Appendix D

Electoral Areas Committee - October 29, 2025
2026 Preliminary Electoral Area Budget Review
Appendix D-1: Requisition Summary (SGI)

	SOUTHERN GULF ISLANDS Electoral Area	2026	Cost per Avg. Residential Assessment	2025	Cost per Avg. Residential Assessment	Difference Increase/(Decrease) $	%	Change in Cost per Avg. Household $	%
1.010	Legislative & General Government	366,816	53.57	343,451	50.16	23,364	6.80%	3.41	6.80%
1.10X	Facilities Management	4,266	0.62	4,339	0.63	(73)	-1.68%	(0.01)	-1.68%
1.101	G.I.S.	3,669	0.54	3,846	0.56	(177)	-4.61%	(0.03)	-4.61%
1.224	Community Health	7,059	1.03	15,960	2.33	(8,901)	-55.77%	(1.30)	-55.77%
1.280	Regional Parks	514,155	75.09	480,782	70.21	33,374	6.94%	4.87	6.94%
1.309	Climate Action and Adaptation	33,976	4.96	32,898	4.80	1,079	3.28%	0.16	3.28%
1.310	Land Banking & Housing	79,640	11.63	83,661	12.22	(4,020)	-4.81%	(0.59)	-4.81%
1.312	Regional Goose Management	5,966	0.87	5,045	0.74	921	18.25%	0.13	18.25%
1.315	Biodiversity & Environmental Stewardship	2,493	0.36	2,224	0.32	270	12.12%	0.04	12.12%
1.324	Regional Planning Services	17,050	2.49	33,370	4.87	(16,320)	-48.91%	(2.38)	-48.91%
1.326	Foodlands Access	7,323	1.07	5,437	0.79	1,886	34.69%	0.28	34.69%
1.329	Regional Transportation	39,784	5.81	-	-	39,784	100.00%	5.81	100.00%
1.335	Geo-Spatial Referencing System	4,083	0.60	4,392	0.64	(309)	-7.04%	(0.05)	-7.04%
1.374	Regional Emergency Program Support	2,850	0.42	2,850	0.42	-	0.00%	-	0.00%
1.375	Hazardous Material Incident Response	9,785	1.43	9,608	1.40	178	1.85%	0.03	1.85%
1.911	911 Systems	7,536	1.10	6,986	1.02	550	7.88%	0.08	7.88%
1.921	Regional CREST Contribution	29,168	4.26	27,816	4.06	1,353	4.86%	0.20	4.86%
21.ALL	Feasibility Study Reserve Fund - All	(7,430)	(1.09)	3,382	0.49	(10,812)	-319.70%	(1.58)	-319.70%
	Total Regional	**$1,128,191**	**$164.76**	**$1,066,047**	**$155.68**	**$62,144**	**5.83%**	**$9.08**	**5.83%**
1.230	Traffic Safety Commission	-	-	1,962	0.29	(1,962)	-100.00%	(0.29)	-100.00%
1.297	Arts Grants	30,018	4.38	29,180	4.26	838	2.87%	0.12	2.87%
1.311	Regional Housing Trust Fund	6,828	1.00	-	-	6,828	100.00%	1.00	100.00%
1.313	Animal Care Services	119,606	17.47	115,406	16.85	4,200	3.64%	0.61	3.64%
1.913	913 Fire Dispatch	62,544	9.13	56,622	8.27	5,922	10.46%	0.86	10.46%
	Total Sub-Regional	**$218,996**	**$31.98**	**$203,171**	**$29.67**	**$15,825**	**7.79%**	**$2.31**	**7.79%**
1.103	Elections	13,061	1.91	-	-	13,061	100.00%	1.91	100.00%
1.104	U.B.C.M.	4,809	0.70	4,537	0.66	272	5.99%	0.04	5.99%
1.108	Joint Electoral Area Admin	107,676	15.72	58,815	8.59	48,862	83.08%	7.14	83.08%
1.318	Building Inspection	247,659	36.17	224,092	32.73	23,568	10.52%	3.44	10.52%
1.320	Noise Control	26,994	3.94	25,996	3.80	998	3.84%	0.15	3.84%
1.322	Nuisances & Unsightly Premises	21,014	3.07	18,900	2.76	2,113	11.18%	0.31	11.18%
1.368	Electoral Area Fire Inspection & Investigation	8,402	1.23	-	-	8,402	100.00%	1.23	100.00%
1.372	Electoral Area Emergency Program	73,536	10.74	60,275	8.80	13,261	22.00%	1.94	22.00%
	Total Joint Electoral Area	**$503,152**	**$73.48**	**$392,615**	**$57.34**	**$110,537**	**28.15%**	**$16.14**	**28.15%**
1.110	Electoral Area Admin Exp - SGI	434,330	63.43	426,652	62.31	7,678	1.80%	1.12	1.80%
1.117	Grant-in-Aid - Southern Gulf Islands	118,990	17.38	113,352	16.55	5,638	4.97%	0.82	4.97%
1.125	SGI Economic Development Commission	132,115	19.29	130,605	19.07	1,510	1.16%	0.22	1.16%
1.138	Southern Gulf Islands Regional Library	253,439	37.01	247,805	36.19	5,634	2.27%	0.82	2.27%
1.235	SGI Small Craft Harbour Facilities	358,380	58.56	344,599	56.31	13,781	4.00%	2.25	4.00%
1.314	SGI House Numbering	10,480	1.53	10,290	1.50	190	1.85%	0.03	1.85%
1.341	SGI Livestock Injury Compensation	-	-	-	-	-	0.00%	-	0.00%
1.373	SGI Emergency Program	266,965	38.99	255,098	37.25	11,867	4.65%	1.73	4.65%
1.533	Stormwater Quality Management - SGI	43,013	6.28	42,252	6.17	761	1.80%	0.11	1.80%
1.923	Emergency Comm - CREST - SGI	191,587	27.98	189,215	27.63	2,372	1.25%	0.35	1.25%
	Total SGI Electoral Area	**$1,809,299**	**$270.44**	**$1,759,868**	**$262.99**	**$49,431**	**2.81%**	**$7.46**	**2.84%**
	Total Capital Regional District	**$3,659,637**	**$540.66**	**$3,421,701**	**$505.67**	**$237,937**	**6.95%**	**$34.99**	**6.92%**
CRHD	Capital Regional Hospital District	675,294	98.62	675,077	98.59	217	0.03%	0.03	0.03%
	Total CRD and CRHD	**$4,334,931**	**$639.28**	**$4,096,777**	**$604.26**	**$238,154**	**5.81%**	**$35.02**	**5.80%**

Average residential assessment - 2025 **$798,044**

Major Impacts (Changes in $/Avg HH >+/-$1.00)	**Change in Requisition $**	**%**	**Change in Cost / Avg HH $**	**%**
REGIONAL				
Legislative & General Government	23,364	0.57%	3.41	0.56%
Community Health	(8,901)	-0.22%	(1.30)	-0.22%
Regional Parks	33,374	0.81%	4.87	0.81%
Regional Planning Services	(16,320)	-0.40%	(2.38)	-0.39%
Regional Transportation	39,784	0.97%	5.81	0.96%
Feasibility Study Reserve Fund - All	(10,812)	-0.26%	(1.58)	-0.26%
SUB-REGIONAL				
Regional Housing Trust Fund	6,828	0.17%	1.00	0.17%
JOINT EA				
Elections	13,061	0.32%	1.91	0.32%
Joint Electoral Area Admin	48,862	1.19%	7.14	1.18%
Building Inspection	23,568	0.58%	3.44	0.57%
Electoral Area Fire Inspection & Investigation	8,402	0.21%	1.23	0.20%
Electoral Area Emergency Program	13,261	0.32%	1.94	0.32%
SGI EA				
Electoral Area Admin Exp - SGI	7,678	0.19%	1.12	0.19%
SGI Small Craft Harbour Facilities	13,781	0.34%	2.25	0.37%
SGI Emergency Program	11,867	0.29%	1.73	0.29%
Capital Regional Hospital District	217	0.01%	0.03	0.01%
Other	30,142	0.74%	4.40	0.73%
TOTAL CRD & CRHD	**238,154**	**5.81%**	**$35.02**	**5.80%**

	SOUTHERN GULF ISLANDS Local/Specified/Defined Services	2026	Cost per Avg. Residential Assessment	2025	Cost per Avg. Residential Assessment	Difference Increase/(Decrease) $	%	Change in Cost per Avg. Household $	%
1.137	Galiano Island Community Use Building	71,370	47.02	70,106	46.19	1,264	1.80%	0.83	1.80%
1.170	Gossip Island Electric Power Supply	63,184	1,128.29	62,875	1,122.77	309	0.49%	5.52	0.49%
1.227	Saturna Island Medical Clinic	-	-	9,623	14.91	(9,623)	-100.00%	(14.91)	-100.00%
1.228	Galiano Health Service	151,713	99.96	148,509	97.85	3,204	2.16%	2.11	2.16%
1.229	Pender Islands Health Care Centre	281,769	113.65	277,376	111.88	4,393	1.58%	1.77	1.58%
1.352	South Galiano Fire Protection	737,107	824.13	685,608	767.86	51,499	7.51%	56.27	7.33%
1.356	Pender Fire Protection	1,618,929	656.40	1,473,288	597.35	145,642	9.89%	59.05	9.89%
1.359	North Galiano Fire Protection	401,061	1,017.15	350,701	890.47	50,360	14.36%	126.67	14.23%
1.363	Saturna Island Fire	363,275	560.58	346,879	535.28	16,396	4.73%	25.30	4.73%
1.465	Saturna Island Comm. Parks	29,110	44.92	28,594	44.12	516	1.80%	0.80	1.80%
1.468	Saturna Island - Community Rec.	16,810	25.94	16,514	25.48	296	1.79%	0.46	1.79%
1.475	Mayne Is. Com. Parks & Rec	101,885	59.86	100,253	58.91	1,632	1.63%	0.96	1.63%
1.478	Mayne Is. Community Rec.	38,600	22.68	37,920	22.28	680	1.79%	0.40	1.79%
1.485	North & South Pender Com. Parks	186,751	75.45	186,761	75.46	(10)	-0.01%	(0.00)	-0.01%
1.488	North & South Pender Com. Rec	76,200	30.76	74,854	30.22	1,346	1.80%	0.54	1.80%
1.495	Galiano Parks	114,246	87.11	110,710	84.41	3,536	3.19%	2.70	3.19%
1.498	Galiano Community Recreation	48,760	37.18	47,764	36.42	996	2.09%	0.76	2.09%
2.630	Magic Lakes Estate Water System	650,368	544.24	597,460	499.97	52,908	8.86%	44.27	8.86%
2.640	Saturna Island Water System (Lyall Harbour)	163,210	943.41	147,829	854.50	15,381	10.40%	88.91	10.40%
2.642	Skana Water (Mayne)	54,430	745.62	28,441	389.60	25,989	91.38%	356.01	91.38%
2.665	Sticks Allison Water (Galiano)	6,674	175.63	5,560	146.32	1,114	20.04%	29.32	20.04%
2.667	Surfside Park Estates (Mayne)	74,230	706.95	30,529	290.75	43,701	143.15%	416.20	143.15%
3.755	Regional Source Control	4,355	6.13	4,228	5.95	127	3.00%	0.18	3.00%
3.830	Magic Lake Estates Sewer System	725,071	1,022.67	624,830	881.28	100,241	16.04%	141.38	16.04%
3.830D	Magic Lake Estates Sewer Debt	229,484	400.50	229,484	400.50	-	0.00%	-	0.00%
	Total Local/Specified/Defined Services	**6,208,592**		**$5,696,696**		**$511,896**			

Average residential assessment - 2025 **$798,044**

Appendix D-2

Southern Gulf Islands - Operating Budget Highlights - Gross Expenditure (+/- 1.8% and +/- $20,000)

SGI Services +/- 1.8% and +/- $20,000	Gross Expenditure 2026	Gross Expenditure 2025	Changes $	Changes %	Main Budget Driver
1.110 - SGI Electoral Area Admin Exp	465,460	515,635	(50,175)	-9.7%	• One-time contract costs in 2025 ($50k) • Discontinued allocation due to new EA GM department ($21k) offset by increase in wages $16k and other inflationary increases $4k
1.125 - SGI Economic Development	148,635	666,772	(518,137)	-77.7%	• One-time program costs for Last-mile Connectivity and Economic Diversification for the Southern Gulf Islands project in 2025 for ($496k), funded by grants; and one-time contract costs in 2025 ($39k) • One-time program development $15k
1.235 - SGI Small Craft Harbour Facilities	535,409	513,059	22,350	4.4%	• Increased transfers to reserves $18k • Others with inflationary adjustment $4k
1.373 - SGI Emergency Program	269,615	332,706	(63,091)	-19.0%	• Increased Wages and Honorariums $14k and other inflationary adjustments $12k • One-time cost for assessment and servicing of generators in 2025 ($50k), funded by ORF • Reduced reserve transfers ($15k) and grant programs to align with expected future expenditures ($25k)
Total Southern Gulf Islands Electoral Area	**1,419,119**	**2,028,172**	**(609,053)**	**-30.0%**	
1.352 - South Galiano Fire Protection	721,839	636,003	85,836	13.5%	• Increased Wages and Honorariums $99k • Decreased insurance costs ($8k) and reserve transfers ($9k) • Others with inflationary adjustment $3k
1.356 - Pender Fire Protection	1,578,512	1,479,126	99,386	6.7%	• Increased payment to Fire Protection Society $107k • Increased transfers to reserves to support capital programs $17k • Retirement of debt in 2025 ($17k) and reduction of one-time deficit carryover from 2024 to 2025
1.359 - North Galiano Fire Protection	373,366	338,770	34,596	10.2%	• Increased transfers to reserves $35k
2.630 - Magic Lake Estates Water	1,189,628	1,103,811	85,817	7.8%	• Increased operations labour charges $79k • Increased transfers to reserves $43k • Retirement of debt in 2025 ($43k) • Others with inflationary adjustment $7k
2.640 - Lyall Harbour Water	328,410	300,159	28,251	9.4%	• Net increase in one-time cyclical maintenance $5k, funded by ORF • Increased new debt servicing costs $15k; Partially offset by reduced reserve transfers (9k) • One-time deficit carryover to 2026 $5k • Increased operations labour charges $8k • Others with inflationary adjustment $4k
2.642 - Skana Water	133,520	112,321	21,199	18.9%	• Reduced one-time cyclical maintenance in 2025 ($10k), funded by ORF • Increased new debt servicing costs $25k • Water Conservation costs $3k • Others with inflationary adjustment $3k
2.667 - Surfside Water	217,410	165,709	51,701	31.2%	• Increased new debt servicing costs $44k • Increased transfers to reserves $14k • One-time deficit carryover to 2026 $15k • Reduced one-time deficit carryover from 2024 to 2025 ($14k) and cyclical maintenance in 2025 ($5k) • Reduced waste sludge disposal ($5k)
3.380 - Magic Lake Estates Sewer	1,122,451	959,050	163,401	17.0%	• Ongoing increase in operations costs associated with new Wastewater Treatment Plant (WWTP) such as labour charges, R&M, insurance and electricity $165k • Reduced sludge hauling & disposal costs due to new WWTP (90k) • Increased transfers to reserves $66k • One-time cyclical maintenance in 2026 $12k, funded by ORF • Others with inflationary adjustment $10k
Total Local/Specified/Defined Area	**5,665,136**	**5,094,949**	**570,187**	**11.2%**	
Other (Services not meeting criteria above)	2,855,011	2,832,382	22,628	0.8%	
Total Southern Gulf Islands	**9,939,265**	**9,955,503**	**(16,238)**	**-0.2%**	

Southern Gulf Islands - Operating Budget by Expenditure Type (in $ thousands)

Expenditure Type	Provisional Plan 2026 ($'000)	Financial Plan* 2025 ($'000)	Change $'000	Change %
Operations	7,817	8,011	(194)	-2.4%
Capital Funding	17	17	-	0.0%
Debt Servicing	1,127	1,123	4	0.3%
Transfer to Reserves	978	805	174	21.6%
Total Southern Gulf Islands	**9,939**	**9,956**	**(16)**	**-0.2%**

*Based on Amendment Financial Plan (Bylaw No. 4710)

Appendix D-3

CAPITAL REGIONAL DISTRICT - CAPITAL EXPENDITURE PLAN - SGI 2026

		CAPITAL EXPENDITURE						SOURCE OF FUNDING						
Service #	**Service Name**	**Equipment**	**Vehicles**	**Buildings**	**Engineered Structures**	**Land**	**TOTAL**	**Capital Funds on Hand**	**Debenture Debt**	**Equipment Repl Fund**	**Grants**	**Capital Reserves**	**Other**	**TOTAL**
1.110	SGI Admin. Expenditures	2,218					2,218			2,218				2,218
1.137	Galiano Island Community Use Building			49,500			49,500	30,000				19,500		49,500
1.235	SGI Small Craft Harbour Facilities				450,000		450,000	50,000			35,000	365,000		450,000
1.352	South Galiano Fire	91,000	120,000				211,000	5,000		136,000		70,000		211,000
1.356	Pender Island Fire	155,000		30,000			185,000			155,000		30,000		185,000
1.359	North Galiano Fire	180,000		20,000			200,000			180,000		20,000		200,000
1.373	SGI Emergency Program	78,000					78,000	53,000				25,000		78,000
1.465	Saturna Island Community Parks				60,225		60,225	4,000				56,225		60,225
1.475	Mayne Island Community Parks	18,500		110,734	31,000		160,234	26,734				133,500		160,234
1.485	Pender Island Community Parks	32,000			929,730	8,145	969,875	778,830				141,045	50,000	969,875
1.495	Galiano Community Parks	4,616			101,037		105,653	31,037		4,616		70,000		105,653
2.630	Magic Lake Estates Water (Pender)				405,000		405,000	143,000				262,000		405,000
2.640	Lyall Harbour Boot Cove Water (Saturna)	85,000			930,000		1,015,000	200,000	785,000		30,000			1,015,000
2.642	Skana Water (Mayne)	565,000			30,000		595,000		565,000			30,000		595,000
2.665	Sticks Allison Water (Galiano)				25,000		25,000					25,000		25,000
2.667	Surfside Park Estates (Mayne)	60,000			955,000		1,015,000		950,000		40,000	25,000		1,015,000
3.830	Magic Lake Sewer Utility (Pender)	160,000			235,000		395,000	260,000		50,000		85,000		395,000
TOTAL		**1,431,334**	**120,000**	**210,234**	**4,151,992**	**8,145**	**5,921,705**	**1,581,601**	**2,300,000**	**527,834**	**105,000**	**1,357,270**	**50,000**	**5,921,705**

Appendix D-4

Southern Gulf Islands 2026 Major Capital Projects ≥ $100,000

SERVICE AREA	$('000)	FUNDING SOURCE
Protective Services		
1.352 South Galiano Fire Protection		
Replacement of Command Unit	115	Reserve
1.359 North Galiano Fire Protection		
SCBA Replacement	170	Reserve
Recreation & Cultural Services		
1.475 Mayne Island Community Parks		
Fitness Circuit & Putting Green	108	Reserve/Capital on Hand
1.485 Pender Island Community Parks		
Schooner Way Trail Development	730	Capital on Hand
Water		
2.630 Magic Lake Estates Water (Pender)		
Buck Lake Dam Repairs - Phase 2	145	Reserve
2.640 Lyall Harbour Boot Cove Water		
Dam Improvement and Regulatory Requirements	700	Capital on Hand/Debt
New Ground Water Well Assessment	100	Debt
Storage Tank Condition Assessment and Repair Details	100	Debt
2.642 Skana Water (Mayne)		
Storage Tanks Replacement	500	Debt
2.667 Surfside Park Estates (Mayne)		
Wood Dale Drive Water Main Replacement	150	Debt
Water Storage Tank Replacement	800	Debt
Sewer		
3.830 Magic Lake Sewer Utility (Pender)		
Wastewater Improvements - Pump Station and Treatment Plant Upgrades	200	Capital on Hand
Towable Genset Replacement	110	Reserve/Capital on Hand
Other		
1.235 SGI Small Craft Harbour Facilities		
Hope Bay upgrade	325	Reserve/Capital on Hand/Grant

Total Projects ≥ $100K	4,253
Total Projects < $100K	1,669
Total 2026 Capital Projects	5,922

Appendix D-5: SGI Service Budgets

SOUTHERN GULF ISLANDS - EA WIDE

LOCAL/SPECIFIED/DEFINED SERVICES

Appendix D-5: SGI Service Budgets

CAPITAL REGIONAL DISTRICT

2026 Budget

Admin Expenditures (SGI)

EAC Review

OCTOBER 2025

Service: 1.110 SGI Admin. Expenditures **Committee: Electoral Area**

DEFINITION:

To establish, according to Section 800 of the Local Government Act, a service to provide funding for electoral area administrative expenditures.

SERVICE DESCRIPTION:

Electoral area administration funding pays for part of EA director remuneration (amount that exceeds Municipal Director amount included in Board expense) and alternate, Corporate services administration, telecommunications, travel , electoral area office space and other contractual support costs as needed by director.

PARTICIPATION:

Electoral Area of Southern Gulf Islands

MAXIMUM LEVY:

None Stated

FUNDING:

Requisition

Change in Budget 2025 to 2026
Service: 1.110 SGI Admin. Expenditures

	Total Expenditure	Comments
2025 Budget	**515,635**	
Change in Wages & Benefits:		
Base wages & benefits change	6,897	Inclusive of estimated collective agreement changes
Step increase/paygrade change	9,565	
Total Change in Wages & Benefits	16,462	
Other Changes:		
Real Estate Service Allocation	(20,600)	CRD Evolves: Discontinued due to new EA GM
Contract for Services	(50,000)	2025 One-time co-op student or contractor costs to support SGI initiatives
Other Costs	3,963	
Total Other Changes	(66,637)	
2026 Budget	**465,460**	
Summary of % Expense Change		
2026 wages and benefit change	3.2%	
CRD Evolves Transition	-4.0%	
Contract for Services	-9.7%	
Balance of increase	0.8%	
% expense change from 2025:	***-9.7%***	
% Requisition increase from 2025 (if applicable):	***1.8%***	*Requisition funding is 93.3% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time favourable variance of $101,850 (19.8%) due to one-time management operating initiatives not being needed ($50,000) and a decrease in contract for services costs ($39,140). This variance will be moved to Operating Reserve, which has an expected year end balance of $181,996 before this transfer.

1.110 - Admin Expenditures (SGI) Director & Management	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Director Admin	119,124	114,624	121,269	-	-	121,269	123,728	126,280	128,894	131,552
Management Services	395,381	298,031	337,636	-	5,405	343,041	347,601	356,750	364,021	371,964
TOTAL OPERATING COSTS	**514,505**	**412,655**	**458,905**	**-**	**5,405**	**464,310**	**471,329**	**483,030**	**492,915**	**503,516**
*Percentage Increase over prior year			-10.8%		1.1%	-9.8%	1.5%	2.5%	2.0%	2.2%
CAPITAL / RESERVES										
Transfer to Operating Reserve Fund	-	101,850	-	-	-	-	-	-	-	-
TOTAL CAPITAL / RESERVES	**1,130**	**102,980**	**1,150**	**-**	**-**	**1,150**	**1,170**	**1,190**	**1,210**	**1,230**
TOTAL COSTS	**515,635**	**515,635**	**460,055**	**-**	**5,405**	**465,460**	**472,499**	**484,220**	**494,125**	**504,746**
*Percentage Increase over prior year			-10.8%		1.0%	-9.7%	1.5%	2.5%	2.0%	2.1%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(50,000)	(50,000)	-	-	-	-	-	-	-	-
Transfer from Operating Reserve Fund	(22,621)	(22,621)	(8,987)	-	(5,405)	(14,392)	(12,367)	(14,844)	(15,306)	(16,286)
Cost Recovery	(11,644)	(11,644)	(11,938)	-	-	(11,938)	(12,232)	(12,526)	(12,839)	(13,160)
Grants in Lieu of Taxes	(4,198)	(4,198)	(4,270)	-	-	(4,270)	(4,350)	(4,430)	(4,520)	(4,610)
Other Revenue	(520)	(520)	(530)	-	-	(530)	(540)	(550)	(560)	(570)
TOTAL REVENUE	**(88,983)**	**(88,983)**	**(25,725)**	**-**	**(5,405)**	**(31,130)**	**(29,489)**	**(32,350)**	**(33,225)**	**(34,626)**
REQUISITION	**(426,652)**	**(426,652)**	**(434,330)**	**-**	**-**	**(434,330)**	**(443,010)**	**(451,870)**	**(460,900)**	**(470,120)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%
AUTHORIZED POSITIONS										
Salaried FTE	1	1	1			1	1	1	1	1

1.110 - Admin Expenditures (SGI)
Director Admin

	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Director's Remuneration	54,265	54,265	55,240	-	-	55,240	56,340	57,470	58,620	59,790
Contract for Services	22,580	22,580	22,990	-	-	22,990	23,450	23,920	24,400	24,890
Travel	4,530	2,000	4,610	-	-	4,610	4,700	4,790	4,890	4,990
Allocations	14,025	14,025	14,171	-	-	14,171	14,425	14,712	15,002	15,298
Other Operating Expenses	23,724	21,754	24,258	-	-	24,258	24,813	25,388	25,982	26,584
TOTAL OPERATING COSTS	**119,124**	**114,624**	**121,269**	**-**	**-**	**121,269**	**123,728**	**126,280**	**128,894**	**131,552**
*Percentage Increase over prior year			1.8%			1.8%	2.0%	2.1%	2.1%	2.1%
CAPITAL / RESERVES										
Transfer to Operating Reserve Fund	-	4,500	-	-	-	-	-	-	-	-
Transfer to Equipment Replacement Fund	1,130	1,130	1,150	-	-	1,150	1,170	1,190	1,210	1,230
TOTAL CAPITAL / RESERVES	**1,130**	**5,630**	**1,150**	**-**	**-**	**1,150**	**1,170**	**1,190**	**1,210**	**1,230**
TOTAL COSTS	**120,254**	**120,254**	**122,419**	**-**	**-**	**122,419**	**124,898**	**127,470**	**130,104**	**132,782**
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	(460)	(460)	(371)	-	-	(371)	(336)	(344)	(355)	(352)
Cost Recovery	(8,044)	(8,044)	(8,288)	-	-	(8,288)	(8,532)	(8,776)	(9,039)	(9,310)
Grants in Lieu of Taxes	(1,084)	(1,084)	(1,100)	-	-	(1,100)	(1,120)	(1,140)	(1,160)	(1,180)
Interest Income	(520)	(520)	(530)	-	-	(530)	(540)	(550)	(560)	(570)
TOTAL REVENUE	**(10,108)**	**(10,108)**	**(10,289)**	**-**	**-**	**(10,289)**	**(10,528)**	**(10,810)**	**(11,114)**	**(11,412)**
REQUISITION	**(110,146)**	**(110,146)**	**(112,130)**	**-**	**-**	**(112,130)**	**(114,370)**	**(116,660)**	**(118,990)**	**(121,370)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%

1.110 - Admin Expenditures (SGI)
Management Services

	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Salaries & Wages	179,469	179,469	194,956	-	-	194,956	200,599	206,401	211,333	216,379
Contract for Services	124,140	35,000	75,470	-	-	75,470	76,980	78,520	80,090	81,690
Travel	4,800	2,500	4,890	-	-	4,890	4,990	5,090	5,190	5,290
Memberships & Professional Dues	910	910	930	-	-	930	950	970	990	1,010
Allocations	52,862	49,992	27,250	-	5,405	32,655	29,262	30,259	30,208	30,675
Other Operating Expenses	33,200	30,160	34,140	-	-	34,140	34,820	35,510	36,210	36,920
TOTAL OPERATING COSTS	**395,381**	**298,031**	**337,636**	**-**	**5,405**	**343,041**	**347,601**	**356,750**	**364,021**	**371,964**
*Percentage Increase over prior year			-14.6%		1.4%	-13.2%	1.3%	2.6%	2.0%	2.2%
CAPITAL / RESERVE										
Transfer to Operating Reserve Fund	-	97,350	-	-	-	-	-	-	-	-
Transfer to Equipment Replacement Fund	-	-	-	-	-	-	-	-	-	-
TOTAL CAPITAL / RESERVES	**-**	**97,350**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL COSTS	**395,381**	**395,381**	**337,636**	**-**	**5,405**	**343,041**	**347,601**	**356,750**	**364,021**	**371,964**
*Percentage Increase over prior year			-14.6%		1.4%	-13.2%	1.3%	2.6%	2.0%	2.2%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(50,000)	(50,000)	-	-	-	-	-	-	-	-
Transfer from Operating Reserve Fund	(22,161)	(22,161)	(8,616)	-	(5,405)	(14,021)	(12,031)	(14,500)	(14,951)	(15,934)
Sub-lease Recovery	(3,600)	(3,600)	(3,650)	-	-	(3,650)	(3,700)	(3,750)	(3,800)	(3,850)
Grants in Lieu of Taxes	(3,114)	(3,114)	(3,170)	-	-	(3,170)	(3,230)	(3,290)	(3,360)	(3,430)
TOTAL REVENUE	**(78,875)**	**(78,875)**	**(15,436)**	**-**	**(5,405)**	**(20,841)**	**(18,961)**	**(21,540)**	**(22,111)**	**(23,214)**
REQUISITION	**(316,506)**	**(316,506)**	**(322,200)**	**-**	**-**	**(322,200)**	**(328,640)**	**(335,210)**	**(341,910)**	**(348,750)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%
AUTHORIZED POSITIONS										
Salaried FTE	1	1	1			1	1	1	1	1

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.110 SGI Admin. Expenditures	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$0	$2,218	$0	$2,218	$2,218	$0	$6,654
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$0	$0	$0	$0	$0	$0	$0
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$0	**$2,218**	**$0**	**$2,218**	**$2,218**	**$0**	**$6,654**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$0	$0	$0	$0	$0	$0	$0
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$0	$2,218	$0	$2,218	$2,218	$0	$6,654
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$0	$0	$0	$0	$0	$0	$0
		$0	**$2,218**	**$0**	**$2,218**	**$2,218**	**$0**	**$6,654**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.110

Service Name: SGI Admin. Expenditures

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
24-01	Replacement	Computer & laptop	Phone & Computer Replacements for Director and Manager	$ 13,254	E	ERF	$ -	$ 2,218	$ -	$ 2,218	$ 2,218	$ -	$ 6,654
													$ -
													$ -
													$ -
													$ -
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													$ -
													$ -
													$ -
			Grand Total	**$ 13,254**				**$ 2,218**	**$ -**	**$ 2,218**	**$ 2,218**	**$ -**	**$ 6,654**

Service:	**1.110**	**SGI Admin. Expenditures**

Project Number	24-01	**Capital Project Title**	Computer & laptop	**Capital Project Description**	Phone & Computer Replacements for Director and Manager
Project Rationale	Phone and computer replacements for director and manager.				

Admin Expenditures (SGI)
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	181,996	167,604	155,237	140,393	125,087	108,801
Equipment Replacement Fund	17,551	16,483	17,653	16,625	15,617	16,847
Total	**199,547**	**184,087**	**172,890**	**157,018**	**140,704**	**125,648**

Reserve Schedule

Reserve Fund: 1.110 Admin Expenditures (SGI) - Operating Reserve Fund - Bylaw 4146

Surplus monies from operation are transferred into this reserve to fund one-time program costs and to mitigate the fluctuation in requisition.

Reserve Cash Flow

Fund: 1500	**Estimated**	**Budget**				
Fund Centre: 105546	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	196,451	181,996	167,604	155,237	140,393	125,087
Transfer from Ops Budget		-	-	-	-	-
Transfer to Ops Budget-Core Budget	(22,621)	(14,392)	(12,367)	(14,844)	(15,306)	(16,286)
Transfer to Ops Budget						
Interest Income*	8,166					
Ending Balance $	**181,996**	**167,604**	**155,237**	**140,393**	**125,087**	**108,801**

Assumptions/Background:

*Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.110 Admin Expenditures (SGI) - Equipment Replacement Fund

ERF Group: SGIADMIN.ERF

Reserve Cash Flow

Fund:	**1022**	**Estimated**	**Budget**				
Fund Centre:	**101838**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		16,421	17,551	16,483	17,653	16,625	15,617
Transfer from Ops Budget		1,130	1,150	1,170	1,190	1,210	1,230
Planned Purchase		-	(2,218)	-	(2,218)	(2,218)	-
Interest Income							
Ending Balance $		**17,551**	**16,483**	**17,653**	**16,625**	**15,617**	**16,847**

Assumptions/Background:

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI Grants in Aid

EAC Review

OCTOBER 2025

Service: 1.117 SGI Grants in Aid **Committee: Electoral Area**

DEFINITION:

To make grants-in-aid to any organization deemed to be contributing to the general interest and advantage of the electoral area (Letters Patent - March 24, 1977; April 17, 1985).

SERVICE DESCRIPTION:

Provide Grants to support organizations that are outside the existing services in an electoral area. Each electoral area budgets their anticipated requirements separately.

PARTICIPATION:

Southern Gulf Islands Electoral Area.

MAXIMUM LEVY:

Greater of $129,912 or $0.05 / $1,000 on basis of converted hospital assessed value of land and improvements.

COMMITTEE:

Electoral Areas Committee

FUNDING:

Requisition

1.117 - SGI Grants in Aid	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Grants in Aid	112,719	112,719	110,180	3,305	-	113,485	115,750	118,070	120,430	122,840
Allocations	5,560	5,560	5,955	-	-	5,955	6,062	6,183	6,307	6,433
Other Expenses	820	820	830	-	-	830	850	870	890	910
TOTAL COSTS	**119,099**	**119,099**	**116,965**	**3,305**	**-**	**120,270**	**122,662**	**125,123**	**127,627**	**130,183**
*Percentage Increase over prior year			-1.8%	2.8%		1.0%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(4,489)	(4,489)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(1,118)	(1,118)	(1,140)	-	-	(1,140)	(1,160)	(1,180)	(1,200)	(1,220)
Other Revenue	(140)	(140)	(140)	-	-	(140)	(140)	(140)	(140)	(140)
TOTAL REVENUE	**(5,747)**	**(5,747)**	**(1,280)**	**-**	**-**	**(1,280)**	**(1,300)**	**(1,320)**	**(1,340)**	**(1,360)**
REQUISITION	**(113,352)**	**(113,352)**	**(115,685)**	**(3,305)**	**-**	**(118,990)**	**(121,362)**	**(123,803)**	**(126,287)**	**(128,823)**
*Percentage increase over prior year Requisition			2.1%	2.9%		5.0%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI Economic Development

EAC Review

OCTOBER 2025

Service: **1.125** **SGI Economic Development** **Committee: Electoral Area**

DEFINITION:

To establish a service for the promotion of economic development by bylaw 4594, adopted February 2025

SERVICE DESCRIPTION:

To promote, provide information and assist local service agencies with economic development initiatives.

PARTICIPATION:

Levy on basis of converted hospital assessed value of land and improvements for the Electoral Area of Southern Gulf Islands.

MAXIMUM LEVY:

None stated

COMMISSION:

Five members including the Director representing the Southern Gulf Islands Electoral Area, and one individual from each of Galiano Island, Mayne Island, Saturna Island and Pender Island.

FUNDING:

Requisition

Change in Budget 2025 to 2026
Service: 1.125 SGI Economic Development

	Total Expenditure	Comments
2025 Budget	**666,772**	
Other Changes:		
Standard Overhead Allocation	(1,190)	Decrease in 2025 operating costs
Contract for Services	(39,172)	2025 one-time contract for services carried from 2024 to 2025
Program Development	(495,500)	One-time grant funded payment for the Last-mile Connectivity and Economic Diversification for the Southern Gulf Islands project
Program Development	15,000	2026 one-time program development costs
Other Costs	2,725	
Total Other Changes	(518,137)	
2026 Budget	**148,635**	

Summary of % Expense Increase

Standard Overhead Allocation	-0.2%	
Contract for Services	-5.9%	
Program Development	-72.1%	
Balance of increase	0.4%	
% expense change from 2025:	***-77.7%***	
% Requisition increase from 2025 (if applicable):	***1.2%***	*Requisition funding is 88.9% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time favourable variance of $15,490 (5.1%) due to lower program development costs. This variance will be moved to Operating Reserve, which has an expected year end balance of $49,671 before this transfer.

1.125 - SGI Economic Development	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Contract for Services	116,527	116,527	78,740	-	-	78,740	80,310	81,920	83,560	85,230
Program Development	528,390	513,390	33,480	-	15,000	48,480	34,150	34,840	35,540	36,250
Internal Allocations	7,795	7,795	6,605	-	-	6,605	6,724	6,858	6,996	7,135
Building Rent	10,020	10,020	10,190	-	-	10,190	10,370	10,540	10,760	10,980
Operating - Other	4,040	4,040	4,620	-	-	4,620	4,748	4,878	5,010	5,144
TOTAL OPERATING COSTS	**666,772**	**651,772**	**133,635**	**-**	**15,000**	**148,635**	**136,302**	**139,036**	**141,866**	**144,739**
*Percentage Increase over prior year			-80.0%		2.2%	-77.7%	-8.3%	2.0%	2.0%	2.0%
Transfer to Operating Reserve Fund	-	15,490	-	-	-	-	-	-	-	-
TOTAL COSTS	**666,772**	**667,262**	**133,635**	**-**	**15,000**	**148,635**	**136,302**	**139,036**	**141,866**	**144,739**
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(39,172)	(39,172)	-	-	-	-	-	-	-	-
Transfer from Operating Reserve Fund	-	-	-	-	(15,000)	(15,000)	-	-	-	-
Grants Reg & Other	(495,500)	(495,500)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(1,285)	(1,285)	(1,310)	-	-	(1,310)	(1,340)	(1,370)	(1,400)	(1,430)
Interest Income	(210)	(700)	(210)	-	-	(210)	(210)	(210)	(210)	(210)
TOTAL REVENUE	**(536,167)**	**(536,657)**	**(1,520)**	**-**	**(15,000)**	**(16,520)**	**(1,550)**	**(1,580)**	**(1,610)**	**(1,640)**
REQUISITION	**(130,605)**	**(130,605)**	**(132,115)**	**-**	**-**	**(132,115)**	**(134,752)**	**(137,456)**	**(140,256)**	**(143,099)**
*Percentage increase over prior year Requisition			1.2%			1.2%	2.0%	2.0%	2.0%	2.0%

Reserve Schedule

Reserve Fund: 1.125 SGI Economic Development - Operating Reserve Fund - Bylaw 4146

Surplus monies from operation are transferred into this reserve to fund one-time program costs and to mitigate the fluctuation in requisition.

Reserve Cash Flow

Fund: 1500	Estimated	Budget				
Fund Centre: 105547	2025	2026	2027	2028	2029	2030
Beginning Balance	27,913	49,671	34,671	34,671	34,671	34,671
Transfer from Ops Budget	-	-	-	-	-	-
Transfer to Ops Budget	-	(15,000)	-	-	-	-
Interest Income*	21,758					
Ending Balance $	**49,671**	**34,671**	**34,671**	**34,671**	**34,671**	**34,671**

Assumptions/Background:
*IInterest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Galiano Island Community Use Building

EAC Review

OCTOBER 2025

Service:	1.137	Galiano Island Community Use Building	Committee: Electoral Area

DEFINITION:

To establish a service for the purpose of constructing and operating a building on Galiano Island that will be used for library, community and local government purposes by Bylaw No. 3792 adopted Dec 2011.

SERVICE DESCRIPTION:

This service provides funding to operate, build and debt service a public use building on Galiano Island. It was started after a successful referendum in 2011. This building is home to the local library run by the Galiano Island Library Society and has a room for public use.

PARTICIPATION:

A portion of the Electoral Area of Southern Gulf Islands.

MAXIMUM LEVY:

Greater of $100,100 or $0.165 / $1,000 of actual assessed value of land and improvements.

MAXIMUM CAPITAL DEBT:

AUTHORIZED:	LA Bylaw No. 3793 (2013)	$	440,000
BORROWED:	LA Bylaw No. 3793A (2014,4.52%)		(310,000)
EXPIRED:			(130,000)
REMAINING		$	-

FUNDING:

Requisiton

1.137 - Galiano Island Community Use Building

	2025		BUDGET REQUEST 2026				FUTURE PROJECTIONS			
	BOARD BUDGET	ESTIMATED ACTUAL	CORE BUDGET	ONGOING	ONE-TIME	TOTAL	2027	2028	2029	2030
OPERATING COSTS										
Allocations	21,743	16,883	22,159	-	-	22,159	22,680	23,133	23,596	24,068
Insurance	2,110	2,110	2,020	-	-	2,020	2,122	2,229	2,341	2,458
Building Maintenance	5,490	1,259	5,580	-	-	5,580	5,692	5,800	5,920	6,040
Utilities	4,130	4,504	4,240	-	-	4,240	4,325	4,410	4,500	4,590
Contingency	1,650	-	1,680	-	-	1,680	1,714	1,750	1,790	1,830
Other Operating Expenses	5,540	2,475	5,635	-	-	5,635	5,748	5,870	5,990	6,120
TOTAL OPERATING COSTS	**40,663**	**27,230**	**41,314**	**-**	**-**	**41,314**	**42,281**	**43,192**	**44,137**	**45,106**
*Percentage Increase over prior year			1.6%			1.6%	2.3%	2.2%	2.2%	2.2%
DEBT / RESERVE										
Transfer to Capital Reserve Fund	1,500	13,206	1,530	-	-	1,530	1,561	1,590	32,803	33,364
MFA Debt Reserve Fund	120	120	140	-	-	140	140	140	-	-
MFA Principal Payment	16,641	16,641	16,641	-	-	16,641	16,641	16,641	-	-
MFA Interest Payment	14,012	14,012	14,012	-	-	14,012	14,012	14,012	-	-
TOTAL DEBT / RESERVE	**32,273**	**43,979**	**32,323**	**-**	**-**	**32,323**	**32,354**	**32,383**	**32,803**	**33,364**
TOTAL COSTS	**72,936**	**71,209**	**73,637**	**-**	**-**	**73,637**	**74,635**	**75,575**	**76,940**	**78,470**
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	1,917	(1,917)	-	-	(1,917)	-	-	-	-
Balance c/fwd from 2024 to 2025	(2,500)	(2,500)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(50)	(50)	(50)	-	-	(50)	(51)	(50)	(50)	(50)
Other Income	(160)	(350)	(160)	-	-	(160)	(163)	(170)	(170)	(170)
MFA Debt Resv FundEearnings	(120)	(120)	(140)	-	-	(140)	(140)	(140)	-	-
TOTAL REVENUE	**(2,830)**	**(1,103)**	**(2,267)**	**-**	**-**	**(2,267)**	**(354)**	**(360)**	**(220)**	**(220)**
REQUISITION	**(70,106)**	**(70,106)**	**(71,370)**	**-**	**-**	**(71,370)**	**(74,281)**	**(75,215)**	**(76,720)**	**(78,250)**
*Percentage increase over prior year Requisition			1.8%			1.8%	4.1%	1.3%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No. 1.137 Galiano Island Community Use Building	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
EXPENDITURE							
Buildings	$42,000	$49,500	$0	$0	$0	$0	$49,500
Equipment	$0	$0	$0	$0	$0	$0	$0
Land	$0	$0	$0	$0	$0	$0	$0
Engineered Structures	$0	$0	$0	$0	$0	$0	$0
Vehicles	$0	$0	$0	$0	$0	$0	$0
	$42,000	**$49,500**	**$0**	**$0**	**$0**	**$0**	**$49,500**
Capital Funds on Hand	$30,000	$30,000	$0	$0	$0	$0	$30,000
Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
Reserve Fund	$12,000	$19,500	$0	$0	$0	$0	$19,500
	$42,000	**$49,500**	**$0**	**$0**	**$0**	**$0**	**$49,500**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.137

Service Na Galiano Island Community Use Building

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
24-01	New	Emergency Repairs	Unforseen Emergency Repairs	$ 12,000	B	Res	$ 12,000	$ 12,000	$ -	$ -	$ -	$ -	$ 12,000
25-01	Replacement	Deck Replacement	Replacement of deck at Galiano Community Use Building	$ 30,000	B	Cap	$ 30,000	$ 30,000	$ -	$ -	$ -	$ -	$ 30,000
26-01	Study	Building Condition Assessment	Building Condition Assessment	$ 7,500	B	Res	$ -	$ 7,500	$ -	$ -	$ -	$ -	$ 7,500
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
			GRANT TOTAL	**$ 49,500**				**$ 49,500**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 49,500**

Service: **1.137** **Galiano Island Community Use Building**

Project Number	24-01	**Capital Project Title**	Emergency Repairs	**Capital Project Description**	Unforseen Emergency Repairs
Project Rationale	Contingency amount to cover unforeseen emergency repairs to the building.				

Project Number	25-01	**Capital Project Title**	Deck Replacement	**Capital Project Description**	Replacement of deck at Galiano Community Use Building
Project Rationale					

Project Number	26-01	**Capital Project Title**	Building Condition Assessment	**Capital Project Description**	Building Condition Assessment
Project Rationale					

Reserve Schedule

Reserve Fund: 1.137 Galiano Island Community Use Building - Capital Reserve Fund - Bylaw 3939

Reserve established to provide for capital expenditures for or in respect of capital projects and land, machinery or equipment necessary for them and extension or renewal of existing capital works and related debt servicing payments.

Reserve Cash Flow

Fund: 1083	**Estimated**	**Budget**				
Fund Centre: 102135	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	108,537	83,985	66,015	67,576	69,166	101,969
Transfer from Ops Budget	1,500	1,530	1,561	1,590	32,803	33,364
Transfer from Cap Fund	-					
Transfer to Cap Fund	(30,000)	(19,500)	-	-	-	-
Interest Income*	3,948					
Ending Balance $	**83,985**	**66,015**	**67,576**	**69,166**	**101,969**	**135,333**

Assumptions/Background:

New Building. Transfers to reserve should provide for future capital repairs and improvements as well as replacement in long term

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI Regional Library

EAC Review

OCTOBER 2025

Service: 1.138 **SGI Regional Library** **Committee: Electoral Area**

DEFINITION:

To establish a service for the purpose of contributing to the cost of maintaining, equipping and operating the Southern Gulf Islands Library service by Bylaw No. 2880 adopted July 2001. Bylaw amendment No.4011 adopted March 2015 to increase the maximum requisition

SERVICE DESCRIPTION:

This is a contribution service to provide funding and advisory support for the operation of the Pender Island Public Library and other 4 reading centres on the Southern Gulf Islands. Each centre is managed by volunteers and each has representation on the commission. Funding is provided under a 5-year agreement.

PARTICIPATION:

The Electoral Area of Southern Gulf Islands.

MAXIMUM LEVY:

Greater of $165,391 or $0.07 / $1,000 of actual assessed value of land and improvements.

COMMISSION:

Southern Gulf Islands Public Library Commission (Bylaw No. 3523, April 9, 2008).

FUNDING:

Requisition

1.138 - SGI Regional Library

	2025		BUDGET REQUEST 2026				FUTURE PROJECTIONS			
	BOARD BUDGET	ESTIMATED ACTUAL	CORE BUDGET	ONGOING	ONE-TIME	TOTAL	2027	2028	2029	2030
OPERATING COSTS										
Contribution to Library	246,150	246,150	250,580	-	-	250,580	255,590	260,700	265,910	271,230
Allocations	4,960	4,960	5,059	-	-	5,059	5,150	5,253	5,358	5,465
Insurance	120	120	120	-	-	120	126	132	139	146
Other Operating Expenses	1,700	250	1,730	-	-	1,730	1,760	1,800	1,840	1,880
TOTAL COSTS	**252,930**	**251,480**	**257,489**	**-**	**-**	**257,489**	**262,626**	**267,885**	**273,247**	**278,721**
*Percentage Increase over prior year			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	1,450	(1,450)	-	-	(1,450)	-	-	-	-
Balance c/fwd from 2024 to 2025	(2,565)	(2,565)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(2,460)	(2,460)	(2,500)	-	-	(2,500)	(2,550)	(2,600)	(2,650)	(2,700)
Other Income	(100)	(100)	(100)	-	-	(100)	(100)	(100)	(100)	(100)
TOTAL REVENUE	**(5,125)**	**(3,675)**	**(4,050)**	**-**	**-**	**(4,050)**	**(2,650)**	**(2,700)**	**(2,750)**	**(2,800)**
REQUISITION	**(247,805)**	**(247,805)**	**(253,439)**	**-**	**-**	**(253,439)**	**(259,976)**	**(265,185)**	**(270,497)**	**(275,921)**
*Percentage increase over prior year Requisition			2.3%			2.3%	2.6%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Gossip Island Electric Power Supply - Debt

EAC Review

OCTOBER 2025

Service:	**1.170 Gossip Island Electric Power Supply**	**Committee: Electoral Area**

DEFINITION:

A service established to provide capital financing for the supply and installation of underwater cabling from Galiano Island to Gossip Island (Bylaw No. 3578 - June 2009).

SERVICE DESCRIPTION:

This is strictly a financial service by which the CRD has agreed to borrow $770,000 to fund the replacement of electric cabling to Gossip Island, off Galiano Island. CRD Corporate Services Department, Finance Division manages the service which includes annual debt charges and the related recovery from Gossip Island taxpayers. The service was started in June 2009 after a petition by a majority of residents. Electrical cabling to the island is provided by BC Hydro. The Gossip Island Electrification Society provides liaison with BC Hydro on electrical cabling matters.

PARTICIPATION:

56 of 66 parcels on Gossip Island

MAXIMUM LEVY:

Greater of $85,310 or $3.76 / $1,000 of actual assessed value of land and improvements.

MAXIMUM CAPITAL DEBT:

AUTHORIZED:	LA Bylaw No. 3579 (2012)	$ 770,000
BORROWED:	S.I. Bylaw No. 3579	(715,000)
EXPIRED:		(55,000)
REMAINING:		$ -

FUNDING:

Parcel tax

1.170 - Gossip Island Electric Power Supply - Debt	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Allocations	118	118	186	-	-	186	190	-	-	-
Other Operating Expenses	523	400	530	-	-	530	550	-	-	-
TOTAL OPERATING COSTS	**641**	**518**	**716**	**-**	**-**	**716**	**740**	**-**	**-**	**-**
*Percentage Increase over prior year			11.7%			11.7%	3.4%			
DEBT										
MFA Debt Reserve Fund	290	350	330	-	-	330	330	-	-	-
MFA Principal Payment	38,382	38,382	38,382	-	-	38,382	38,382	-	-	-
MFA Interest Payment	24,239	24,239	24,239	-	-	24,239	24,239	-	-	-
TOTAL DEBT	**62,911**	**62,971**	**62,951**	**-**	**-**	**62,951**	**62,951**	**-**	**-**	**-**
TOTAL COSTS	**63,552**	**63,489**	**63,667**	**-**	**-**	**63,667**	**63,691**	**-**	**-**	**-**
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	63	(63)	-	-	(63)	-	-	-	-
Balance c/fwd from 2024 to 2025	(297)	(297)	-	-	-	-	-	-	-	-
Interest Income	(90)	(90)	(90)	-	-	(90)	(90)	-	-	-
MFA Debt Reserve Fund Earnings	(290)	(290)	(330)	-	-	(330)	(330)	-	-	-
TOTAL REVENUE	**(677)**	**(614)**	**(483)**	**-**	**-**	**(483)**	**(420)**	**-**	**-**	**-**
REQUISITION - PARCEL TAX	**(62,875)**	**(62,875)**	**(63,184)**	**-**	**-**	**(63,184)**	**(63,271)**	**-**	**-**	**-**
*Percentage increase over prior year Requisition			0.5%			0.5%	0.1%			

CAPITAL REGIONAL DISTRICT

2026 Budget

Saturna Health Service

EAC Review

OCTOBER 2025

Service: **1.227** **Saturna Health Service** **Committee: Electoral Area**

DEFINITION:

To establish a service for the purpose of contributing to the costs incurred by the Saturna Community Club in administration and operation of the Saturna Island Medical Clinic
Bylaw No. 4231 Saturna Health Service Establishment Bylaw adopted in 2018

PARTICIPATION:

Southern Gulf Islands

MAXIMUM LEVY:

Greater of $40,000 or $0.17 / $1,000 of actual assessed value of land and improvements.

FUNDING:

Requisition

1.227 - Saturna Health Service	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Payment to Saturna Island Medical Clinic	12,000	-	13,320	-	-	13,320	10,945	11,160	11,380	11,600
Other Operating Expenses	521	521	250	-	-	250	255	260	265	271
TOTAL COSTS	**12,521**	**521**	**13,570**	**-**	**-**	**13,570**	**11,200**	**11,420**	**11,645**	**11,871**
*Percentage Increase over prior year			8.4%			8.4%	-17.5%	2.0%	2.0%	1.9%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	12,000	(12,000)	-	-	(12,000)	-	-	-	-
Balance c/fwd from 2024 to 2025	(1,327)	(1,327)	-	-	-	-	-	-	-	-
Interest Income	-	-	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(1,571)	(1,571)	(1,570)	-	-	(1,570)	(1,600)	(1,630)	(1,660)	(1,690)
TOTAL REVENUE	**(2,898)**	**9,102**	**(13,570)**	**-**	**-**	**(13,570)**	**(1,600)**	**(1,630)**	**(1,660)**	**(1,690)**
REQUISITION	**(9,623)**	**(9,623)**	**-**	**-**	**-**	**-**	**(9,600)**	**(9,790)**	**(9,985)**	**(10,181)**
*Percentage increase over prior year Requisition			-100.0%			-100.0%	100.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Galiano Health Service

EAC Review

OCTOBER 2025

Service: 1.228 Galiano Health Service **Committee: Electoral Area**

DEFINITION:

To provide secure and predictable funding for the Galiano Health Care Centre
Bylaw No. 3955 Galiano Health Care Centre Contribution Services Establishment Bylaw adopted in 2014

PARTICIPATION:

Galiano Island

MAXIMUM LEVY:

Greater of $86,550 or $0.19 / $1,000 of actual assessed value of land and improvements.

FUNDING:

Requisition

1.228 - Galiano Health Service

	2025		BUDGET REQUEST 2026				FUTURE PROJECTIONS			
	BOARD BUDGET	ESTIMATED ACTUAL	CORE BUDGET	ONGOING	ONE-TIME	TOTAL	2027	2028	2029	2030
OPERATING COSTS										
Payment to Galiano Health Society	146,180	146,180	148,810	-	-	148,810	151,790	154,830	157,930	161,090
Operating - Other	2,945	2,945	3,033	-	-	3,033	3,086	3,147	3,209	3,272
TOTAL OPERATING COSTS	**149,125**	**149,125**	**151,843**	**-**	**-**	**151,843**	**154,876**	**157,977**	**161,139**	**164,362**
*Percentage Increase over prior year			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(486)	(486)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(110)	(110)	(110)	-	-	(110)	(110)	(110)	(110)	(110)
Other Revenue	(20)	(20)	(20)	-	-	(20)	(20)	(20)	(20)	(20)
TOTAL REVENUE	**(616.00)**	**(616)**	**(130)**	**-**	**-**	**(130)**	**(130)**	**(130)**	**(130)**	**(130)**
REQUISITION	**(148,509)**	**(148,509)**	**(151,713)**	**-**	**-**	**(151,713)**	**(154,746)**	**(157,847)**	**(161,009)**	**(164,232)**
*Percentage increase over prior year Requisition			2.2%			2.2%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Pender Island Health Care Service

EAC Review

OCTOBER 2025

Service: 1.229 Pender Islands Health Care Service	**Committee: Electoral Area**

DEFINITION:

Service established for the purpose of contributing to the costs of administration and operation of the Pender Islands Health Care Centre.
Bylaw No. 4441 Pender Island Health Care Centre Contribution Services Establishment Bylaw adopted in 2021

PARTICIPATION:

Pender Island

MAXIMUM LEVY:

Greater of $235,000 or $0.1803 / $1,000 of actual assessed value of land and improvements.

FUNDING:

Requisition

1.229 - Pender Island Health Care Service	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Payment to Pender Health Society	272,500	272,500	277,410	-	-	277,410	282,960	288,620	294,390	300,280
Operating - Other	6,455	6,455	6,729	-	-	6,729	6,850	6,983	7,119	7,257
TOTAL OPERATING COSTS	**278,955**	**278,955**	**284,139**	**-**	**-**	**284,139**	**289,810**	**295,603**	**301,509**	**307,537**
*Percentage Increase over prior year			1.9%			1.9%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	20	(20)	-	-	(20)	-	-	-	-
Balance c/fwd from 2024 to 2025	727	727	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(2,306)	(2,306)	(2,350)	-	-	(2,350)	(2,400)	(2,450)	(2,500)	(2,550)
Other Revenue	-	(20)	-	-	-	-	-	-	-	-
TOTAL REVENUE	**(1,579.00)**	**(1,579)**	**(2,370)**	**-**	**-**	**(2,370)**	**(2,400)**	**(2,450)**	**(2,500)**	**(2,550)**
REQUISITION	**(277,376)**	**(277,376)**	**(281,769)**	**-**	**-**	**(281,769)**	**(287,410)**	**(293,153)**	**(299,009)**	**(304,987)**
*Percentage increase over prior year Requisition			1.6%			1.6%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI Small Craft Harbour Facilities

EAC Review

OCTOBER 2025

Service: 1.235 **SGI Small Craft Harbour Facilities** **Committee: Electoral Area**

DEFINITION:

A local service, established by Bylaw No. 2614, October 6, 1998, in the Southern Gulf Islands Electoral Area to establish, acquire and operate a service of small craft harbour facilities.

SERVICE DESCRIPTION:

The SGI Small Craft Harbour Facilities service funds and operates 12 small craft harbour facilities in the Southern Gulf Islands. The docks are located on Mayne, Galiano, North and South Pender, Saturna, Piers and Vancouver Islands. The service was undertaken by the CRD upon the Federal Government of Canada's divestiture of ownership and operation of small craft harbour facilities. The Federal Government provided 1-time funding of $1.6 million to the CRD for dock rehabilitation. The service is administered by the Southern Gulf Islands Harbour Commission.

MAXIMUM LEVY:

Greater of $112,878 or $0.10 / $1,000 of actual assessed value of land and improvements.

COMMISSION:

Southern Gulf Islands Harbour Commission as established by Bylaw No. 2972 in 2002.

FUNDING:

Parcel Tax
Moorage Fees

1.235 - SGI Small Craft Harbour Facilities	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Management Expenditures:										
Contract for Services	11,380	8,000	11,580	-	-	11,580	11,810	12,050	12,290	12,540
Supplies, Advertising	1,220	1,220	1,240	-	-	1,240	1,260	1,280	1,300	1,320
Travel and Training	8,300	3,180	8,450	-	-	8,450	8,620	8,790	8,960	9,140
Allocations	40,943	49,743	34,281	-	-	34,281	34,939	35,636	36,349	37,078
Insurance	19,630	19,630	18,870	-	-	18,870	19,815	20,806	21,846	22,938
Other Operating Expenses	1,980	2,180	2,010	-	-	2,010	2,050	2,090	2,130	2,180
TOTAL MANAGEMENT EXPENDITURES	**83,453**	**83,953**	**76,431**	**-**	**-**	**76,431**	**78,494**	**80,652**	**82,875**	**85,196**
*Percentage Increase over prior year			-8.4%			-8.4%	2.7%	2.7%	2.8%	2.8%
Dock Expenditures:										
Repairs and Maintenance	66,670	63,290	67,720	-	-	67,720	69,020	70,450	71,900	73,400
Wharfinger Compensation and Travel	76,680	70,910	84,365	-	-	84,365	86,060	87,790	89,550	91,340
Insurance	42,718	42,718	44,850	-	-	44,850	46,996	49,238	51,588	54,058
Electricity	2,000	1,980	2,080	-	-	2,080	2,120	2,160	2,200	2,240
Supplies	5,460	5,460	5,590	-	-	5,590	5,720	5,850	5,980	6,110
Other Operating Expenses	4,940	-	5,070	-	-	5,070	5,200	5,330	5,460	5,590
TOTAL DOCK EXPENDITURES	**198,468**	**184,358**	**209,675**	**-**	**-**	**209,675**	**215,116**	**220,818**	**226,678**	**232,738**
*Percentage Increase over prior year			5.6%			5.6%	2.6%	2.7%	2.7%	2.7%
TOTAL OPERATING COSTS	**281,921**	**268,311**	**286,106**	**-**	**-**	**286,106**	**293,610**	**301,470**	**309,553**	**317,934**
*Percentage Increase over prior year			1.5%			1.5%	2.6%	2.7%	2.7%	2.7%
DEBT / RESERVES										
Transfer to Operating Reserve Fund	5,605	5,605	10,050	-	-	10,050	10,250	10,460	10,670	10,880
Transfer to Capital Reserve Fund	137,670	143,090	151,330	-	-	151,330	165,100	175,680	178,895	182,025
MFA Debt Reserve Fund	370	370	430	-	-	430	430	430	430	430
MFA Interest	43,079	43,079	43,079	-	-	43,079	43,079	43,079	43,079	43,079
MFA Principal	44,414	44,414	44,414	-	-	44,414	44,414	44,414	44,414	44,414
TOTAL DEBT / RESERVE	**231,138**	**236,558**	**249,303**	**-**	**-**	**249,303**	**263,273**	**274,063**	**277,488**	**280,828**
TOTAL COSTS	**513,059**	**504,869**	**535,409**	**-**	**-**	**535,409**	**556,883**	**575,533**	**587,041**	**598,762**
*Percentage Increase over prior year			4.4%			4.4%	4.0%	3.3%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Revenue- Fees	(160,360)	(152,170)	(168,730)	-	-	(168,730)	(172,120)	(175,550)	(179,060)	(182,630)
Grants in Lieu of Taxes	(7,330)	(7,330)	(7,459)	-	-	(7,459)	(7,613)	(7,773)	(7,931)	(8,092)
Other Income	(770)	(770)	(840)	-	-	(840)	(850)	(860)	(870)	(880)
TOTAL REVENUE	**(168,460)**	**(160,270)**	**(177,029)**	**-**	**-**	**(177,029)**	**(180,583)**	**(184,183)**	**(187,861)**	**(191,602)**
REQUISITION - PARCEL TAX	**(344,599)**	**(344,599)**	**(358,380)**	**-**	**-**	**(358,380)**	**(376,300)**	**(391,350)**	**(399,180)**	**(407,160)**
*Percentage increase over prior year Requisition			4.0%			4.0%	5.0%	4.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No. 1.235 SGI Small Craft Harbour Facilities	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
EXPENDITURE							
Buildings	$0	$0	$0	$0	$0	$0	$0
Equipment	$0	$0	$0	$0	$0	$0	$0
Land	$0	$0	$0	$0	$0	$0	$0
Engineered Structures	$0	$450,000	$250,000	$100,000	$100,000	$75,000	$975,000
Vehicles	$0	$0	$0	$0	$0	$0	$0
	$0	**$450,000**	**$250,000**	**$100,000**	**$100,000**	**$75,000**	**$975,000**
SOURCE OF FUNDS							
Capital Funds on Hand	$0	$50,000	$0	$0	$0	$0	$50,000
Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
Grants (Federal, Provincial)	$0	$35,000	$0	$0	$0	$0	$35,000
Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
Reserve Fund	$0	$365,000	$250,000	$100,000	$100,000	$75,000	$890,000
	$0	**$450,000**	**$250,000**	**$100,000**	**$100,000**	**$75,000**	**$975,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.235

Service Name: SGI Small Craft Harbour Facilities

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
21-03	Renewal	ANNUAL PROVISIONAL: Dock Improvements	An annual provisional fund is required to address unplanned dock safety issues.	$ 375,000	S	Res	$ -	$ 50,000	$ 50,000	$ 100,000	$ 100,000	$ 75,000	$ 375,000
26-01	New	Hope Bay upgrade	Completing improvements consistent with 2024 inspections	$ 325,000	S	Res	$ -	$ 240,000	$ -	$ -	$ -	$ -	$ 240,000
26-01	New	Hope Bay upgrade			S	Cap	$ -	$ 50,000	$ -	$ -	$ -	$ -	$ 50,000
26-01	New	Hope Bay upgrade			S	Grant	$ -	$ 35,000	$ -	$ -	$ -	$ -	$ 35,000
26-02	Renewal	Swartz Bay Improvements & Dock Replacement	Dock improvements	$ 75,000	S	Res	$ -	$ 75,000	$ -	$ -	$ -	$ -	$ 75,000
27-01	Renewal	Retreat Cove Upgrades	Top side improvements at Retreat Cove	$ 200,000	S	Res	$ -	$ -	$ 200,000	$ -	$ -	$ -	$ 200,000
													$ -
			Grand Total	**$ 975,000**				**$ 450,000**	**$ 250,000**	**$ 100,000**	**$ 100,000**	**$ 75,000**	**$ 975,000**

Service:	1.235	**SGI Small Craft Harbour Facilities**

Project Number	21-03	**Capital Project Title**	ANNUAL PROVISIONAL: Dock Improvements	**Capital Project Description**	An annual provisional fund is required to address unplanned dock safety issues.
Project Rationale	These funds are not allocated to any specific dock. They are required to completed unplanned repairs and replacement to the facilities to address unplanned dock safety and operational issues.				

Project Number	26-02	**Capital Project Title**	Swartz Bay Improvements & Dock Replacement	**Capital Project Description**	Dock improvements
Project Rationale	Funds are required for staff to retain a contractor to carry out the works identified during the 2023 dock inspections, or that have subsquently developed.				

Project Number	26-01	**Capital Project Title**	Hope Bay upgrade	**Capital Project Description**	Completing improvements consistent with 2024 inspections
Project Rationale	Funds are required for staff to retain a contractor to carry out the works identified during the 2024 dock inspections, or that have subsquently developed. These will be completed on the Fixed and floating portion of the dock.				

Project Number	27-01	**Capital Project Title**	Retreat Cove Upgrades	**Capital Project Description**	Top side improvements at Retreat Cove
Project Rationale					

SGI Small Craft Harbour Facilities
Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	17,847	27,897	38,147	48,607	59,277	70,157
Capital Reserve Fund	352,814	139,144	54,244	129,924	208,819	315,844
Total	**370,661**	**167,041**	**92,391**	**178,531**	**268,096**	**386,001**

Reserve Schedule

Reserve Fund: 1.235 SGI Harbour Facilities - Operating Reserve Fund

Created in 2024
The operating reserve for Southern Gulf Islands Small Craft Harbour Facilities service will be used to stabilize future requisition over time as revenue fluctuates based on moorage fees collected.

Reserve Cash Flow

Fund: 1500	**Estimated**	**Budget**				
Fund Centre: 105564	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	11,754	17,847	27,897	38,147	48,607	59,277
Transfer from Ops Budget	5,605	10,050	10,250	10,460	10,670	10,880
Transfer to Ops Budget	-	-	-	-	-	-
Interest Income*	488					
Ending Balance $	**17,847**	**27,897**	**38,147**	**48,607**	**59,277**	**70,157**

Assumptions/Background:
* Interest in planning years nets against inflation which is not included.

Reserve Schedule (Revised)

Reserve Fund: 1.235 SGI Harbour Facilities - Capital Reserve Fund - Bylaw 2719

Surplus money from the operation of small craft harbour facilities services may be paid from time to time into the reserve fund.

Reserve Cash Flow

Fund: 1054	Estimated	Budget				
Fund Centre: 101467	2025	2026	2027	2028	2029	2030
Beginning Balance	489,144	352,814	139,144	54,244	129,924	208,819
Transfer from Ops Budget	137,670	151,330	165,100	175,680	178,895	182,025
Transfer from Cap Fund	-					
Transfer to Cap Fund	(296,000)	(365,000)	(250,000)	(100,000)	(100,000)	(75,000)
Interest Income*	22,000					
Ending Balance $	**352,814**	**139,144**	**54,244**	**129,924**	**208,819**	**315,844**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI House Numbering

EAC Review

OCTOBER 2025

Service: 1.314 **SGI Building Numbering** **Committee: Electoral Area**

DEFINITION:

To establish and operate the service of numbering building for Southern Gulf Islands Electoral Area.
Established by Bylaw No. 3230 (2004).
Southern Gulf Islands Building Numbering Regulation Bylaw No. 3231.

SERVICE DESCRIPTION:

Implementation and maintenance of a building numbering system with corresponding notification and mapped integration with departmental operations and emergency services.

PARTICIPATION:

Southern Gulf Islands

MAXIMUM LEVY:

None stated

FUNDING:

Requisition

1.314 - SGI House Numbering	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Building Inspection	9,820	9,820	10,000	-	-	10,000	10,200	10,400	10,610	10,820
Allocations	505	505	520	-	-	520	530	540	551	562
Other Operating Expenses	80	70	80	-	-	80	80	80	80	80
TOTAL COSTS	**10,405**	**10,395**	**10,600**	**-**	**-**	**10,600**	**10,810**	**11,020**	**11,241**	**11,462**
*Percentage Increase over prior year			1.9%			1.9%	2.0%	1.9%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	7	7	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(100)	(101)	(100)	-	-	(100)	(100)	(100)	(100)	(100)
Interest Income	(22)	(11)	(20)	-	-	(20)	(20)	(20)	(20)	(20)
TOTAL REVENUE	**(115)**	**(105)**	**(120)**	**-**	**-**	**(120)**	**(120)**	**(120)**	**(120)**	**(120)**
REQUISITION	**(10,290)**	**(10,290)**	**(10,480)**	**-**	**-**	**(10,480)**	**(10,690)**	**(10,900)**	**(11,121)**	**(11,342)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI Livestock Injury Compensation

EAC Review

OCTOBER 2025

Service: 1.341 SGI Livestock Injury Compensation **Committee: Electoral Area**

DEFINITION:

The service is established for payment of claims of the owners of livestock killed or injured by a dog over the age of four months, the owner of which is unknown and, after diligent inquiry, cannot be found, as permitted by the *Local Government Act.*
(Livestock Injury Compensation Service (Southern Gulf Islands) Bylaw 4419, No. 1, 2021)

PARTICIPATION:

Southern Gulf Islands Electoral Area.

MAXIMUM LEVY:

None stated

FUNDING:

Requisition

1.341 - SGI Livestock Injury Compensation	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Allocations	159	159	159	-	-	159	162	165	169	172
Compensation Claim Payments	3,000	-	3,000	-	-	3,000	3,000	3,000	3,000	3,000
Other Operating Costs	26	-	-	-	-	-	-	-	-	-
TOTAL COSTS	**3,185**	**159**	**3,159**	**-**	**-**	**3,159**	**3,162**	**3,165**	**3,169**	**3,172**
*Percentage Increase over prior year						-0.8%	0.1%	0.1%	0.1%	0.1%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	3,139	(3,139)	-	-	(3,139)	-	-	-	-
Balance c/fwd from 2024 to 2025	(3,165)	(3,165)	-	-	-	-	-	-	-	-
Other Income	(20)	(133)	(20)	-	-	(20)	(20)	(23)	(27)	(30)
TOTAL REVENUE	**(3,185)**	**(159)**	**(3,159)**	**-**	**-**	**(3,159)**	**(20)**	**(23)**	**(27)**	**(30)**
REQUISITION	**-**	**-**	**-**	**-**	**-**	**-**	**(3,142)**	**(3,142)**	**(3,142)**	**(3,142)**
*Percentage increase over prior year Requisition						0.0%	N/A	0.0%	0.0%	0.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

South Galiano Fire Protection

EAC Review

OCTOBER 2025

Service: 1.352 South Galiano Fire **Committee: Electoral Area**

DEFINITION:

A local service area established to provide fire protection and emergency response on a volunteer basis to the southern part of Galiano Island. Fire department is operated by the South Galiano Fire Protection Society in accordance with a written agreement between the Society and the CRD. Bylaw No. 70 (January 13, 1971). Repealed and replaced by Bylaw No. 2148 (January 12, 1994) Local Service Area #25 - M-764. Amended by Bylaw No. 3224 to add emergency response.

PARTICIPATION:

On taxable school assessments, excluding property that is taxable for school purposes only by Special Act. Specified Area #1 - A(764).

MAXIMUM LEVY:

Greater of $470,000 or $1.157 / $1,000 of actual assessments.

FUNDING:

Requisition

Change in Budget 2025 to 2026
Service: 1.352 South Galiano Fire Protection

	Total Expenditure	Comments
2025 Budget	**636,003**	
Change in Wages & Benefits:		
Base wages & benefits change	60,750	Inclusive of estimated collective agreement changes
Other (explain as necessary)	38,160	Increases in honorariums
Total Change in Wages & Benefits	98,910	
Other Changes:		
Standard Overhead Allocation	805	Increase in 2025 operating costs
Public Liability Insurance	(8,459)	Commercial General Liability (CGL) will be invoiced directly
Transfer to Equipment Replacement Fund	(8,760)	Reduction in transfer to equipment replacement fund
Other Costs	3,340	
Total Other Changes	(13,074)	
2026 Budget	**721,839**	

Summary of % Expense Increase		
2026 Salary, benefit and honorarium change	15.6%	
Standard Overhead Allocation	0.1%	
Public Liability Insurance	-1.3%	
Transfer to Equipment Replacement Fund	-1.4%	
Balance of Increase	0.5%	
% expense increase from 2025:	***13.5%***	
% Requisition increase from 2025 (if applicable):	***7.8%***	*Requisition funding is 78.9% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time favourable variance of $3,911 (0.6%) due mainly to savings in vehicle, travel, staff training, electricity and equipment purchases, partially offset by higher honorarium pay. This variance will be moved to Capital Reserve, which has an expected year end balance of $70,188 before this transfer.

1.352 - South Galiano Fire Protection	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Honorarium and Call Out Pay	206,840	230,000	305,750	-	-	305,750	320,140	334,946	349,079	356,957
Travel - Vehicles	29,500	21,745	30,030	-	-	30,030	30,630	31,240	31,870	32,510
Insurance	17,662	18,680	9,123	-	-	9,123	9,465	9,830	10,209	10,603
Staff Development	32,030	24,000	32,610	-	-	32,610	33,260	33,930	34,610	35,300
Maintenance	20,040	21,000	20,410	-	-	20,410	20,820	21,230	21,660	22,090
Internal Allocations	17,754	17,754	18,559	-	-	18,559	18,893	19,271	19,656	20,049
Operating Supplies and Other	46,650	38,386	47,660	-	-	47,660	48,590	49,560	50,540	51,540
TOTAL OPERATING COSTS	**370,476**	**371,565**	**464,142**	**-**	**-**	**464,142**	**481,798**	**500,007**	**517,624**	**529,049**
*Percentage Increase over prior year			25.3%			25.3%	3.8%	3.8%	3.5%	2.2%
CAPITAL / RESERVE										
Capital Equipment Purchases	10,500	5,500	10,690	-	-	10,690	10,900	11,120	11,340	11,570
Transfer to Capital Reserve Fund	34,510	38,421	35,130	-	-	35,130	35,830	36,550	37,280	38,030
Transfer to Equipment Replacement Fund	78,790	78,790	70,030	-	-	70,030	71,430	72,860	74,320	75,810
TOTAL CAPITAL / RESERVE	**123,800**	**122,711**	**115,850**	**-**	**-**	**115,850**	**118,160**	**120,530**	**122,940**	**125,410**
MFA DEBT										
MFA Debt Reserve Fund	700	700	820	-	-	820	820	820	820	820
Principal Payment	64,945	64,945	64,945	-	-	64,945	64,945	64,945	64,945	64,945
Interest Payment	76,082	76,082	76,082	-	-	76,082	76,082	76,082	76,082	76,082
TOTAL MFA DEBT	**141,727**	**141,727**	**141,847**	**-**	**-**	**141,847**	**141,847**	**141,847**	**141,847**	**141,847**
TOTAL COSTS	**636,003**	**636,003**	**721,839**	**-**	**-**	**721,839**	**741,805**	**762,384**	**782,411**	**796,306**
*Percentage Increase over prior year			13.5%			13.5%	2.8%	2.8%	2.6%	1.8%
Internal Recoveries	-	-	(46,980)	-	-	(46,980)	(50,950)	(55,040)	(58,990)	(60,400)
OPERATING LESS RECOVERIES	**636,003**	**636,003**	**674,859**	**-**	**-**	**674,859**	**690,855**	**707,344**	**723,421**	**735,906**
FUNDING SOURCES (REVENUE)										
Parcel Tax	(141,027)	(141,027)	(141,027)	-	-	(141,027)	(141,027)	(141,027)	(141,027)	(141,027)
Other Income	(1,420)	(1,420)	(1,550)	-	-	(1,550)	(1,540)	(1,540)	(1,540)	(1,540)
TOTAL REVENUE	**(142,447)**	**(142,447)**	**(142,577)**	**-**	**-**	**(142,577)**	**(142,567)**	**(142,567)**	**(142,567)**	**(142,567)**
REQUISITION	**(493,556)**	**(493,556)**	**(532,282)**	**-**	**-**	**(532,282)**	**(548,288)**	**(564,777)**	**(580,854)**	**(593,339)**
*Percentage increase over prior year										
Requisition			7.8%			7.8%	3.0%	3.0%	2.8%	2.1%
Parcel Tax			0.0%			0.0%	0.0%	0.0%	0.0%	0.0%
Combined			**6.1%**			**6.1%**	**2.4%**	**2.4%**	**2.3%**	**1.7%**

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.352 South Galiano Fire	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$45,200	$91,000	$44,700	$10,000	$10,000	$0	$155,700
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$0	$0	$0	$0	$0	$0	$0
	Vehicles	$120,000	$120,000	$0	$0	$0	$0	$120,000
		$165,200	**$211,000**	**$44,700**	**$10,000**	**$10,000**	**$0**	**$275,700**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$5,000	$5,000	$0	$0	$0	$0	$5,000
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$125,200	$136,000	$9,700	$10,000	$10,000	$0	$165,700
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$35,000	$70,000	$35,000	$0	$0	$0	$105,000
		$165,200	**$211,000**	**$44,700**	**$10,000**	**$10,000**	**$0**	**$275,700**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.352

Service Name: South Galiano Fire

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
23-01	Replacement	Turn out Gear	Turn out gear	$ 30,700	E	ERF	$ 5,200	$ 16,000	$ 4,700	$ 5,000	$ 5,000	$ -	$ 30,700
23-02	Replacement	Replace firehose	To replace existing firehose	$ 20,000	E	ERF	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ -	$ 20,000
24-02	New	Structure Protection Unit	Trailer for WUI Sprinkler kits (Firesmart Structure Protection Trailer)	$ 20,000	V	Cap	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
25-01	New	Water Storage	Water Storage Phases 1, 2 and 3	$ 105,000	E	Res	$ 35,000	$ 70,000	$ 35,000	$ -	$ -	$ -	$ 105,000
25-03	Replacement	Command Unit	Replacement of Command Unit (2004 GMC)	$ 115,000	V	ERF	$ 115,000	$ 115,000	$ -	$ -	$ -	$ -	$ 115,000
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 290,700**				**$ 211,000**	**$ 44,700**	**$ 10,000**	**$ 10,000**	**$ -**	**$ 275,700**

Service:	1.352	South Galiano Fire	

Project Number	23-01	**Capital Project Title**	Turn out Gear	**Capital Project Description**	Turn out gear
Project Rationale					

Project Number	23-02	**Capital Project Title**	Replace firehose	**Capital Project Description**	To replace existing firehose
Project Rationale					

Project Number	24-02	**Capital Project Title**	Structure Protection Unit	**Capital Project Description**	Trailer for WUI Sprinkler kits (Firesmart Structure Protection Trailer)
Project Rationale					

Project Number	25-01	**Capital Project Title**	Water Storage	**Capital Project Description**	Water Storage Phases 1, 2 and 3
Project Rationale					

Service:	1.352	South Galiano Fire

Project Number	25-03	**Capital Project Title**	Command Unit	**Capital Project Description**	Replacement of Command Unit (2004 GMC)
Project Rationale					

South Galiano Fire Protection
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Equipment Replacement Fund	127,704	61,734	123,464	186,324	250,644	326,454
Capital Reserve Fund	70,188	35,318	36,148	72,698	109,978	148,008
Total	**197,892**	**97,052**	**159,612**	**259,022**	**360,622**	**474,462**

Reserve Schedule

Reserve Fund: 1.352 South Galiano Fire Protection - Equipment Replacement Fund

ERF Group: SGALFIRE.ERF

Reserve Cash Flow

Fund:	1022	Estimated	Budget				
Fund Centre:	101431	2025	2026	2027	2028	2029	2030
Beginning Balance		48,914	127,704	61,734	123,464	186,324	250,644
Transfer from Ops Budget		78,790	70,030	71,430	72,860	74,320	75,810
Planned Purchase		-	(136,000)	(9,700)	(10,000)	(10,000)	-
Interest Income		-					
Ending Balance $		**127,704**	**61,734**	**123,464**	**186,324**	**250,644**	**326,454**

Assumptions/Background:
Need to transfer as much as operating budget will allow in order to fund replacement of fire vehicles and equipment.

Reserve Schedule

Reserve Fund: 1.352 South Galiano Fire Protection - Capital Reserve Fund - Bylaw 4635

Reserve established for expenditures for or in respect of capital projects, planning, study, design, construction, land purchases, machinery or equipment necessary for them and extension or renewal of existing capital works or payment of debt.

Reserve Cash Flow

Fund: 1094	Estimated	Budget				
Fund Centre: 102291	2025	2026	2027	2028	2029	2030
Beginning Balance	35,000	70,188	35,318	36,148	72,698	109,978
Transfer from Ops Budget	34,510	35,130	35,830	36,550	37,280	38,030
Planned Purchase	-	(70,000)	(35,000)	-	-	-
Interest Income	678					
Ending Balance $	**70,188**	**35,318**	**36,148**	**72,698**	**109,978**	**148,008**

Assumptions/Background:
* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Pender Fire Protection

EAC Review

OCTOBER 2025

Service: 1.356 Pender Island Fire **Committee: Electoral Area**

DEFINITION:

A specified area established to provide fire protection and emergency response on a volunteer basis to Pender Islands.
Local Service Bylaw No. 2050 (October 28, 1992). Amended by Bylaw No. 3015 (November 29, 2002) to increase the levy rate to $1.87.
Amended by Bylaw No. 3283 to change the name and geographical area to include both North and South Pender Islands to create one fire service area known as the Pender Islands Fire Protection & Emergency Response Service. This Amendment also decreased the levy to $0.92. Amended by Bylaw No. 3994 to increase the levy rate to $0.998.

PARTICIPATION:

On all lands and improvements on the basis of taxable hospital district assessments. Local Service Area #18 - J(764).

MAXIMUM LEVY:

Greater of $918,000 or $0.998 / $1,000.

FUNDING:

Requisition

Change in Budget 2025 to 2026
Service: 1.356 Pender Fire Protection

	Total Expenditure		Comments
2025 Budget	**1,479,126**		
Other Changes:			
Standard Overhead Allocation	2,816	0.2%	Increase in 2025 operating costs
3rd Party Payments	107,132	7.2%	Increase in 2026 contributions to the society
Reserve Transfers	17,492	1.2%	Increase in transfers to ERF ($8,746) and to CRF ($8,746)
Debt Costs	(16,665)	-1.1%	Expiry of debt
2025 one-time deficit	(11,560)	-0.8%	One-time deficit carryover from 2024 to 2025
Other Costs	171	0.0%	
Total Other Changes	99,386		
2025 Budget	**1,578,512**		

Summary of % Expense Increase

Standard Overhead Allocation	0.2%	
3rd Party Payments	7.2%	
Reserve Transfers	1.2%	
Debt Costs	-1.1%	
Balance of increase	-0.8%	
% expense increase from 2025:	***6.7%***	
% Requisition increase from 2025 (if applicable):	***8.6%***	*Requisition funding is 91.1% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time unfavourable variance of $8,210 (0.6%) due mainly to higher than expected vehicle costs. The deficit will decrease the Equipment Replacement Fund ($4,105) and Capital Reserve ($4,105) transfers which have expected year end balances of $239,725 and $51,103 after this decrease.

1.356 - Pender Fire Protection	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Travel - Vehicles	13,660	23,000	13,910	-	-	13,910	14,190	14,470	14,760	15,060
Insurance	13,832	13,832	13,413	-	-	13,413	14,084	14,788	15,527	16,303
Payment - Fire Protection Society	1,051,142	1,051,142	1,158,274	-	-	1,158,274	1,187,497	1,210,769	1,234,624	1,258,696
Allocations	54,816	54,816	57,632	-	-	57,632	58,669	59,842	61,039	62,260
Operating - Other	19,180	18,050	19,520	-	-	19,520	19,910	20,310	20,720	21,140
TOTAL OPERATING COSTS	**1,152,630**	**1,160,840**	**1,262,749**	**-**	**-**	**1,262,749**	**1,294,350**	**1,320,179**	**1,346,670**	**1,373,459**
*Percentage Increase over prior year			9.6%			9.6%	2.5%	2.0%	2.0%	2.0%
CAPITAL / RESERVE										
Transfer to Equipment Replacement Fund	101,670	97,565	110,416	-	-	110,416	112,949	115,237	117,501	119,923
Transfer to Capital Reserve Fund	101,670	97,565	110,416	-	-	110,416	112,949	115,237	117,501	119,923
TOTAL CAPITAL / RESERVE	**203,340**	**195,130**	**220,832**	**-**	**-**	**220,832**	**225,898**	**230,474**	**235,002**	**239,846**
Debt Costs	111,596	111,596	94,931	-	-	94,931	-	-	-	-
TOTAL COSTS	**1,467,566**	**1,467,566**	**1,578,512**	**-**	**-**	**1,578,512**	**1,520,248**	**1,550,653**	**1,581,672**	**1,613,305**
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	11,560	11,560	-	-	-	-	-	-	-	-
Transfer from Reserve Fund	(111,596)	(111,596)	(94,931)	-	-	(94,931)	-	-	-	-
Grants in Lieu of Taxes	(11,786)	(11,786)	(12,000)	-	-	(12,000)	(12,240)	(12,480)	(12,730)	(12,980)
Other Income	(1,640)	(1,640)	(1,670)	-	-	(1,670)	(1,710)	(1,750)	(1,790)	(1,830)
TOTAL REVENUE	**(113,462)**	**(113,462)**	**(108,601)**	**-**	**-**	**(108,601)**	**(13,950)**	**(14,230)**	**(14,520)**	**(14,810)**
REQUISITION	**(1,354,104)**	**(1,354,104)**	**(1,469,911)**	**-**	**-**	**(1,469,911)**	**(1,506,298)**	**(1,536,423)**	**(1,567,152)**	**(1,598,495)**
*Percentage increase over prior year Requisition			8.6%			8.6%	2.5%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.356 Pender Island Fire	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$30,000	$0	$10,000	$0	$7,500	$47,500
	Equipment	$0	$155,000	$35,000	$106,000	$155,000	$750,000	$1,201,000
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$0	$0	$0	$0	$0	$0	$0
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$0	**$185,000**	**$35,000**	**$116,000**	**$155,000**	**$757,500**	**$1,248,500**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$0	$0	$0	$0	$0	$0	$0
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$0	$155,000	$35,000	$106,000	$155,000	$750,000	$1,201,000
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$0	$30,000	$0	$10,000	$0	$7,500	$47,500
		$0	**$185,000**	**$35,000**	**$116,000**	**$155,000**	**$757,500**	**$1,248,500**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.356

Service Na Pender Island Fire

				PROJECT BUDGET & SCHEDULE										
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
20-01	Replacement	Gas Detectors -replace-ERF13	Replacement of ancillary equipment	$ 10,000	E	ERF	$ -	$ -	$ -	$ 6,000	$ -	$ -	$ 6,000
20-12	Renewal	Hall 2 Upgrades-CCF10	Hall 2 Improvements and Upgrades	$ 50,000	B	Res	$ -	$ 10,000	$ -	$ 2,500	$ -	$ 2,500	$ 15,000
20-13	Renewal	Hall 1 Upgrades-CCF13	Hall 1 Improvements and Upgrades	$ 60,500	B	Res	$ -	$ 10,000	$ -	$ 5,000	$ -	$ 2,500	$ 17,500
21-01	Renewal	Hall 3 Upgrades-CCF11	Hall 3 Improvements and Upgrades	$ 45,000	B	Res	$ -	$ 10,000	$ -	$ 2,500	$ -	$ 2,500	$ 15,000
21-02	Replacement	Fire hoses-ERF12	Firefighting equipment replacement	$ 10,000	E	ERF	$ -	$ -	$ -	$ -	$ 5,000	$ -	$ 5,000
21-03	Replacement	Turnout gear-ERF1	Firefighting equipment replacement	$ 94,000	E	ERF	$ -	$ 25,000	$ 25,000	$ -	$ -	$ -	$ 50,000
25-01	Replacement	Replace R38 Unit 804-ERF6	Replace R38 Unit 804	$ 150,000	E	ERF	$ -	$ -	$ -	$ -	$ 150,000	$ -	$ 150,000
26-02	Replacement	Training SCBA's (Used G1's)-ERF16	Firefighting equipment replacement	$ 80,000	E	ERF	$ -	$ 80,000	$ -	$ -	$ -		$ 80,000
26-03	Replacement	Tender 1 Upgrade Unit 1051 2026-ER5	Tender 1 Upgrade Unit 1051	$ 50,000	E	ERF	$ -	$ 50,000	$ -	$ -	$ -	$ -	$ 50,000
27-01	Replacement	Replace Rescue Equipment- ERF9	Rescue Equipment	$ 10,000	E	ERF	$ -	$ -	$ 10,000	$ -	$ -	$ -	$ 10,000
28-01	Replacement	Replace Utility 1 Unit 18007-ERF10	Replace Utility 1 Unit 18007	$ 100,000	E	ERF	$ -	$ -	$ -	$ 100,000	$ -	$ -	$ 100,000
30-01	Replacement	Replace Engine 3 Unit 966 2030-ERF17	Replace Engine 3 Unit 966	$ 750,000	E	ERF	$ -	$ -	$ -	$ -	$ -	$ 750,000	$ 750,000
													$ -
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 1,409,500**				**$ 185,000**	**$ 35,000**	**$ 116,000**	**$ 155,000**	**$ 757,500**	**$ 1,248,500**

Service: **1.356** **Pender Island Fire**

Project Number	20-01	**Capital Project Title**	Gas Detectors -replace-ERF13	**Capital Project Description**	Replacement of ancillary equipment
Project Rationale					

Project Number	20-12	**Capital Project Title**	Hall 2 Upgrades-CCF10	**Capital Project Description**	Hall 2 Improvements and Upgrades
Project Rationale					

Project Number	20-13	**Capital Project Title**	Hall 1 Upgrades-CCF13	**Capital Project Description**	Hall 1 Improvements and Upgrades
Project Rationale					

Project Number	21-01	**Capital Project Title**	Hall 3 Upgrades-CCF11	**Capital Project Description**	Hall 3 Improvements and Upgrades
Project Rationale					

Service: **1.356** **Pender Island Fire**

Project Number	21-02
Capital Project Title	Fire hoses-ERF12
Capital Project Description	Firefighting equipment replacement
Project Rationale	

Project Number	21-03
Capital Project Title	Turnout gear-ERF1
Capital Project Description	Firefighting equipment replacement
Project Rationale	

Project Number	25-01
Capital Project Title	Replace R38 Unit 804-ERF6
Capital Project Description	Replace R38 Unit 804
Project Rationale	

Project Number	26-02
Capital Project Title	Training SCBA's (Used G1's)-ERF16
Capital Project Description	Firefighting equipment replacement
Project Rationale	

Service: **1.356** **Pender Island Fire**

Project Number	Capital Project Title	Capital Project Description	Project Rationale
26-03	Tender 1 Upgrade Unit 1051 2026-ER5	Tender 1 Upgrade Unit 1051	
27-01	Replace Rescue Equipment- ERF9	Rescue Equipment	
28-01	Replace Utility 1 Unit 18007-ERF10	Replace Utility 1 Unit 18007	
30-01	Replace Engine 3 Unit 966 2030-ERF17	Replace Engine 3 Unit 966	

Pender Fire Protection
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	**2026**	**2027**	**2028**	**2029**	**2030**
Capital Reserve Fund	51,103	31,519	44,468	24,705	17,206	29,629
Equipment Replacement Fund	239,725	200,210	378,159	512,396	599,897	69,820
Total	**290,828**	**231,729**	**422,627**	**537,101**	**617,103**	**99,449**

Reserve Schedule

Reserve Fund: 1.356 Pender Fire Protection - Capital Reserve Fund

Bylaw 3313

Reserve Cash Flow

Fund: 1013	Estimated	Budget				
Fund Centre: 101357	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	83,886	51,103	31,519	44,468	24,705	17,206
Transfer from Ops Budget	97,565	110,416	112,949	115,237	117,501	119,923
Transfer to Cap Fund	(35,000)	(30,000)	-	(10,000)	-	(7,500)
Transfer to ERF	(100,000)	(100,000)	(100,000)	(125,000)	(125,000)	(100,000)
Interest Income*	4,652					
Ending Balance $	**51,103**	**31,519**	**44,468**	**24,705**	**17,206**	**29,629**

Assumptions/Background:
Maintain fund at level required under long term capital plan considered sufficient. Level to resume life cycle funding after ERF replenished

*Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.356 Pender Fire Protection - Equipment Replacement Fund

For replacement of firefighting equipment and vehicles
ERF Group: NPENDFIRE.ERF & SPENDFIRE.ERF

Reserve Cash Flow

Fund: 1022	**Estimated**	**Budget**				
Fund Centre: 101433	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	158,756	239,725	200,210	378,159	512,396	599,897
Expenditures (Based on Capital Plan)	(5,000)	(155,000)	(35,000)	(106,000)	(155,000)	(750,000)
Transfer from Ops Budget	97,565	110,416	112,949	115,237	117,501	119,923
Transfer from Capital Reserve Fund	100,000	100,000	100,000	125,000	125,000	100,000
Transfer to OPEX to pay ST Loan	(111,596)	(94,931)	-	-	-	-
Interest Income	-					
Ending Balance $	**239,725**	**200,210**	**378,159**	**512,396**	**599,897**	**69,820**

Assumptions/Background:

CAPITAL REGIONAL DISTRICT

2026 Budget

North Galiano Fire Protection

EAC Review

OCTOBER 2025

Service: 1.359 **North Galiano Fire** **Committee: Electoral Area**

DEFINITION:

A Specified Area to provide Fire Protection Services for North Galiano Island. Establishment Bylaw No. 1852 (November 17, 1990). Amended by Bylaw No. 2989 (November 27, 2002) to increase the levy rate to $1.60. Amended by Bylaw No. 3143 (Feb 11, 2004) to change boundaries. Amended by Bylaw 3221 (Feb 9, 2005). Amended by Bylaw No. 3843 (December 12, 2012).

MAXIMUM LEVY:

Greater of $267,000 or $1.60 / $1,000 of actual assessment.

COMMISSION:

North Galiano Fire Protection and Emergency Response Services Commission established to oversee this function (Bylaw No.3654 - April 14, 2010, Amended by Bylaw 3707, June 9, 2010)

MAXIMUM CAPITAL DEBT:

Authorized:	LA Bylaw No. 3844 (Dec/12)	670,000
Borrowed:	SI Bylaw No. 3910 (July/13)	(290,000)
	SI Bylaw No. 3936 (Feb/14)	(280,000)
Remaining:	Expired	$100,000

FUNDING:

Requisition and parcel tax.

1.359 - North Galiano Fire Protection	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Honoraria	169,360	156,295	139,430	-	(5,890)	133,540	142,916	146,487	149,737	153,054
Travel - Vehicles	20,080	16,432	20,440	-	-	20,440	20,850	21,270	21,690	22,120
Insurance	7,612	7,262	4,523	-	-	4,523	4,747	4,982	5,228	5,487
Maintenance	4,810	4,810	4,890	-	-	4,890	4,990	5,090	5,200	5,310
Staff Training & Development	13,660	13,660	13,910	-	-	13,910	14,190	14,470	14,760	15,060
Internal Allocations	13,615	13,615	60,600	-	-	60,600	64,816	69,183	73,416	75,114
Operating - Supplies	25,040	25,040	15,320	-	-	15,320	15,620	15,940	16,260	16,580
Operating - Other	18,010	17,780	18,440	-	-	18,440	18,800	19,170	19,550	19,930
TOTAL OPERATING COSTS	**272,187**	**254,894**	**277,553**	**-**	**(5,890)**	**271,663**	**286,929**	**296,592**	**305,841**	**312,655**
*Percentage Increase over prior year			2.0%		-2.2%	-0.2%	5.6%	3.4%	3.1%	2.2%
DEBT / CAPITAL / RESERVES										
Capital Equipment Purchases	5,000	5,000	5,090	-	-	5,090	5,190	5,290	5,400	5,510
Transfer to Capital Reserve Fund	-	-	-	-	-	-	-	-	20,000	20,000
Transfer to Equipment Replacement Fund	5,000	23,523	5,090	34,910	-	40,000	40,800	41,620	54,780	52,445
MFA Debt Reserve Fund	220	220	250	-	-	250	250	250	120	-
MFA Debt Principal	30,599	30,599	30,599	-	-	30,599	30,599	30,599	15,031	-
MFA Debt Interest	25,764	25,764	25,764	-	-	25,764	25,764	25,764	6,328	-
TOTAL DEBT / RESERVES	**66,583**	**85,106**	**66,793**	**34,910**	**-**	**101,703**	**102,603**	**103,523**	**101,659**	**77,955**
TOTAL COSTS	**338,770**	**340,000**	**344,346**	**34,910**	**(5,890)**	**373,366**	**389,532**	**400,115**	**407,500**	**390,610**
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(10,000)	(10,000)	-	-	-	-	-	-	-	-
Parcel Tax	(24,440)	(24,440)	(24,440)	-	-	(24,440)	(24,440)	(24,440)	(24,440)	-
Grants in lieu of Taxes	(785)	(785)	(800)	-	-	(800)	(820)	(840)	(860)	(880)
Other Income	(490)	(1,720)	(520)	-	-	(520)	(530)	(540)	(420)	(310)
TOTAL REVENUE	**(35,715)**	**(36,945)**	**(25,760)**	**-**	**-**	**(25,760)**	**(25,790)**	**(25,820)**	**(25,720)**	**(1,190)**
REQUISITION	**(303,055)**	**(303,055)**	**(318,586)**	**(34,910)**	**5,890**	**(347,606)**	**(363,742)**	**(374,295)**	**(381,780)**	**(389,420)**
*Percentage increase over prior year Requisition			5.1%	11.5%	-1.9%	14.7%	4.6%	2.9%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.359 North Galiano Fire	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$20,000	$20,000	$0	$0	$0	$0	$20,000
	Equipment	$180,000	$180,000	$0	$0	$0	$0	$180,000
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$0	$0	$0	$0	$0	$0	$0
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$200,000	**$200,000**	**$0**	**$0**	**$0**	**$0**	**$200,000**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$0	$0	$0	$0	$0	$0	$0
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$180,000	$180,000	$0	$0	$0	$0	$180,000
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$20,000	$20,000	$0	$0	$0	$0	$20,000
		$200,000	**$200,000**	**$0**	**$0**	**$0**	**$0**	**$200,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.359

Service Name: North Galiano Fire

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
25-01	Replacement	SCBA Replacement	NGVFD SCBA Replacement	$ 170,000	E	ERF	$ 170,000	$ 170,000	$ -	$ -	$ -	$ -	$ 170,000
25-02	New	#1 Hall Cook Road Improvements	Feasibility and design project - mezzanine and gear room updates	$ 20,000	B	Res	$ 20,000	$ 20,000	$ -	$ -	$ -	$ -	$ 20,000
25-03	New	Safety Equipment	Safety Equipment	$ 10,000	E	ERF	$ 10,000	$ 10,000	$ -	$ -	$ -	$ -	$ 10,000
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 200,000**				**$ 200,000**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 200,000**

Service: 1.359 North Galiano Fire

Project Number	25-01	**Capital Project Title**	SCBA Replacement	**Capital Project Description**	NGVFD SCBA Replacement
Project Rationale					

Project Number	25-02	**Capital Project Title**	#1 Hall Cook Road Improvements	**Capital Project Description**	Feasibility and design project - mezzanine and gear room updates
Project Rationale	Compliance with Worksafe BC - Vehicle Exhaust and separation of work spaces from apparatus floor				

Project Number	25-03	**Capital Project Title**	Safety Equipment	**Capital Project Description**	Safety Equipment
Project Rationale					

North Galiano Fire Protection
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Capital Reserve Fund	118,676	98,676	98,676	98,676	118,676	138,676
Equipment Replacement Fund	233,380	93,380	134,180	175,800	230,580	283,025
Total	**352,056**	**192,056**	**232,856**	**274,476**	**349,256**	**421,701**

Reserve Schedule

Reserve Fund: 1.359 North Galiano Fire Protection - Capital Reserve Fund - Bylaw 3995

Reserve established to provide for capital expenditures for or in respect of capital projects and land, machinery or equipment necessary for them and extension or renewal of existing capital works and related debt servicing payments.

Reserve Cash Flow

Fund: **1085**	**Estimated**	**Budget**				
Fund Centre: **102137**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	113,920	118,676	98,676	98,676	98,676	118,676
Transfer from Ops Budget	-	-	-	-	20,000	20,000
Transfer to Cap Fund	-	(20,000)	-	-	-	-
Interest Income*	4,756					
Ending Balance $	**118,676**	**98,676**	**98,676**	**98,676**	**118,676**	**138,676**

Assumptions/Background:

Gradual increase in fund as per long term plan

*Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.359 North Galiano Fire Protection - Equipment Replacement Fund

ERF Group: NGALFIRE.ERF

Reserve Cash Flow

Fund: 1022	Estimated	Budget				
Fund Centre: 101435	2025	2026	2027	2028	2029	2030
Beginning Balance	228,380	233,380	93,380	134,180	175,800	230,580
Transfer from Ops Budget	5,000	40,000	40,800	41,620	54,780	52,445
Planned Purchase	-	(180,000)	-	-	-	-
Interest Income	-					
Ending Balance $	**233,380**	**93,380**	**134,180**	**175,800**	**230,580**	**283,025**

Assumptions/Background:

CAPITAL REGIONAL DISTRICT

2026 Budget

Saturna Fire Protection

EAC Review

OCTOBER 2025

Service: 1.363 Saturna Fire Protection **Committee: Electoral Area**

DEFINITION:

A Specified Area to provide Fire Protection and Emergency Response Services. Establishment Bylaw No.2165 (Nov. 29, 1993); Bylaw No.2575 (Jan. 28, 1998); Amended Bylaw No.2734 (Nov. 24, 1999).
Amendment Bylaw No.4534 was adopted on Feb 8th, 2023 to enable the service to provide medical patient transportation as part of its response service.

MAXIMUM LEVY:

Greater of $73,500 or $0.85 / $1,000 of actual assessment.

FUNDING:

Requisition

1.363 - Saturna Fire Protection	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Payment - Fire Protection Society	330,000	330,000	335,940	4,060	-	340,000	345,900	346,015	346,122	346,234
Operating - Other	7,571	7,571	8,054	-	-	8,054	8,241	8,446	8,659	8,877
TOTAL COSTS	**337,571**	**337,571**	**343,994**	**4,060**	**-**	**348,054**	**354,141**	**354,461**	**354,781**	**355,111**
*Percentage Increase over prior year			1.9%	1.2%		3.1%	1.7%	0.1%	0.1%	0.1%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	380	(380)	-	-	(380)	-	-	-	-
Balance c/fwd from 2024 to 2025	(313)	(313)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(15,329)	(15,329)	(15,600)	-	-	(15,600)	(15,910)	(16,230)	(16,550)	(16,880)
Interest Income	(20)	(400)	(20)	-	-	(20)	(20)	(20)	(20)	(20)
TOTAL REVENUE	**(15,662)**	**(15,662)**	**(16,000)**	**-**	**-**	**(16,000)**	**(15,930)**	**(16,250)**	**(16,570)**	**(16,900)**
REQUISITION	**(321,909)**	**(321,909)**	**(327,994)**	**(4,060)**	**-**	**(332,054)**	**(338,211)**	**(338,211)**	**(338,211)**	**(338,211)**
*Percentage increase over prior year Requisition			1.9%	1.3%		3.2%	1.9%	0.0%	0.0%	0.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Electoral Area Fire Services

EAC Review

OCTOBER 2025

Service: 1.369 **Electoral Area Fire Services** **Committee: Electoral Area**

DEFINITION:

Service may undertake or cause to be undertaken for one or more electoral areas or defined areas thereof a program of fire regulation and may fix the terms and conditions under which the program will be provided, and, without limiting the generality of the foregoing, may, by bylaw, undertake different programs for different electoral areas or defined areas thereof (Juan de Fuca and Southern Gulf Islands).

PARTICIPATION:

Fire Service Areas within Juan de Fuca and Southern Gulf Islands Electoral Areas

CAPITAL DEBT:

N/A

MAXIMUM LEVY:

Supplementary LP's dated July 7, 1983

FUNDING:

Requisition

1.369 - Electoral Area Fire Services

	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Fire Services Compliance and Coordination	80,000	80,000	35,630	35,000	-	70,630	107,040	109,180	111,360	113,590
Wages & Salaries	260,310	260,310	284,807	-	-	284,807	293,050	301,528	308,732	316,104
Contract for Service	30,250	29,000	30,800	-	-	30,800	31,420	32,050	32,690	33,340
Staff Training & Development	5,500	5,000	5,600	-	-	5,600	5,710	5,820	5,940	6,060
Software Licenses	2,130	2,576	2,500	-	-	2,500	2,550	2,600	2,650	2,700
Allocations	107,852	107,852	111,460	-	3,604	115,064	113,640	115,917	118,235	120,603
Operating - Other	2,950	3,754	3,008	-	-	3,008	3,070	3,130	3,188	3,248
TOTAL OPERATING COSTS	**488,992**	**488,492**	**473,805**	**35,000**	**3,604**	**512,409**	**556,480**	**570,225**	**582,795**	**595,645**
*Percentage Increase over prior year			-3.1%	7.2%	0.7%	4.8%	8.6%	2.5%	2.2%	2.2%
CAPITAL / RESERVE										
Equipment Purchases	2,500	3,000	2,500	-	-	2,500	2,500	2,500	2,500	2,500
Transfer to Operating Reserve Fund	-	-	-	-	-	-	2,360	5,455	4,445	3,385
TOTAL CAPITAL / RESERVE	**2,500**	**3,000**	**2,500**	**-**	**-**	**2,500**	**4,860**	**7,955**	**6,945**	**5,885**
TOTAL COSTS	**491,492**	**491,492**	**476,305**	**35,000**	**3,604**	**514,909**	**561,340**	**578,180**	**589,740**	**601,530**
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	(90,604)	(90,604)	(10,095)	-	(3,604)	(13,699)	-	-	-	-
Interest Income	(120)	(120)	(120)	-	-	(120)	(120)	(120)	(120)	(120)
TOTAL REVENUE	**(90,724)**	**(90,724)**	**(10,215)**	**-**	**(3,604)**	**(13,819)**	**(120)**	**(120)**	**(120)**	**(120)**
REQUISITION	**(400,768)**	**(400,768)**	**(466,090)**	**(35,000)**	**-**	**(501,090)**	**(561,220)**	**(578,060)**	**(589,620)**	**(601,410)**
*Percentage increase over prior year Requisition			16.3%	8.7%		25.0%	12.0%	3.0%	2.0%	2.0%
Salaried Positions FTE's	2.0		2.0			2.0	2.0	2.0	2.0	2.0

Reserve Schedule

Reserve Fund: 1.369 Electoral Area Fire Services - Operating Reserve Fund

For Consulting, FDM Upgrades, Training

Reserve Cash Flow

Fund:	**1500**	**Estimated**	**Budget**				
Fund Centre:	**105404**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		121,461	35,907	22,208	24,568	30,023	34,468
Transfer from Ops Budget		-	-	2,360	5,455	4,445	3,385
Return of Project Surplus		-					
Transfer to Ops Budget		(90,604)	(13,699)	-	-	-	-
Interest Income*		5,050					
Ending Balance $		**35,907**	**22,208**	**24,568**	**30,023**	**34,468**	**37,853**

Assumptions/Background:

*Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Emergency Program (SGI)

EAC Review

OCTOBER 2025

Service: 1.373 **SGI Emergency Program** **Committee: Electoral Area**

DEFINITION:

To establish and maintain an emergency management organization to develop and implement emergency plans and other preparedness responses and recovery measures for emergencies and disasters for the Electoral Area of Southern Gulf Islands.
Establishment Bylaw No. 2656 (November, 1998).
Order in Council #287 provides the CRD with the same powers as a local authority under the Emergency Program Act.

SERVICE DESCRIPTION:

Governed by Bylaw #3445, this service provides planning and management of an emergency response plan for the Southern Gulf Islands Electoral Area. The service was started in 1998 in response to the *Provincial Emergency Program Act*. The emergency response plan involves response to, and recovery from, a community disaster or emergency.

The Planning and Protective Services department has administrative responsibility for the service and the Manager of Electoral Area Fire and Emergency Programs has immediate operational responsibility.

The Southern Gulf Islands Emergency Management Commission (SGIEMC) advises the service.

PARTICIPATION:

The service and participating area shall be coterminous with the Electoral Area of Southern Gulf Islands.

FUNDING:

Requisition

Change in Budget 2025 to 2026
Service: 1.373 SGI Emergency Program

	Total Expenditure	Comments
2025 Budget	**332,706**	
Other Changes:		
Equipment Maintenance	(50,000)	One-time 2025 costs for assessment and servicing of generators
Increase in wages and honoraria	14,390	
Decrease in Grant Programs	(25,280)	Realignment of budget with expected future grant programs
Transfer to reserves	(14,600)	Reduction in transfers to ORF ($9,600) and CRF ($5,000)
Other Costs	12,399	Other costs such as travel, telecommunication, supplies and software licences
Total Other Changes	(63,091)	
2026 Budget	**269,615**	

Summary of % Expense Change		
One-time 2025 equipment maintenance	-15.0%	
Transfer to Reserves	-4.4%	
Balance of increase	0.5%	
% expense change from 2025:	***-19.0%***	
% Requisition increase from 2025 (if applicable):	***4.7%***	*Requisition funding is (99.0)% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

Overall operating expenses are on plan with no notable surplus or deficit expected

1.373 - Emergency Program (SGI)	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Travel Expense	6,960	8,487	9,940	-	-	9,940	10,140	10,340	10,550	10,770
Wages & Honoraria	101,960	118,539	116,350	-	-	116,350	118,680	121,050	123,470	125,940
Staff Training & Development	4,280	4,628	4,360	-	-	4,360	4,450	4,540	4,630	4,720
Grant Programs	55,280	32,000	30,000	-	-	30,000	30,600	31,130	31,470	31,820
Payments to 3rd Parties	2,100	2,100	2,130	-	-	2,130	2,170	2,220	2,270	2,320
Supplies	21,210	18,038	21,330	-	-	21,330	21,597	21,940	22,380	22,820
Allocations	12,736	12,736	12,155	-	-	12,155	12,374	12,622	12,874	13,131
Other Operating Expenses	113,580	118,578	73,350	-	-	73,350	74,989	76,665	78,458	80,299
TOTAL OPERATING COSTS	**318,106**	**315,106**	**269,615**	**-**	**-**	**269,615**	**275,000**	**280,507**	**286,102**	**291,820**
*Percentage Increase over prior year						-15.2%	2.0%	2.0%	2.0%	2.0%
CAPITAL / RESERVES										
Transfer to Capital Reserve Fund	5,000	5,000	-	-	-	-	-	-	-	-
Transfer to Operating Reserve Fund	9,600	9,600	-	-	-	-	-	-	-	-
TOTAL CAPITAL / RESERVES	**14,600**	**14,600**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL COSTS	**332,706**	**329,706**	**269,615**	**-**	**-**	**269,615**	**275,000**	**280,507**	**286,102**	**291,820**
FUNDING SOURCES (REVENUE)										
Transfer From Operating Reserve	(75,000)	(72,000)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(2,508)	(2,508)	(2,550)	-	-	(2,550)	(2,600)	(2,650)	(2,700)	(2,750)
Revenue - Other	(100)	(100)	(100)	-	-	(100)	(100)	(100)	(100)	(100)
TOTAL REVENUE	**(77,608)**	**(74,608)**	**(2,650)**	**-**	**-**	**(2,650)**	**(2,700)**	**(2,750)**	**(2,800)**	**(2,850)**
REQUISITION	**(255,098)**	**(255,098)**	**(266,965)**	**-**	**-**	**(266,965)**	**(272,300)**	**(277,757)**	**(283,302)**	**(288,970)**
*Percentage increase over prior year Requisition						4.7%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No. 1.373 SGI Emergency Program	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
EXPENDITURE							
Buildings	$0	$0	$0	$0	$0	$0	$0
Equipment	$78,000	$78,000	$0	$0	$0	$0	$78,000
Land	$0	$0	$0	$0	$0	$0	$0
Engineered Structures	$0	$0	$0	$0	$0	$0	$0
Vehicles	$0	$0	$0	$0	$0	$0	$0
	$78,000	**$78,000**	**$0**	**$0**	**$0**	**$0**	**$78,000**
SOURCE OF FUNDS							
Capital Funds on Hand	$53,000	$53,000	$0	$0	$0	$0	$53,000
Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
Reserve Fund	$25,000	$25,000	$0	$0	$0	$0	$25,000
	$78,000	**$78,000**	**$0**	**$0**	**$0**	**$0**	**$78,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.373

Service Name: SGI Emergency Program

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
21-01	New	Shipping Containers	Shipping Container storage for emergency program	$ 60,000	E	Cap	$ 53,000	$ 53,000	$ -	$ -	$ -	$ -	$ 53,000
24-01	New	Island Emergency Equipment	Island Emergency Equipment	$ 25,000	E	Res	$ 25,000	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
													$ -
													$ -
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			Grand Total	**$ 85,000**			**$ 78,000**	**$ 78,000**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 78,000**

Service: 1.373 SGI Emergency Program

Project Number	21-01	**Capital Project Title**	Shipping Containers	**Capital Project Description**	Shipping Container storage for emergency program
Project Rationale					

Project Number	24-01	**Capital Project Title**	Island Emergency Equipment	**Capital Project Description**	Island Emergency Equipment
Project Rationale					

Emergency Program (SGI)
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	**2026**	**2027**	**2028**	**2029**	**2030**
Capital Reserve Fund	266,768	241,768	241,768	241,768	241,768	241,768
Operating Reserve Fund	262,026	262,026	262,026	262,026	262,026	262,026
Total	**528,794**	**503,794**	**503,794**	**503,794**	**503,794**	**503,794**

Reserve Schedule

Reserve Fund: 1.373 SGI Emergency Program - Capital Reserve Fund - Bylaw 2965

Surplus money from the operation of fire protection services may be paid from time to time into the reserve fund.

Reserve Cash Flow

Fund: 1063	Estimated	Budget				
Fund Centre: 101723	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	251,320	266,768	241,768	241,768	241,768	241,768
Transfer from Ops Budget	5,000	-	-	-	-	-
Transfer from Capital Fund	-					
Planned Expenditures	-	(25,000)	-	-	-	-
Interest Income*	10,448					
Ending Balance $	**266,768**	**241,768**	**241,768**	**241,768**	**241,768**	**241,768**

Assumptions/Backgrounds:
Require sufficient funding to meet long range capital plan
*Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.373 SGI Emergency Program - Operating Reserve Fund

Reserve Cash Flow

Fund: 1500	Estimated	Budget				
Fund Centre: 105401	2025	2026	2027	2028	2029	2030
Beginning Balance	314,358	262,026	262,026	262,026	262,026	262,026
Transfer from Ops Budget	9,600	-	-	-	-	-
Return of Project Surplus	-					
Transfer to Ops Budget	(75,000)	-	-	-	-	-
Interest Income*	13,068					
Ending Balance $	**262,026**	**262,026**	**262,026**	**262,026**	**262,026**	**262,026**

Assumptions/Backgrounds:

*Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Saturna Island Comm. Parks

EAC Review

OCTOBER 2025

Service: 1.465 Saturna Island Community Parks **Committee: Saturna Island Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in community parks (Letters Patent - August 28, 1975).
A defined area for the purpose of participating in community parks on Saturna Island (Bylaw No. 2080, December 16, 1992).

SERVICE DESCRIPTION:

This is a service for the provision of community parks for Saturna Island. The services provide for ocean beach/foreshore access, trails, right-of-ways, easements, playgrounds and sports fields.

PARTICIPATION:

Saturna Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

$0.15 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4088 - Amends 2080 - March, 2016)

COMMISSION:

Saturna Island Parks and Recreation Commission (Bylaw No. 3485, November 14, 2007)

FUNDING:

Requisition

1.465 - Saturna Island Comm. Parks	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Contract for Services	2,400	2,400	2,440	-	-	2,440	2,490	2,540	2,590	2,640
Supplies	200	200	200	-	-	200	200	200	200	200
Repairs & Maintenance	17,000	17,000	16,124	-	-	16,124	16,442	16,767	17,101	17,433
Allocations	1,416	1,416	1,326	-	-	1,326	1,350	1,377	1,404	1,432
Contingency	1,550	1,550	1,580	-	-	1,580	1,610	1,640	1,670	1,700
Other Operating Expenses	3,950	3,950	4,000	-	-	4,000	4,088	4,176	4,275	4,375
TOTAL OPERATING COSTS	**26,516**	**26,516**	**25,670**	**-**	**-**	**25,670**	**26,180**	**26,700**	**27,240**	**27,780**
*Percentage Increase over prior year			-3.2%			-3.2%	2.0%	2.0%	2.0%	2.0%
CAPITAL / RESERVE										
Transfer to Capital Reserve Fund	4,893	4,893	4,980	-	-	4,980	5,080	5,180	5,280	5,390
TOTAL CAPITAL / RESERVE	**4,893**	**4,893**	**4,980**	**-**	**-**	**4,980**	**5,080**	**5,180**	**5,280**	**5,390**
TOTAL COSTS	**31,409**	**31,409**	**30,650**	**-**	**-**	**30,650**	**31,260**	**31,880**	**32,520**	**33,170**
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	-	-	-	-	-	-	-	-	-
Balance c/fwd from 2024 to 2025	(1,299)	(1,299)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(1,466)	(1,466)	(1,490)	-	-	(1,490)	(1,520)	(1,550)	(1,580)	(1,610)
Revenue - Other	(50)	(50)	(50)	-	-	(50)	(50)	(50)	(50)	(50)
TOTAL REVENUE	**(2,815)**	**(2,815)**	**(1,540)**	**-**	**-**	**(1,540)**	**(1,570)**	**(1,600)**	**(1,630)**	**(1,660)**
REQUISITION	**(28,594)**	**(28,594)**	**(29,110)**	**-**	**-**	**(29,110)**	**(29,690)**	**(30,280)**	**(30,890)**	**(31,510)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.465 Saturna Island Community Parks	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$0	$0	$0	$0	$0	$0	$0
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$52,000	$60,225	$7,502	$4,000	$0	$0	$71,727
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$52,000	**$60,225**	**$7,502**	**$4,000**	**$0**	**$0**	**$71,727**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$2,000	$4,000	$1,727	$0	$0	$0	$5,727
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$50,000	$56,225	$5,775	$4,000	$0	$0	$66,000
		$52,000	**$60,225**	**$7,502**	**$4,000**	**$0**	**$0**	**$71,727**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.465

Service Name: Saturna Island Community Parks

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE										
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
21-01	Renewal	Park upgrades	Improvements to Saturna's 70 acre "Money Watershed and New Park"	$ 16,000	S	Res	$ 4,000	$ 8,000	$ 4,000	$ 4,000	$ -	$ -	$ 16,000
21-02	Renewal	Park upgrades	Replacement of Thomson Park Outhouse + Archeological Assessment	$ 40,000	S	Res	$ 40,000	$ 40,000	$ -	$ -	$ -	$ -	$ 40,000
21-03	Renewal	Park upgrades	Salmon Enhancing Facility and Community Garden (Lyall Creek Park)	$ 7,500	S	Cap	$ 2,000.00	$ 4,000	$ 1,727	$ -	$ -	$ -	$ 5,727
24-01	Renewal	Park upgrades	Replace Saturna Parks Picnic Tables and Benches	$ 10,000	S	Res	$ 6,000	$ 8,225	$ 1,775	$ -	$ -	$ -	$ 10,000
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 73,500**				**$ 60,225**	**$ 7,502**	**$ 4,000**	**$ -**	**$ -**	**$ 71,727**

Service:	1.465	Saturna Island Community Parks

Project Number	21-01	**Capital Project Title**	Park upgrades	**Capital Project Description**	Improvements to Saturna's 70 acre "Money Watershed and New Park"
Project Rationale	Development of trails and related infrastructure for the John Money and "NewPark" 70 acre land newly acquired and to be managed by Saturna Island Parks and Recreation.				

Project Number	21-02	**Capital Project Title**	Park upgrades	**Capital Project Description**	Replacement of Thomson Park Outhouse + Archeological Assessment
Project Rationale					

Project Number	21-03	**Capital Project Title**	Park upgrades	**Capital Project Description**	Salmon Enhancing Facility and Community Garden (Lyall Creek Park)
Project Rationale					

Project Number	24-01	**Capital Project Title**	Park upgrades	**Capital Project Description**	Replace Saturna Parks Picnic Tables and Benches
Project Rationale					

Saturna Island Comm. Parks
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Capital Reserve Fund	114,821	63,576	62,881	64,061	69,341	74,731
Land Reserve Fund	3,810	3,810	3,810	3,810	3,810	3,810
Total	**118,631**	**67,386**	**66,691**	**67,871**	**73,151**	**78,541**

Reserve Schedule

Reserve Fund: 1.465 Saturna Comm Parks - Capital Reserve Fund - Bylaw 2627

Surplus money from the operation of parks, recreational and related community programs and facilities may be paid from time to time into this reserve fund.

Reserve Cash Flow

Fund: 1036 Fund Centre: 101380	Estimated 2025	Budget 2026	2027	2028	2029	2030
Beginning Balance	105,540	114,821	63,576	62,881	64,061	69,341
Transfer from Ops Budget	4,893	4,980	5,080	5,180	5,280	5,390
Transfer from CAP Fund	-					
Transfer to Cap Fund	-	(56,225)	(5,775)	(4,000)	-	-
Interest Income*	4,388					
Ending Balance $	**114,821**	**63,576**	**62,881**	**64,061**	**69,341**	**74,731**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.465 Saturna Comm Parks - Land Reserve Fund - Bylaw 2398

- Saturna Island Park Land Acquisition Reserve Fund was established in 1996 under bylaw 2398.
- The monies in the reserve fund and interest earned on it, shall be expended only for the purchase of park land.

Reserve Cash Flow

Fund: 1018	Estimated	Budget				
Fund Centre: 101361	2025	2026	2027	2028	2029	2030
Beginning Balance	3,658	3,810	3,810	3,810	3,810	3,810
Transfer from Ops Budget	-	-	-	-	-	-
Interest Income*	152					
Ending Balance $	**3,810**	**3,810**	**3,810**	**3,810**	**3,810**	**3,810**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Saturna Island Comm. Recreation

EAC Review

OCTOBER 2025

Service: 1.468 **Saturna Island Community Recreation** **Committee: Saturna Island Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in a recreational program. (Letters Patent - October 3, 1975).
A defined area for the purpose of participating in community recreation on Saturna Island (Bylaw No. 1463, June 25, 1986).

SERVICE DESCRIPTION:

This is a service for the provision of community recreation programs on Saturna Island.

PARTICIPATION:

Saturna Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

Greater of $17,237 or $0.079 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4154 - Sept 13, 2017)

COMMISSION:

Saturna Island Parks and Recreation Commission (Bylaw No. 3485, November 14, 2007)

FUNDING:

Requisition

1.468 - Saturna Island Comm. Recreation	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Recreation Programs	16,664	16,664	13,353	-	-	13,353	13,580	13,862	14,132	14,412
Special Events	1,200	1,200	1,220	-	-	1,220	1,240	1,260	1,290	1,320
Allocations	1,009	1,009	1,044	-	-	1,044	1,063	1,084	1,106	1,128
Other Operating Expenses	2,005	2,005	2,050	-	-	2,050	2,087	2,124	2,172	2,220
TOTAL OPERATING COSTS	**20,878**	**20,878**	**17,667**	**-**	**-**	**17,667**	**17,970**	**18,330**	**18,700**	**19,080**
*Percentage Increase over prior year			-15.4%			-15.4%	1.7%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	57	(57)	-	-	(57)	-	-	-	-
Balance c/fwd from 2024 to 2025	(3,576)	(3,576)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(768)	(768)	(780)	-	-	(780)	(800)	(820)	(840)	(860)
Revenue - Other	(20)	(77)	(20)	-	-	(20)	(20)	(20)	(20)	(20)
TOTAL REVENUE	**(4,364)**	**(4,364)**	**(857)**	**-**	**-**	**(857)**	**(820)**	**(840)**	**(860)**	**(880)**
REQUISITION	**(16,514)**	**(16,514)**	**(16,810)**	**-**	**-**	**(16,810)**	**(17,150)**	**(17,490)**	**(17,840)**	**(18,200)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Mayne Island Community Parks

EAC Review

OCTOBER 2025

Service: 1.475 Mayne Island Community Parks **Committee: Mayne Island Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in community parks (Letters Patent - August 28, 1975).
A defined area for the purpose of participating in community parks on Mayne Island (Bylaw No. 1602, January 13, 1988).

SERVICE DESCRIPTION:

This is a service for the provision of community parks for Mayne Island. The services provide for ocean beach/foreshore access, trails, right-of-ways, easements, playgrounds, a Japanese Garden and sports fields.

PARTICIPATION:

Mayne Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

$0.15 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4089 - Amends 1602 - March 2016)

COMMISSION:

Mayne Island Parks and Recreation Commission (Bylaw No. 3488, November 14, 2007)

FUNDING:

Requisition

1.475 - Mayne Island Community Parks	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Supplies	3,040	3,040	3,090	-	-	3,090	3,160	3,230	3,300	3,370
Repairs, Maintenance, & Improvements	50,960	50,960	51,880	-	-	51,880	52,920	53,970	55,050	56,150
Allocations	6,143	6,143	6,355	-	-	6,355	6,478	6,611	6,746	6,882
First Nations Cultural Monitor Contingency	5,450	5,450	5,550	-	-	5,550	5,660	5,770	5,890	6,010
Other Operating Expenses	15,900	15,900	15,910	-	-	15,910	16,318	16,755	17,212	17,678
TOTAL OPERATING COSTS	**81,493**	**81,493**	**82,785**	**-**	**-**	**82,785**	**84,536**	**86,336**	**88,198**	**90,090**
*Percentage Increase over prior year			1.6%			1.6%	2.1%	2.1%	2.2%	2.1%
CAPITAL / RESERVE										
Transfer to Capital Reserve Fund	19,060	28,060	19,400	-	-	19,400	19,790	20,190	20,590	21,000
TOTAL COSTS	**100,553**	**109,553**	**102,185**	**-**	**-**	**102,185**	**104,326**	**106,526**	**108,788**	**111,090**
FUNDING SOURCES (REVENUE)										
Rentals	-	-	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(70)	(70)	(70)	-	-	(70)	(70)	(70)	(70)	(70)
Revenue - Other	(230)	(9,230)	(230)	-	-	(230)	(230)	(230)	(230)	(230)
TOTAL REVENUE	**(300)**	**(9,300)**	**(300)**	**-**	**-**	**(300)**	**(300)**	**(300)**	**(300)**	**(300)**
REQUISITION	**(100,253)**	**(100,253)**	**(101,885)**	**-**	**-**	**(101,885)**	**(104,026)**	**(106,226)**	**(108,488)**	**(110,790)**
*Percentage increase over prior year Requisition			1.6%			1.6%	2.1%	2.1%	2.1%	2.1%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.475 Mayne Island Community Parks	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$92,734	$110,734	$0	$0	$0	$0	$110,734
	Equipment	$9,500	$18,500	$0	$0	$0	$0	$18,500
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$31,000	$31,000	$0	$0	$0	$0	$31,000
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$133,234	**$160,234**	**$0**	**$0**	**$0**	**$0**	**$160,234**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$26,734	$26,734	$0	$0	$0	$0	$26,734
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$106,500	$133,500	$0	$0	$0	$0	$133,500
		$133,234	**$160,234**	**$0**	**$0**	**$0**	**$0**	**$160,234**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.475

Service Name: Mayne Island Community Parks

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
22-02	New	Fitness Circuit & Putting Green	Complete fitness circuit at Dinner Bay-Phase 2 and Upgrade putting green with astroturf and landscaping	$ 123,000	B	Res	$ 70,000	$ 88,000	$ -	$ -	$ -	$ -	$ 88,000
22-02	New	Fitness Circuit & Putting Green	Fitness Circuit -Phase 3 (additional $20K)		B	Cap	$ 19,734	$ 19,734	$ -	$ -	$ -	$ -	$ 19,734
23-01	Renewal	Dinner Bay water; pumphouse upgrade	Upgrade water system; insulate and redo pumphouse	$ 5,000	S	Res	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
23-02	Renewal	Dinner Bay washrooms	Upgrade washroom facilities; flush valves	$ 3,000	B	Cap	$ 3,000	$ 3,000	$ -	$ -	$ -	$ -	$ 3,000
23-06	Renewal	Vulture Ridge Summit	Safety and landscaping improvement at Vulture Ridge Summit	$ 2,000	S	Cap	$ 2,000	$ 2,000	$ -	$ -	$ -	$ -	$ 2,000
24-02	Renewal	Miners Bay parking wall	Instal a retaining wall in front of the street parking	$ 2,000	S	Cap	$ 2,000	$ 2,000	$ -	$ -	$ -	$ -	$ 2,000
25-01	Renewal	Dinner Bay well pumps	Replace two well pumps	$ 5,000	S	Res	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
25-02	Replacement	Kippen Road staircase	Replace heavy wooden staircase with lighter metal staircase	$ 5,000	S	Res	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
25-04	New	Miners Bay bike repair station	Install bike repair station	$ 2,500	E	Res	$ 2,500	$ 2,500	$ -	$ -	$ -	$ -	$ 2,500
25-05	New	Miners Bay bike rack	Install additional bike rack	$ 2,000	E	Res	$ 2,000	$ 2,000	$ -	$ -	$ -	$ -	$ 2,000
25-06	New	Miners Bay art installation	Install log art structure	$ 5,000	E	Res	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
25-07	Replacement	Adachi Pavilion roof	Replace Adachi Pavilion roof	$ 7,000	S	Res	$ 7,000	$ 7,000	$ -	$ -	$ -	$ -	$ 7,000
26-01	Replacement	Adachi Pavilion kitchen	Replace fridges and stove	$ 4,000	E	Res	$ -	$ 4,000	$ -	$ -	$ -	$ -	$ 4,000
26-02	New	Sandy Hook Park fencing	Install deer proof fencing to recover native plants	$ 5,000	E	Res	$ -	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
26-03	Replacement	Henderson Hill signage	Replace and update sign/interpretive nature trail	$ 5,000	S	Res	$ 5,000.00	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
													$ -
													$ -
			Grand Total	**$ 175,500**				**$ 160,234**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 160,234**

Service: **1.475** **Mayne Island Community Parks**

Project Number	22-02	**Capital Project Title**	Fitness Circuit & Putting Green	**Capital Project Description**	Complete fitness circuit at Dinner Bay-Phase 2 and Upgrade putting green with astroturf and landscaping
Project Rationale	Complete fitness circuit at Dinner Bay				

Project Number	23-01	**Capital Project Title**	Dinner Bay water; pumphouse upgrade	**Capital Project Description**	Upgrade water system; insulate and redo pumphouse
Project Rationale	The water system should be upgraded as it is outdated and needs to meet current standards given the public use of the Adachi Pavilion ($8,000) Also the water line between the Japanese Garden and the park needs to be replaced as it is leaking ($2,000)				

Project Number	23-02	**Capital Project Title**	Dinner Bay washrooms	**Capital Project Description**	Upgrade washroom facilities; flush valves
Project Rationale	The washroom facilities need to be upgraded with new fixtures and valves (9@$300)				

Project Number	23-06	**Capital Project Title**	Vulture Ridge Summit	**Capital Project Description**	Safety and landscaping improvement at Vulture Ridge Summit
Project Rationale					

Service: **1.475** **Mayne Island Community Parks**

Project Number	24-02	**Capital Project Title**	Miners Bay parking wall	**Capital Project Description**	Instal a retaining wall in front of the street parking
Project Rationale					

Project Number	25-01	**Capital Project Title**	Dinner Bay well pumps	**Capital Project Description**	Replace two well pumps
Project Rationale	The existing pump house is old and needs to be rebuilt to ensure adequate insulation and protection of the pumps for the well.				

Project Number	25-02	**Capital Project Title**	Kippen Road staircase	**Capital Project Description**	Replace heavy wooden staircase with lighter metal staircase
Project Rationale					

Project Number	25-04	**Capital Project Title**	Miners Bay bike repair station	**Capital Project Description**	Install bike repair station
Project Rationale					

Service: **1.475** **Mayne Island Community Parks**

Project Number	25-05	**Capital Project Title**	Miners Bay bike rack	**Capital Project Description**	Install additional bike rack
Project Rationale					

Project Number	25-06	**Capital Project Title**	Miners Bay art installation	**Capital Project Description**	Install log art structure
Project Rationale					

Project Number	25-07	**Capital Project Title**	Adachi Pavilion roof	**Capital Project Description**	Replace Adachi Pavilion roof
Project Rationale					

Project Number	26-01	**Capital Project Title**	Adachi Pavilion kitchen	**Capital Project Description**	Replace fridges and stove
Project Rationale					

Service: **1.475** **Mayne Island Community Parks**

Project Number	26-02	**Capital Project Title**	Sandy Hook Park fencing	**Capital Project Description**	Install deer proof fencing to recover native plants
Project Rationale					

Project Number	26-03	**Capital Project Title**	Henderson Hill signage	**Capital Project Description**	Replace and update sign/interpretive nature trail
Project Rationale					

Reserve Schedule

Reserve Fund: 1.475 Mayne Comm. Parks & Rec - Capital Reserve Fund - Bylaw 2866

Surplus money from the operation of parks, recreational and related community programs and facilities may be paid from time to time into this reserve fund.

Reserve Cash Flow

Fund: 1061	Estimated	Budget				
Fund Centre: 101611	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	161,682	161,794	47,694	67,484	87,674	108,264
Transfer from Ops Budget	19,060	19,400	19,790	20,190	20,590	21,000
Transfer from Cap Fund	-					
Transfer to Cap Fund	(25,000)	(133,500)	-	-	-	-
Interest Income*	6,052					
Ending Balance $	**161,794**	**47,694**	**67,484**	**87,674**	**108,264**	**129,264**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Mayne Island Community Parks Donations

EAC Review

OCTOBER 2025

1.476 - Mayne Island Community Parks Donations	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Japanese Garden	34,449	17,179	28,430	-	-	28,430	10,840	11,050	11,270	11,490
Dinner Bay	440	440	450	-	-	450	460	470	480	490
Putting Green	-	-	-	-	-	-	-	-	-	-
TOTAL COSTS	**34,889**	**17,619**	**28,880**	**-**	**-**	**28,880**	**11,300**	**11,520**	**11,750**	**11,980**
*Percentage Increase over prior year			-17.2%			-17.2%	-60.9%	1.9%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	17,800	(17,800)	-	-	(17,800)	-	-	-	-
Balance c/fwd from 2024 to 2025	(23,999)	(23,999)	-	-	-	-	-	-	-	-
Donations & Fees	(10,770)	(10,770)	(10,960)	-	-	(10,960)	(11,180)	(11,400)	(11,630)	(11,860)
Other Income	(120)	(650)	(120)	-	-	(120)	(120)	(120)	(120)	(120)
TOTAL REVENUE	**(34,889)**	**(17,619)**	**(28,880)**	**-**	**-**	**(28,880)**	**(11,300)**	**(11,520)**	**(11,750)**	**(11,980)**
REQUISITION	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
*Percentage increase over prior year Requisition			0.0%			0.0%	0.0%	0.0%	0.0%	0.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Mayne Island Community Rec.

EAC Review

OCTOBER 2025

Service: 1.478 **Mayne Island Community Recreation** **Committee: Mayne Island Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in a recreational program. (Letters Patent - October 3, 1975).
A defined area for the purpose of participating in community recreation on Mayne Island (Bylaw No. 1463, June 25, 1986).

SERVICE DESCRIPTION:

This is a service for the provision of community recreation programs on Mayne Island.

PARTICIPATION:

Mayne Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

Greater of $46,532 or $0.079 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4153 - Sept 13, 2017)

COMMISSION:

Mayne Island Parks and Recreation Commission (Bylaw No. 3488, November 14, 2007)

FUNDING:

Requisition

1.478 - Mayne Island Community Rec.	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Recreation Programs	35,417	31,000	33,534	-	-	33,534	28,553	29,133	29,712	30,310
Special Events	3,110	3,110	3,170	-	-	3,170	3,230	3,290	3,360	3,430
Allocations	2,409	2,409	2,303	-	-	2,303	2,344	2,391	2,439	2,488
Other Operating Expenses	5,120	4,160	5,200	-	-	5,200	5,303	5,406	5,509	5,612
TOTAL OPERATING COSTS	**46,056**	**40,679**	**44,207**	**-**	**-**	**44,207**	**39,430**	**40,220**	**41,020**	**41,840**
*Percentage Increase over prior year			-4.0%			-4.0%	-10.8%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	5,547	(5,547)	-	-	(5,547)	-	-	-	-
Balance c/fwd from 2024 to 2025	(8,076)	(8,076)	-	-	-	-	-	-	-	-
Revenue - Other	(30)	(200)	(30)	-	-	(30)	(30)	(30)	(30)	(30)
Grants in Lieu of Taxes	(30)	(30)	(30)	-	-	(30)	(30)	(30)	(30)	(30)
TOTAL REVENUE	**(8,136)**	**(2,759)**	**(5,607)**	**-**	**-**	**(5,607)**	**(60)**	**(60)**	**(60)**	**(60)**
REQUISITION	**(37,920)**	**(37,920)**	**(38,600)**	**-**	**-**	**(38,600)**	**(39,370)**	**(40,160)**	**(40,960)**	**(41,780)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Pender Island Community Parks

EAC Review

OCTOBER 2025

Service: 1.485 Pender Island Community Parks **Committee: Pender Islands Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in community parks (Letters Patent - August 28, 1975).
A defined area for the purpose of participating in community parks on Pender Island (Bylaw No. 1601, January 13, 1988)

SERVICE DESCRIPTION:

This is a service for the provision of community parks for Pender Island. The services provide for ocean beach/foreshore access, trails, right-of-ways, easements, playgrounds a disc park and sports fields.

PARTICIPATION:

Pender Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

$0.15 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4091 - Amends 1601 - March, 2016)

COMMISSION:

Pender Islands Parks and Recreation Commission (Bylaw No. 3561, September 10, 2008)

FUNDING:

Requisition

1.485 - Pender Island Community Parks	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Contract for Services	63,963	63,963	65,110	-	-	65,110	66,410	67,740	69,090	70,470
Supplies	16,750	16,750	17,050	-	-	17,050	17,400	17,750	18,110	18,470
Repairs, Maintenance, & Improvements	42,000	42,000	42,760	-	-	42,760	43,620	44,490	45,380	46,290
Allocations	12,860	12,860	13,231	-	-	13,231	13,479	13,745	14,016	14,300
Contingency	-	-	-	-	-	-	-	-	-	-
Other Operating Expenses	28,445	28,445	25,440	-	-	25,440	26,005	26,573	27,184	27,819
TOTAL OPERATING COSTS	**164,018**	**164,018**	**163,591**	**-**	**-**	**163,591**	**166,914**	**170,298**	**173,780**	**177,349**
*Percentage Increase over prior year			-0.3%			-0.3%	2.0%	2.0%	2.0%	2.1%
CAPITAL / RESERVE										
Transfer to Capital Reserve Fund	25,000	25,000	25,450	-	-	25,450	25,960	26,480	27,010	27,550
TOTAL CAPITAL / RESERVE	**25,000**	**25,000**	**25,450**	**-**	**-**	**25,450**	**25,960**	**26,480**	**27,010**	**27,550**
TOTAL COSTS	**189,018**	**189,018**	**189,041**	**-**	**-**	**189,041**	**192,874**	**196,778**	**200,790**	**204,899**
FUNDING SOURCES (REVENUE)										
Grants in Lieu of Taxes	(1,507)	(1,507)	(1,530)	-	-	(1,530)	(1,560)	(1,590)	(1,620)	(1,650)
Grants Regular and Other	-	-	-	-	-	-	-	-	-	-
Revenue - Other	(750)	(750)	(760)	-	-	(760)	(770)	(780)	(790)	(800)
TOTAL REVENUE	**(2,257)**	**(2,257)**	**(2,290)**	**-**	**-**	**(2,290)**	**(2,330)**	**(2,370)**	**(2,410)**	**(2,450)**
REQUISITION	**(186,761)**	**(186,761)**	**(186,751)**	**-**	**-**	**(186,751)**	**(190,544)**	**(194,408)**	**(198,380)**	**(202,449)**
*Percentage increase over prior year Requisition			0.0%			0.0%	2.0%	2.0%	2.0%	2.1%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	1.485 Pender Island Community Parks	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$7,000	$32,000	$0	$25,000	$0	$0	$57,000
	Land	$8,145	$8,145	$0	$0	$0	$0	$8,145
	Engineered Structures	$811,330	$929,730	$25,000	$10,000	$20,000	$0	$984,730
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$826,475	**$969,875**	**$25,000**	**$35,000**	**$20,000**	**$0**	**$1,049,875**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$778,330	$778,830	$0	$0	$0	$0	$778,830
	Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$50,000	$0	$0	$0	$0	$50,000
	Reserve Fund	$48,145	$141,045	$25,000	$35,000	$20,000	$0	$221,045
		$826,475	**$969,875**	**$25,000**	**$35,000**	**$20,000**	**$0**	**$1,049,875**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.485

Service Name: Pender Island Community Parks

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
22-01	Renewal	Shingle Bay Improvements	Shingle Bay Improvements	$ 65,000	S	Res	$ 15,000	$ 30,000	$ 5,000	$ 5,000	$ -	$ -	$ 40,000
22-01	Renewal	Shingle Bay Improvements	Shingle Bay Improvements		S	Cap	$ 3,800	$ 3,800	$ -	$ -	$ -	$ -	$ 3,800
22-03	Replacement	Thieves Bay Improvements	Improve outhouses, picnic table shelter and walking trails, memorial garden; renew toilet facility	$ 98,400	S	Cap	$ 16,600	$ 16,600	$ -	$ -	$ -	$ -	$ 16,600
22-03	Replacement	Thieves Bay Improvements	Improve outhouses, picnic table shelter and walking trails, memorial garden; renew toilet facility		S	Res	$ -	$ 48,400	$ -	$ -	$ -	$ -	$ 48,400
22-03	Replacement	Thieves Bay Improvements	Improve outhouses, picnic table shelter and walking trails, memorial garden; renew toilet facility		S	Other	$ -	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
22-05	New	Trail Development	Schooner Way Trail	$ 2,295,000	S	Cap	$ 729,930	$ 729,930	$ -	$ -	$ -	$ -	$ 729,930
23-01	Renewal	Magic Lake Park Upgrades	Dock at west end of Magic Lake	$ 55,000	S	Cap	$ 16,000	$ 16,000	$ -	$ -	$ -	$ -	$ 16,000
23-01	Renewal	Magic Lake Park Upgrades	Dock at west end of Magic Lake		S	Res	$ -	$ -	$ 15,000	$ -	$ 15,000	$ -	$ 30,000
24-02	Renewal	Disc Park Improvements	Improve visibility of tee boxes	$ 25,000	S	Res	$ -	$ 5,000	$ 5,000	$ 5,000	$ 5,000	$ -	$ 20,000
24-02	Renewal	Disc Park Improvements	Improve visibility of tee boxes		S	Cap	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
24-03	New	Ball Park Improvements	Pump track, playground equipment	$ 102,000	E	Res	$ -	$ 24,500	$ -	$ 25,000	$ -	$ -	$ 49,500
24-03	New	Ball Park Improvements	Pump track, playground equipment		E	Cap	$ 7,000	$ 7,500	$ -	$ -	$ -	$ -	$ 7,500
24-04	New	Land Acquisition	Schooner Way Trail	$ 50,000	L	Res	$ 8,145	$ 8,145	$ -	$ -	$ -	$ -	$ 8,145
25-02	New	Dog Park	Site development, fencing	$ 50,000	S	Res	$ 25,000	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
25-02	New	Dog Park	Site development, fencing		S	Other	$ -	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 2,740,400**				**$ 969,875**	**$ 25,000**	**$ 35,000**	**$ 20,000**	**$ -**	**$ 1,049,875**

Service: 1.485 **Pender Island Community Parks**

Project Number	22-01	**Capital Project Title**	Shingle Bay Improvements	**Capital Project Description**	Shingle Bay Improvements
Project Rationale	Repair or replace the outhouse (P1.1); D&E and approvals (P1.2); Resurface Shingle Bay for improved drainage and restore creek, native plantings (P1.3); Install playground equipment and picnic benches (P1.4); Install adult exercise equipment (P1.5).				

Project Number	22-03	**Capital Project Title**	Thieves Bay Improvements	**Capital Project Description**	Improve outhouses, picnic table shelter and walking trails, memorial garden; renew toilet facility
Project Rationale	Renew toilet facility (P2.1); D&E and permitting for the shelter (P2.2); Picnic Table Shelter (P2.3); developing a walking trail (P2.4); Native Species Replanting (P2.5).				

Project Number	22-05	**Capital Project Title**	Trail Development	**Capital Project Description**	Schooner Way Trail
Project Rationale	Trail Design & Engineering; Driftwood - Library Trail; Medicine Beach Trail; GITS - Davies / Einer Hill Trail				

Project Number	23-01	**Capital Project Title**	Magic Lake Park Upgrades	**Capital Project Description**	Dock at west end of Magic Lake
Project Rationale	Resurface and repair structures ; Resurface and install irrigation for soccer field, part of a much larger budget project;				

Service: **1.485** **Pender Island Community Parks**

Project Number	24-02	**Capital Project Title**	Disc Park Improvements	**Capital Project Description**	Improve visibility of tee boxes
Project Rationale					

Project Number	24-03	**Capital Project Title**	Ball Park Improvements	**Capital Project Description**	Pump track, playground equipment
Project Rationale					

Project Number	24-04	**Capital Project Title**	Land Acquisition	**Capital Project Description**	Schooner Way Trail
Project Rationale					

Project Number	25-02	**Capital Project Title**	Dog Park	**Capital Project Description**	Site development, fencing
Project Rationale					

Pender Island Community Parks
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	**2026**	**2027**	**2028**	**2029**	**2030**
Capital Reserve Fund	190,960	75,365	76,325	67,805	74,815	102,365
Land Reserve Fund	-	-	-	-	-	-
Total	**190,960**	**75,365**	**76,325**	**67,805**	**74,815**	**102,365**

Reserve Schedule

Reserve Fund: 1.485 PenderParks - Capital Reserve Fund - Bylaw 2236

- Capital Reserve Fund for Pender Island Parks was established in 1994 under Bylaw No. 2236.
- These reserves can only be used to fund capital expenditure.
- Surplus money from the operation of parks, recreational and related community programs and facilities

Reserve Cash Flow

Fund:	**1038**	**Estimated**	**Budget**				
Fund Centre:	**101382**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		440,286	190,960	75,365	76,325	67,805	74,815
Transfer from Ops Budget		25,000	25,450	25,960	26,480	27,010	27,550
Transfer to Cap Fund		(285,000)	(141,045)	(25,000)	(35,000)	(20,000)	-
Interest Income*		10,674					
Ending Balance $		**190,960**	**75,365**	**76,325**	**67,805**	**74,815**	**102,365**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.485 Pender Parks - Land Reserve Fund - Bylaw 2399

- Land Reserve Fund for Pender Island Parks was established in 1994 under Bylaw No. 2399.
- The monies in the reserve fund and interest earned on it, shall be expended only for the purchase of park land.

Reserve Cash Flow

Fund: 1019	Estimated	Budget				
Fund Centre: 101362	2025	2026	2027	2028	2029	2030
Beginning Balance	41,399	-	-	-	-	-
Transfer from Ops Budget	-	-	-	-	-	-
Transfer to Cap Fund	(41,854)	-	-	-	-	-
Interest Income*	455					
Ending Balance $	**-**	**-**	**-**	**-**	**-**	**-**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Pender Island Community Rec

EAC Review

OCTOBER 2025

Service: 1.488 Pender Island Community Rec | **Committee: Pender Islands Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in a recreational program. (Letters Patent - October 3, 1975).
A defined area for the purpose of participating in community recreation on Pender Island (Bylaw No. 1360, June 26, 1985).

SERVICE DESCRIPTION:

This is a service for the provision of community recreation programs on Pender Island.

PARTICIPATION:

Pender Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

Greater of $71,560 or $0.079 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4155 - Sept 13, 2017)

COMMISSION:

Pender Islands Parks and Recreation Commission (Bylaw No. 3561, September 10, 2008)

FUNDING:

Requisition

1.488 - Pender Island Community Rec	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
<u>OPERATING COSTS</u>										
Recreation Programs	72,057	72,057	73,165	-	-	73,165	74,632	76,121	77,649	79,204
Allocations	3,541	3,541	3,785	-	-	3,785	3,854	3,931	4,009	4,089
Other Operating Expenses	110	110	110	-	-	110	114	118	122	127
			-	-	-	-				
TOTAL OPERATING COSTS	**75,708**	**75,708**	**77,060**	**-**	**-**	**77,060**	**78,600**	**80,170**	**81,780**	**83,420**
*Percentage Increase over prior year			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%
<u>FUNDING SOURCES (REVENUE)</u>										
Balance c/fwd from 2024 to 2025	(4)	(4)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(590)	(590)	(600)	-	-	(600)	(610)	(620)	(630)	(640)
Revenue - Other	(260)	(260)	(260)	-	-	(260)	(270)	(280)	(290)	(300)
TOTAL REVENUE	**(854)**	**(854)**	**(860)**	**-**	**-**	**(860)**	**(880)**	**(900)**	**(920)**	**(940)**
REQUISITION	**(74,854)**	**(74,854)**	**(76,200)**	**-**	**-**	**(76,200)**	**(77,720)**	**(79,270)**	**(80,860)**	**(82,480)**
*Percentage increase over prior year Requisition			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Galiano Island Community Parks

EAC Review

OCTOBER 2025

Service: 1.495 Galiano Community Parks **Committee: Galiano Island Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in community parks (Letters Patent - August 28, 1975).
A defined area for the purpose of participating in community parks on Galiano Island (Bylaw No. 2294, February 22, 1995).

SERVICE DESCRIPTION:

This is a service for the provision of community parks for Galiano Island. The services provide for ocean beach/foreshore access, trails, right-of-ways, easements, playgrounds and sports fields.

PARTICIPATION:

Pender Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

$0.15 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4090 - Amends 1601 - March 2016)

COMMISSION:

Galiano Island Parks and Recreation Commission (Bylaw No. 3486, November 14, 2007)

FUNDING:

Requisition

1.495 - Galiano Island Community Parks	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Repairs, Maintenance, & Improvements	82,450	82,450	83,930	-	-	83,930	85,610	87,320	89,070	90,850
Allocations	5,915	5,915	7,816	-	-	7,816	7,957	8,116	8,278	8,444
Contingency	4,390	4,390	4,470	-	-	4,470	4,560	4,650	4,740	4,830
Other Operating Expenses	28,820	28,820	8,730	-	-	8,730	8,998	9,283	9,578	9,881
Active Pass Property-Total Expenditure	34,750	34,750	35,370	-	-	35,370	36,080	36,810	37,550	38,310
TOTAL OPERATING COSTS	**156,325**	**156,325**	**140,316**	**-**	**-**	**140,316**	**143,205**	**146,179**	**149,216**	**152,315**
*Percentage Increase over prior year			-10.2%			-10.2%	2.1%	2.1%	2.1%	2.1%
CAPITAL / RESERVE										
Transfer to Capital Reserve Fund	7,215	7,215	7,340	-	-	7,340	7,490	7,640	7,790	7,950
Transfer to Operating Reserve Fund	-	-	-	-	-	-	-	-	-	-
Transfer to Equipment Replacement Fund	2,060	2,060	2,100	-	-	2,100	2,140	2,180	2,220	2,260
TOTAL CAPITAL / RESERVE	**9,275**	**9,275**	**9,440**	**-**	**-**	**9,440**	**9,630**	**9,820**	**10,010**	**10,210**
TOTAL COSTS	**165,600**	**165,600**	**149,756**	**-**	**-**	**149,756**	**152,835**	**155,999**	**159,226**	**162,525**
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(20,000)	(20,000)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(90)	(90)	(90)	-	-	(90)	(90)	(90)	(90)	(90)
Revenue - Other	(23,450)	(23,450)	(23,870)	-	-	(23,870)	(24,350)	(24,840)	(25,340)	(25,850)
Active Pass Property-Donation Revenue Stream	(11,350)	(11,350)	(11,550)	-	-	(11,550)	(11,780)	(12,020)	(12,260)	(12,510)
TOTAL REVENUE	**(54,890)**	**(54,890)**	**(35,510)**	**-**	**-**	**(35,510)**	**(36,220)**	**(36,950)**	**(37,690)**	**(38,450)**
REQUISITION	**(110,710)**	**(110,710)**	**(114,246)**	**-**	**-**	**(114,246)**	**(116,615)**	**(119,049)**	**(121,536)**	**(124,075)**
*Percentage increase over prior year Requisition			3.2%			3.2%	2.1%	2.1%	2.1%	2.1%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No. 1.495 Galiano Community Parks	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
EXPENDITURE							
Buildings	$0	$0	$0	$0	$0	$0	$0
Equipment	$2,616	$4,616	$1,000	$0	$0	$0	$5,616
Land	$0	$0	$0	$0	$0	$0	$0
Engineered Structures	$91,037	$101,037	$3,000	$35,900	$3,000	$0	$142,937
Vehicles	$0	$0	$0	$0	$0	$0	$0
	$93,653	**$105,653**	**$4,000**	**$35,900**	**$3,000**	**$0**	**$148,553**
SOURCE OF FUNDS							
Capital Funds on Hand	$31,037	$31,037	$0	$0	$0	$0	$31,037
Debenture Debt (New Debt Only)	$0	$0	$0	$0	$0	$0	$0
Equipment Replacement Fund	$2,616	$4,616	$1,000	$0	$0	$0	$5,616
Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
Reserve Fund	$60,000	$70,000	$3,000	$35,900	$3,000	$0	$111,900
	$93,653	**$105,653**	**$4,000**	**$35,900**	**$3,000**	**$0**	**$148,553**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 1.495

Service Name: Galiano Community Parks

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
18-02	New	Galiano Island Park Upgrades	Wesley Road Shore Access	$ 3,900	S	Res	$ -	$ -	$ 1,000	$ 2,900	$ -	$ -	$ 3,900
19-02	Study	Study Bay Trail Extension	Study to Assess feasibility and cost to extend trail to BC Ferries	$ 12,000	S	Res	$ 10,000	$ 12,000	$ -	$ -	$ -	$ -	$ 12,000
19-03	Renewal	Galiano Island Park Upgrades	Asset Management-Inventory Study/Replacement Program	$ 22,839	S	Res	$ -	$ 2,000	$ 2,000	$ 3,000	$ 3,000	$ -	$ 10,000
19-03	Renewal	Galiano Island Park Upgrades	Asset Management-Inventory Study/Replacement Program		S	Cap	$ 9,678	$ 9,678	$ -	$ -	$ -	$ -	$ 9,678
21-03	Renewal	Galiano Island Park Upgrades	Zuker-Georgeson Shore Access Restoration- Remove Invasives and Restore	$ 38,275	S	Cap	$ 21,359	$ 21,359	$ -	$ -	$ -	$ -	$ 21,359
21-05	Study	Galiano Island Park Upgrades	Engineering for Mobility Impaired Beach Accesses	$ 5,000	S	Res	$ -	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
22-01	Study	Galiano Island Park Upgrades	Study to construct Viewpoint at Graham	$ 1,000	S	Res	$ -	$ 1,000	$ -	$ -	$ -	$ -	$ 1,000
23-01	Replacement	GIPRC Equipment and Tools Purchase	Equipment and Tools Purchase	$ 7,000	E	ERF	$ 2,616	$ 4,616	$ 1,000	$ -	$ -	$ -	$ 5,616
25-01	Renewal	Install Gulf Toilet at Gulfside	Replace Porta Potti with Vault toilet at popular beach access	$ 30,000	S	Res	$ -	$ -	$ -	$ 30,000	$ -	$ -	$ 30,000
25-02	Renewal	Morning Beach trail improvement	Improve trail for safety and mobility access	$ 35,000	S	Res	$ 35,000	$ 35,000	$ -	$ -	$ -	$ -	$ 35,000
25-03	Renewal	Zuker trail improvement	Improve trail for safety	$ 15,000	S	Res	$ 15,000	$ 15,000	$ -	$ -	$ -	$ -	$ 15,000
													$ -
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 170,014**				**$ 105,653**	**$ 4,000**	**$ 35,900**	**$ 3,000**	**$ -**	**$ 148,553**

Service:	**1.495**	**Galiano Community Parks**

Project Number	18-02	**Capital Project Title**	Galiano Island Park Upgrades	**Capital Project Description**	Wesley Road Shore Access
Project Rationale	New shore Access requested by public				

Project Number	19-02	**Capital Project Title**	Study Bay Trail Extension	**Capital Project Description**	Study to Assess feasibility and cost to extend trail to BC Ferries
Project Rationale	This trail is the most heavily used by Galiano residents/pedestrians, as it parallels a very busy narrow road to the main centre of shopping and commerce on the island as well as leading almost to the BC Ferries terminal, the busiest spot on the island. Improvements were made to the trail in 2019. An engineering study needs to be done to determine the cost and feasibility of extending the trail further, right up to the BC Ferries terminal at Sturdies Bay.				

Project Number	19-03	**Capital Project Title**	Galiano Island Park Upgrades	**Capital Project Description**	Asset Management-Inventory Study/Replacement Program
Project Rationale	Timely replacement of worn assets.				

Project Number	21-03	**Capital Project Title**	Galiano Island Park Upgrades	**Capital Project Description**	Zuker-Georgeson Shore Access Restoration-Remove Invasives and Restore
Project Rationale	This is a very popular shore access to Active pass near Mount Galiano Park trail head is overrun with invasive species Spurge Laurel and Broom which is spreading uncontained. It is proposed to remove the invasi				

Service: **1.495** **Galiano Community Parks**

Project Number	21-05	**Capital Project Title**	Galiano Island Park Upgrades	**Capital Project Description**	Engineering for Mobility Impaired Beach Accesses
Project Rationale	A study will be carried out in 2023 to define/engineer two more beach access improvement projects for the mobility impaired.				

Project Number	22-01	**Capital Project Title**	Galiano Island Park Upgrades	**Capital Project Description**	Study to construct Viewpoint at Graham
Project Rationale	Requested by Public at consultation forum.				

Project Number	23-01	**Capital Project Title**	GIPRC Equipment and Tools Purchase	**Capital Project Description**	Equipment and Tools Purchase
Project Rationale					

Project Number	25-01	**Capital Project Title**	Install Gulf Toilet at Gulfside	**Capital Project Description**	Replace Porta Potti with Vault toilet at popular beach access
Project Rationale	Heavily visited beach access on East coast of the island serviced by aging porta-potti bathroom facility. Needs to be replaced with vault toilet.				

Service:	1.495	**Galiano Community Parks**

Project Number	25-02	**Capital Project Title**	Morning Beach trail improvement	**Capital Project Description**	Improve trail for safety and mobility access
Project Rationale					

Project Number	25-03	**Capital Project Title**	Zuker trail improvement	**Capital Project Description**	Improve trail for safety
Project Rationale					

Galiano Island Community Parks
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Capital Reserve Fund	86,918	24,258	28,748	488	5,278	13,228
Equipment Replacement Fund	7,424	4,908	6,048	8,228	10,448	12,708
Land Reserve Fund	77,216	77,216	77,216	77,216	77,216	77,216
Operating Reserve Fund-Active Pass	252,908	241,358	229,578	217,558	205,298	192,788
Total	**424,466**	**347,740**	**341,590**	**303,490**	**298,240**	**295,940**

Reserve Schedule

Reserve Fund: 1.495 Galiano Island Community Parks - Capital Reserve Fund - Bylaw 2851

Surplus money from the operation of parks, recreational and related community programs and facilities may be paid from time to time into this reserve fund.

Reserve Cash Flow

Fund: 1058	Estimated	Budget				
Fund Centre: 101604	2025	2026	2027	2028	2029	2030
Beginning Balance	76,521	86,918	24,258	28,748	488	5,278
Transfer from Ops Budget	7,215	7,340	7,490	7,640	7,790	7,950
Transfer from Cap Fund	-					
Transfer to Cap Fund	-	(70,000)	(3,000)	(35,900)	(3,000)	-
Interest Income*	3,182					
Ending Balance $	**86,918**	**24,258**	**28,748**	**488**	**5,278**	**13,228**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.495 Galiano Island Community Parks - Land Reserve Fund

The monies in the reserve fund and interest earned on it, shall be expended only for the purchase of park land.

Reserve Cash Flow

Fund: TBD	**Estimated**	**Budget**				
Fund Centre: TBD	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	-	77,216	77,216	77,216	77,216	77,216
Cash in Lieu	75,750	-	-	-	-	-
Transfer to Cap Fund	-	-	-	-	-	-
Interest Income*	1,466					
Ending Balance $	**77,216**	**77,216**	**77,216**	**77,216**	**77,216**	**77,216**

Assumptions/Background:
* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.495 Galiano Island Community Parks - Equipment Replacement Fund

GALIANOPRK.ERF

Reserve Cash Flow

Fund: 1022	**Estimated**	**Budget**				
Fund Centre: 102267	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	5,364	7,424	4,908	6,048	8,228	10,448
Transfer from Ops Budget	2,060	2,100	2,140	2,180	2,220	2,260
Planned Expenditure	-	(4,616)	(1,000)	-	-	-
Interest Income*	-					
Ending Balance $	**7,424**	**4,908**	**6,048**	**8,228**	**10,448**	**12,708**

Assumptions/Background:
* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 1.495 Galiano Island Community Parks - Operating Reserve Fund - Active Pass Drive Property

Active Pass Drive
Betty Kennedy Trust
Bylaw No. 4584

Reserve Cash Flow

Fund:	**1500**	**Estimated**	**Budget**				
Fund Centre:	**105560**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		253,710	252,908	241,358	229,578	217,558	205,298
Donations		-	-	-	-	-	-
Transfer from CRF		-	-	-	-	-	-
Transfer from Ops Budget		-					
Transfer to Ops Budget		(11,350)	(11,550)	(11,780)	(12,020)	(12,260)	(12,510)
Interest Income*		10,548					
Ending Balance $		**252,908**	**241,358**	**229,578**	**217,558**	**205,298**	**192,788**

Assumptions/Background:
* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Galiano Community Recreation

EAC Review

OCTOBER 2025

Service: 1.498 Galiano Community Recreation	**Committee: Galiano Island Parks & Recreation**

DEFINITION:

A defined area for the purpose of participating in a recreational program. (Letters Patent - October 3, 1975).
A defined area for the purpose of participating in community recreation on Galiano Island (Bylaw No. 2295, February 22, 1995).

SERVICE DESCRIPTION:

This is a service for the provision of community recreation programs on Galiano Island.

PARTICIPATION:

Galiano Island - A defined area in the Southern Gulf Islands Electoral Area

MAXIMUM LEVY:

Greater of $41,624 or $0.079 / $1,000 on actual assessed value of land and improvements.
(Bylaw 4152 - Sept 13, 2017)

COMMISSION:

Galiano Island Parks and Recreation Commission (Bylaw No. 3486, November 14, 2007)

FUNDING:

Requisition

1.498 - Galiano Community Recreation	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Recreation Programs	45,000	45,000	45,633	-	-	45,633	46,547	47,465	48,403	49,359
Allocations	2,194	2,194	2,397	-	-	2,397	2,440	2,489	2,538	2,589
Other Operating Expenses	740	740	760	-	-	760	783	806	829	852
TOTAL OPERATING COSTS	**47,934**	**47,934**	**48,790**	**-**	**-**	**48,790**	**49,770**	**50,760**	**51,770**	**52,800**
*Percentage Increase over prior year			1.8%			1.8%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2024 to 2025	(140)	(140)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(30)	(30)	(30)	-	-	(30)	(30)	(30)	(30)	(30)
Other Revenue	-	-	-	-	-	-	-	-	-	-
TOTAL REVENUE	**(170)**	**(170)**	**(30)**	**-**	**-**	**(30)**	**(30)**	**(30)**	**(30)**	**(30)**
REQUISITION	**(47,764)**	**(47,764)**	**(48,760)**	**-**	**-**	**(48,760)**	**(49,740)**	**(50,730)**	**(51,740)**	**(52,770)**
*Percentage increase over prior year Requisition			2.1%			2.1%	2.0%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Storm Water Quality Management (SGI)

EAC Review

OCTOBER 2025

Service: **1.533** **SGI Stormwater Quality Management** **Committee: Electoral Area**

DEFINITION:

To provide for the control of pollution in stormwater runoff from land. In Bylaw No. 2452 (adopted February, 1997 for the EA of Southern Gulf Islands) "stormwater runoff" includes seepage, overland flow and stormwater runoff within ditches, streams, rivers, ponds, lakes and other watercourses. Amended by Bylaw No. 4472 in March 2022.

SERVICE DESCRIPTION:

The service provides a stormwater quality program in the Southern Gulf Islands Electoral Area to coordinate and provide information for management of stormwater quality and surface water resources. The program identifies levels of contaminants in stormwater discharges and prioritizes the level of public health and environmental concern posed by the discharges and then works to reduce/eliminate the contaminants.

PARTICIPATION:

The Electoral Area of the Southern Gulf Islands.

MAXIMUM LEVY:

None stated

FUNDING:

Requisition

1.533 - Storm Water Quality Management (SGI)	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Contract for Services & Consulting	5,286	5,386	4,812	-	-	4,812	4,469	4,103	3,719	3,316
Allocations	37,432	37,432	38,667	-	-	38,667	39,781	40,932	42,115	43,332
Other Operating Expenses	110	150	110	-	-	110	113	116	119	122
TOTAL OPERATING COSTS	**42,828**	**42,968**	**43,589**	**-**	**-**	**43,589**	**44,363**	**45,151**	**45,953**	**46,770**
*Percentage Increase over prior year			1.8%			1.8%	1.8%	1.8%	1.8%	1.8%
CAPITAL/RESERVE										
Transfer to Operating Reserve Fund	-	-	-	-	-	-	-	-	-	-
TOTAL COSTS	**42,828**	**42,968**	**43,589**	**-**	**-**	**43,589**	**44,363**	**45,151**	**45,953**	**46,770**
FUNDING SOURCES (REVENUE)										
Grants in Lieu of Taxes	(416)	(416)	(416)	-	-	(416)	(416)	(416)	(416)	(416)
Other Revenue	(160)	(300)	(160)	-	-	(160)	(160)	(160)	(160)	(160)
TOTAL REVENUE	**(576)**	**(716)**	**(576)**	**-**	**-**	**(576)**	**(576)**	**(576)**	**(576)**	**(576)**
REQUISITION	**(42,252)**	**(42,252)**	**(43,013)**	**-**	**-**	**(43,013)**	**(43,787)**	**(44,575)**	**(45,377)**	**(46,194)**
*Percentage increase over prior year Requisition			1.8%			1.8%	1.8%	1.8%	1.8%	1.8%

Reserve Schedule

Reserve Fund: Storm Water Quality Management (SGI) - Operating Reserve Fund

This service operates on a two-year work cycle with reporting and data analysis every second year. Reserve is also held for special projects (such as spills) and contaminant investigations.

Reserve Cash Flow

Fund: 1500	Estimated	Budget				
Fund Centre: 105530	2025	2026	2027	2028	2029	2030
Beginning Balance	37,848	39,421	39,421	39,421	39,421	39,421
Transfer from Ops Budget	-	-	-	-	-	-
Transfer to Ops Budget	-	-	-	-	-	-
Interest Income*	1,573					
Ending Balance $	**39,421**	**39,421**	**39,421**	**39,421**	**39,421**	**39,421**

Assumptions/Background:
*Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

SGI Emergency Comm. - CREST

EAC Review

OCTOBER 2025

923 SGI EMERGENCY COMMUNICATIONS CREST

A service established for emergency communications, including contributions towards the cost of an emergency communications service operated by another person or organization (Bylaw No. 2891, adopted July 17, 2001). Amended by Bylaw No. 3407 (adopted February, 2007).

PARTICIPATION:

The Electoral Area of Southern Gulf Islands.

MAXIMUM LEVY:

None stated.

FUNDING:

Requisition

1.923 - SGI Emergency Comm. - CREST	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Payments to CREST	186,984	186,984	189,296	-	-	189,296	193,080	196,940	200,880	204,900
Allocations	3,746	3,746	3,831	-	-	3,831	3,900	3,978	4,058	4,139
Other Operating Expenses	840	900	860	-	-	860	880	900	920	940
TOTAL COSTS	**191,570**	**191,630**	**193,987**	**-**	**-**	**193,987**	**197,860**	**201,818**	**205,858**	**209,979**
*Percentage Increase over prior year			1.3%			1.3%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	390	(390)	-	-	(390)	-	-	-	-
Balance c/fwd from 2024 to 2025	(379)	(379)	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(1,876)	(1,876)	(1,910)	-	-	(1,910)	(1,950)	(1,990)	(2,030)	(2,070)
Other Income	(100)	(550)	(100)	-	-	(100)	(100)	(100)	(100)	(100)
TOTAL REVENUE	**(2,355)**	**(2,415)**	**(2,400)**	**-**	**-**	**(2,400)**	**(2,050)**	**(2,090)**	**(2,130)**	**(2,170)**
REQUISITION	**(189,215)**	**(189,215)**	**(191,587)**	**-**	**-**	**(191,587)**	**(195,810)**	**(199,728)**	**(203,728)**	**(207,809)**
*Percentage increase over prior year Requisition			1.3%			1.3%	2.2%	2.0%	2.0%	2.0%

CAPITAL REGIONAL DISTRICT

2026 Budget

Magic Lake Water

EAC Review

OCTOBER 2025

Service: 2.630 **Magic Lake Estates Water** **Committee: Electoral Area**

DEFINITION:

LSA -1 To provide and operate water supply and distribution facilities for the Magic Lake Estates Water System. Specified Area on North Pender Island. Bylaw No. 1874 (June 11, 1991).

PARTICIPATION:

Local Service Area # 1 - D(764) LSA #9.

MAXIMUM LEVY:

Greater of $160,000 or $3.50 / $1,000 of actual assessed value of land and improvements.

COMMITTEE:

Magic Lake Estates Water & Sewer Committee established by Bylaw No. 1870 (November 28, 1990).

FUNDING:

Any deficiencies after user charge and/or frontage tax or parcel tax to be levied on taxable school assessments.

User Charge: Annual charge per single family equivalency unit connected to the system.

The consumption charge for water will be the total volume of water metered to the water service connections, measured in cubic meters at the following rate:

- Greater than 50 cubic metres - $0.50 / cubic metre
- Greater than 80 cubic metres - $1.50 / cubic metre

Parcel Tax: LSA-1 Annual charge only on properties capable of being connected to the system.

Turn on/Turn Off Fee: $0 during normal working hours; $25 outside of normal working hours

Connection Charges: Actual Engineering and Construction costs, plus 15% Administration costs. The minimum charge is $500

RESERVE FUND:

Magic Lake Estates - Water System Capital Reserve Fund. Bylaw No. 1498
Magic Lake Estates - Water System Operating Reserve Fund. Bylaw No. 4144

Change in Budget 2025 to 2026
Service: 2.630 Magic Lake Estate Water

	Total Expenditure	Comments
2025 Budget	**1,103,811**	
Other Changes:		
Standard Overhead Allocation	4,212	Increase in 2025 operating costs
Repairs & Maintenance (2025 one-time)	(45,000)	2025 One time cyclical maintenance - Fire Hydrant Corrective Maintenance & WTP ROV inspection - funded by ORF
Repairs & Maintenance (2026 one-time)	40,000	2026 One time cyclical maintenance - Frigate & Captains Reservoir cleaning & inspection - funded by ORF
Operations Labour Allocation	78,516	Additional labour required on island water operations support for water sampling and delivery, emergency response, water treatment plant and distribution system flushing program; and on island stand-by support to address operator fatigue.
Operating supplies	7,350	Mainly due to annual replacement of UV lamps and sensors
MFA Debt servicing cost	(43,439)	MFA debt issue LA3633-110 will be repaid in 2025
Reserve Transfers	43,285	Increase transfer to ORF by $34,365 and CRF by $8,920
Other Costs	893	
Total Other Changes	85,817	
2026 Budget	**1,189,628**	

Summary of % Expense Increase

Net one-time R&M (2025 & 2026)	-0.5%	
Operations Labour Allocation	7.1%	
MFA Debt retiring	-3.9%	
Operating supplies	0.7%	
Reserve Transfers	3.9%	
Balance of increase	0.5%	
% expense increase from 2025:	***7.8%***	
% Requisition increase from 2025 (if applicable):	***8.9%***	*Requisition funding is 54.7% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time favourable variance of $1,485 (0.1%) due to MFA debt surplus earning on the retirement of LA3633-110 in 2025 and partially offset by higher labour and operating supply costs. This variance will be moved to Operating Reserve, which has an expected year end balance of $5,646, before this transfer.

2.630 - Magic Lake Water	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Repairs & Maintenance	71,470	44,300	23,150	-	40,000	63,150	23,610	24,070	24,560	25,050
Allocations	59,519	59,519	64,004	-	-	64,004	65,225	66,562	67,909	69,304
Water Testing	22,060	26,560	22,782	-	-	22,782	23,436	24,109	24,803	25,516
Electricity	54,050	45,000	56,080	-	-	56,080	57,200	58,340	59,510	60,700
Supplies	64,450	69,310	71,800	-	-	71,800	73,240	74,700	76,200	77,720
Labour Charges	488,120	520,000	517,441	50,000	-	567,441	578,787	590,357	602,169	614,210
Other Operating Expenses	65,050	69,330	67,490	-	-	67,490	69,328	71,171	73,083	75,046
TOTAL OPERATING COSTS	**824,719**	**834,019**	**822,747**	**50,000**	**40,000**	**912,747**	**890,826**	**909,309**	**928,234**	**947,546**
*Percentage Increase over prior year			-0.2%	6.1%	4.9%	10.7%	-2.4%	2.1%	2.1%	2.1%
DEBT / RESERVES										
Transfer to Operating Reserve Fund	26,885	28,370	61,250	-	-	61,250	60,000	60,000	60,000	60,000
Transfer to Capital Reserve Fund	40,000	40,000	48,920	-	-	48,920	116,205	150,715	179,295	147,990
MFA Debt Reserve Fund	1,070	1,070	850	-	-	850	9,980	14,470	10,000	-
MFA Debt Principal	137,425	137,425	98,613	-	-	98,613	85,193	78,749	59,296	84,800
MFA Debt Interest	73,712	73,712	67,248	-	-	67,248	76,626	85,624	124,888	161,263
TOTAL DEBT / RESERVES	**279,092**	**280,577**	**276,881**	**-**	**-**	**276,881**	**348,004**	**389,558**	**433,479**	**454,053**
TOTAL COSTS	**1,103,811**	**1,114,596**	**1,099,628**	**50,000**	**40,000**	**1,189,628**	**1,238,830**	**1,298,867**	**1,361,713**	**1,401,599**
*Percentage Increase over prior year			-0.4%	4.5%	3.6%	7.8%	4.1%	4.8%	4.8%	2.9%
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	(45,000)	(45,000)	-	-	(40,000)	(40,000)	-	-	-	-
Sales - Water	(22,000)	(22,000)	(22,000)	-	-	(22,000)	(22,000)	(22,000)	(22,000)	(22,000)
User Charges	(427,931)	(427,931)	(445,050)	(21,000)	-	(466,050)	(503,330)	(528,500)	(554,930)	(571,579)
Lease Revenue	(8,100)	(8,100)	(8,100)	-	-	(8,100)	(8,100)	(8,100)	(8,100)	(8,100)
MFA Debt Surplus Fund	-	-	-	-	-	-	-	-	-	-
Other Revenue	(3,320)	(14,105)	(3,110)	-	-	(3,110)	(3,000)	(2,750)	(2,290)	(2,300)
TOTAL REVENUE	**(506,351)**	**(517,136)**	**(478,260)**	**(21,000)**	**(40,000)**	**(539,260)**	**(536,430)**	**(561,350)**	**(587,320)**	**(603,979)**
REQUISITION - PARCEL TAX	**(597,460)**	**(597,460)**	**(621,368)**	**(29,000)**	**-**	**(650,368)**	**(702,400)**	**(737,517)**	**(774,393)**	**(797,620)**
*Percentage increase over prior year										
Sales - Water			0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%
User Fees			4.0%	4.9%		8.9%	8.0%	5.0%	5.0%	3.0%
Requisition			4.0%	4.9%		8.9%	8.0%	5.0%	5.0%	3.0%
Combined			**3.9%**	**4.8%**		**8.7%**	**7.8%**	**4.9%**	**4.9%**	**3.0%**

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No. 2.630 Magic Lake Estates Water (Pender)	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
EXPENDITURE							
Buildings	$0	$0	$0	$0	$0	$0	$0
Equipment	$0	$0	$0	$0	$0	$0	$0
Land	$0	$0	$0	$0	$0	$0	$0
Engineered Structures	$143,000	$405,000	$1,080,000	$1,460,000	$1,080,000	$0	$4,025,000
Vehicles	$0	$0	$0	$0	$0	$0	$0
	$143,000	**$405,000**	**$1,080,000**	**$1,460,000**	**$1,080,000**	**$0**	**$4,025,000**
SOURCE OF FUNDS							
Capital Funds on Hand	$143,000	$143,000	$0	$0	$0	$0	$143,000
Debenture Debt (New Debt Only)	$0	$0	$925,000	$1,400,000	$1,000,000	$0	$3,325,000
Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
Reserve Fund	$0	$262,000	$155,000	$60,000	$80,000	$0	$557,000
	$143,000	**$405,000**	**$1,080,000**	**$1,460,000**	**$1,080,000**	**$0**	**$4,025,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 2.630

Service Name: Magic Lake Estates Water (Pender)

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE										
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
21-04	Renewal	Buck Lake Dam Repairs - Phase 1	Conduct additional inspections, minor repairs, and performance analysis highlighted in the 2019 Dam Safety Review. Phase 2 dam improvements to be completed in the following five years.	$ 202,000	S	Res	$ -	$ 22,000	$ -	$ -	$ -	$ -	$ 22,000
21-04	Renewal				S	Cap	$ 13,000	$ 13,000	$ -	$ -	$ -	$ -	$ 13,000
23-01	Renewal	Decommission Magic Lake old Syphon and Replacement of CSP Spill Culverts - Engineering Assessment	Engineering assessment and coordination with Dam Safety Office to develop a plan for decommissioning of the old syphon and replacement of twin CSP spillway culverts.	$ 80,000	S	Res	$ -	$ -	$ 80,000	$ -	$ -	$ -	$ 80,000
23-02	New	ISOPAC Permanent Handling & Storage	Study and design for permenant solution to reduce drum waste and operator handling	$ 80,000	S	Cap	$ 70,000	$ 70,000	$ -	$ -	$ -	$ -	$ 70,000
26-01	Renewal	Buck Lake Dam Repairs - Phase 2	Conduct additional geotechnical investigations, seepage analysis, monitoring, tree removal and the next DSR (2029).	$ 360,000	S	Res	$ -	$ 145,000	$ 75,000	$ 60,000	$ 80,000	$ -	$ 360,000
26-02	Replacement	WTP Process Pipe Condition Assessment	Conduct an updated condition assessment for process piping in the water treatment plant with potential spot repairs or maintenance (funded from settlement fund)	$ 100,000	S	Cap	$ 60,000	$ 60,000	$ -	$ -	$ -	$ -	$ 60,000
26-03	Study	Petition / Alternative Approval Process	Conduct public consultation to inform strategies to borrow necessary future capital funds.	$ 20,000	S	Res	$ -	$ 20,000	$ -	$ -	$ -	$ -	$ 20,000
27-01	Replacement	Water Main Replacement	Replacement of select watermains within the distribution network to address leaks and reduce non revenue water.	$ 2,000,000	S	Debt	$ -	$ -	$ 200,000	$ 800,000	$ 1,000,000	$ -	$ 2,000,000
27-02	Replacement	Captains Tank Replacement	Preliminary placeholder budget to be updated following prelim design and aligned with AAP/Petition.	$ 1,100,000	S	Debt	$ -	$ -	$ 500,000	$ 600,000	$ -	$ -	$ 1,100,000
26-04	New	SCADA Improvements	Improvements to SCADA system	$ 25,000	S	Res	$ -	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
26-05	Renewal	Kiosk Insulation	Additional insulation to PRS Kiosks (Signal Hill, Compass Cres, Capstan Lane, Schooner Way).	$ 50,000	S	Res	$ -	$ 50,000	$ -	$ -	$ -	$ -	$ 50,000
27-03	New	ISOPAC Permanent Handling & Storage	Installation work following study and successful loan authorization.	$ 225,000	S	Debt	$ -	$ -	$ 225,000	$ -	$ -	$ -	$ 225,000
													$ -
													$ -
													$ -
			Grand Total	**$ 4,242,000**			**$ 143,000**	**$ 405,000**	**$ 1,080,000**	**$ 1,460,000**	**$ 1,080,000**	**$ -**	**$ 4,025,000**

Service:	2.630	Magic Lake Estates Water (Pender)

Project Number	21-04	**Capital Project Title**	Buck Lake Dam Repairs - Phase 1	**Capital Project Description**	Conduct additional inspections, minor repairs, and performance analysis highlighted in the 2019 Dam Safety Review. Phase 2 dam improvements to be completed in the following five years.
Project Rationale	Resulting from the Hatch 2019 Dam Safety Review, funds are required to conduct additional inspections, minor dam repairs, and performance analysis. Phase 2 dam improvements to be completed in the following five years.				

Project Number	23-01	**Capital Project Title**	Decommission Magic Lake old Syphon and Replacement of CSP Spill Culverts - Engineering Assessment	**Capital Project Description**	Engineering assessment and coordination with Dam Safety Office to develop a plan for decommissioning of the old syphon and replacement of twin CSP spillway culverts.
Project Rationale	The old syphon at Magic Lake is no longer required, and does not function. Funds are required to remove the overland and underwater pipe, and decommission the underground pipe.				

Project Number	23-02	**Capital Project Title**	ISOPAC Permanent Handling & Storage	**Capital Project Description**	Study and design for permenant solution to reduce drum waste and operator handling
Project Rationale	Safety improvements to reduce Operator injury when handling the ISOPAC drums were carried out in 2019-2020. A permanent solution to reduce the use of drums which cannot be readily disposed of, was initiated in concept in 2024 and is anticipated to continue into 2025 for implementation.				

Project Number	26-01	**Capital Project Title**	Buck Lake Dam Repairs - Phase 2	**Capital Project Description**	Conduct additional geotechnical investigations, seepage analysis, monitoring, tree removal and the next DSR (2029).
Project Rationale	Resulting from the Hatch 2019 Dam Safety Review, funds are required to conduct additional geotechnical investigations, seepage analysis and monitoring, tree removal, and the next Dam Safety Review (2029).				

Service: 2.630 Magic Lake Estates Water (Pender)

Project Number	26-02	**Capital Project Title**	WTP Process Pipe Condition Assessment	**Capital Project Description**	Conduct an updated condition assessment for process piping in the water treatment plant with potential spot repairs or maintenance (funded from settlement fund)
Project Rationale	Utilizing funding from previous settlement, allocate funding for further assessment and planning for process pipe repairs and possible replacement.				

Project Number	26-03	**Capital Project Title**	Petition / Alternative Approval Process	**Capital Project Description**	Conduct public consultation to inform strategies to borrow necessary future capital funds.
Project Rationale	Funding to conduct an Alternative Approvals Process to solicit public approval to secure debt in order to carry out necessary future Capital improvements.				

Project Number	27-01	**Capital Project Title**	Water Main Replacement	**Capital Project Description**	Replacement of select watermains within the distribution network to address leaks and reduce non revenue water.
Project Rationale	Interim budget to advance watermain replacements within the water system. Budget and prioritization will be further refined continually through planning and design. To include overland HDPE pipe feeding zone 570 from WTP.				

Project Number	27-02	**Capital Project Title**	Captains Tank Replacement	**Capital Project Description**	Preliminary placeholder budget to be updated following prelim design and aligned with AAP/Petition.
Project Rationale					

Service: **2.630** **Magic Lake Estates Water (Pender)**

Project Number	26-04	**Capital Project Title**	SCADA Improvements	**Capital Project Description**	Improvements to SCADA system
Project Rationale					

Project Number	26-05	**Capital Project Title**	Kiosk Insulation	**Capital Project Description**	Additional insulation to PRS Kiosks (Signal Hill, Compass Cres, Capstan Lane, Schooner Way).
Project Rationale					

Project Number	27-03	**Capital Project Title**	ISOPAC Permanent Handling & Storage	**Capital Project Description**	Installation work following study and successful loan authorization.
Project Rationale					

Magic Lake Water
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	5,646	26,896	61,896	96,896	156,896	216,896
Capital Reserve Fund	356,992	143,912	105,117	195,832	295,127	443,117
Capital Reserve Fund - Settlement Fund	598,487	598,487	598,487	598,487	598,487	598,487
Total	**961,124**	**769,294**	**765,499**	**891,214**	**1,050,509**	**1,258,499**

Reserve Schedule

Reserve Fund: 2.630 Magic Lakes Estate Water - Operating Reserve Fund - Bylaw 4144

Reserve fund used for: unforeseen operational repairs and maintenance; infrequent maintenance activities such as reservoir cleaning and inspection, hydrant maintenance etc.

Reserve Cash Flow

Fund:	**1500**	**Estimated**	**Budget**				
Fund Centre:	**105212**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		22,911	5,646	26,896	61,896	96,896	156,896
Transfer from Ops Budget		26,885	61,250	60,000	60,000	60,000	60,000
Transfer to Ops Budget		(45,000)	(40,000)	(25,000)	(25,000)	-	-
Planned Maintenance Activity		Fire Hydrant Corrective Maintenance & WTP ROV inspection	Frigate & Captains Reservoir cleaning & inspection	Water distribution system flushing program Ph1	Water distribution system flushing program Ph2		
Interest Income*		850					
Ending Balance $		**5,646**	**26,896**	**61,896**	**96,896**	**156,896**	**216,896**

<u>Assumptions/Background:</u>
* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 2.630 Magic Lakes Estate Water - Capital Reserve Fund

Bylaw 1498

Reserve Cash Flow

		Estimated	Budget				
Fund:	**1024**						
Fund Centre:	**101368**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		448,592	356,992	143,912	105,117	195,832	295,127
Transfer from Ops Budget		40,000	48,920	116,205	150,715	179,295	147,990
Transfer to Cap Fund		(150,000)	(262,000)	(155,000)	(60,000)	(80,000)	-
Transfer from Cap Fund		-					
Interest Income*		18,400					
Ending Balance $		**356,992**	**143,912**	**105,117**	**195,832**	**295,127**	**443,117**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 2.630 Magic Lakes Estate Water - Capital Reserve Fund (Settlement Funds)

Bylaw 1498

Reserve Cash Flow

Fund: 1024	Estimated	Budget				
Fund Centre: 102245	2025	2026	2027	2028	2029	2030
Beginning Balance	674,487	598,487	598,487	598,487	598,487	598,487
Transfer to Cap Fund	(100,000)	-	-	-	-	-
Interest Income*	24,000					
Ending Balance $	**598,487**	**598,487**	**598,487**	**598,487**	**598,487**	**598,487**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Lyall Harbour Water

EAC Review

OCTOBER 2025

Service: 2.640 **Lyall Harbour Boot Cove Water (Saturna)** **Committee: Electoral Area**

DEFINITION:

To provide and operate and maintain a domestic water supply and distribution system for the Saturna Island Water Supply and Distribution System Specified Area in the Lyall Harbour/Boot Cove district on Saturna Island. Bylaw No. 513 (November 22, 1978).

PARTICIPATION:

Specified Area #14 - G(764)

MAXIMUM LEVY:

Greater of $150,000 or $6.90 / $1,000 on actual assessed value of land and improvements.

COMMITTEE:

Lyall Harbour/Boot Cove Water Committee established by Resolution - September 29, 1982
Lyall Harbour/Boot Cove Water Local Services Committee established by Bylaw No. 1875 (December 12, 1990)

FUNDING:

User Charge:	Annual charge per single family equivalency unit connected to the system.
Parcel Tax:	Annual charge levied only on properties capable of being connected to the system.
Connection Charges:	Actual Cost + 15% Admin Fee (Minimum Connection $400)

RESERVE FUND:

Bylaw No. 1785 (February 14, 1990)

2.640 - Lyall Harbour Water	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Repairs & Maintenance	22,330	36,000	7,620	-	20,000	27,620	7,780	7,940	8,100	8,260
Allocations	14,901	14,901	15,666	-	-	15,666	15,975	16,325	16,681	17,034
Water Testing	11,620	15,910	14,150	-	-	14,150	14,430	14,720	15,010	15,310
Electricity	3,870	3,500	3,600	-	-	3,600	3,670	3,740	3,810	3,890
Supplies	6,370	4,340	6,480	-	-	6,480	6,610	6,740	6,870	7,000
Labour Charges	136,580	171,000	144,820	-	-	144,820	147,720	150,670	153,680	156,750
Other Operating Expenses	18,760	19,810	18,759	-	-	18,759	19,245	19,748	20,260	20,816
TOTAL OPERATING COSTS	**214,431**	**265,461**	**211,095**	**-**	**20,000**	**231,095**	**215,430**	**219,883**	**224,411**	**229,060**
*Percentage Increase over prior year			-1.6%		9.3%	7.8%	-6.8%	2.1%	2.1%	2.1%
DEBT / RESERVES										
Transfer to Operating Reserve Fund	25,000	15,731	25,000	-	-	25,000	28,000	30,000	28,040	28,105
Transfer to Capital Reserve Fund	40,000	30,000	31,205	-	-	31,205	38,630	57,350	50,390	56,725
MFA Debt Reserve Fund	4,680	-	7,850	-	-	7,850	4,150	3,000	5,000	-
MFA Debt Principal	9,663	-	-	-	-	-	20,020	30,604	38,256	51,007
MFA Debt Interest	6,385	-	28,260	-	-	28,260	42,712	61,445	78,420	96,608
TOTAL DEBT / RESERVES	**85,728**	**45,731**	**92,315**	**-**	**-**	**92,315**	**133,512**	**182,399**	**200,106**	**232,445**
TOTAL COSTS	**300,159**	**311,192**	**303,410**	**-**	**20,000**	**323,410**	**348,942**	**402,282**	**424,517**	**461,505**
*Percentage Increase over prior year			1.1%		6.7%	7.7%	7.9%	15.3%	5.5%	8.7%
FUNDING SOURCES (REVENUE)										
Estimated Balance c/fwd from 2025 to 2026	-	(5,000)	5,000	-	-	5,000	-	-	-	-
Transfer from Operating Reserve Fund	(16,500)	(16,500)	-	-	(20,000)	(20,000)	-	(15,000)	-	-
User Charges	(134,860)	(133,293)	(144,300)	-	-	(144,300)	(151,520)	(159,100)	(167,060)	(175,410)
Grants in Lieu of Taxes	(790)	(790)	(800)	-	-	(800)	(800)	(800)	(800)	(800)
Other Revenue	(180)	(7,780)	(100)	-	-	(100)	(100)	(100)	(100)	(100)
TOTAL REVENUE	**(152,330)**	**(163,363)**	**(140,200)**	**-**	**(20,000)**	**(160,200)**	**(152,420)**	**(175,000)**	**(167,960)**	**(176,310)**
REQUISITION - PARCEL TAX	**(147,829)**	**(147,829)**	**(163,210)**	**-**	**-**	**(163,210)**	**(196,522)**	**(227,282)**	**(256,557)**	**(285,195)**
*Percentage increase over prior year										
User Fees			7.0%			7.0%	5.0%	5.0%	5.0%	5.0%
Requisition			10.4%			10.4%	20.4%	15.7%	12.9%	11.2%
Combined			**8.8%**			**8.8%**	**13.2%**	**11.0%**	**9.6%**	**8.7%**

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	2.640 Lyall Harbour Boot Cove Water (Sa	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$0	$85,000	$0	$0	$0	$0	$85,000
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$690,000	$930,000	$415,000	$320,000	$500,000	$0	$2,165,000
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$690,000	**$1,015,000**	**$415,000**	**$320,000**	**$500,000**	**$0**	**$2,250,000**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$200,000	$200,000	$0	$0	$0	$0	$200,000
	Debenture Debt (New Debt Only)	$460,000	$785,000	$415,000	$300,000	$500,000	$0	$2,000,000
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$30,000	$30,000	$0	$0	$0	$0	$30,000
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$0	$0	$0	$20,000	$0	$0	$20,000
		$690,000	**$1,015,000**	**$415,000**	**$320,000**	**$500,000**	**$0**	**$2,250,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 2.640

Service Name: Lyall Harbour Boot Cove Water (Saturna)

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
19-01	Replacement	Air Valve Replacement - Ph 2	Replace aging air valves that are a safety concern.	$ 25,000	E	Debt	$ -	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
19-03	Replacement	Standpipe and Valve Replacement	Replace the standpipe valves at 119 and 155 East Point Road that are seized and inoperable	$ 15,000	E	Debt	$ -	$ 15,000	$ -	$ -	$ -	$ -	$ 15,000
19-05	New	Autoflush Installation	Install 3 autoflushes within the water distribution system to maintain distribution water quality.	$ 25,000	E	Debt	$ -	$ 25,000	$ -	$ -	$ -	$ -	$ 25,000
20-02	New	Raw Water Turbidity Meter	Supply and install a new turbidity meter in the raw water line to aid in operation of the WTP.	$ 20,000	E	Debt	$ -	$ 20,000	$ -	$ -	$ -	$ -	$ 20,000
22-01	New	Install Larger Supply Line to Tank	Construct a larger supply line to the tank to improve system reliability and operation.	$ 350,000	S	Debt	$ -	$ -	$ 50,000	$ 300,000	$ -	$ -	$ 350,000
22-02	Renewal	Dam Improvement and Regulatory Requirements	Dam Safety Review (DSR) update and Money Lake Dam safety improvements based on the results of the DSR report.	$ 890,000	S	Cap	$ 200,000	$ 200,000	$ -	$ -	$ -	$ -	$ 200,000
22-02	Renewal				S	Debt	$ 360,000	$ 500,000	$ -	$ -	$ -	$ -	$ 500,000
24-01	Replacement	Culvert Replacement for the Water Service	Saturna Island - Harris Road - Culvert Replacement for the Water Service	$ 30,000	S	Grant	$ 30,000	$ 30,000	$ -	$ -	$ -	$ -	$ 30,000
25-01	New	New Ground Water Well Assessment	Groundwater quantity and quality testing for feasibility to incorporate into the water system.	$ 100,000	S	Debt	$ 100,000	$ 100,000	$ -	$ -	$ -	$ -	$ 100,000
27-01	New	Groundwater Well Improvements	Placeholder budget to implement improvements to bring well water into service, if deemed feasible in prior studies.	$ 365,000	S	Debt	$ -	$ -	$ 365,000	$ -	$ -	$ -	$ 365,000
26-01	Study	Storage Tank Condition Assessment and Repair Details	Assess leaks in storage tank and develop a repair detail and assess sampling requirements. Prelim budget increased to potentially address small scale improvements.	$ 100,000	S	Debt	$ -	$ 100,000	$ -	$ -	$ -	$ -	$ 100,000
28-01	New	Petition or Alternative Approval Process	Conduct public consultation to borrow necessary future capital funds (29-01)	$ 20,000	S	Res	$ -	$ -	$ -	$ 20,000	$ -	$ -	$ 20,000
29-01	Replacement	Water System Improvements	Future improvements to improve water quality. Project will be further refined following the results of the ground water assessment and additional asset management.	$ 500,000	S	Debt	$ -	$ -	$ -	$ -	$ 500,000	$ -	$ 500,000
													$ -
													$ -
													$ -
			Grand Total	**$ 2,440,000**				**$ 1,015,000**	**$ 415,000**	**$ 320,000**	**$ 500,000**	**$ -**	**$ 2,250,000**

Service: 2.640 **Lyall Harbour Boot Cove Water (Saturna)**

Project Number	19-01	**Capital Project Title**	Air Valve Replacement - Ph 2	**Capital Project Description**	Replace aging air valves that are a safety concern.
Project Rationale	The air valves are 35 years old and are corroded, giving rise to safety concerns.				

Project Number	19-03	**Capital Project Title**	Standpipe and Valve Replacement	**Capital Project Description**	Replace the standpipe valves at 119 and 155 East Point Road that are seized and inoperable
Project Rationale	The standpipe valves at 119 and 155 East Point Road are seized and inoperable. Therefore, the operators cannot use them for flushing or draining of the mains. It is proposed the valves and corroded 50mm supply line to the standpipe be replaced. The scope of work and material pricing was re-evaluated in 2016. It was determined that the budget needed to be increased from $5,000 to $8,000 to accommodate the required works.				

Project Number	19-05	**Capital Project Title**	Autoflush Installation	**Capital Project Description**	Install 3 autoflushes within the water distribution system to maintain distribution water quality.
Project Rationale	Three watermains require frequent flushing to maintain disinfectant residuals and water quality. Flushing requires operator time which can be utilized conducting other maintenance tasks. Funds are required to construct 3 autoflushes.				

Project Number	20-02	**Capital Project Title**	Raw Water Turbidity Meter	**Capital Project Description**	Supply and install a new turbidity meter in the raw water line to aid in operation of the WTP.
Project Rationale	Install a new turbidity meter in the raw water line to aid in operation of the WTP.				

Service: **2.640** **Lyall Harbour Boot Cove Water (Saturna)**

Project Number	22-01
Capital Project Title	Install Larger Supply Line to Tank
Capital Project Description	Construct a larger supply line to the tank to improve system reliability and operation.
Project Rationale	The supply line to the tank is undersized, installation of a larger supply line will improve operation. Funding is required to construct a larger supply line to the tank.

Project Number	22-02
Capital Project Title	Dam Improvement and Regulatory Requirements
Capital Project Description	Dam Safety Review (DSR) update and Money Lake Dam safety improvements based on the results of the DSR report.
Project Rationale	Conduct Dam Safety Review (DSR) report to meet regulatory requirements. Seismic assessment and infiltration assessment. Design and implementation of dam improvements. Work will include filter blanket installation, dam break analysis, DEP update and otehr improvements recommended through the Dam Safety Review.

Project Number	24-01
Capital Project Title	Culvert Replacement for the Water Service
Capital Project Description	Saturna Island - Harris Road - Culvert Replacement for the Water Service
Project Rationale	Culvert replacement through coordination with Ministry of Transportation.

Project Number	25-01
Capital Project Title	New Ground Water Well Assessment
Capital Project Description	Groundwater quantity and quality testing for feasibility to incorporate into the water system.
Project Rationale	Conduct hydrogeological assessments nad water quality testing of the newly acquired groundwater well.

Service: **2.640** **Lyall Harbour Boot Cove Water (Saturna)**

Project Number	27-01	**Capital Project Title**	Groundwater Well Improvements	**Capital Project Description**	Placeholder budget to implement improvements to bring well water into service, if deemed feasible in prior studies.
Project Rationale	ADD RATIONALE				

Project Number	27-01	**Capital Project Title**	Groundwater Well Improvements	**Capital Project Description**	Placeholder budget to implement improvements to bring well water into service, if deemed feasible in prior studies.
Project Rationale	Engineering condition assessment of the storage tank and known leak points to try and develop effective repair details.				

Project Number	28-01	**Capital Project Title**	Petition or Alternative Approval Process	**Capital Project Description**	Conduct public consultation to borrow necessary future capital funds (29-01)
Project Rationale	AAP for future projects.				

Project Number	29-01	**Capital Project Title**	Water System Improvements	**Capital Project Description**	Future improvements to improve water quality. Project will be further refined following the results of the ground water assessment and additional asset management.
Project Rationale	Asset management report card provided in 2023 indicated the aging infrastructure and high upcoming renewal costs. Temporary placeholder budget with project requirements to be further refined with ongoing asset management planning.				

Lyall Harbour Water
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	**2026**	**2027**	**2028**	**2029**	**2030**
Operating Reserve Fund	15,407	20,407	48,407	63,407	91,447	119,552
Capital Reserve Fund	56,445	87,650	126,280	163,630	214,020	270,745
Total	**71,852**	**108,057**	**174,687**	**227,037**	**305,467**	**390,297**

Reserve Schedule

Reserve Fund: 2.640 Lyall Harbour Water System - Operating Reserve Fund - Bylaw 4144

Reserve fund used for: unforeseen operational repairs and maintenance; infrequent maintenance activities such as reservoir cleaning and inspection, filter media replacement etc.

Reserve Cash Flow

Fund: 1500	**Estimated**	**Budget**				
Fund Centre: 105213	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	15,576	15,407	20,407	48,407	63,407	91,447
Transfer from Ops Budget	15,731	25,000	28,000	30,000	28,040	28,105
Transfer to Ops Budget	(16,500)	(20,000)	-	(15,000)	-	-
Planned Maintenance Activity	Replace filtration Media	Water system flushing program		Reservoir Drain Clean and Inspection		
Interest Income*	600					
Ending Balance $	**15,407**	**20,407**	**48,407**	**63,407**	**91,447**	**119,552**

<u>Assumptions/Background:</u>

Set level of transfers in order to avoid spikes in requisition resulting from unforeseen breakdowns in water infrastructure

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 2.640 Lyall Harbour Water System - Capital Reserve Fund - Bylaw 1785

Surplus money from the operation of the water system may be paid from time to time into the reserve fund.

Reserve Cash Flow

Fund: 1025	Estimated	Budget				
Fund Centre: 101369	2025	2026	2027	2028	2029	2030
Beginning Balance	44,645	56,445	87,650	126,280	163,630	214,020
Transfer from Ops Budget	30,000	31,205	38,630	57,350	50,390	56,725
Transfer from Cap Fund	-					
Transfer to Cap Fund	(20,000)	-	-	(20,000)	-	-
Interest Income*	1,800					
Ending Balance $	**56,445**	**87,650**	**126,280**	**163,630**	**214,020**	**270,745**

Assumptions/Background:

To fully fund capital expenditure plan

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Skana Water (Mayne)

EAC Review

OCTOBER 2025

Service: **2.642 Skana Water (Mayne)**	**Committee: Electoral Area**

DEFINITION:

To provide for the construction of water supply and distribution facilities for Skana Water Service Area.
Bylaw No. 3089 (November 12, 2003).

PARTICIPATION:

Southern Gulf Islands Skana Water Service Area #47, U(764)

MAXIMUM LEVY:

Greater of $54,100 or $9.65 / $1,000 of actual assessed value of land and improvements.

COMMISSION:

Skana Water Service committee established by Bylaw # 3133 (Dec 10, 2003).

FUNDING:

User Charge: Annual charge per single family equivalency unit connected to the system.

Parcel Tax: Annual charge only on properties capable of being connected to the system.

Connection Charges: At cost or minimum of $1,000.

RESERVE FUND:

Capital Reserve Fund, established by Bylaw # 3192 (July 14, 2004)
Operating Reserve Fund, established by Bylaw # 4144 (December 14, 2016)

2.642 - Skana Water (Mayne)	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Operations Service Contract	19,700	21,240	20,050	-	-	20,050	20,450	20,860	21,280	21,710
Repairs & Maintenance	11,330	8,120	2,640	-	-	2,640	8,700	12,760	2,820	2,880
Allocations	6,747	6,747	7,549	-	-	7,549	7,716	7,896	8,080	8,258
Water Testing	3,600	5,300	3,700	-	-	3,700	3,798	3,900	4,003	4,109
Electricity	3,400	3,500	3,600	-	-	3,600	3,670	3,740	3,810	3,890
Supplies	810	950	940	-	-	940	960	980	1,000	1,020
Labour Charges	26,710	29,600	28,313	-	-	28,313	28,880	29,460	30,050	30,650
Water Conservation	-	-	-	3,000	-	3,000	3,000	3,000	3,000	3,000
Other Operating Expenses	3,510	3,570	3,768	-	-	3,768	3,851	3,934	4,032	4,133
TOTAL OPERATING COSTS	**75,807**	**79,027**	**70,560**	**3,000**	**-**	**73,560**	**81,025**	**86,530**	**78,075**	**79,650**
*Percentage Increase over prior year			-6.9%	4.0%		-3.0%	10.1%	6.8%	-9.8%	2.0%
DEBT / CAPITAL /RESERVES										
Transfer to Operating Reserve Fund	9,000	6,849	9,000	-	-	9,000	9,000	9,000	9,000	9,000
Transfer to Capital Reserve Fund	26,445	26,445	24,970	-	-	24,970	26,665	28,250	29,465	30,230
MFA Debt Principal	-	-	-	-	-	-	14,410	27,161	28,564	31,880
MFA Debt Interest	569	-	-	20,340	-	20,340	39,245	52,704	57,190	84,593
MFA Debt Reserve Fund	500	-	-	5,650	-	5,650	5,000	550	1,300	10,000
TOTAL DEBT / RESERVES	**36,514**	**33,294**	**33,970**	**25,990**	**-**	**59,960**	**94,320**	**117,665**	**125,519**	**165,703**
TOTAL COSTS	**112,321**	**112,321**	**104,530**	**28,990**	**-**	**133,520**	**175,345**	**204,195**	**203,594**	**245,353**
*Percentage Increase over prior year			-6.9%	25.8%		18.9%	31.3%	16.5%	-0.3%	20.5%
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	(10,000)	(10,000)	-	-	-	-	(6,000)	(10,000)	-	-
User Charges	(73,780)	(73,780)	(75,990)	(3,000)	-	(78,990)	(82,150)	(85,440)	(88,000)	(90,640)
Other Revenue	(100)	(100)	(100)	-	-	(100)	(100)	100	(100)	200
TOTAL REVENUE	**(83,880)**	**(83,880)**	**(76,090)**	**(3,000)**	**-**	**(79,090)**	**(88,250)**	**(95,340)**	**(88,100)**	**(90,440)**
REQUISITION - PARCEL TAX	**(28,441)**	**(28,441)**	**(28,440)**	**(25,990)**	**-**	**(54,430)**	**(87,095)**	**(108,855)**	**(115,494)**	**(154,913)**
*Percentage increase over prior year										
User Fees			3.0%	4.1%		7.1%	4.0%	4.0%	3.0%	3.0%
Requisition			0.0%	91.4%		91.4%	60.0%	25.0%	6.1%	34.1%
Combined			**2.2%**	**28.4%**		**30.5%**	**26.9%**	**14.8%**	**4.7%**	**20.7%**

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	2.642 Skana Water (Mayne)	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$0	$565,000	$500,000	$0	$0	$0	$1,065,000
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$0	$30,000	$0	$70,000	$130,000	$1,000,000	$1,230,000
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$0	**$595,000**	**$500,000**	**$70,000**	**$130,000**	**$1,000,000**	**$2,295,000**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$0	$0	$0	$0	$0	$0	$0
	Debenture Debt (New Debt Only)	$0	$565,000	$500,000	$55,000	$130,000	$1,000,000	$2,250,000
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$0	$30,000	$0	$15,000	$0	$0	$45,000
		$0	**$595,000**	**$500,000**	**$70,000**	**$130,000**	**$1,000,000**	**$2,295,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 2.642

Service Name: Skana Water (Mayne)

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
18-01	Replacement	Storage Tank Replacement	Replace the existing storage tanks following successful Loan Authorization.	$ 1,000,000	E	Debt	$ -	$ 500,000	$ 500,000	$ -	$ -	$ -	$ 1,000,000
23-01	Renewal	Well Protection Upgrades	Carry out well protection upgrades such as signage, shock chlorination of Wells #8 and #13, assess well proximity to septic fields.	$ 35,000	S	Debt	$ -	$ -	$ -	$ 5,000	$ 30,000	$ -	$ 35,000
25-01	Replacement	Water Sample Station Improvements	Replacement of the three dead end flush points with below grade flush points.	$ 30,000	S	Res	$ -	$ 30,000	$ -	$ -	$ -	$ -	$ 30,000
28-01	New	Petition / Alternative Approval Process	Conduct an alternative approval process (AAP) to seek elector assent to borrow funds for watermain replacement program	$ 15,000	S	Res	$ -	$ -	$ -	$ 15,000	$ -	$ -	$ 15,000
28-02	Replacement	Watermain Replacement Program	Budget to initiate a watermain replacement program.	$ 3,000,000	S	Debt	$ -	$ -	$ -	$ 50,000	$ 100,000	$ 1,000,000	$ 1,150,000
26-01	New	Source Water Surveillance	Improvements to monitoring and control of the water supply system, including well #8 and well#13	$ 65,000	E	Debt	$ -	$ 65,000	$ -	$ -	$ -	$ -	$ 65,000
													$ -
			Grand Total	**$ 4,145,000**				**$ 595,000**	**$ 500,000**	**$ 70,000**	**$ 130,000**	**$ 1,000,000**	**$ 2,295,000**

Service: **2.642** **Skana Water (Mayne)**

Project Number	18-01	**Capital Project Title**	Storage Tank Replacement	**Capital Project Description**	Replace the existing storage tanks following successful Loan Authorization.
Project Rationale	The existing storage tanks are at the end of their design life and do not meet seismic requirements. It is proposed to replace the existing tanks with a bolted steel tank.				

Project Number	23-01	**Capital Project Title**	Well Protection Upgrades	**Capital Project Description**	Carry out well protection upgrades such as signage, shock chlorination of Wells #8 and #13, assess well proximity to septic fields.
Project Rationale	Funds are required to carry out well protection upgrades such as signage, shock chlorination of Wells #8 and #13, assess well proximity to septic fields. This project is pushed out because of recent improvements noticed following the well capping project. If water quality issues present again, this program would then be initiated.				

Project Number	25-01	**Capital Project Title**	Water Sample Station Improvements	**Capital Project Description**	Replacement of the three dead end flush points with below grade flush points.
Project Rationale	Opportunity to improve Waugh Rd, Aya Reach and Skana Gate dead end points that are nearing end of life. The revised configuration should be designed to reduce the risk of groundwater intrusion with consideration for replacement to below grade flush points with separate sample ports.				

Project Number	28-01	**Capital Project Title**	Petition / Alternative Approval Process	**Capital Project Description**	Conduct an alternative approval process (AAP) to seek elector assent to borrow funds for watermain replacement program
Project Rationale	AAP for project 28-02				

Project Number	28-02	**Capital Project Title**	Watermain Replacement Program	**Capital Project Description**	Budget to initiate a watermain replacement program.
Project Rationale	Interim budget to advance watermain replacements within the water system. Budget and prioritization will be further refined continually through planning and design.				

Project Number	26-01	**Capital Project Title**	Source Water Surveillance	**Capital Project Description**	Improvements to monitoring and control of the water supply system, including well #8 and well#13
Project Rationale	Improvements include remote monitoring and control of backup well #8, source water surveillance improvements at the primary well #13 and measures to respond to water quality concerns. These improvements will allow operations staff to better monitor water trends in real time and respond to operational issues or trend against depletion of groundwater sources. These projects are required to support a the ongoing delivery of this water service. Deferring these projects will increase the risk of service disruptions, costly emergency repairs, and increase operational costs.				

Skana Water Reserves
Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	7,588	16,588	19,588	18,588	27,588	36,588
Capital Reserve Fund	42,596	37,566	64,231	77,481	106,946	137,176
Total	**50,184**	**54,154**	**83,819**	**96,069**	**134,534**	**173,764**

Reserve Schedule

Reserve Fund: 2.642 Skana Water (Mayne) - Operating Reserve Fund

Bylaw 4144

Reserve Cash Flow

Fund: 1500	**Estimated**	**Budget**				
Fund Centre: 105214	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	10,311	7,588	16,588	19,588	18,588	27,588
Transfer from Ops Budget	6,849	9,000	9,000	9,000	9,000	9,000
Expenditures	(10,000)	-	(6,000)	(10,000)	-	-
Planned Maintenance Activity	Water System Flushing Program		Reservoir cleaning and inspection	Water System Flushing Program		
Interest Income*	428					
Ending Balance $	**7,588**	**16,588**	**19,588**	**18,588**	**27,588**	**36,588**

Assumptions/Backgrounds:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 2.642 Skana Water (Mayne) - Capital Reserve Fund

Bylaw 3192

Reserve Cash Flow

Fund: 1067 Fund Centre: 101849	Estimated 2025	Budget 2026	2027	2028	2029	2030
Beginning Balance	30,151	42,596	37,566	64,231	77,481	106,946
Transfer from Ops Budget	26,445	24,970	26,665	28,250	29,465	30,230
Transfer from Cap Fund	-					
Transfer to Cap Fund	(15,000)	(30,000)	-	(15,000)	-	-
Interest Income*	1,000					
Ending Balance $	**42,596**	**37,566**	**64,231**	**77,481**	**106,946**	**137,176**

Assumptions/Backgrounds:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Sticks Allison Water

EAC Review

OCTOBER 2025

Service: 2.665 **Sticks Allison Water (Galiano)** **Committee: Electoral Area**

DEFINITION:

To establish, acquire, operate and maintain a water supply system for the Sticks Allison Water Area. The service is to supply, treat, convey, store and distribute water. Local Service Area Bylaw No.2556 (January 28, 1998).

PARTICIPATION:

Local Service Area

MAXIMUM LEVY:

Greater of $18,700 or $2.27 / $1,000 of actual assessed value of land and improvements.

COMMISSION:

Sticks Allison Local Service Committee established by Bylaw No. 2558.

FUNDING:

User Charge:	Annual charge per single family equivalency unit connected to the system. Exess Consumption Fee-for metered water use per service connection in excess of 90 cubic metres per three months: $5.00 per cubic metre
Parcel Tax:	Annual parcel tax levied only on properties capable of being connected to the system, and participating in debt servicing.
Connection Charges:	Actual cost plus 15% administration fee - minimum connection of $400

RESERVE FUND:

Capital Reserve Fund - Bylaw No. 2740.
Operating Reserve Fund - Bylaw No. 4144.

2.665 - Sticks Allison Water	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Repairs & Maintenance	11,090	6,891	1,090	-	-	1,090	1,100	1,110	8,120	1,130
Allocations	4,037	4,034	4,282	-	-	4,282	4,367	4,455	4,545	4,636
Water Testing	2,400	2,400	2,440	-	-	2,440	2,545	2,616	2,689	2,763
Electricity	2,200	1,600	1,700	-	-	1,700	1,730	1,760	1,800	1,840
Supplies	750	750	760	-	-	760	770	780	790	800
Labour Charges	42,560	42,400	45,122	-	-	45,122	46,020	46,940	47,880	48,840
Other Operating Expenses	4,088	4,790	4,110	-	-	4,110	4,208	4,309	4,411	4,511
TOTAL OPERATING COSTS	**67,125**	**62,865**	**59,504**	**-**	**-**	**59,504**	**60,740**	**61,970**	**70,235**	**64,520**
*Percentage Increase over prior year			-11.4%			-11.4%	2.1%	2.0%	13.3%	-8.1%
DEBT/RESERVES										
Transfer to Operating Reserve Fund	6,775	6,775	6,255	-	-	6,255	6,500	6,500	6,500	6,500
Transfer to Capital Reserve Fund	11,000	14,960	23,985	-	-	23,985	37,470	48,040	49,095	50,170
MFA Debt Reserve Fund	-	-	-	-	-	-	1,500	5,000	14,500	-
MFA Debt Principal	-	-	-	-	-	-	-	2,880	12,490	40,350
MFA Debt Interest	-	-	-	-	-	-	1,820	13,340	49,110	101,850
TOTAL DEBT / RESERVES	**17,775**	**21,735**	**30,240**	**-**	**-**	**30,240**	**47,290**	**75,760**	**131,695**	**198,870**
TOTAL COSTS	**84,900**	**84,600**	**89,744**	**-**	**-**	**89,744**	**108,030**	**137,730**	**201,930**	**263,390**
*Percentage Increase over prior year			5.7%			5.7%	20.4%	27.5%	46.6%	30.4%
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	(10,000)	(10,000)	-	-	-	-	-	-	(7,000)	-
Sales - Water	(600)	(300)	(600)	-	-	(600)	(600)	(600)	(600)	(600)
User Charges	(68,640)	(68,640)	(82,370)	-	-	(82,370)	(97,200)	(108,860)	(111,040)	(113,260)
Other Revenue	(100)	(100)	(100)	-	-	(100)	(100)	(100)	(100)	(100)
TOTAL REVENUE	**(79,340)**	**(79,040)**	**(83,070)**	**-**	**-**	**(83,070)**	**(97,900)**	**(109,560)**	**(118,740)**	**(113,960)**
REQUISITION - PARCEL TAX	**(5,560)**	**(5,560)**	**(6,674)**	**-**	**-**	**(6,674)**	**(10,130)**	**(28,170)**	**(83,190)**	**(149,430)**
*Percentage increase over prior year										
Sales			0.0%			0.0%	0.0%	0.0%	0.0%	0.0%
User Fee			20.0%			20.0%	18.0%	12.0%	2.0%	2.0%
Requisition			20.0%			20.0%	51.8%	178.1%	195.3%	79.6%
Combined			**19.8%**			**19.8%**	**20.4%**	**27.5%**	**41.6%**	**35.1%**

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	2.665 Sticks Allison Water (Galiano)	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$0	$0	$0	$0	$0	$0	$0
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$5,000	$25,000	$210,000	$500,000	$1,450,000	$0	$2,185,000
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$5,000	**$25,000**	**$210,000**	**$500,000**	**$1,450,000**	**$0**	**$2,185,000**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$0	$0	$0	$0	$0	$0	$0
	Debenture Debt (New Debt Only)	$0	$0	$150,000	$500,000	$1,450,000	$0	$2,100,000
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$5,000	$25,000	$60,000	$0	$0	$0	$85,000
		$5,000	**$25,000**	**$210,000**	**$500,000**	**$1,450,000**	**$0**	**$2,185,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 2.665

Service Name: Sticks Allison Water (Galiano)

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
22-01	New	Service Line Replacement (Provisional)	Replace failed/leaking service lines when required	$ 5,000	S	Res	$ 5,000	$ 5,000	$ -	$ -	$ -	$ -	$ 5,000
25-01	Replacement	Source Water Protection	Level monitoring and magnetic flow meter for better water source monitoring and alarming through SCADA.	$ 30,000	S	Res	$ -	$ -	$ 30,000	$ -	$ -	$ -	$ 30,000
27-01	Replacement	Minor Site Improvements	Smaller scale improvements as identified for replacement by operations.	$ 30,000	S	Res	$ -	$ -	$ 30,000	$ -	$ -	$ -	$ 30,000
26-01	Study	Petition / Alternative Approval Process	Undertake a petition or alternative approval process to borrow funds to carry out water system improvements in future years.	$ 20,000	S	Res	$ -	$ 20,000	$ -	$ -	$ -	$ -	$ 20,000
27-02	Replacement	Watermain Replacement Program	Initial budget to commence the watermain replacement program.	$ 2,100,000	S	Debt	$ -	$ -	$ 150,000	$ 500,000	$ 1,450,000	$ -	$ 2,100,000
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 2,185,000**			**$ 5,000**	**$ 25,000**	**$ 210,000**	**$ 500,000**	**$ 1,450,000**	**$ -**	**$ 2,185,000**

Service:	2.665	Sticks Allison Water (Galiano)

Project Number	22-01	**Capital Project Title**	Service Line Replacement (Provisional)	**Capital Project Description**	Replace failed/leaking service lines when required
Project Rationale	Budget available as required to replace failed/leaking service lines that may arise.				

Project Number	25-01	**Capital Project Title**	Source Water Protection	**Capital Project Description**	Level monitoring and magnetic flow meter for better water source monitoring and alarming through SCADA.
Project Rationale	Better monitoring and resiliency against drought and other water quantity concerns.				

Project Number	27-01	**Capital Project Title**	Minor Site Improvements	**Capital Project Description**	Smaller scale improvements as identified for replacement by operations.
Project Rationale	Small scale improvements including, replacement of exisitng 50mm galvanized pipe between WTP and Distribution System, relocation of sample analyzer, installation of level indicator outside of reservoir tank to read level during power outages.				

Project Number	26-01	**Capital Project Title**	Petition / Alternative Approval Process	**Capital Project Description**	Undertake a petition or alternative approval process to borrow funds to carry out water system improvements in future years.
Project Rationale	Debt authorization is required to conduct an alternative approval process for future funding of water system improvements including water main replacement.				

Project Number	27-02	**Capital Project Title**	Watermain Replacement Program	**Capital Project Description**	Initial budget to commence the watermain replacement program.
Project Rationale	Interim budget to advance watermain replacements within the water system. Budget and prioritization will be further refined continually through planning and design.				

Sticks Allison Reserves
Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	**2026**	**2027**	**2028**	**2029**	**2030**
Operating Reserve Fund	16,608	22,863	29,363	35,863	35,363	41,863
Capital Reserve Fund	46,908	45,893	23,363	71,403	120,498	170,668
Total	**63,516**	**68,756**	**52,726**	**107,266**	**155,861**	**212,531**

Reserve Schedule

Reserve Fund: 2.665 - Sticks Allison Water - Operating Reserve Fund - Bylaw 4144

Reserve fund used for: unforeseen operational repairs and maintenance; infrequent maintenance activities such as reservoir cleaning and inspection, hydrant maintenance and well inspections.

Reserve Cash Flow

Fund: 1500	Estimated	Budget				
Fund Centre: 105215	2025	2026	2027	2028	2029	2030
Beginning Balance	19,053	16,608	22,863	29,363	35,863	35,363
Transfer from Ops Budget	6,775	6,255	6,500	6,500	6,500	6,500
Expenditures	(10,000)	-	-	-	(7,000)	-
Planned Maintenance Activity	Leak risk investigation & provisional repairs				Water Tank Clean and Inspection	
Interest Income*	780					
Ending Balance $	**16,608**	**22,863**	**29,363**	**35,863**	**35,363**	**41,863**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 2.665 Sticks Allison Water - Capital Reserve Fund - Bylaw 2740

To provide for capital expenditures or in respect of capital projects and to provide redemption of debentures issued.

Reserve Cash Flow

Fund: 1068	Estimated	Budget				
Fund Centre: 101890	2025	2026	2027	2028	2029	2030
Beginning Balance	34,508	46,908	45,893	23,363	71,403	120,498
Transfer from Ops Budget	11,000	23,985	37,470	48,040	49,095	50,170
Transfer from Cap Fund	-					
Transfer to Cap Fund	-	(25,000)	(60,000)	-	-	-
Interest Income*	1,400					
Ending Balance $	**46,908**	**45,893**	**23,363**	**71,403**	**120,498**	**170,668**

Assumptions/Background:
* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Surfside Park Estates (Mayne)

EAC Review

OCTOBER 2025

Service: 2.667 Surfside Park Estates (Mayne) **Committee: Electoral Area**

DEFINITION:

To provide for the construction of water supply and distribution facilities for the Surfside Park Estates Water Service Area.
Bylaw No. 3087 (November 12, 2003).

PARTICIPATION:

The Southern Gulf Islands Surfside Park Estates Water Service Area #46, V(764).

MAXIMUM LEVY:

Greater of $79,500 or $13.97 / $1,000 on actual assessed value of land and improvements.

COMMISSION:

Surfside Park Estates Water Service committee established by Bylaw No 3131 (June 14, 2004)

FUNDING:

User charge:	Annual charge per single family equivalency unit connected to the system
Parcel Tax:	Annual charge only on properties capable of being connected to the system
Connection Charge:	Actual Cost + 15% Admin fee (minimum connection $400)

RESERVE:

Capital Reserve Fund, established by Bylaw # 3191 (July 16, 2004)
Operating Reserve Fund, established by Bylaw # 4144 (December 14, 2016)

Change in Budget 2025 to 2026
Service: 2.667 Surfside Park Estates Water

	Total Expenditure	Comments
2025 Budget	**165,709**	
Other Changes:		
Standard Overhead Allocation	1,016	Increase in 2025 operating costs
Repairs & Maintenance (2025 one-time)	(5,000)	2025 One time cyclical maintenance - Prefilter media replacement - funded by ORF
MFA Debt servicing cost	43,700	Estimated MFA debt servicing costs to carry out capital projects
Reserve Transfers	13,680	Increase transfer to ORF by $3,750 and CRF by $9,930
Waste Sludge Disposal	(4,590)	Reduction to be aligned with historical costs and operations requirements
2024 deficit carryover to 2025	(14,000)	
Estimated 2025 deficit carryover to 2026	14,970	
Other Costs	1,925	
Total Other Changes	51,701	
2026 Budget	**217,410**	

Summary of % Expense Increase		
MFA Debt servicing cost	26.4%	
2025 one-time R&M	-3.0%	
Waste Sludge Disposal	-2.8%	
Standard Overhead Allocation	0.6%	
Net deficit carryover (2025 & 2026)	0.6%	
Reserve Transfers	8.3%	
Balance of increase	1.2%	
% expense increase from 2025:	***31.2%***	
% Requisition increase from 2025 (if applicable):	***143.1%***	*Requisition funding is 34.1% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time unfavourable variance of $14,970 (9.0%) due mainly to higher IWS labour charges, contracted operator and water testing costs. This variance will be carried over to 2026 budget to be included in 2026 expenditures.

2.667 - Surfside Park Estates (Mayne)	2025		BUDGET REQUEST 2026				FUTURE PROJECTIONS			
	BOARD BUDGET	ESTIMATED ACTUAL	CORE BUDGET	ONGOING	ONE-TIME	TOTAL	2027	2028	2029	2030
OPERATING COSTS										
Operations Services Contract	24,700	28,200	25,140	-	-	25,140	25,640	26,150	26,670	27,200
Repairs & Maintenance	11,210	15,000	6,410	-	-	6,410	6,530	18,650	6,780	6,910
Waste Sludge Disposal	6,590	4,400	2,000	-	-	2,000	2,040	2,080	2,120	2,160
Allocations	9,319	9,319	10,458	-	-	10,458	10,668	10,915	11,167	11,414
Water Testing	4,540	6,200	4,666	-	-	4,666	4,782	4,900	5,021	5,154
Electricity	5,500	5,500	5,710	-	-	5,710	5,820	5,940	6,060	6,180
Supplies	26,130	22,000	25,060	-	-	25,060	25,570	26,090	26,620	27,160
Labour Charges	38,810	50,000	41,149	-	-	41,149	41,970	42,810	43,670	44,540
Other Operating Expenses	5,591	7,810	6,217	-	-	6,217	6,375	6,495	6,647	6,802
TOTAL OPERATING COSTS	**132,390**	**148,429**	**126,810**	**-**	**-**	**126,810**	**129,395**	**144,030**	**134,755**	**137,520**
*Percentage Increase over prior year			-4.2%			-4.2%	2.0%	11.3%	-6.4%	2.1%
DEBT / RESERVES										
Transfer to Operating Reserve Fund	3,250	3,250	7,000	-	-	7,000	10,000	10,000	10,000	10,000
Transfer to Capital Reserve Fund	15,000	15,000	24,930	-	-	24,930	41,465	46,340	56,075	57,320
MFA Debt Principal	-	-	-	-	-	-	24,230	51,010	51,010	52,280
MFA Debt Interest	569	-	-	34,200	-	34,200	71,060	96,530	97,740	109,860
MFA Debt Reserve Fund	500	-	-	9,500	-	9,500	10,500	-	500	4,500
TOTAL DEBT / RESERVES	**19,319**	**18,250**	**31,930**	**43,700**	**-**	**75,630**	**157,255**	**203,880**	**215,325**	**233,960**
TOTAL COSTS	**151,709**	**166,679**	**158,740**	**43,700**	**-**	**202,440**	**286,650**	**347,910**	**350,080**	**371,480**
*Percentage Increase over prior year			4.6%	28.8%		33.4%	41.6%	21.4%	0.6%	6.1%
FUNDING SOURCES (REVENUE)										
Estimated Balance CFW from 2025 to 2026	-	(14,970)	14,970	-	-	14,970	-	-	-	-
Balance CFW from 2024 to 2025	14,000	14,000	-	-	-	-	-	-	-	-
Transfer from Operating Reserve Fund	(5,000)	(5,000)	-	-	-	-	-	(12,000)	-	-
User Charges	(129,980)	(129,980)	(142,980)	-	-	(142,980)	(150,130)	(157,640)	(165,520)	(168,830)
Other Revenue	(200)	(200)	(200)	-	-	(200)	(200)	(200)	(200)	(200)
TOTAL REVENUE	**(121,180)**	**(136,150)**	**(128,210)**	**-**	**-**	**(128,210)**	**(150,330)**	**(169,840)**	**(165,720)**	**(169,030)**
REQUISITION - PARCEL TAX	**(30,529)**	**(30,529)**	**(30,530)**	**(43,700)**	**-**	**(74,230)**	**(136,320)**	**(178,070)**	**(184,360)**	**(202,450)**
*Percentage increase over prior year										
User Fee			10.0%	0.0%		10.0%	5.0%	5.0%	5.0%	2.0%
Requisition			0.0%	143.1%		143.1%	83.6%	30.6%	3.5%	9.8%
Combined			**8.1%**	**27.2%**		**35.3%**	**31.9%**	**17.2%**	**4.2%**	**6.1%**

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No.	2.667 Surfside Park Estates (Mayne)	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
	EXPENDITURE							
	Buildings	$0	$0	$0	$0	$0	$0	$0
	Equipment	$12,500	$60,000	$0	$0	$0	$0	$60,000
	Land	$0	$0	$0	$0	$0	$0	$0
	Engineered Structures	$50,000	$955,000	$1,055,000	$20,000	$50,000	$450,000	$2,530,000
	Vehicles	$0	$0	$0	$0	$0	$0	$0
		$62,500	**$1,015,000**	**$1,055,000**	**$20,000**	**$50,000**	**$450,000**	**$2,590,000**
	SOURCE OF FUNDS							
	Capital Funds on Hand	$0	$0	$0	$0	$0	$0	$0
	Debenture Debt (New Debt Only)	$50,000	$950,000	$1,050,000	$0	$50,000	$450,000	$2,500,000
	Equipment Replacement Fund	$0	$0	$0	$0	$0	$0	$0
	Grants (Federal, Provincial)	$0	$40,000	$0	$0	$0	$0	$40,000
	Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
	Reserve Fund	$12,500	$25,000	$5,000	$20,000	$0	$0	$50,000
		$62,500	**$1,015,000**	**$1,055,000**	**$20,000**	**$50,000**	**$450,000**	**$2,590,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 2.667

Service Name: Surfside Park Estates (Mayne)

PROJECT DESCRIPTION				PROJECT BUDGET & SCHEDULE										
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
24-01	Replacement	Wood Dale Drive Water Main Replacement	Replace approximately 200 m of leaking water main along Wood Dale Drive.	$ 300,000	S	Debt	$ -	$ 150,000	$ 150,000	$ -	$ -	$ -	$ 300,000
24-02	New	Source Water Surveillance	Construct source water surveillance for water quantity monitoring.	$ 20,000	E	Res	$ 12,500	$ 20,000	$ -	$ -	$ -	$ -	$ 20,000
25-01	Replacement	Water Storage Tank Replacement	Design and construction new water storage tank.	$ 1,700,000	S	Debt	$ 50,000	$ 800,000	$ 900,000	$ -	$ -	$ -	$ 1,700,000
28-02	Replacement	Petition Process	Subsequent Petition process for Watermain Replacement Program and other debt upgrades determined prior to 2027.	$ 20,000	S	Res	$ -	$ -	$ -	$ 20,000	$ -	$ -	$ 20,000
28-01	Replacement	Watermain Replacement Program	Replacement of select watermains within the distribution network to address leaks and reduce non revenue water.	$ 5,600,000	S	Debt	$ -	$ -	$ -	$ -	$ 50,000	$ 450,000	$ 500,000
26-01	Replacement	Water Service Repairs (Provisional)	Budget for repairs and replacements of services to address leaks or other operational requirements.	$ 10,000	S	Res	$ -	$ 5,000	$ 5,000	$ -	$ -	$ -	$ 10,000
26-02	Replacement	Arsenic Removal Assessment	Engineering Assessment to review implications of Health Canada arsenic removal targets from 10ug/L to 5ug/L.	$ 40,000	E	Grant	$ -	$ 40,000	$ -	$ -	$ -	$ -	$ 40,000
													$ -
													$ -
													$ -
			Grand Total	**$ 7,690,000**			**$ 62,500**	**$ 1,015,000**	**$ 1,055,000**	**$ 20,000**	**$ 50,000**	**$ 450,000**	**$ 2,590,000**

Service: **2.667** **Surfside Park Estates (Mayne)**

Project Number	24-01	**Capital Project Title**	Wood Dale Drive Water Main Replacement	**Capital Project Description**	Replace approximately 200 m of leaking water main along Wood Dale Drive.
Project Rationale	Funds are required to replace approximately 200 m of 150 mm diameter PVC water main that is leaking along Wood Dale Drive.				

Project Number	24-02	**Capital Project Title**	Source Water Surveillance	**Capital Project Description**	Construct source water surveillance for water quantity monitoring.
Project Rationale	Construct source water surveillance for water quantity monitoring.				

Project Number	25-01	**Capital Project Title**	Water Storage Tank Replacement	**Capital Project Description**	Design and construction new water storage tank.
Project Rationale	Design and construction new water storage tank following the previously completed conceptual design.				

Project Number	28-02	**Capital Project Title**	Petition Process	**Capital Project Description**	Subsequent Petition process for Watermain Replacement Program and other debt upgrades determined prior to 2027.
Project Rationale	Funding to solicit public approval to secure debt in order to carry out necessary future Capital improvements.				

Project Number	28-01	**Capital Project Title**	Watermain Replacement Program	**Capital Project Description**	Replacement of select watermains within the distribution network to address leaks and reduce non revenue water.
Project Rationale	Interim budget to advance watermain replacements within the water system. Budget and prioritization will be further refined continually through planning and design.				

Service: **2.667** **Surfside Park Estates (Mayne)**

Project Number	26-01	**Capital Project Title**	Water Service Repairs (Provisional)	**Capital Project Description**	Budget for repairs and replacements of services to address leaks or other operational requirements.
Project Rationale					

Project Number	26-02	**Capital Project Title**	Arsenic Removal Assessment	**Capital Project Description**	Engineering Assessment to review implications of Health Canada arsenic removal targets from 10ug/L to 5ug/L.
Project Rationale					

Surfside Park Estates (Mayne)
Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	5,346	12,346	22,346	20,346	30,346	40,346
Capital Reserve Fund	42,904	42,834	79,299	105,639	161,714	219,034
Total	**48,250**	**55,180**	**101,645**	**125,985**	**192,060**	**259,380**

Reserve Schedule

Reserve Fund: Surfside Water - Operating Reserve Fund Bylaw 4144

The Operating Reserve Fund (ORF) is used to undertake the cyclical maintenance activities, to fund the procurement of equipment and supplies that typically do not occur on an annual basis and also to be used for emergency unplanned repairs. Operating surplus from time to time can be transferred to ORF.

Reserve Cash Flow

Fund: 1500	Estimated	Budget				
Fund Centre: 105216	2025	2026	2027	2028	2029	2030
Beginning Balance	6,816	5,346	12,346	22,346	20,346	30,346
Transfer from Ops Budget	3,250	7,000	10,000	10,000	10,000	10,000
Expenditures	(5,000)	-	-	(12,000)	-	-
Planned Maintenance Activity	Prefilter media replacement			Reservoir cleaning & inspection		
Interest Income*	280					
Ending Balance $	**5,346**	**12,346**	**22,346**	**20,346**	**30,346**	**40,346**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: Surfside Water - Capital Reserve Fund - Bylaw 3191

To provide for capital expenditures or in respect of capital projects and land, machinery or equipment necessary for them and extension or renewal of existing capital works.

Reserve Cash Flow

Fund: 1066	**Estimated**	**Budget**				
Fund Centre: 101850	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	56,304	42,904	42,834	79,299	105,639	161,714
Transfer from Ops Budget	15,000	24,930	41,465	46,340	56,075	57,320
Transfer from Cap Fund	-					
Transfer to Cap Fund	(30,000)	(25,000)	(5,000)	(20,000)	-	-
Interest Income*	1,600					
Ending Balance $	**42,904**	**42,834**	**79,299**	**105,639**	**161,714**	**219,034**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

CAPITAL REGIONAL DISTRICT

2026 Budget

Magic Lake Estates Sewer

EAC Review

OCTOBER 2025

Service: 3.830 **Magic Lake Sewer Utility (Pender)** **Committee: Electoral Area**

DEFINITION:

To provide, operate and maintain sewage collection and disposal facilities for the Magic Lake Estates Sewerage System Specified Area on North Pender Island (Local Service Establishment Bylaw No. 1873 - June 26, 1991).

PARTICIPATION:

Specified Area - B(764) SA#8

MAXIMUM LEVY:

Greater of $200,000 or $7.10 / $1,000 on actual assessed value of land and improvements.

MAXIMUM CAPITAL DEBT:

AUTHORIZED: LA Bylaw No. 4048 (Dec 2015). Fall Borrowing $1,530,000 for 10 years

COMMITTEE:

Magic Lake Estates Water & Sewer Committee established by Bylaw No. 1870 (November 28, 1990).

FUNDING:

User Charge: Per single family equivalency unit to connected properties only

Parcel Tax: Only on properties capable of being connected to system.

Connection Charge: Actual Engineering and Construction costs, plus 15% Administration costs. The minimum charge is $500.

RESERVE FUND:

Magic Lake Estates sewage system capital reserve fund (Dec 17, 1986). Bylaw No. 1497.

Change in Budget 2025 to 2026
Service: 3.830 Magic Lake Estates Sewer

	Total Expenditure	Comments
2025 Budget	**959,050**	
Other Changes:		
Electricity	27,250	Additional energy costs due to the Membrane Bioreactor (MBR) aeration system
Labour charges	119,764	Increase in labour requirement for ongoing MBR process operating, lab work, PM program, etc.
R&M and supplies (ongoing)	8,770	Ongoing increase due to additional field probes, instrumentation, and expected R&M for new WWTP
R&M and supplies (one-time)	12,000	2026 one-time cost of sewer flushing for WWTP sewer main line and MLSS Field probe (funded by ORF)
Sludge hauling & waste disposal	(90,000)	Ongoing reduction due to new WWTP
Fire Insurance	9,410	Increase corporate insurance allocation due to new WWTP
Reserve transfers	65,520	Increase transfers to Operating Reserve ($5,520); Contribution to Equipment Replacement Fund, to be created in 2026 to support capital planning ($60,000)
Other Costs	10,687	
Total Other Changes	163,401	
2026 Budget	**1,122,451**	

Summary of % Expense Increase		
Net ongoing costs of operating new WWTP	6.9%	
Fire insurance	1.0%	
2026 one-time R&M (ORF funded)	1.3%	
Reserve transfers	6.8%	
Balance of increase	1.1%	
% expense increase from 2025:	***17.0%***	
% Requisition increase from 2025 (if applicable):	***16.0%***	*Requisition funding is 65.3% of service revenue*

Overall 2025 Budget Performance
(expected variance to budget and surplus treatment)

There is an estimated one-time unfavourable variance of $12,714 (1.3%) due mainly to high energy use due to continuous blower operation and high labour charges, which will partially offset by lower sludge hauling and disposal costs. This variance will be balanced to Operating Reserve, which has an expected year end balance of $60,723 before this transfer.

3.830 - Magic Lake Estates Sewer	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
OPERATING COSTS										
Sludge Hauling Contracts	111,240	66,340	113,240	(45,000)	-	68,240	69,600	70,990	72,410	73,860
Grit & Waste Sludge Disposal	87,550	40,830	89,130	(45,000)	-	44,130	45,010	45,910	46,830	47,770
Screening Disposal	20,000	10,000	20,360	-	-	20,360	20,770	21,190	21,610	22,040
Repairs & Maintenance	25,200	21,370	25,650	5,000	5,000	35,650	86,260	31,890	32,520	33,180
Allocations	49,553	49,553	51,900	-	-	51,900	52,859	53,916	54,988	56,094
Electricity	25,780	52,000	26,750	27,250	-	54,000	55,080	56,180	57,300	58,450
Supplies	18,220	15,460	18,540	3,000	7,000	28,540	21,970	22,410	22,860	23,310
Labour Charges	338,283	422,233	358,047	100,000	-	458,047	467,440	477,029	486,808	496,800
Other Operating Expenses	47,591	58,361	57,851	2,500	-	60,351	62,097	63,901	65,774	67,717
TOTAL OPERATING COSTS	**723,417**	**736,147**	**761,468**	**47,750**	**12,000**	**821,218**	**881,086**	**843,416**	**861,100**	**879,221**
*Percentage Increase over prior year			5.3%	6.6%	1.7%	13.5%	7.3%	-4.3%	2.1%	2.1%
DEBT / RESERVES										
Transfer to Capital Reserve Fund	46,000	46,000	46,000	-	-	46,000	113,345	130,795	129,875	45,895
Transfer to Operating Reserve Fund	15,000	2,286	20,520	-	-	20,520	50,000	50,000	50,000	50,000
Transfer to Equipment Replacement fund	-	-	-	60,000	-	60,000	60,000	60,000	60,000	60,000
Debt Reserve Fund	530	530	610	-	-	610	310	8,210	13,000	10,000
MFA Principal Payment	133,463	133,463	133,463	-	-	133,463	68,476	46,668	20,403	53,558
MFA Interest Payment	40,640	40,640	40,640	-	-	40,640	24,995	26,820	54,563	113,975
TOTAL DEBT / RESERVES	**235,633**	**222,919**	**241,233**	**60,000**	**-**	**301,233**	**317,126**	**322,493**	**327,841**	**333,428**
TOTAL COSTS	**959,050**	**959,066**	**1,002,701**	**107,750**	**12,000**	**1,122,451**	**1,198,212**	**1,165,909**	**1,188,941**	**1,212,649**
Sludge Disposal Recovery	(11,940)	(11,940)	(12,150)	-	-	(12,150)	(12,390)	(12,640)	(12,890)	(13,150)
TOTAL COSTS NET OF RECOVERIES	**947,110**	**947,126**	**990,551**	**107,750**	**12,000**	**1,110,301**	**1,185,822**	**1,153,269**	**1,176,051**	**1,199,499**
*Percentage Increase over prior year			4.6%	11.4%	1.3%	17.2%	6.8%	-2.7%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Transfer from Operating Reserve Fund	-	-	-	-	(12,000)	(12,000)	(55,000)	-	-	-
User Charges	(317,390)	(317,390)	(331,990)	(36,250)	-	(368,240)	(379,290)	(386,880)	(394,620)	(402,510)
Grants in Lieu of Taxes	(3,430)	(3,446)	(3,430)	-	-	(3,430)	(3,430)	(3,430)	(3,430)	(3,430)
Other Revenue	(1,460)	(1,460)	(1,560)	-	-	(1,560)	(1,280)	(1,200)	(1,010)	(1,030)
TOTAL REVENUE	**(322,280)**	**(322,296)**	**(336,980)**	**(36,250)**	**(12,000)**	**(385,230)**	**(439,000)**	**(391,510)**	**(399,060)**	**(406,970)**
REQUISITION - PARCEL TAX	**(624,830)**	**(624,830)**	**(653,571)**	**(71,500)**	**-**	**(725,071)**	**(746,822)**	**(761,759)**	**(776,991)**	**(792,529)**
*Percentage increase over prior year										
User Fees			4.6%	11.4%	0.0%	16.0%	3.0%	2.0%	2.0%	2.0%
Requisition			4.6%	11.4%	0.0%	16.0%	3.0%	2.0%	2.0%	2.0%
Combined			**4.6%**	**11.4%**	**0.0%**	**16.0%**	**3.0%**	**2.0%**	**2.0%**	**2.0%**

3.830D - Magic Lake Estates Sewer - Debt Only
6M Phase 1 Wastewater Treatment Plan Upgrade

	2025 BOARD BUDGET	2025 ESTIMATED ACTUAL	BUDGET REQUEST 2026 CORE BUDGET	2026 ONGOING	2026 ONE-TIME	2026 TOTAL	FUTURE PROJECTIONS 2027	2028	2029	2030
DEBT										
Debt Reserve Fund	1,520	1,520	1,760	-	-	1,760	1,760	1,760	1,760	1,760
MFA Principal Payment	111,887	111,887	111,887	-	-	111,887	111,887	111,887	111,887	111,887
MFA Interest Payment	118,798	118,798	118,798	-	-	118,798	118,798	118,798	118,798	118,798
TOTAL DEBT	**232,205**	**232,205**	**232,445**	**-**	**-**	**232,445**	**232,445**	**232,445**	**232,445**	**232,445**
FUNDING SOURCES (REVENUE)										
MFA Debt Reserve Earning	(1,520)	(1,520)	(1,760)	-	-	(1,760)	(1,760)	(1,760)	(1,760)	(1,760)
Grants in Lieu of Taxes	(1,201)	(1,201)	(1,201)	-	-	(1,201)	(1,201)	(1,201)	(1,201)	(1,201)
REQUISITION - PARCEL TAX	**(229,484)**	**(229,484)**	**(229,484)**	**-**	**-**	**(229,484)**	**(229,484)**	**(229,484)**	**(229,484)**	**(229,484)**
*Percentage increase over prior year Requisition			0.0%			0.0%	0.0%	0.0%	0.0%	0.0%

CAPITAL REGIONAL DISTRICT

FIVE YEAR CAPITAL EXPENDITURE PLAN SUMMARY - 2026 to 2030

Service No. 3.830 Magic Lake Sewer Utility (Pender)	Carry Forward from 2025	2026	2027	2028	2029	2030	TOTAL
EXPENDITURE							
Buildings	$0	$0	$0	$0	$0	$0	$0
Equipment	$60,000	$160,000	$50,000	$50,000	$50,000	$50,000	$360,000
Land	$0	$0	$0	$0	$0	$0	$0
Engineered Structures	$200,000	$235,000	$240,000	$925,000	$1,300,000	$1,000,000	$3,700,000
Vehicles	$0	$0	$0	$0	$0	$0	$0
	$260,000	**$395,000**	**$290,000**	**$975,000**	**$1,350,000**	**$1,050,000**	**$4,060,000**
SOURCE OF FUNDS							
Capital Funds on Hand	$260,000	$260,000	$0	$0	$0	$0	$260,000
Debenture Debt (New Debt Only)	$0	$0	$0	$800,000	$1,300,000	$1,000,000	$3,100,000
Equipment Replacement Fund	$0	$50,000	$50,000	$50,000	$50,000	$50,000	$250,000
Grants (Federal, Provincial)	$0	$0	$0	$0	$0	$0	$0
Donations / Third Party Funding	$0	$0	$0	$0	$0	$0	$0
Reserve Fund	$0	$85,000	$240,000	$125,000	$0	$0	$450,000
	$260,000	**$395,000**	**$290,000**	**$975,000**	**$1,350,000**	**$1,050,000**	**$4,060,000**

Definitions for the 5-year Capital Plan

Asset Class	Asset class is used to classify assets for financial reporting in accordance with the Public Sector Accounting Board (PSAB) 3150. **L** - Land **S** - Engineering Structure **B** - Buildings **V** - Vehicles **E** - Equipment
Capital Expenditure Type	Capital expenditure type is used for reporting on asset investments and may be used to justify operational needs for a service. **Study** - Expenditure for feasibility and business case report. **New** - Expenditure for new asset only **Renewal** - Expenditure upgrades an existing asset and extends the service ability or enhances technology in delivering that service **Replacement** - Expenditure replaces an existing asset
Carryforward	Represents the carryforward amount from the prior year capital plan that is remaining to be spent. Forecast this spending over the next 5 years.
Funding Source	**Debt** - Debenture Debt (new debt only) **ERF** - Equipment Replacement Fund **Grant** - Grants (Federal, Provincial) **Cap** - Capital Funds on Hand **Other** - Donations / Third Party Funding **Res** - Reserve Fund **WU** - Water Utility If there is more than one funding source, additional rows are shown for the project.

CAPITAL REGIONAL DISTRICT

5 YEAR CAPITAL PLAN

2026 - 2030

Service #: 3.830

Service Name: Magic Lake Sewer Utility (Pender)

				PROJECT BUDGET & SCHEDULE									
Project Number	Capital Expenditure Type	Capital Project Title	Capital Project Description	Total Project Budget	Asset Class	Funding Source	Carryforward	2026	2027	2028	2029	2030	5 - Year Total auto-populates
21-02	Renewal	Wastewater Improvements - Pump Station and Treatment Plant Upgrades	1. Renew Galleon and Schooner Pump Stations 2. Replace Cannon WWTP with a new pump station 3. Upgrade Schooner WWTP (headworks, EQ tank, 2nd aeration tank, new clarifiers, electrical/genset)	$ 12,033,818	S	Cap	$ 200,000	$ 200,000	$ -	$ -	$ -	$ -	$ 200,000
24-01	Replacement	Towable Genset Replacement	Replacement of the towable genset as it is nearing the end of life.	$ 110,000	E	Res	$ -	$ 50,000	$ -	$ -	$ -	$ -	$ 50,000
24-01	Replacement	Towable Genset Replacement	Replacement of the towable genset as it is nearing the end of life.		E	Cap	$ 60,000	$ 60,000	$ -	$ -	$ -	$ -	$ 60,000
27-01	Study	Petition or Alternative Approval Process	Conduct public consultation to inform strategies to borrow necessary future capital funds.	$ 20,000	S	Res	$ -	$ -	$ 20,000	$ -	$ -	$ -	$ 20,000
28-01	Renewal	CCTV Inspection of AC Pipe	Conduct a CCTV inspection of all remaining asbestos cement pipe to monitor its condition and identify pipe that might require replacement.	$ 125,000	S	Res	$ -	$ -	$ -	$ 125,000	$ -	$ -	$ 125,000
27-02	Renewal	Pump Stations - Mechanical and Electrical Upgrades (Replace when grant received or sufficient funds in CRF)	Renew Buccaneer, Capstan, Cutlass and Masthead Pump Stns	$ 2,100,000	S	Res	$ -	$ -	$ 100,000	$ -	$ -	$ -	$ 100,000
27-02	Renewal				S	Debt	$ -	$ -	$ -	$ 800,000	$ 1,200,000	$ -	$ 2,000,000
28-03	Replacement	AC Sewer Pipe Replacement	Based on CCTV inspection, replace portions of AC sewer pipe that are at end of life.	$ 2,000,000	S	Debt	$ -	$ -	$ -		$ 100,000	$ 1,000,000	$ 1,100,000
27-03	Replacement	Chart PS RTU	Connectivity to SCADA Server.	$ 115,000	S	Res	$ -	$ 15,000	$ 100,000	$ -	$ -	$ -	$ 115,000
26-01	New	WWTP Optimization	Budget for ongoing operational improvements for additional instrumentation, analytical improvements, etc as operations familiarize and fine tune operation of the plant.	$ 40,000	S	Res	$ -	$ 20,000	$ 20,000	$ -	$ -	$ -	$ 40,000
26-02	Replacement	Annual Provisional - Equipment Replacement Fund.	Budget for mechanical and electrical equipment replacement needed for replacement.	$ 250,000	E	ERF	$ -	$ 50,000	$ 50,000	$ 50,000	$ 50,000	$ 50,000	$ 250,000
													$ -
													$ -
													$ -
													$ -
			Grand Total	**$ 16,793,818**			**$ 260,000**	**$ 395,000**	**$ 290,000**	**$ 975,000**	**$ 1,350,000**	**$ 1,050,000**	**$ 4,060,000**

Service:	3.830	Magic Lake Sewer Utility (Pender)

Project Number	21-02	**Capital Project Title**	Wastewater Improvements - Pump Station and Treatment Plant Upgrades	**Capital Project Description**	1. Renew Galleon and Schooner Pump Stations 2. Replace Cannon WWTP with a new pump station 3. Upgrade Schooner WWTP (headworks, EQ tank, 2nd aeration tank, new clarifiers, electrical/genset)
Project Rationale	Wastewater Improvements - Pump Station and Treatment Plant Upgrades. Commissiong in progress.				

Project Number	24-01	**Capital Project Title**	Towable Genset Replacement	**Capital Project Description**	Replacement of the towable genset as it is nearing the end of life.
Project Rationale	Replacement of the towable genset as it is nearing the end of life.				

Project Number	27-01	**Capital Project Title**	Petition or Alternative Approval Process	**Capital Project Description**	Conduct public consultation to inform strategies to borrow necessary future capital funds.
Project Rationale	Funding to conduct an Alternative Approvals Process to solicit public approval to secure debt in order to carry out necessary future Capital improvements.				

Project Number	28-01	**Capital Project Title**	CCTV Inspection of AC Pipe	**Capital Project Description**	Conduct a CCTV inspection of all remaining asbestos cement pipe to monitor its condition and identify pipe that might require replacement.
Project Rationale	CCTV inspections of AC sewer mains to prioritize replacement.				

Project Number	27-02	**Capital Project Title**	Pump Stations - Mechanical and Electrical Upgrades (Replace when grant received or sufficient funds in CRF)	**Capital Project Description**	Renew Buccaneer, Capstan, Cutlass and Masthead Pump Stns
Project Rationale	Additional funding required to carry out the works to upgrade Capstan, Cutlass (top priorities) as well as Buccaneers and Masthead (secondary priority).				

Service:	3.830	Magic Lake Sewer Utility (Pender)

Project Number	28-03	**Capital Project Title**	AC Sewer Pipe Replacement	**Capital Project Description**	Based on CCTV inspection, replace portions of AC sewer pipe that are at end of life.
Project Rationale	Replacement of AC sewer pipes based on CCTV. Cost estimation to be further developed following CCTV and concept design.				

Project Number	27-03	**Capital Project Title**	Chart PS RTU	**Capital Project Description**	Connectivity to SCADA Server.
Project Rationale					

Project Number	26-01	**Capital Project Title**	WWTP Optimization	**Capital Project Description**	Budget for ongoing operational improvements for additional instrumentation, analytical improvements, etc as operations familiarize and fine tune operation of the plant.
Project Rationale					

Project Number	26-02	**Capital Project Title**	Annual Provisional - Equipment Replacement Fund.	**Capital Project Description**	Budget for mechanical and electrical equipment replacement needed for replacement.
Project Rationale					

Magic Lake Estates Sewer
Reserve Summary Schedule
2026 - 2030 Financial Plan

Reserve/Fund Summary

	Estimated	Budget				
	2025	2026	2027	2028	2029	2030
Operating Reserve Fund	48,009	56,529	51,529	101,529	151,529	201,529
Capital Reserve Fund	426,103	387,103	260,448	266,243	396,118	442,013
Equipment Replacement Fund	-	10,000	20,000	30,000	40,000	50,000
Total	**474,111**	**453,631**	**331,976**	**397,771**	**587,646**	**693,541**

Reserve Schedule

Reserve Fund: 3.830 Magic Lake Sewer System - Operating Reserve Fund - Bylaw 4144

Reserve fund used for: unforeseen operational repairs and maintenance; infrequent maintenance activities such as treatment facility tankage draining/cleaning/inspection etc.

Reserve Cash Flow

Fund: **1500**	**Estimated**	**Budget**				
Fund Centre: **105217**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance	43,923	48,009	56,529	51,529	101,529	151,529
Transfer from Ops Budget	2,286	20,520	50,000	50,000	50,000	50,000
Planned Expenditures	-	(12,000)	(55,000)	-	-	-
Planned Maintenance Activity		Sewer flushing ($5K) and MLSS Field probe ($7K)	Outfall Inspection ($15K) and sewer flushing ($40K)			
Interest Income*	1,800					
Ending Balance $	**48,009**	**56,529**	**51,529**	**101,529**	**151,529**	**201,529**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 3.830 Magic Lake Sewer System - Capital Reserve Fund

Bylaw 1497

Reserve Cash Flow

Fund:	**1042**	**Estimated**	**Budget**				
Fund Centre:	**101386**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		425,103	426,103	387,103	260,448	266,243	396,118
Transfer from Ops Budget		46,000	46,000	113,345	130,795	129,875	45,895
Transfer to Cap Fund		(60,000)	(85,000)	(240,000)	(125,000)	-	-
Transfer from Cap Fund		-					
Interest Income*		15,000					
Ending Balance $		**426,103**	**387,103**	**260,448**	**266,243**	**396,118**	**442,013**

Assumptions/Background:

* Interest in planning years nets against inflation which is not included.

Reserve Schedule

Reserve Fund: 3.830 Magic Lake Sewer System - Equipment Replacement Fund

To be created in 2025

Reserve Cash Flow

		Estimated	Budget				
Fund:	**1022**						
Fund Centre:	**TBD**	**2025**	**2026**	**2027**	**2028**	**2029**	**2030**
Beginning Balance		-	-	10,000	20,000	30,000	40,000
Transfer from Ops Budget		-	60,000	60,000	60,000	60,000	60,000
Planned Purchases		-	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)
Interest Income		-					
Ending Balance $		**-**	**10,000**	**20,000**	**30,000**	**40,000**	**50,000**

Assumptions/Background: