNB	\$0	\$0		
	2.2.4.9.9	Fire - Other Fire Services	\$0	-\$5,000		
Grand Total			-\$314,600	-\$283,400		

DEPT		RFD				
				Values		
RE	CODE	DESC	2026	2027		
R	1.3.1.2.4	Services to LG - Fire	\$10,000	\$11,000		
	1.3.2.2.4	Services to GNB - Fire (To Rural Districts)	\$13,000	\$13,000		
E	2.2.4.1.1	Fire - Admin Personnel	-\$12,350	-\$13,800		
	2.2.4.1.9	Fire - Admin Other	-\$33,482	-\$74,750		
	2.2.4.2.1	Fire - Firefighting Force Personnel	-\$16,800	-\$16,800		
	2.2.4.2.9	Fire - Firefighting Force Other	-\$12,680	-\$4,250		
	2.2.4.3.1	Fire - Fire Alarm Systems	-\$552	-\$750		
	2.2.4.3.2	Fire - Water Cost	\$0	\$0		
	2.2.4.3.3	Fire - Station & Building	-\$61,816	-\$40,900		
	2.2.4.3.4	Fire - Fighting Equipment	-\$71,716	-\$57,250		
	2.2.4.4.2	Fire - Fire Investigation	\$0	\$0		
	2.2.4.4.3	Fire - Prevention	-\$1,000	-\$1,500		
	2.2.4.6.1	Fire - Training & Development Personnel	-\$3,800	-\$3,800		
	2.2.4.6.9	Fire - Training & Development Other	-\$4,500	-\$4,500		
	2.2.4.9.1.1	Fire - Agreement With Other LGs	\$0	-\$15,000		
	2.2.4.9.1.2	Fire - Agreement With GNB	\$0	\$0		
	2.2.4.9.9	Fire - Other Fire Services	\$0	-\$5,000		
Grand Total			-\$195,696	-\$214,300		

- In 2026, we allocated **\$30,000** to pay for the Beersville roof repair and parking lot repairs.
- In 2026, we allocated **\$20,000** to pay for an industrial washer and dryer for Rexton.
- In 2027, we are budgeting an extra **\$30,000** to pay for the new dispatch service & pagers for Rexton.

FIRE PROTECTION (PART 2)

DEPT BHFD

RE	CODE	DESC	Values	
			2026	2027
E	2.8.1.1.1	Debt Repayment - Interest on Long-Term De	\$0	\$0
	2.8.1.1.2	Debt Repayment - Principal Installments	\$0	\$0
	2.8.1.1.3	Debt Repayment - Capital Leasing	-\$118,898	-\$155,764
	2.8.1.1.4	Debt Repayment - Small Capital Loan (Former	-\$36,865	\$0
	2.8.2.1.1	Transfers - To Capital Reserve	\$0	-\$50,000
	2.8.2.5.3	Transfers - General Capital Fund (2)	\$0	-\$72,000
Grand Total			-\$155,763	-\$277,764

DEPT RFD

RE	CODE	DESC	Values	
			2026	2027
E	2.8.1.1.1	Debt Repayment - Interest on Long-Term De	-\$39,220	-\$40,300
	2.8.1.1.2	Debt Repayment - Principal Installments	-\$137,250	-\$141,000
	2.8.2.1.1	Transfers - To Capital Reserve	-\$250,000	-\$50,000
	2.8.2.5.2	Transfers - General Capital Fund (1)	\$0	\$0
Grand Total			-\$426,470	-\$231,300

- In 2026, we allocated **\$250,000** on a one-time basis to pay for the Rexton Fire Truck.
- In 2027, we allocated **\$50,000** to build a reserve for each department.
- In 2027, we will pay **\$120,000** from CCBF (capital) for the down payment on the new Beersville truck.

KEY NOTES

- Stabilizer would limit incremental 2027 revenue to **\$316k** | if 2026 tax rates were left, incremental revenue would be **\$578k**
- Fiscal capacity funding is down **\$10k**
- KRSC up **\$75k** | Staff COLA/benefits up **\$25k** | Police up **\$50k** | BLC Park up **\$50k** (after losing GNB grant)
- Reserves are near **\$0** for Utility and low for General (about **\$300k** | the Bonar Law Avenue work is **\$390k**)
- We have about **\$10M** in fire assets, we would need to spend **\$500k** per year to maintain them (replacement rate)
- We get **\$200k** for CCBF and **\$140k** for Capital Renewal (less than what we need for fire; less than we lost with stabilizer)
- Our 2025/2027 surplus was **\$209k** (without it, life would have been harder)
- Annual fire protection expenditures are trending to reach **\$900k** by 2027/2028
- Lagoon restoration may cost between **\$2M** and **\$4M** (our share is likely 13% to 20%)
- BLC Park acquisition/lease cost is unknown
- Our debt will be above 10% after the Beersville Truck purchase

KEY DECISIONS

Decision	Option	Recommendation
Tax Rates	No stabilizer, partial stabilizer, full stabilizer	Partial stabilizer, move toward equality
Sewer Rates	No increase, minor increase, major increase	Minor increase, to pay for lagoon fix & build reserve
Capital Reserves	Minimize, Maintain, Increase	- Increase from \$150k to \$200k or more in General - Aim for \$75k to \$100k in Utility (we're close to \$0) - Create earmarked reserves for Fire (\$50k per Dept)
CCBF Funding	How to allocate the un-allocated \$300k (originally allocated to Rexton Fire Truck)	Save most of it for the lagoon
Beersville Compressor	Purchase in 2027, Defer to 2028	Defer to 2028 (\$60k)

A wooden surface with several wooden blocks. A long block in the center is divided into segments, each containing a letter and a subscript: P₃, L₁, A₁, N₁, I₁, N₁, G₂. Other individual blocks are scattered around, including S₁, A₁, G₂, C₃, E₁, H₄, and K₁.

DECISION

MAKING



DECISION SPHERES

7 BIG DECISIONS

- 1. Tax Rates & User Fees.** Are our rates/fees fair? Are they competitive with neighbors? Are they in line with other municipalities? Do they encourage or discourage economic/housing growth? Should we further harmonize tax rates in former LSDs?
- 2. Savings vs Debt.** What level of savings and debt should we have? What are our red lines? What level of debt are we prepared to accept? Do we have enough capital savings to invest in our future and handle emergencies?
- 3. Asset Management.** Are we investing enough to repair, replace, and acquire our core assets (buildings, properties, vehicles, machines, etc.)? Do we need more assets to deliver services?
- 4. Service Level.** Does our operating and capital spending reflect our strategic priorities and service delivery goals? Are we providing the right level of services for residents? What services do we need to improve & develop? What organizational systems & processes do we need to improve & develop?
- 5. Organizational Effectiveness.** Do we have the systems and procedures to be effective & efficient? Where do we lack expertise & capacity? Do we understand our strengths & weaknesses as a municipality? Do we understand the biggest threats & opportunities facing our community?
- 6. In-Sourcing vs Out-Sourcing.** Do we have the right mix of staffing & contracting to ensure service quality & delivery? What services should we contract out? Would it be more cost-effective to provide certain services directly such as cleaning or snow clearing?
- 7. Relative Funding.** How much relative funding are we providing for fire protection, recreation & culture, housing & economic development, local events & community groups, beautification? How do we compare to other municipalities? Do we provide enough grant funding for local events & groups?

WHY METRICS?

Because there will always be more things to spend dollars on than dollars to spend, metrics can help because they can help you:

1. Separate true priorities from wish list items.
2. Translate your values and priorities into actual values (numbers).
3. Provide a clear and objective rationale for council decisions.



METRICS BY TYPE

QUALITATIVE

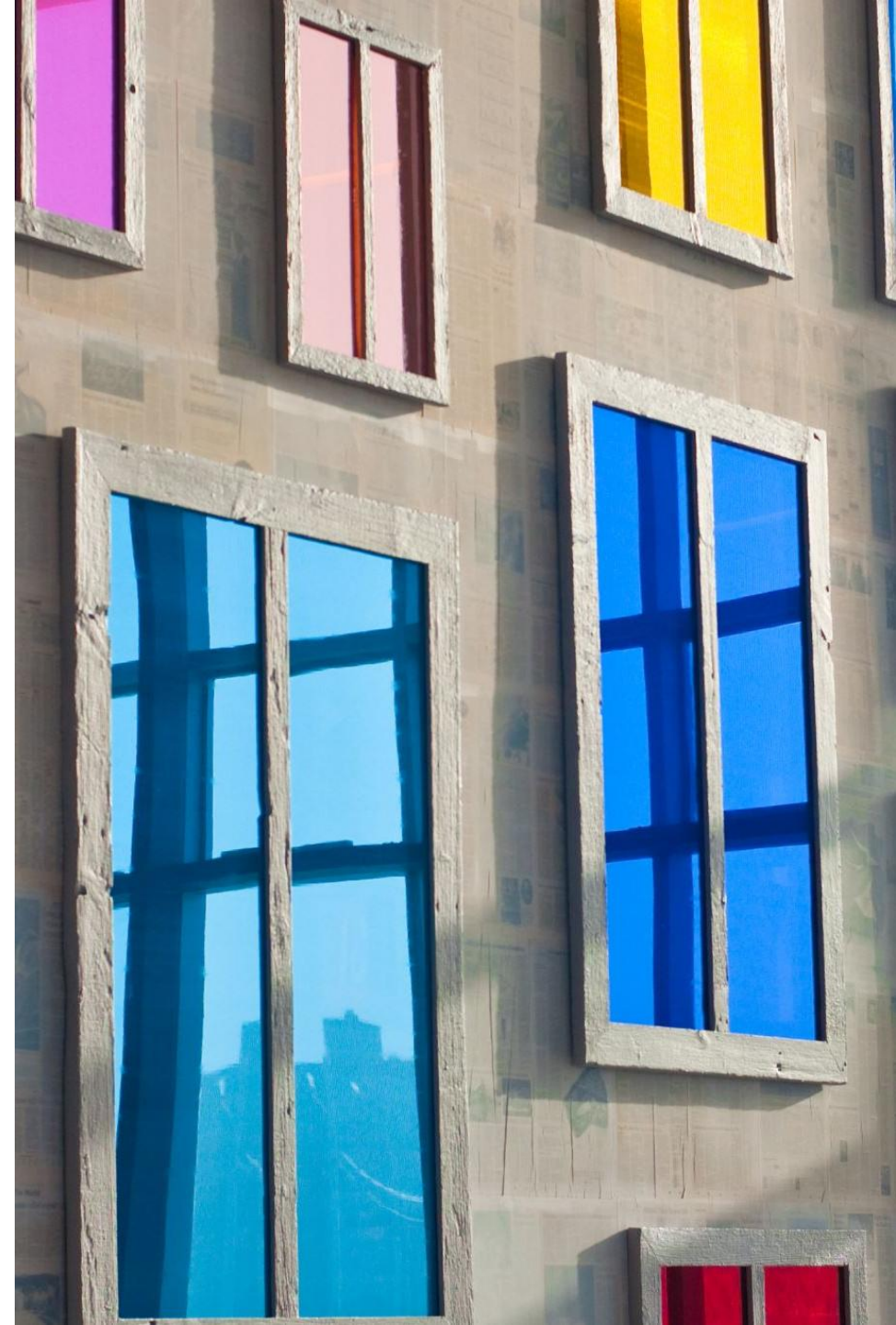
- Does the spend align with a strategic priority?
- What do we risk if we don't invest?
- How valuable is it to the daily life of residents?
- Which residents will benefit the most?
- Is it a special case that demands attention?
- Is it something the public clearly wants?

QUANTITATIVE

- What % of streets do we pave? (2% = all in 50 years)
- How much should we keep in reserves at all times?
- What % of operating funds should we save each year?
- What % should go to: Fire, Rec, Streets, Sewer, Other
- What % of funds to Rexton vs. former LSDs?
- Will the spend increase or decrease operating costs?

OTHER CONSIDERATIONS

- Before we add new assets, can we afford to repair and maintain our current assets?
- Can we bundle purchases/projects to save money (e.g., by paving multiple streets at once)?
- Will the capital spend reduce future costs (e.g., new roads don't need as much patching)?
- Will the capital spend attract funding from other sources (donations, grants, etc.)?
- Should certain assets be retired or replaced because they offer limited utility or require high operations and maintenance costs?



7 KEY METRICS

1. % of funds transferred to reserves (operating to capital)
2. Minimum level of capital reserve funds and operating reserve funds
3. % of operating funds spent on each area (transport, fire, recreation, etc.)
4. % of capital funds spent on each area (transport, fire, recreation, etc.)
5. % of roads paved each year (e.g., 1% to 2%)
6. % of general operating funds to be awarded through grants
7. % of capital funds invested in former LSDs



METRICS PART 1

METRIC	DESCRIPTION	RANGE	TARGET
Savings Rate	% of funds transferred from operating funds to capital reserves	2% to 4%	3%
Min General Capital Reserve	Minimum level of general capital reserve funds to maintain	\$250k to \$500k	\$375k
Min Utility Capital Reserve	Minimum level of utility capital reserve funds to maintain	\$150k to \$250k	\$200k
Min General Operating Reserve	Minimum level of general operating reserve funds to maintain	\$50k to \$100k	\$75k
Min Utility Operating Reserve	Minimum level of utility operating reserve funds to maintain	\$20k to \$30k	\$25k
Pave Factor	% of municipal streets paved each year (based on total km's)	0.5% to 1.5%	1.0%
Grant Distribution	% of funds donated through grants (per \$100 of assessed value)	0.5% to 1.0%	0.75%

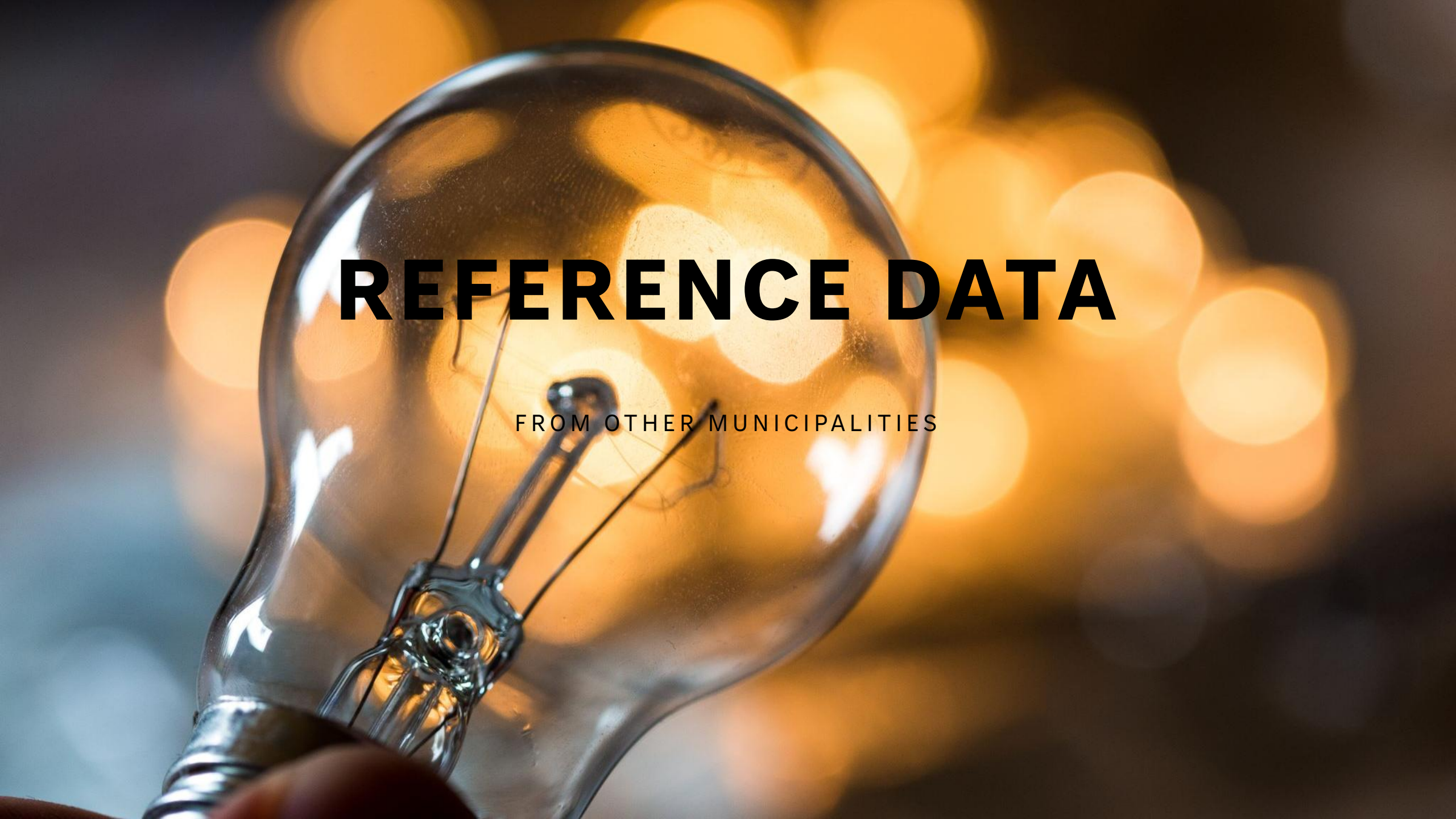
METRICS PART 2

METRIC	DESCRIPTION	RANGE	TARGET
General Government OEP	% of general operating budget allocated to general government	15.0% to 18.0%	16.5%
Fire Service OEP	% of general operating budget allocated to fire service	8.0% to 10%	9.0%
Transportation OEP	% of general operating budget allocated to transportation	12.0% to 18.0%	15%
Environmental Development OEP	% of general operating budget allocated to environmental dev	8.0% to 10.0%	9.0%
Rec & Culture OEP	% of general operating budget allocated to rec & culture	9.5% to 12.0%	10.5%
Debt OEP	% of general operating budget allocated to debt	5% to 10%	7.5%

OEP = Operating Expenditure Percentage

METRICS PART 3

METRIC	DESCRIPTION	RANGE	TARGET
Transportation CIP	% of general capital funds allocated to transportation	20% to 30%	25%
Rec & Culture CIP	% of general capital funds allocated to rec & culture	20% to 30%	25%
Fire Service CIP	% of general capital funds allocated to fire service	40% to 60%	50%
LSD CIP	% of capital funds spent in former LSDs	10% to 20%	15%



REFERENCE DATA

FROM OTHER MUNICIPALITIES

Municipality	General Gov
Hartland	12.3%
Three Rivers	13.1%
Valley Waters	13.3%
Eastern Charlotte	14.1%
Miramichi River Valley	14.1%
Champdoré	14.9%
Arcadia	15.5%
Bois-Joli	15.9%
Maple Hills	15.9%
Île-de-Lamèque	16.4%
Fundy Albert	16.6%
Grand Manan	17.1%
Vallée-des-Rivières	17.2%
Neguac	18.9%
Hautes-Terres	19.0%
Haut-Madawaska	19.1%
Five Rivers	19.8%
Saint-Quentin	22.2%
Belledune	23.1%
Hanwell	27.1%
Sunbury-York South	27.9%
Rivière-du-Nord	29.2%

Municipality	Env Dev
Valley Waters	1.9%
Grand Manan	2.3%
Rivière-du-Nord	3.1%
Champdoré	3.1%
Vallée-des-Rivières	3.8%
Three Rivers	4.2%
Bois-Joli	4.4%
Haut-Madawaska	4.5%
Five Rivers	4.9%
Fundy Albert	5.3%
Sunbury-York South	5.4%
Hartland	5.5%
Arcadia	5.6%
Île-de-Lamèque	5.6%
Maple Hills	6.0%
Neguac	6.0%
Hautes-Terres	7.4%
Saint-Quentin	8.0%
Miramichi River Valley	8.9%
Eastern Charlotte	9.3%
Belledune	9.4%
Hanwell	11.7%

Municipality	Fire
Grand Manan	2.9%
Saint-Quentin	2.9%
Bois-Joli	4.1%
Belledune	4.5%
Île-de-Lamèque	4.7%
Vallée-des-Rivières	5.5%
Rivière-du-Nord	6.0%
Hartland	6.0%
Haut-Madawaska	6.3%
Hautes-Terres	7.7%
Five Rivers	7.8%
Champdoré	8.5%
Neguac	10.5%
Eastern Charlotte	11.8%
Hanwell	12.3%
Fundy Albert	13.3%
Valley Waters	13.4%
Three Rivers	15.1%
Sunbury-York South	15.9%
Miramichi River Valley	16.4%
Arcadia	16.9%
Maple Hills	19.4%

Municipality	Rec & Cult
Hautes-Terres	2.2%
Sunbury-York South	3.3%
Maple Hills	4.1%
Arcadia	4.2%
Bois-Joli	5.7%
Fundy Albert	7.1%
Miramichi River Valley	7.9%
Rivière-du-Nord	8.5%
Valley Waters	8.5%
Five Rivers	9.1%
Three Rivers	9.6%
Champdoré	11.0%
Haut-Madawaska	11.0%
Belledune	11.6%
Eastern Charlotte	12.4%
Saint-Quentin	12.5%
Grand Manan	13.5%
Vallée-des-Rivières	14.2%
Neguac	14.4%
Île-de-Lamèque	17.4%
Hartland	18.4%
Hanwell	18.4%

Municipality	Transport
Sunbury-York South	1.0%
Hanwell	3.0%
Maple Hills	3.0%
Miramichi River Valley	10.2%
Hartland	10.7%
Five Rivers	13.0%
Valley Waters	14.5%
Eastern Charlotte	14.6%
Vallée-des-Rivières	15.3%
Haut-Madawaska	16.9%
Arcadia	17.4%
Belledune	17.9%
Grand Manan	18.4%
Neguac	18.5%
Saint-Quentin	19.2%
Île-de-Lamèque	20.8%
Three Rivers	21.0%
Hautes-Terres	21.7%
Fundy Albert	24.3%
Bois-Joli	24.3%
Champdoré	25.3%
Rivière-du-Nord	27.7%

Municipality	Debt
Sunbury-York South	0.8%
Saint-Quentin	2.0%
Eastern Charlotte	3.4%
Maple Hills	4.2%
Rivière-du-Nord	4.2%
Hanwell	4.4%
Belledune	4.5%
Fundy Albert	4.9%
Valley Waters	5.1%
Grand Manan	5.3%
Bois-Joli	5.6%
Île-de-Lamèque	5.8%
Three Rivers	5.8%
Hartland	6.4%
Neguac	7.1%
Arcadia	7.1%
Hautes-Terres	7.6%
Champdoré	8.1%
Five Rivers	8.3%
Haut-Madawaska	8.9%
Vallée-des-Rivières	9.6%
Miramichi River Valley	14.5%

Municipality	Env Health
Neguac	2.9%
Belledune	4.8%
Rivière-du-Nord	6.4%
Haut-Madawaska	7.2%
Champdoré	7.4%
Five Rivers	7.6%
Île-de-Lamèque	8.1%
Saint-Quentin	8.1%
Bois-Joli	8.3%
Vallée-des-Rivières	8.5%
Hautes-Terres	8.5%
Arcadia	8.9%
Three Rivers	10.0%
Fundy Albert	10.5%
Hartland	10.6%
Hanwell	11.0%
Eastern Charlotte	12.3%
Valley Waters	12.3%
Sunbury-York South	13.0%
Grand Manan	13.8%
Maple Hills	14.9%
Miramichi River Valley	15.5%



MUNICIPAL EXP

GROUP B

MUNICIPALITY	CTV	LD
Five Rivers	1.3779	0.7261
Beaurivage	1.4903	0.7965
Beausoleil		0.6189
Champdoré	1.3986	0.7832
Grand-Bouctouche	1.3750	0.6363
Nouvelle-Arcadie	1.4618	0.7244
Grand Total	1.4323	0.7136

CTV				
MUNICIPALITY	Count	Average	Min	Max
Five Rivers	1	1.3779	1.3779	1.3779
Beaurivage	2	1.4903	1.485	1.4956
Champdoré	1	1.3986	1.3986	1.3986
Grand-Bouctouche	1	1.3750	1.3750	1.3750
Nouvelle-Arcadie	1	1.4618	1.4618	1.4618
Grand Total	6	1.4323	1.3750	1.4956

LD				
MUNICIPALITY	RES	Average	Min	Max
Five Rivers	3	0.7261	0.6347	0.8057
Beaurivage	5	0.7965	0.7095	0.8753
Beausoleil	6	0.6189	0.5390	0.7275
Champdoré	5	0.7832	0.6166	0.9727
Grand-Bouctouche	4	0.6363	0.5799	0.6864
Nouvelle-Arcadie	7	0.7244	0.7045	0.8222
Grand Total	30	0.7136	0.5390	0.9727

GROUP	CTV	LD
A	1.4173	0.6273
B	1.3758	0.6882
C	1.4344	0.7150
D	1.3744	0.7331
Grand Total	1.3987	0.6843

	CTV			
GROUP	Count	Average	Min	Max
A	18	1.4173	1.0364	1.7405
B	40	1.3758	0.7500	1.6037
C	34	1.4344	0.9149	1.7249
D	26	1.3744	0.7942	1.8413
Grand Total	118	1.3987	0.7500	1.8413

	LD			
GROUP	Count	Average	Min	Max
A	58	0.6273	0.2838	1.4711
B	72	0.6882	0.3418	1.5678
C	62	0.7150	0.5355	0.9394
D	23	0.7331	0.5042	1.0648
Grand Total	215	0.6843	0.2838	1.5678



MUNICIPAL
TAX RATES



Municipal Group 	1.4	1.5	1.6	1.65	1.7	Grand Total
A	2	10			8	20
B		6	3		13	22
C		8	1		12	21
D		1	3	1	9	14
Grand Total	2	25	7	1	42	77

Municipal Group 	1.4	1.5	1.6	1.65	1.7	Grand Total
A	10.0%	50.0%	0.0%	0.0%	40.0%	100.0%
B	0.0%	27.3%	13.6%	0.0%	59.1%	100.0%
C	0.0%	38.1%	4.8%	0.0%	57.1%	100.0%
D	0.0%	7.1%	21.4%	7.1%	64.3%	100.0%
Grand Total	2.6%	32.5%	9.1%	1.3%	54.5%	100.0%

Municipality 	1.5	1.7
Beaurivage	1	
Beausoleil	1	
Champdoré		1
Five Rivers	1	
Grand-Bouctouche		1
Nouvelle-Arcadie	1	
Grand Total	4	2

MUNICIPAL
MULTIPLIER

GROUP	MUNICIPALITY	Total
A	Doaktown	\$475
	Fredericton Junction	\$240
	Harvey	\$280
	Kedgwick	\$228
	McAdam	\$320
	Nackawic-Millville	\$330
	Nashwaak	\$440
	Nouvelle-Arcadie	\$340
	Southern Victoria	\$260
	Strait Shores	\$268
	Tobique Valley	\$178
B	Arcadia	\$335
	Belledune	\$100
	Bois-Joli	\$260
	Champdoré	\$285
	Eastern Charlotte	\$210
	Five Rivers	\$343
	Fundy Albert	\$570
	Hartland	\$292
	Hautes-Terres	\$410
	Haut-Madawaska	\$109
	Île-de-Lamèque	\$400
	Miramichi River Valley	\$165
	Neguac	\$420
	Saint-Quentin	\$72
	Three Rivers	\$340
	Vallée-des-Rivières	\$200
	Valley Waters	\$250

GROUP	MUNICIPALITY	Total
C	Beaurivage	\$333
	Belle-Baie	\$420
	Cap-Acadie	\$337
	Caraquet	\$290
	Carleton North	\$451
	Grand Bay-Westfield	\$380
	Grand Lake	\$450
	Grand-Bouctouche	\$335
	Hampton	\$260
	Heron Bay	\$232
	Memramcook	\$370
	New Maryland	\$762
	Saint Andrews	\$454
	Salisbury	\$400
	Shippagan	\$315
	St. Stephen	\$525
	Sussex	\$259
	Tantramar	\$266
	Tracadie	\$350
	Woodstock	\$280
D	Bathurst	\$656
	Campbellton	\$414
	Dieppe	\$448
	Edmundston	\$324
	Fredericton	\$488
	Grand Falls	\$350
	Miramichi	\$396
	Moncton	\$511
	Oromocto	\$555
	Quispamsis	\$577
	Riverview	\$420
	Rothsay	\$525
	Saint John	\$636



MUNICIPAL WASTEWATER RATES



THE END