

TOWN OF ARBORG 2026 FINANCIAL PLAN PRESENTATION



OBJECTIVES OF THE PUBLIC HEARING

To provide residents with an overview of the 2026 Financial Plan and an opportunity to ask questions, gather information and provide feedback.

LEGISLATED REQUIREMENTS ~ THE MUNICIPAL ACT – Section 162

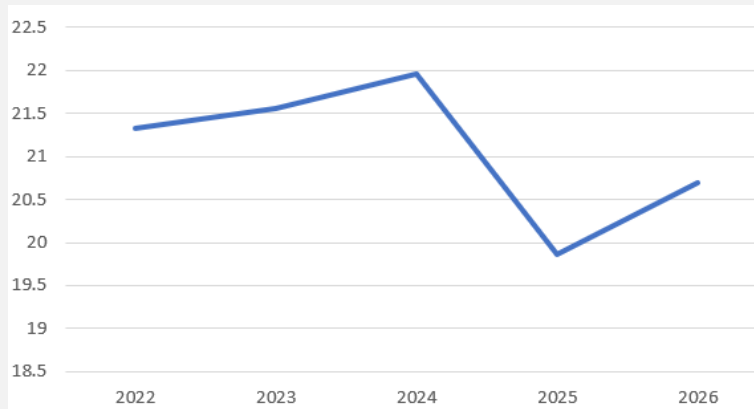
Council must adopt a financial plan consisting of:

- an operating budget;
- a capital budget;
- an estimate of revenues/expenditures for the following year;
- a 5-year capital expenditures program.

If you would like more details regarding the information presented, please contact CAO Cindy Stansell at (204) 376-2647 or by email at cao@townofarborg.com.

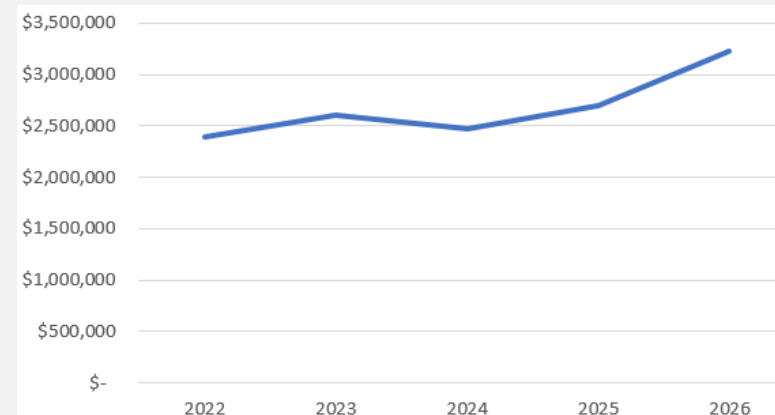
WHAT TO EXPECT IN 2026

TOTAL MUNICIPAL MILL RATE



Mill Rate to increase by 0.830 Mills
From 2025 to 2026

TOTAL OPERATIONAL SPENDING



From \$2,698,655 in 2025 to \$3,229,205 in 2026
Increase of \$530,550 or 19.7%

CURRENT SITUATION ASSESSMENT

2025 Portioned Assessment – \$ 67,258,570

2026 Portioned Assessment – \$ 67,496,580

Total Assessment Increase – \$ 238,010

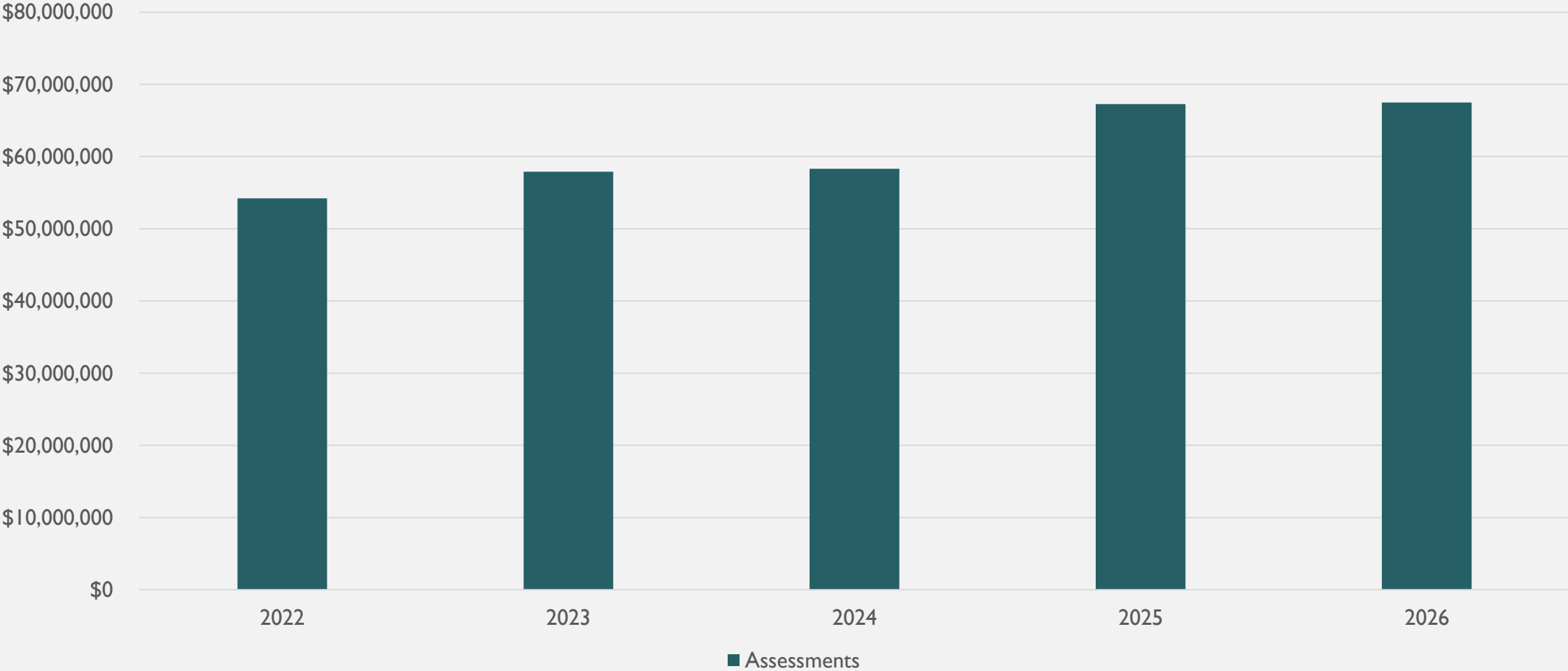
Total Share of Portioned Assessment

- Residential – 70.12% (70% in 2025)
- Commercial – 26.50% (26.5% in 2025)
- Other – 3.25% (3.27% in 2025)
- Farm – 0.13% (0.14% in 2025)

**2026 was NOT a reassessment year*

2022-2026 ANNUAL ASSESSMENTS

Assessments



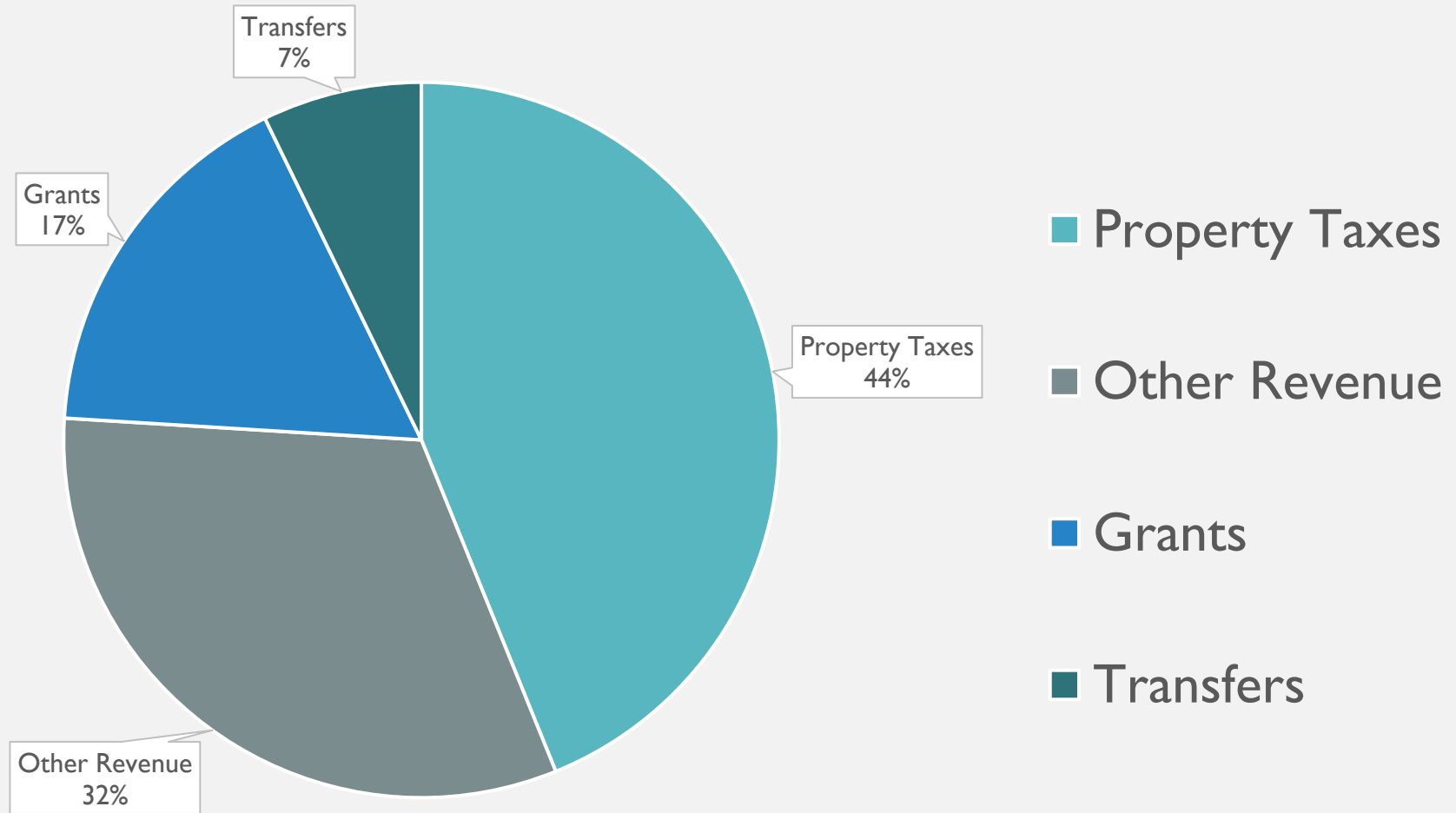
GENERAL OPERATING FUND - SUMMARY

	2025	2026	Variance	% Change
Other Revenues & Transfers	\$ 1,341,360	\$ 1,812,610	\$ 471,250	35.1%
Taxation	\$ 1,357,295	\$ 1,416,595	\$ 59,300	4.4%
Basic Expenditures	\$2,698,655	\$3,229,205	\$ 530,550	19.7%

OTHER REVENUES, TRANSFERS AND TAXES

	2025 ACTUAL	2026 BUDGET	Variance
Taxes Added & Penalties	\$ 21,088	\$ 23,000	\$ 1,912
Licenses, Fines & Permits	\$ 7,678	\$ 7,260	-\$ 418
Sale of Goods & Service	\$ 64,097	\$ 875,815	\$ 811,718
Rentals, Leases & Fees	\$ 86,388	\$ 89,860	\$ 3,472
Return from Investments	\$ 30,411	\$ 30,000	-\$ 411
Unconditional Grants	\$ 470,590	\$ 471,000	\$ 410
Conditional Grants	\$ 336,963	\$ 72,150	-\$ 264,813
Other Revenues	\$ 77,351	\$ 10,800	-\$ 66,551
Transfer from Reserves	\$ 385,433	\$ 232,725	-\$ 15,940
SUB-TOTAL	\$ 1,480,000	\$ 1,812,610	\$ 332,610
Property Taxes	\$ 1,357,295	\$ 1,416,595	\$ 59,300
TOTAL Municipal Revenue	\$ 2,837,295	\$ 3,229,205	\$ 391,910

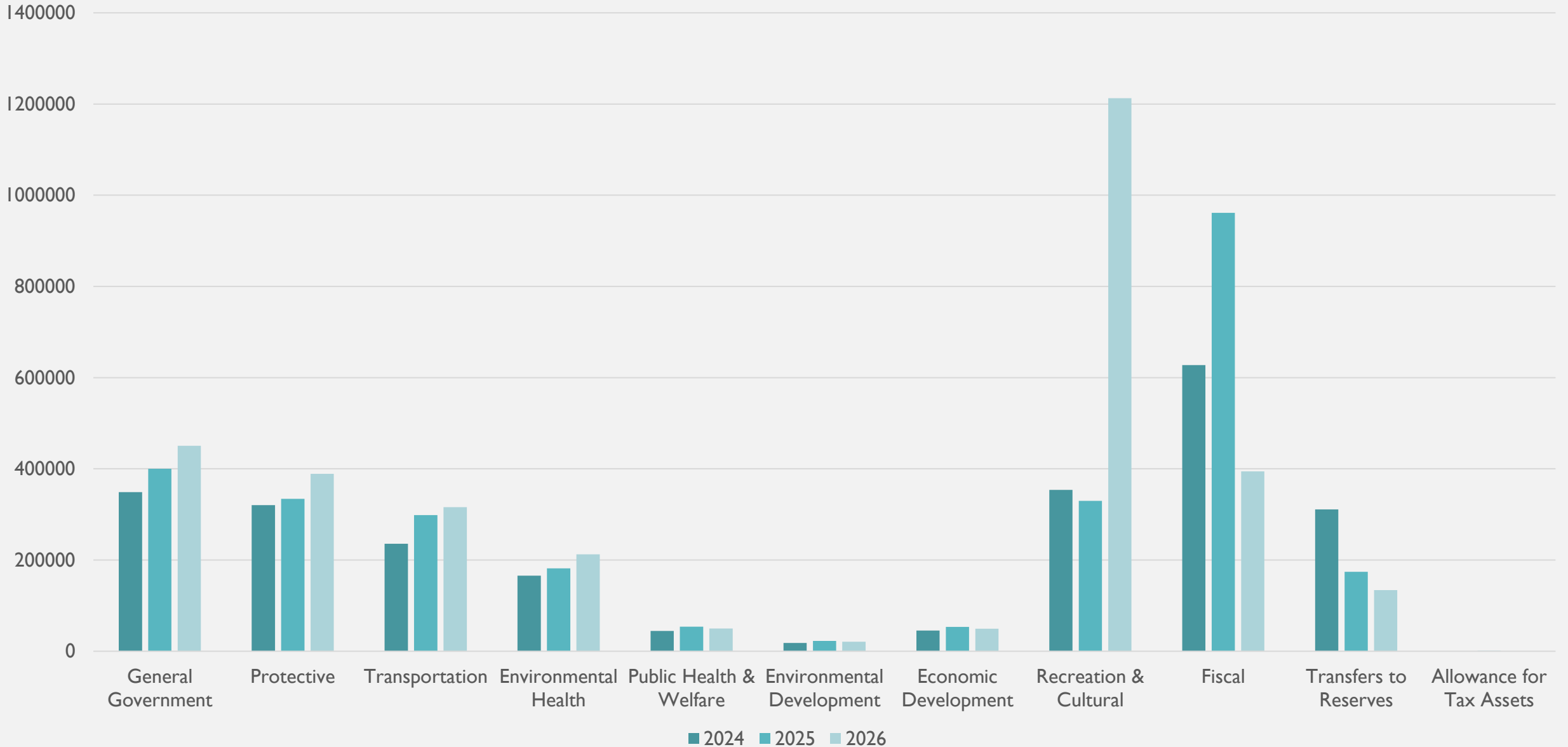
SOURCES OF FUNDS



EXPENDITURES

Services	2025 Actual	2026 Budget	Variance	
General Government	\$ 399,966	\$ 450,405	\$ 50,439	Office Windows, Office Duct Cleaning, Bathroom Repairs
Protective	\$ 334,042	\$ 388,969	\$ 54,927	Flood Control, Fire Budget ↑
Transportation	\$ 298,659	\$ 315,810	\$ 17,151	Fuel ↑, Repairs & Maint ↑
Environmental Health	\$ 181,842	\$ 212,585	\$ 30,743	Garbage Collection ↑
Public Health & Welfare	\$ 53,772	\$ 49,900	-\$ 3,872	
Environmental Development	\$ 22,575	\$ 20,950	-\$ 1,625	
Economic Development	\$ 53,240	\$ 49,450	-\$ 3,790	
Recreation & Cultural	\$ 329,585	\$ 1,212,630	\$ 883,045	Parks & Rec now part of Town Operations/Revenue Offset
Fiscal	\$ 961,466	\$ 394,106	-\$ 567,360	Handi-van/Transits in 2025 along with Paving Projects
Transfers to Reserves	\$ 174,086	\$ 134,000	-\$ 40,086	Decrease in Transfers
Allowance for Tax Assets	\$ 752	\$ 400	-\$ 352	
TOTAL	\$ 2,809,985	\$ 2,698,358	\$ 227,967	

GENERAL OPERATING EXPENDITURES



GENERAL OPERATING – CAPITAL EXPENDITURES

Project	Funded By	Budget
Sidewalk Construction	Canada-Community Building Reserve Fund	\$ 100,000
Town Electronic Sign	Economic Development Reserve Fund	\$ 30,000
Reactor Blade for Loader	General Operating Fund	\$ 27,000
Recreation Land Purchase	Borrowing	\$ 200,000
	Municipal Partner (Bifrost-Riverton)	\$ 200,000
Arena Ice Plant	Borrowing	\$ 400,000
	Municipal Partner (Bifrost-Riverton)	\$ 400,000
	Possibly Grant Funding	

GENERAL OPERATING RESERVE FUND PROJECTIONS

Reserve Fund	Opening Balance	Transfer to	Expenditures	Closing Balance
General Reserve	\$ 272,657	-	-	\$ 272,657
Building Reserve	\$ 77,372	-	\$ 25,000	\$ 52,372
PCH Building Reserve	\$ 222,362	\$ 15,000	-	\$ 237,362
Fire Capital Reserve	\$ 17,689	-	-	\$ 17,689
Equipment Replacement Reserve	\$ 40,201	\$ 15,000	-	\$ 55,201
Environmental Health Services Reserve	\$ 23,239	-	-	\$ 23,239
Handi-Van Reserve	\$ 3,910	-	-	\$ 3,910
Economic Development Reserve	\$ 156,503	-	\$ 30,000	\$ 126,503
Walking Trail Reserve	\$ 83	-	-	\$ 83
Recreation & Cultural Reserve	\$ 86,920	\$ 15,000	-	\$ 101,920
Critical Infrastructure Reserve	\$ 1,035	-	-	\$ 1,035
Paving Reserve	\$ 66,303	\$ 15,000	-	\$ 81,303
Canada-Community Building Reserve	\$ 210,023	\$ 74,000	\$ 100,000	\$ 184,023
Mitigation and Preparedness Reserve	\$ 11,878	-	\$ 10,000	\$ 1,878
Arborg-Bifrost Fire Shared Reserve	\$ 156,562	-	\$ 150,500	\$ 6,062
TOTAL	\$ 1,710,508	\$ 134,000	\$ 315,500	\$ 1,529,008

UTILITY OPERATING FUND - SUMMARY

	2025 Actual	2026 Budget	Variance	% Change
REVENUES				
Water & Sewer Consumer Sales	\$ 418,894	\$ 428,840	\$ 9,946	2.4%
Other Revenue	\$ 92,418	\$ 109,175	\$ 16,757	18.1%
Grants	\$ 62,717	\$ 880,800	\$ 818,083	1,304.4%
Transfer from Revenue Fund	\$ 34,391	\$ 34,400	\$ 9	0.02%
Transfer from Reserves	-	\$ 10,845	\$ 10,845	
Borrowing	-	\$ 750,000	\$ 750,000	
TOTAL REVENUES	\$ 608,420	\$ 2,214,060	\$ 1,605,640	263.9%
EXPENDITURES				
Administration Costs	\$ 158,627	\$ 176,175	\$ 17,548	11.1%
Water Production & Distribution Costs	\$ 143,096	\$ 166,744	\$ 23,648	16.5%
Sewage Collection & Disposal	\$ 77,115	\$ 72,141	-\$ 4,974	-6.5%
Fiscal Services	\$ 34,391	\$ 34,400	\$ 9	0.02%
Contribution to Capital	\$ 179,955	\$ 1,764,600	\$ 1,584,645	880.6%
Transfer to Utility Reserve	-	-	-	
TOTAL EXPENDITURES	\$ 593,183	\$ 2,214,060	\$ 1,620,877	273.3%

UTILITY OPERATING – CAPITAL EXPENDITURES

Project	Funded By	Amount
Distribution Pumps	Utility Operating Fund	\$ 12,500
	MWSB	\$ 12,500
WTP Filtration Design & Upgrades	Utility Operating Fund	\$ 75,000
	Borrowing	\$ 750,000
	MWSB	\$ 825,000
Generator Upgrades	Utility Operating Fund	\$ 3,000
Electrical Panel Upgrades	Utility Operating Fund	\$ 16,455
	Utility Contingency & Mitigation Reserve Funds	\$ 26,845
	MWSB	\$ 43,300

UTILITY CONTINGENCY RESERVE FUND - PROJECTIONS

	Opening Balance	Proposed Transfer	Proposed Expense	Closing Balance
Utility Contingency Reserve	\$ 363,772	-	\$ 16,845	\$ 346,927

CURRENT MUNICIPAL DEBT

Maximum Municipal Debt 7% of the Total Municipal Assessment		Maximum Annual Debt Payments 20% of Annual Revenue	
At Large Total Assessment	\$ 67,496,580	Annual Revenue (Less Trsf fr Reserves)	\$ 2,996,480
7% of Assessment	\$ 4,724,760	20% of Annual Revenue	\$ 599,296
Current Existing Debt	\$ 729,583	Current Total Debt Payments	\$ 182,106
Borrowing Capacity Remaining	\$ 3,995,177	Debt Payment Capacity Remaining	\$ 417,190

EXISTING DEBENTURES

Purpose	By-law No.	Maturity	Area Levied	Payment	Mill Rate
Pavement	1-2016	2030	District 3	\$ 72,733.40	0.898
Recreation & Landfill	5-2021	2026	District 3	\$ 43,825.62	0.541
Fire Truck	4-2022	2031	District 3	\$ 20,329.06	0.251
Landfill Expansion	10-2022	2037	District 3	\$ 10,827.02	0.134
Watermain Renewal 2015	3-2016	2030	District 3	\$ 34,391.06	0.425

PROPOSED BORROWING 2026

Purpose	By-law No.	Term	Interest Rate (Max)	Total Borrowing	Annual Debt Payment
WTP Filtration System	4-2026	2027-2041	5.25%	\$ 750,000	\$ 73,482.86
Arena Ice Plant	5-2026	2027-2036	5.00%	\$ 400,000	\$ 51,801.83
Recreation Land Purchase	6-2026	2027-2036	5.00%	\$ 200,000	\$ 25,900.91

5-YEAR CAPITAL EXPENDITURE PLAN

Purpose	2027	2028	2029	2030	2031	Total	Source of Funds			
							Operating	Reserves	Borrowing	Other
Sidewalks		\$50,000		\$50,000		\$100,000		\$100,000		
PW Shop			\$200,000			\$200,000		\$200,000		
Excavator		\$195,000				\$195,000		\$140,000		\$55,000
Rec Complex	\$1,200,000	\$1,200,000				\$2,400,000				\$2,400,000
Pool Liner	\$60,000					\$60,000	\$30,000	\$30,000		
CR Ice Plant			\$100,000			\$100,000			\$50,000	\$50,000
Paving Projects				\$2,000,000		\$2,000,000		\$150,000	\$1,850,000	
Lift Stn Upgrade	\$182,000					\$182,000		\$91,000		\$91,000
Intercept Sewer	\$201,000					\$201,000		\$100,500		\$100,500
WM Upgrades		\$891,000				\$2,001,000			\$445,500	\$445,500
Lift Stn North	\$600,000					\$600,000			\$300,000	\$300,000
Lagoon Repairs			\$450,000			\$450,000			\$225,000	\$225,000
WM Upgrades					\$1,110,000	\$1,110,000			\$555,000	\$555,000
TOTALS	\$2,243,000	\$2,336,000	\$750,000	\$2,050,000	\$1,110,000	\$8,489,000	\$30,000	\$811,500	\$3,425,500	\$4,222,000

TAX DUE DATE & PENALTIES

**2026 Taxes Due –
Tuesday, September 29th, 2026**

Tax & Utility Penalties 1.25%

Applied on the first day of each month

QUESTIONS?