

Summer Village of Silver Beach
2025 Operating Budget 3-Year Financial Plan

		2024 Budget	2024 Actual	2025 Budget	2026 Projected	2027 Projected	2028 Projected	Notes:
REVENUE								
General Administration								Utility & contractor rates increase by 2% annually for projected budgets
1-12-110-01	Residential Property Taxes	\$ (210,106.53)	\$ (210,106.52)	\$ (212,002.84)	\$ (223,200.82)	\$ (225,587.12)	\$ (228,019.64)	
1-12-110-02	ASFF Requisition-Residential	\$ (247,016.42)	\$ (247,016.39)	\$ (265,357.40)	\$ (265,357.40)	\$ (265,357.40)	\$ (265,357.40)	
1-12-110-03	ASFF Requisition-Non-Residential Property	\$ (755.35)	\$ (755.34)	\$ (839.20)	\$ (839.20)	\$ (839.20)	\$ (839.20)	
1-12-190-00	Linear Taxes	\$ (458.72)	\$ (458.72)	\$ (480.68)	\$ (480.68)	\$ (480.68)	\$ (480.68)	
1-12-190-01	Designated Industrial Property Tax Requisition (DI)	\$ (16.05)	\$ (16.05)	\$ (15.70)	\$ (15.70)	\$ (15.70)	\$ (15.70)	
1-12-510-00	Tax Penalties	\$ -	\$ (1,770.23)	\$ (403.00)	\$ (403.00)	\$ (403.00)	\$ (403.00)	
1-12-520-02	Tax Searches and Certificates	\$ (150.00)	\$ (320.00)	\$ (150.00)	\$ (150.00)	\$ (150.00)	\$ (150.00)	
1-12-520-04	License of Occupancy Fee	\$ (1,811.70)	\$ (1,811.70)	\$ (1,811.70)	\$ (1,811.70)	\$ (1,811.70)	\$ (1,811.70)	
1-12-544-01	ATCO Franchise	\$ (12,000.00)	\$ (11,905.75)	\$ (12,000.00)	\$ (12,000.00)	\$ (12,000.00)	\$ (12,000.00)	
1-12-550-00	Interest Income	\$ (15,200.00)	\$ (28,360.17)	\$ (19,000.00)	\$ (8,000.00)	\$ (8,000.00)	\$ (8,000.00)	
1-12-590-00	Other Revenue	\$ (25,000.00)	\$ (1,200.00)	\$ (25,000.00)		\$ -	\$ -	Encroachment Project- see 2-61-230-00
1-12-840-00	Prov Grants - MSI Operating	\$ (13,430.00)	\$ (13,430.00)	\$ (13,430.00)	\$ (13,430.00)	\$ (13,430.00)	\$ (13,430.00)	Sharing Administration
1-12-840-01	Prov Grants - ACP & Special	\$ -	\$ (1,500.00)	\$ -	\$ -	\$ -	\$ -	Alberta Day Grant
1-12-920-00	Transfer from Operating Reserve	\$ (7,000.00)	\$ -	\$ (14,800.00)				To assist with LUB and MDP drafting (\$7,000); to transfer surplus from 2024 for the 2024 dev. Permit officer expense (\$7,800)
1-12-960-01	Recovery of Unpaid Sewer Bills			\$ (789.00)				see 2-42-290-02
1-19-840-00	Prov Grants MSI	\$ (8,500.00)	\$ (8,955.00)			\$ -	\$ -	
	Subtotal	\$ (541,444.77)	\$ (527,605.87)	\$ (566,079.52)	\$ (525,688.50)	\$ (528,074.80)	\$ (530,507.32)	
Protective Services								
1-23-960-00	Recovery of Fire Charges	\$ -	\$ (300.00)	\$ -	\$ -	\$ -	\$ -	

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	Subtotal	\$ -	\$ (300.00)	\$ -	\$ -	\$ -	\$ -	
Transportation Services								
1-32-520-00	Road Permits	\$ -		\$ -	\$ -	\$ -	\$ -	
	Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Planning & Development								
1-61-520-01	Development Permits	\$ (1,550.00)	\$ (13,535.00)	\$ (1,550.00)	\$ (1,550.00)	\$ (1,550.00)	\$ (1,550.00)	
1-61-520-02	Fees-Inpsections Group	\$ (750.00)	\$ (269.69)	\$ (300.00)	\$ (300.00)	\$ (300.00)	\$ (300.00)	Reduced fees (if no dev., then no revenue)
1-61-520-03	Compliance Certificates	\$ (200.00)		\$ (200.00)	\$ (200.00)	\$ (200.00)	\$ (200.00)	
	Subtotal	\$ (2,500.00)	\$ (13,804.69)	\$ (2,050.00)	\$ (2,050.00)	\$ (2,050.00)	\$ (2,050.00)	
	Total Revenue	\$ (543,944.77)	\$ (541,710.56)	\$ (568,129.52)	\$ (527,738.50)	\$ (530,124.80)	\$ (532,557.32)	
EXPENSES								
Legislative								
2-11-130-00	Mayor & Council Benefits (CP	\$ -	\$ 13.45	\$ -	\$ -	\$ -	\$ -	
2-11-150-00	Council Remuneration	\$ 3,400.00	\$ 3,000.00	\$ 3,400.00	\$ 3,400.00	\$ 3,400.00	\$ 3,400.00	Estimating 17 meetings x 1 Councillor at \$200 / meeting
2-11-210-01	Council Expense- Mileage	\$ 550.00	\$ 246.20	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	
2-11-210-03	Conference and Meeting Expe	\$ 2,000.00	\$ 2,237.92	\$ 2,300.00	\$ 2,100.00	\$ 2,100.00	\$ 2,100.00	Increased slightly to match costs
2-11-220-01	ASVA Membership	\$ 975.00	\$ 975.00	\$ 995.00	\$ 1,014.90	\$ 1,035.20	\$ 1,055.90	
2-11-220-02	AM/RMA Memberships	\$ 975.00	\$ 974.82	\$ 980.00	\$ 999.60	\$ 1,019.59	\$ 1,039.98	
2-11-220-03	FCM Membership	\$ 103.00	\$ 102.02	\$ 103.00	\$ 103.00	\$ 103.00	\$ 103.00	
2-11-220-04	Other Council Memberships	\$ 200.00	\$ 200.00	\$ -	\$ 200.00	\$ 200.00	\$ 200.00	APLM
	Subtotal	\$ 8,203.00	\$ 7,749.41	\$ 8,328.00	\$ 8,367.50	\$ 8,407.79	\$ 8,448.89	
Administration								
2-12-130-02	WCB Expense	\$ 305.00	\$ 302.93	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	
2-12-135-01	Medical and Health Insurance	\$ 3,700.00	\$ 3,693.84	\$ 3,829.00	\$ 3,905.58	\$ 3,983.69	\$ 4,063.37	3.66% increase
2-12-210-01	Admin Travel Expenses	\$ 3,500.00	\$ 2,684.39	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	
2-12-210-02	Office Postage	\$ 300.00	\$ 270.66	\$ 375.00	\$ 375.00	\$ 375.00	\$ 375.00	25% increase
2-12-210-03	Telephone	\$ 300.00	\$ 321.57	\$ 320.00	\$ 320.00	\$ 320.00	\$ 320.00	
2-12-210-04	Web Hosting	\$ 1,325.00	\$ 1,325.00	\$ 1,325.00	\$ 1,325.00	\$ 1,325.00	\$ 1,325.00	
2-12-220-01	Admin Memberships	\$ 235.00	\$ 247.50	\$ 250.00	\$ 255.00	\$ 260.10	\$ 265.30	LGAA, CLGM (shared 3 ways)

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2-12-220-02	Advertising/Promotions	\$ -	\$ 90.00	\$ -	\$ -	\$ -	\$ -	Using alternative methods for communication
2-12-230-01	Professional Contracted Servi	\$ 51,836.00	\$ 51,786.00	\$ 52,900.00	\$ 53,958.00	\$ 55,037.16	\$ 56,137.90	
2-12-230-02	Admin Support Services	\$ 17,830.00	\$ 17,680.98	\$ 18,123.00	\$ 17,830.00	\$ 17,830.00	\$ 17,830.00	
2-12-230-03	Accounting and Audit Fees	\$ 5,150.00	\$ 5,225.00	\$ 5,350.00	\$ 5,500.00	\$ 5,575.00	\$ 5,650.00	
2-12-230-04	Legal Fees	\$ 3,000.00	\$ 127.50	\$ 1,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	Reduce legal fees to help offset election costs
2-12-230-05	Assessment Services	\$ 3,350.00	\$ 3,357.81	\$ 3,360.00	\$ 3,360.00	\$ 3,360.00	\$ 3,360.00	
2-12-230-06	Computer Licenses & Support	\$ 5,700.00	\$ 6,807.48	\$ 7,300.00	\$ 7,446.00	\$ 7,594.92	\$ 7,746.82	Muniware, Office365, Dropbox, Backups, Agenda iCompass
2-12-239-00	Election Expense		\$ -	\$ 3,000.00				Election in 2025, including Councillor training
2-12-260-00	Admin Office Rental	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	
2-12-270-00	Insurance	\$ 5,500.00	\$ 5,659.00	\$ 5,900.00	\$ 6,018.00	\$ 6,138.36	\$ 6,261.13	6.7% increase
2-12-510-01	Office Supplies	\$ 200.00	\$ 213.75	\$ 250.00	\$ 250.00	\$ 250.00	\$ 250.00	
2-12-510-03	Land Titles Searches	\$ -		\$ -	\$ -	\$ -	\$ -	
2-12-510-04	Community Celebrations	\$ 1,200.00	\$ 1,500.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	Sep 1 (date to be determined) Community Celebration (had off-setting grant in 2024 see 1-12-840-01) (will the celebration take place?)
2-12-770-00	Donations and Honoraria	\$ 7,757.00	\$ 7,608.61	\$ 7,650.00	\$ 7,650.00	\$ 7,650.00	\$ 7,650.00	\$60 per property for PLWA, \$42 Wreath Remembrance Day, \$200 Mulhurst Daze, \$500 Public Works Volunteer, ASVA Silent Auction \$100, BRWA Support \$15
2-12-814-00	Bank Charges	\$ 800.00	\$ 728.29	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	Small decrease in actual fees
2-12-990-00	Admin Amortization	\$ -		\$ -	\$ -	\$ -	\$ -	
2-12-900-00	Other Admin Adjustments	\$ -		\$ -	\$ -	\$ -	\$ -	
	Subtotal	\$ 123,988.00	\$ 121,630.31	\$ 128,732.00	\$ 128,992.58	\$ 130,499.23	\$ 132,034.52	
Protective Services								

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2-21-350-00	Enhanced Policing & Bylaw Enforcement	\$ 38,664.00	\$ 30,325.70	\$ 37,358.00	\$ 38,664.00	\$ 38,664.00	\$ 38,664.00	RCMP Support Staff \$2,000 Enhanced RCMP: \$20,000; Bylaw \$3,840; Police Funding Model \$11,518
2-22-900-00	Protective Services - Amortization		\$ 1,991.40					* Amortization not budgeted for
2-23-300-01	Fire Response Services	\$ -	\$ 300.00	\$ -	\$ -	\$ -	\$ -	Recovered see 1-23-960-00
2-23-300-02	Fire Protection & Ice Water Rescue	\$ 8,872.00	\$ 8,871.19	\$ 9,612.92	\$ 9,805.18	\$ 10,001.28	\$ 10,201.31	Fire Protection plus Ice/Water Rescue; Estimate 2% increase/year
2-24-300-03	Emergency Management Services	\$ 2,434.00	\$ 2,473.04	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	2024 only: \$690 for Telus 911 transition; \$93.44/year for 911 call answer
	Subtotal	\$ 49,970.00	\$ 43,961.33	\$ 48,720.92	\$ 50,219.18	\$ 50,415.28	\$ 50,615.31	
Transportation Services								
2-32-250-01	Road Maintenance	\$ 5,000.00	\$ 3,750.00	\$ 5,000.00	\$ 5,100.00	\$ 5,202.00	\$ 5,306.04	Snowploughing, sanding, street sweeping
2-32-520-00	Fuel & Supplies	\$ 300.00	\$ 182.06	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	
2-32-540-00	Street lights	\$ 4,500.00	\$ 4,741.80	\$ 4,900.00	\$ 4,998.00	\$ 5,097.96	\$ 5,199.92	Small increase
2-97-900-00	Transportation Amortization	\$ -	\$ 32,047.79	\$ -	\$ -	\$ -	\$ -	* Amortization not budgeted for
	Subtotal	\$ 9,800.00	\$ 40,721.65	\$ 10,200.00	\$ 10,398.00	\$ 10,599.96	\$ 10,805.96	
Environmental Treatment Services								
2-42-290-01	Wastewater Services Operatio	\$ 26,000.00	\$ 25,045.16	\$ 26,000.00	\$ 26,000.00	\$ 26,000.00	\$ 26,000.00	
2-42-290-02	NEPLRSC Unpaid Sewer Bills				\$ -	\$ -	\$ -	Recovered by 1-12-960-01
2-43-290-01	Garbage-Contracted Services	\$ 8,900.00	\$ 9,140.22	\$ 9,200.00	\$ 9,200.00	\$ 9,200.00	\$ 9,200.00	Negotiated new contract
2-43-290-02	Landfill Costs	\$ 3,000.00	\$ 2,774.48	\$ 3,500.00	\$ 3,570.00	\$ 3,641.40	\$ 3,714.23	
2-43-290-03	Extra Garbage	\$3,100	\$ 4,407.67	\$ 4,300.00	\$ 4,386.00	\$ 4,473.72	\$ 4,563.19	Previously Big Bin service; 1 Large Item Collection; Mulhurst Transfer Station
2-43-290-05	Garbage Amortization		\$ 1,590.92	\$ -	\$ -	\$ -	\$ -	

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	Subtotal	\$ 41,000.00	\$ 42,958.45	\$ 43,000.00	\$ 43,156.00	\$ 43,315.12	\$ 43,477.42	
Planning & Development								
2-61-230-00	Planning Services	\$ 37,380.00	\$ 12,571.93	\$ 47,120.00	\$ 4,300.00	\$ 4,300.00	\$ 4,300.00	SDAB Agreement: \$480 / year, Dev Officer; LUB and MDP Drafting (\$7,000) see 1-12-920, Encroachment Project \$25,000 see 1-12-590-00; Parcels stormwater review; Dev officer permits from 2024 (\$7800)
	Subtotal	\$ 37,380.00	\$ 12,571.93	\$ 47,120.00	\$ 4,300.00	\$ 4,300.00	\$ 4,300.00	
Recreation & Culture								
2-72-130-00	Summer Student	\$ 1,000.00	\$ 771.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	Summer Student monitored by Kim Falkenberg. Cost: \$16.00/hr - 10 days- 6 hr/day; \$960.00 plus cpp/ei
2-72-510-00	Parks Supplies	\$ 1,000.00	\$ 604.97	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	Paint/brushes. New playground snow fencing to prevent sand erosion required ~ every 3 years at \$215. Purchased in 2022.
2-74-200-00	Contracted Services	\$ 23,500.00	\$ 24,772.42	\$ 13,500.00	\$ 13,770.00	\$ 14,045.40	\$ 14,326.31	Grass cutting, playground inspection / maintenance, clean bathrooms, \$3000 tree cutting (two days), \$550 Buoys: 3 anchors, 1 buoy \$0 install / remove;
2-77-220-00	YRL Membership	\$ 332.00	\$ 330.40	\$ 332.00	\$ 338.64	\$ 345.41	\$ 352.32	
2-72-900-00	Parks Amortization	\$ -	\$ 20,139.44	\$ -	\$ -	\$ -	\$ -	* Amortization not budgeted for
	Subtotal	\$ 25,832.00	\$ 46,618.23	\$ 15,832.00	\$ 16,108.64	\$ 16,390.81	\$ 16,678.63	
Fiscal Services								
2-81-745-01	School Requisition - Resident	\$ 247,016.42	\$ 247,016.42	\$ 265,357.40	\$ 265,357.40	\$ 265,357.40	\$ 265,357.40	

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2-81-745-02	School Requisition - Non Resi	\$ 755.35	\$ 755.35	\$ 839.20	\$ 839.20	\$ 839.20	\$ 839.20	
2-81-745-04	Designated Industrial Property Tax Requisition (I		0					
	Subtotal	\$ 247,771.77	\$ 247,771.77	\$ 266,196.60	\$ 266,196.60	\$ 266,196.60	\$ 266,196.60	
Other Services Functions								
2-97-764-00	Operating Reserve		\$ -					
	Subtotal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
	Total Expenses	\$ 543,944.77	\$ 563,983.08	\$ 568,129.52	\$ 527,738.50	\$ 530,124.80	\$ 532,557.32	
	(Surplus)/Deficit	\$ -	\$ 22,272.52	\$ 0.00	\$ (0.00)	\$ (0.00)	\$ (0.00)	
	Mayor			CAO				Date
Increase in Property Taxes:				\$ 1,896.31	\$ 11,197.98	\$ 2,386.30	\$ 2,432.52	
Municipal Average Tax Increase / 115 properties				\$ 16.49	\$ 97.37	\$ 20.75	\$ 21.15	
Municipal current year average taxes:				\$ 1,843.50	\$ 1,940.88	\$ 1,961.63	\$ 1,982.78	
Municipal last year average taxes:				\$ 1,827.01	\$ 1,843.50	\$ 1,940.88	\$ 1,961.63	
Municipal average % increase from last year				0.90%	5.28%	1.07%	1.08%	
Increase in Education Tax:				\$ 18,424.83	\$ -	\$ -	\$ -	
Education Average Tax Increase / 115 properties				\$ 160.22	\$ -	\$ -	\$ -	
Education current year average taxes:				\$ 2,307.46	\$ 2,307.46	\$ 2,307.46	\$ 2,307.46	
Education last year average taxes:				\$ 2,147.97	\$ 2,307.46	\$ 2,307.46	\$ 2,307.46	
Education average % increase from last year				7.46%	0.00%	0.00%	0.00%	
Combined municipal and education average % increase from last year				4.45%	2.35%	0.49%	0.50%	
Accumulated surplus / deficit:								
Unrestricted & Restricted surplus & Equity in TCA				\$ 2,652,624	\$ 2,652,624	\$ 2,652,624	\$ 2,652,624	

*Summer Village of Silver Beach**2025 Capital Budget and
5-Year Capital Plan Worksheet*

Planned Capital Additions	2,025	2,026	2,027	2,028	2,029	2,030
Council						
Administration						
<i>Other capital costs like office equipment currently covered through agreement with Sundance Beach</i>						
Public Works						
<i>No equipment required as work completed through contractors</i>						
Water/Wastewater						
<i>Water - homeowners use wells</i>						
<i>Wastewater - commission manages capital upgrades</i>						
Streets						
Paving						1,500,000
Road repairs						
Road - micro pave of the surface once full depth repairs are completed			100,000			
Crack Sealing	15,000		15,000		15,000	15,000
Radar Speed Signs (1 replacement purchase for entrance)	6,000					
Guard Rail - inspect and possible replacement of posts						
Alley Repair (behind ~ #4 - 12 Silver Beach)		5,000				

*Summer Village of Silver Beach**2025 Capital Budget and
5-Year Capital Plan Worksheet*

Planned Capital Additions	2,025	2,026	2,027	2,028	2,029	2,030
Finish developing back lane allowance - clearing it as a fire break and temporary road to get fire equipment down that area behind the houses		50,000				
Ditch Maintenance on #6 Street Road Allowance (restore grade so it drains through ditch to lake)						
Recreation						
Washrooms						
Stairs on path to lake: #6 Street Road Allowance						
Trail remediation						
Total Planned Capital Additions	21,000	55,000	115,000	-	15,000	1,515,000
Funding Sources						
Beginning Reserve Balance	397,491	382,691	382,691	382,691	382,691	382,691
MSI Capital Grant	21,000	5,000	115,000	-	15,000	1,515,000
CCBF Grant		50,000		-		
Water For Life Grant						
Total Grant Funds Used	21,000	55,000	115,000	-	15,000	1,515,000
Reserve funds used	14,800	-	-			
Donated and Contributed Funding						
Annual Tax Levy	-	-	-	-		
Borrowing						
Total Planned Capital Additions	21,000	55,000	115,000	-	15,000	1,515,000

*Summer Village of Silver Beach**2025 Capital Budget and
5-Year Capital Plan Worksheet*

Planned Capital Additions	2,025	2,026	2,027	2,028	2,029	2,030
Ending Reserve Balance	382,691	382,691	382,691	382,691	382,691	382,691
Assumptions:						
LGFF Capital is ~ / year	70,391					
CCBF is ~ / year	9,069					
Amount of grants available						
LGFF	118,407	183,798	139,189	209,580	264,971	(1,179,638)
CCBF	15,992	(24,939)	(15,870)	(6,801)	2,268	11,337