

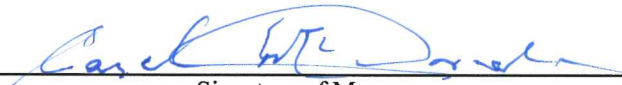
## Municipal Budget Submission Form For the Calendar Year 2025

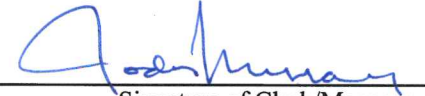
The estimates reported in this submission were approved by the Council of the Municipality of

**Town of Portugal Cove-St. Philip's**

Name of Municipality

at a meeting held on 26th day of November 2024  
Day Month Year

  
\_\_\_\_\_  
Signature of Mayor

  
\_\_\_\_\_  
Signature of Clerk/Manager

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**Deadline for Council Adoption: December 1, 2024**  
**Deadline for Submission: December 31, 2024**

## Debt Charges Summary

Loan Number	Name of Creditor	Purpose (Water, Roads; etc.)	Original Principal	Maturity Date (dd-month-yyyy)	Council Annual Payment	Provincial Annual Payment
56322894-012	RBC				\$291,687.00	
56322894-004	RBC				\$158,035.00	
56322894-008	RBC				\$42,108.00	
56322894-000	RBC				\$91,482.00	
6983-964	BMO				\$24,276.00	
6983-972	BMO				\$47,693.00	
6983-462	BMO				\$51,687.00	
	BMO				\$99,934.00	
	BMO				\$49,180.00	
001-0069556	Scotiabank				\$39,731.00	
001-0047116	Scotiabank				\$27,750.00	
9903	Scotiabank				\$20,588.00	
9904	Scotiabank				\$28,905.00	
9905	Scotiabank				\$26,533.00	
9902	Scotiabank				\$29,955.00	
	New Debt				\$677,309.00	
<b>Totals</b>					<b>\$1,706,853.00</b>	

**BEFORE CONTINUING:**



1. Transcribe **BOTH the above totals for Council Annual Payment and Provincial Annual Payment** to the appropriate boxes in section “7.1 Debt Charges From All Sources” of “7.0 FISCAL SERVICES” on Page 6.

2. Transcribe the above total of “Provincial Annual Payment” to sub-section 4.1.2 “Provincial Portion of Debt Charges” found in the section “4.1 Provincial Government Grants and Subsidies” on Page 11.

# Expenditures

<b>1.0 GENERAL GOVERNMENT</b>		
<b>1.1 Council</b>		
1.1.1. Remuneration for Councillors -----	\$190,100.00	
1.1.2. Travel -----	\$20,000.00	
<b>Total 1.1 Council -----</b>		<b>\$210,100.00</b>
<b>1.2 General Administration</b>		
1.2.1. Salaries -----	\$732,154.00	
1.2.2. Employee Benefits -----	\$56,020.00	
1.2.3. Payroll Burden -----	\$218,172.00	
1.2.4. Travel -----	\$0.00	
1.2.5. Supplies -----	\$20,000.00	
1.2.6. Purchased Services (other than Insurance) -----	\$118,600.00	
1.2.7. Professional Services -----	\$381,500.00	
1.2.8. Insurance -----	\$100,175.00	
<b>Total 1.2 General Administration -----</b>		<b>\$1,626,621.00</b>
<b>1.3 Municipal Elections &amp; By-elections -----</b>		<b>\$60,000.00</b>
<b>1.4 Property Assessment Services -----</b>		<b>\$123,690.00</b>
<b>1.5 Common Services</b>		
1.5.1 Engineering Services -----	\$0.00	
1.5.2 General Maintenance -----	\$446,375.00	
1.5.3 Professional Development and Training -----	\$60,000.00	
1.5.4 Public Relations -----	\$112,000.00	
<b>Total 1.5 Common Services -----</b>		<b>\$618,375.00</b>
<b>TOTAL 1.0 GENERAL GOVERNMENT -----</b>		<b>\$2,638,786.00</b>

<b>2.0 PROTECTIVE SERVICES</b>		
<b>2.1 Fire Protection</b>		\$468,299.00
<b>2.2 Emergency Preparedness and Response</b>		\$25,000.00
<b>2.3 Animal and Pest Control</b>		\$3,300.00
<b>2.4 Municipal Enforcement</b>		\$70,000.00
<b>2.5 Other Protective Services and Inspections</b>		\$0.00
<b>2.6 Salaries</b>		\$90,000.00
<b>TOTAL 2.0 PROTECTIVE SERVICES</b>		<b>\$656,599.00</b>
<b>3.0 TRANSPORTATION SERVICES</b>		
<b>3.1 Vehicle and Fleet Maintenance</b>		\$848,550.00
<b>3.2 Road Transport</b>		
3.2.1 Streets, Roads, Sidewalks, etc.	\$495,000.00	
3.2.2 Snow Removal	\$320,000.00	
3.2.3 Street Lighting	\$220,000.00	
3.2.4 Traffic Services	\$0.00	
<b>Total 3.2 Road Transport</b>		<b>\$1,035,000.00</b>
<b>3.3 Public Transit</b>		\$0.00
<b>3.4 Other Transportation Services</b>		\$0.00
<b>3.5 Salaries</b>		\$1,082,383.00
<b>TOTAL 3.0 TRANSPORTATION SERVICES</b>		<b>\$2,965,933.00</b>
<b>4.0 ENVIRONMENTAL HEALTH</b>		
<b>4.1 Water Supply</b>		\$583,000.00
<b>4.2 Sewage Collection and Disposal</b>		\$415,600.00
<b>4.3 Garbage and Waste Collection and Disposal</b>		\$520,000.00
<b>4.4 Other Environmental Health Services</b>		\$0.00
<b>4.5 Salaries</b>		\$624,928.00
<b>TOTAL 4.0 ENVIRONMENTAL HEALTH</b>		<b>\$2,143,528.00</b>

<b>5.0 PLANNING AND DEVELOPMENT</b>	
<b>5.1 Planning and Zoning</b> -----	\$224,361.00
<b>5.2 Community Improvement and Development</b> -----	\$0.00
<b>5.3 Regional Development</b> -----	\$120,000.00
<b>5.4 Tourism and Marketing</b> -----	\$26,000.00
<b>5.5 Other Planning and Development</b> -----	\$0.00
<b>5.5 Salaries</b> -----	\$640,800.00
<b>TOTAL 5.0 PLANNING AND DEVELOPMENT</b> -----	<b>\$1,011,161.00</b>

<b>6.0 RECREATION AND CULTURAL SERVICES</b>	
<b>6.1 Recreation Administration (Salaries)</b> -----	\$549,608.00
<b>6.2 Recreation Facilities</b>	
6.2.1 Recreation and Community Centres -----	\$54,000.00
6.2.2 Parks, Playgrounds, Trails, etc. -----	\$205,195.00
6.2.3 Stadium -----	\$0.00
6.2.4 Swimming Pool -----	\$0.00
<b>Total 6.2 Recreation Facilities</b> -----	<b>\$259,195.00</b>
<b>6.3 Cultural Facilities</b> -----	\$19,500.00
<b>6.4 Recreation and Cultural Programs, Activities etc.</b> -----	\$258,200.00
<b>6.5 Other Recreation and Cultural Services</b> -----	\$28,500.00
<b>TOTAL 6.0 RECREATIONAL AND CULTURAL SERVICES</b> -----	<b>\$1,115,003.00</b>

<b>7.0 FISCAL SERVICES</b>
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**7.1 Debt Charges From All Sources (from page 2)**

7.1.1 Municipal Annual Payment -----	\$1,706,853.00	(See page 2)
7.1.2 Provincial Annual Payment -----		(See page 2)
<b>Total 7.1 Debt Charges From All Sources</b> -----		<b>\$1,706,853.00</b>

**7.2 Transfers to Authorized Reserves and other Funds**

7.2.1 Provision for Uncollectible Taxes, Fees & Charges -----	\$15,000.00	
7.2.2 Operating Deficit of Prior Year -----	\$0.00	
7.2.3 Accumulated Deficit Reduction Plan -----	\$0.00	
7.2.4 Discounts, Losses, Allowances -----	\$50,000.00	
7.2.5 Capital Expenditure Out of Revenue:		
7.2.5.1 Canada Community Building Fund (Gas Tax) -----	\$370,000.00	
7.2.5.2 All Other (please provide list) -----	\$6,755,150.00	
<b>Total 7.2.5 Capital Expenditure Out of Revenue</b> -----	<b>\$7,125,150.00</b>	
7.2.6 Authorized Transfers to Reserves & Other Funds:		
7.2.6.1 Canada Community Building Fund (Gas Tax) -----	\$0.00	
7.2.6.2 All Other (please provide list) -----	\$228,867.00	
<b>Total 7.2.6 Authorized Transfers to Reserves &amp; Other Funds</b> -----	<b>\$228,867.00</b>	
<b>Total 7.2 Transfers to Authorized Reserves and Other Funds</b> -----		<b>\$7,419,017.00</b>
<b>7.3 Bank Charges &amp; Other Fiscal Services</b> -----		<b>\$108,000.00</b>
<b>TOTAL 7.0 FISCAL SERVICES</b> -----		<b>\$9,233,870.00</b>

<b>TOTAL EXPENDITURES</b>	<b>\$19,764,880.00</b>
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# Revenues

## 1.0 TAXES AND RELATED REVENUES

### 1.1 Property Tax Information

1.1.1 Residential Property Info.	Assessed Values	Number of Properties	Tax Rate	Total Tax
1.1.1.1. Mil Rate Method	\$1,400,771,157	4,240	7	\$9,805,398.10
1.1.1.2. Minimum Tax Method	\$6,600	4	\$20.00	\$80.00
1.1.1.3. Residential Grants in Lieu				
1.1.1.4. Residential Exempt Properties				

<b>Total Residential Property Info</b> -----	\$1,400,777,757	4,244		\$9,805,478.10
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1.1.2 Commercial/Non-Residential	Assessed Values	Number of Properties	Tax Rate	Total Tax
1.1.2.1. Mil Rate Method	\$11,480,700	44	7	\$80,364.90
1.1.2.2. Minimum Tax Method (General)	\$0	1	\$20.00	\$20.00
1.1.2.3. Minimum Tax Method (Small Structures)				
1.1.2.4. Non-Residential Grants in Lieu				
1.1.2.5. Tax Agreements				
1.1.2.6. Non-Residential Exempt Property				

<b>Total Commercial/Non-Residential</b> -----	\$11,480,700	45		\$80,384.90
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1.1.3 Vacant Land	Assessed Values	Number of Properties	Tax Rate	Total Tax
1.1.3.1. Minimum Rate Method	\$34,700	22	\$20.00	\$440.00

<b>Total Vacant Land</b> -----	\$34,700	22		\$440.00
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<b>Total 1.1 Property Tax Information</b> -----	\$1,412,293,157	4,311		\$9,886,303.00
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**BOX A**

**1.2 Water and Sewage Fee Information**

<b>1.2.1 Residential Water and Sewage</b>	<b># Household Units</b>	<b>Tax (Fee) Rate</b>	<b>Total Tax (Fee)</b>
1.2.1.1. # of Households (Not Connected)	2,678		
1.2.1.2. Water and Sewage Tax (Fee)	1,298	795	\$1,031,910.00
1.2.1.3. Water Tax (Fee) Only (if Separate Tax (Fee))	226	545	\$123,170.00
1.2.1.4. Sewage Tax (Fee) Only (if Separate Tax (Fee))	42	250	\$10,500.00
1.2.1.5. Other Residential W/S Tax (Fee)			

**Total Number of Household Units** ----- 4,244

**Total 1.2.1 Residential W/S Tax (Fee)**----- \$1,165,580.00

<b>1.2.2 Commercial/Non-Residential Water and Sewage</b>	<b># Comm. / Non-Res. Units</b>	<b>Tax (Fee) Rate</b>	<b>Total Tax (Fee)</b>
1.2.2.1. # of Commercial/Non-Residential Units (Not Connected)	38		
1.2.2.2. Water and Sewage Tax (Fee)	25	930	\$23,250.00
1.2.2.3. Water Tax (Fee) Only (if Separate Tax (Fee))	3	575	\$1,725.00
1.2.2.4. Sewage Tax (Fee) Only (if Separate Tax (Fee))	0	355	\$0.00
1.2.2.5. Other Commercial/Non-Residential W/S Tax (Fee))	141		\$76,800.00
1.2.2.6. Industrial & Institutional W/S (e.g. Fish Plants, Hospitals)	1		\$13,500.00

**Total # of Comm./Non-residential Units** ----- 208

**Total 1.2.2 Commercial/Non-Residential Water and Sewage Tax (Fee)** ----- \$115,275.00

**Total 1.2 Water and Sewage Tax (Fee)** ----- \$1,280,855.00

**BOX B**



**1.3 Other Tax Information**

<b>1.3 Other Taxes</b>	<b># Assessed the Tax</b>	<b>Tax Rate</b>	<b>Total Tax</b>
1.3.1. Poll Tax (No longer permitted after 2027)	0	\$0.00	\$0.00
1.3.2. Business Tax (attach tax structure)			\$111,990.00
1.3.3. Utility Tax		2.5%	\$392,229.00
1.3.4. Municipal Utility (Sales) Tax			\$0.00
1.3.5. Direct Seller Tax			\$0.00
1.3.6. Other Authorized Taxes			\$0.00
1.3.7. Tourist Accomodations Tax (By-Law Required, max 4% daily rate)		4%	\$0.00

**Total 1.3 Other Taxes** ----- \$504,219.00

**BOX C**

**Grand Total 1.0 Taxes and Related Revenue** ----- \$11,671,377.00

**(Total of Boxes A, B and C)**

**2.0 SALES OF GOODS AND SERVICES**

2.1 Garbage Collection Fees -----	\$0.00
2.2 Recreation and Cultural Services -----	\$216,900.00
2.3 Transportation Services -----	\$0.00
2.4 Fire Protection Service Fees -----	\$0.00
2.5 Animal and Pest Control Fees -----	\$0.00
2.6 Tipping Fees -----	\$0.00
2.7 Water Supply -----	\$0.00
2.8 Other Sales of Goods and Services -----	\$0.00
<b>TOTAL 2.0 SALES OF GOODS AND SERVICES -----</b>	<b>\$216,900.00</b>

**3.0 OTHER REVENUE FROM OWN SOURCES**

3.1 Assessments, Levies, Fees and Charges -----	\$185,600.00
3.2 Rental Income -----	\$0.00
3.3 Interest from Investments -----	\$150,000.00
3.4 Interest Collected on Overdue Accounts -----	\$100,000.00
3.5 Other Revenue From Own Sources -----	\$0.00
<b>TOTAL 3.0 OTHER REVENUE FROM OWN SOURCES -----</b>	<b>\$435,600.00</b>

**4.0 GOVERNMENT TRANSFERS**

**4.1 Provincial Government Grants and Subsidies**

4.1.1. Municipal Operating Grant -----	\$308,943.00
4.1.2. Provincial Portion of Debt Charges -----	
4.1.3. Provincial Gas Tax Revenue -----	\$69,548.00
4.1.4. Other Provincial Grants and Subsidies (Please attach list)-----	\$5,014,167.00

(See page 2)

**Total 4.1 Provincial Government Grants and Subsidies -----** **\$5,392,658.00**

**4.2 Federal Government Grants and Subsidies**

4.2.1. Canada Community Building Fund (Gas Tax) -----	\$370,000.00
4.2.2. Other Federal Grants and Subsidies (please provide list) -----	\$864,700.00

**Total 4.2 Federal Government Grants and Subsidies -----** **\$1,234,700.00**

**TOTAL 4.0 GOVERNMENT TRANSFERS -----** **\$6,627,358.00**

**5.0 OTHER TRANSFERS**

**5.1. Operating Surplus of Prior Year -----** **\$763,645.00**

**5.2. Transfers from Authorized Reserves**

5.2.1. Canada Community Building Fund (Gas Tax) -----	\$0.00
5.2.2. Other (please provide list) -----	\$50,000.00

**TOTAL 5.0 OTHER TRANSFERS -----** **\$813,645.00**

<b>TOTAL REVENUE</b>	<b>\$19,764,880.00</b>
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## Please Calculate the Debt Servicing Ratio (DSR):

<b>Debt Servicing Ratio (DSR)</b>
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**Step 1: Fill in the following information**

<b>Municipal Annual Debt Payment (7.1.1 - Page 6)</b> -----		\$1,706,853.00
Local Revenue 1 Total Taxes and Related Revenue (Page 9)-----	\$11,671,377.00	
Local Revenue 2 Total Sales of Goods and Services (Page 10)-----	\$216,900.00	
Local Revenue 3 Total Other Revenue from Own Sources (Page 10)-----	\$435,600.00	
<b>Total Local Revenue</b> -----		\$12,323,877.00
<b>Municipal Operating Grant (MOG) (4.1.1. Page 11)</b> -----		\$308,943.00
<b>Provincial Gas Tax Revenue (4.1.3. Page 11)</b> -----		\$69,548.00
<b>Debt Servicing Ratio</b> -----		<b>13%</b>

**Step 2: DSR Calculation**

$$\begin{array}{rccccccc}
 \$1,706,853.00 & \div & ( & \$12,323,877.00 & + & \frac{\$308,943.00}{\text{MOG}} & + & \frac{\$69,548.00}{\text{Provincial Gas Tax Revenue}} & ) \\
 \text{Municipal Debt} & & & \text{Local Revenue} & & & & & \\
 & & & & & & = & & \\
 & & & & & & & & \frac{13\%}{\text{DSR (\%)}}
 \end{array}$$

## Summary of The Municipal Budget Submission Form

<b>Name of Municipality</b>	<b>Town of Portugal Cove-St. Philip's</b>	<b>Budget Year</b>	<b>2025</b>
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From The Municipal Budget Submission Form, the totals of the seven expenditure functions, the total expenditures, the totals of the five main revenue sources and the total revenues are found in the appropriate boxes below.

### Expenditures

1.0 General Government -----	\$2,638,786.00	
2.0 Protective Services -----	\$656,599.00	
3.0 Transportation Services -----	\$2,965,933.00	
4.0 Environmental Health -----	\$2,143,528.00	
5.0 Planning and Development -----	\$1,011,161.00	
6.0 Recreation and Cultural Services -----	\$1,115,003.00	
7.0 Fiscal Services -----	\$9,233,870.00	
<b>Total Expenditures -----</b>		<b>\$19,764,880.00</b>

### Revenues

1.0 Taxes -----	\$11,671,377.00	
2.0 Sales of Goods and Services -----	\$216,900.00	
3.0 Other Revenue From Own Sources -----	\$435,600.00	
4.0 Government Transfers -----	\$6,627,358.00	
5.0 Other Transfers -----	\$813,645.00	
<b>Total Revenues -----</b>		<b>\$19,764,880.00</b>

**EXPENSES**

7.2.5.2 Transfers to Authorized Reserves and other Funds  
 Capital Expenditure out of Revenue: All Other

48,000	Anchor Lookout
233,347	Anglican cemetary road bridge + over run
100,000	Turn Arounds for Snowclearing
32,175	Voiseys Brook Trail Lighting 3rd Phase
5,800	Ditching Bucket for Backhoe
21,000	Kantech System for Park Bldgs
50,000	Civic Centre Planning (lifestyle reserve)
759,640	St. Philips WWTP expansion ICIP
529,251	UV System - WWTP Pcove - MCW-21314
150,000	Installation of Generators
906,673	MYCW 2023-2026 (906,673 prov. Portion)
3,428,456	Indian Meal Line Water Main
40,000	FD - Electric Combination Extrication Rescue Tool
50,000	FD - Vehicle exhaust fumes extraction System
20,000	Safety Net Replacement
150,000	Roads - Land Acquisition (Emberleys, Meadow Hgts)
40,000	Arts Mural - SP Marina
190,808	Cost Shared Infrastructure Projects
<u>6,755,150</u>	

7.2.6.2 Authorized Transfers to Reserves & Other Funds:  
 All Other

76,647	Transfer to Debt Reserve
<u>152,220</u>	Transfer to Infrastructure Reserve
228,867	

**REVENUE**

4.1.4 Provincial Government Grants and Subsidies  
 Other Provincial Grants and Subsidies

10,000	Recreation Grants
116,656	Anglican Cemetary Rd Project - 17-RNC-20-00013
325,560	WWTP Expansion - 17-GI-23-00008
906,673	MYCW 2023-2026
226,822	UV Pcove WWTP - 17-GI-22-000041
2,399,913	Indian Meal Line Water Main Ext Project
1,028,543	Funds rec'd from Sale of Maggies Place - used as Towns portion of Indian Meal Line Project
<u>5,014,167</u>	

4.2.2 Federal Government Grants and subsidies  
 Other Federal Grants and Subsidies

11,500	Recreation & Student Grants
116,691	Anglican Cemetary Rd Project - 17-RNC-20-00013
434,080	WWTP Expansion - 17-GI-23-00008
<u>302,429</u>	UV Pcove WWTP - 17-GI-22-000041
864,700	

5.2.2 Transfers from Authorized Reserves  
 Other

<u>50,000</u>	From Lifestyle Centre planning Reserve
50,000	