



CITY OF
SALMON ARM

2019 Annual Report

City of Salmon Arm, British Columbia
For the fiscal period ending December 31, 2019



2019 Annual Report

For the fiscal period ending December 31, 2019

The City of Salmon Arm 2019 Annual Report has been prepared by the Corporate Services and Financial Services Departments pursuant to Section 98 of the Community Charter.

CITY OF
SALMON ARM

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Incorporated
May 4, 1905

City Area
18,541 hectares

Average City Elevation
358 metres

Population
19,115

Gravel and Earth Roads
31 km

Surfaced Roads
212 km

Kilometers of Utilities
Watermains – 203
Sanitary & Storm - 255

Utility Connections
Water – 6,010
Sanitary – 5,090

Water Hydrants
821

Value of Building Permits
\$58,511,534 (2019)

Business Licenses Issued
1,345 (2019)

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City Award 2018

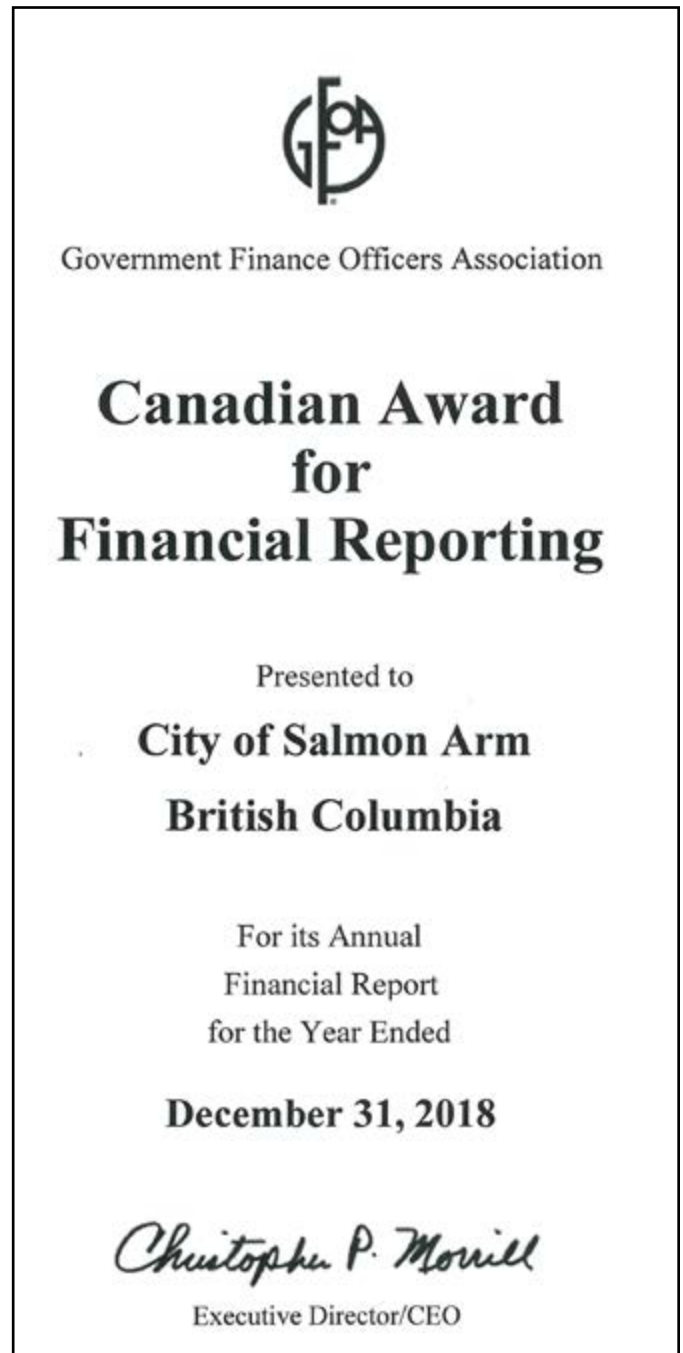
Government Finance Officers Association of the United States and Canada (GFOA) awarded a Canadian Award for Financial Reporting to the City of Salmon Arm for its annual financial report for the fiscal year ended December 31, 2018. The Canadian Award for Financial Reporting program was established to encourage municipal governments throughout Canada to publish high quality financial reports and to provide peer recognition and technical guidance for officials preparing these reports. In order to be awarded a Canadian Award for Financial Reporting, a government unit must publish an easily readable and efficiently organized annual financial report, whose contents conform to program standards. Such reports should go beyond the minimum requirements of generally accepted accounting principles and demonstrate an effort to clearly communicate the municipal government's financial picture, enhance an understanding of financial reporting by municipal governments, and address user needs.

"The Canadian Award for Fi-

ancial Reporting recognizes excellence in governmental accounting and financial reporting and represents a significant accomplishment by a municipal government and its management" quotes GFOA. It recognizes and encourages excellence in reporting and producing high quality financial reports.

The City of Salmon Arm's 2018 Annual Report has been judged by impartial Canadian Review Committee members to meet the high standards of the program, including demonstrating a constructive "spirit of full disclosure".

The Canadian Award for Financial Reporting Achievement has been presented to the Chief Financial Officer, Chelsea Van de Cappelle, CPA. Van de Cappelle advises that "it takes a team to create the City's Annual Report and their commitment and dedication to meet the stringent financial requirements of the Canadian Award for Financial Reporting". Thanks to the many City staff who contributed to this year's Annual Report. This is the twelfth year in a row that the City has received this national award.



A Canadian Award for Financial Reporting is valid for a period of one year only. We believe our current report continues to conform to the Canadian Award for Financial Reporting program requirements, and we will be submitting it to GFOA to determine its eligibility for another award.

The City of Salmon Arm's 2018 Annual Report can be viewed on the City's website at www.salmonarm.ca or a copy may be picked up at City Hall.

Message from the Mayor



2019 was a positive year for our City. We recorded a strong year of construction, with over 55 million dollars in building permit values. It was encouraging to see building across the spectrum: industrial, commercial and both single and multi-family residential.

Working in collaboration with many local groups, we launched our new tag line, “Small City, Big Ideas.” Our goal is to move Salmon Arm forward, by attracting more young families to our area. We are building on our competitive advantages such as a strong innovation/tech sector to provide employment opportunities, while building on outdoor lifestyle amenities like trails and mountain bike routes.

City Council has been proactive in a number of other areas to help support families wanting to come to Salmon Arm. The housing task force has continued its’ extensive work over this year. Construction is currently under way that will provide over one hundred units of subsidized/supportive housing.

We live in an amazing place, and people are looking to come here. Maclean’s Magazine, ranked Salmon Arm as the best place to live in Western Canada, something those of us who live here, already know!

It is the people of Salmon Arm that make this place so special. Our City is full of talented, passionate and caring residents, who volunteer their time to make Salmon Arm tick!

A handwritten signature in black ink, appearing to read 'Alan Harrison'.

Alan Harrison
Mayor



Mayor and Council



The Mayor and Council for the City of Salmon Arm were each elected for a four-year term in October 2018. The next municipal election will take place in 2022. Each member of Council represents the City at large and is appointed to both City and regional committees.

Council meetings are held on the second and fourth Mondays of each month at City Hall beginning at 2:30 p.m. and reconvening at 7:00 p.m. for the hearing portion of the meeting. Meeting agendas are available from City Hall and the City's website. Residents are encouraged to attend open Council meetings.

Mayor Alan Harrison

Alan was elected to Council from 1991 – 1996 and then again in 2006 – 2018. He was then elected as Mayor in 2018.



Councillor Debbie Cannon

Debbie was elected to Council from 2006-2014 and then again in 2018.



Councillor Chad Eliason

Chad was elected to Council in 2006.



Councillor Kevin Flynn

Kevin was elected to Council from 2003-2010 and then again in 2014.



Councillor Tim Lavery
Tim was elected to Council in 2014.



Councillor Sylvia Lindgren
Sylvia was elected to Council in 2018.



Councillor Louise
Wallace Richmond
Louise was elected to Council in 2014.



Committee Appointments



Committee / Agency	Council Member Appointed
Agricultural Advisory Committee	Councillor Tim Lavery
Community Heritage Commission	Councillor Debbie Cannon
Cultural Master Plan Task Force	Councillor Louise Wallace Richmond
Development and Planning Services Committee	Mayor and Council
Downtown Parking Commission	Councillor Chad Eliason
Environmental Advisory Committee	Councillor Sylvia Lindgren
Greenways Liaison Committee	Councillor Tim Lavery
Housing Task Force	Councillor Louise Wallace Richmond / Councillor Tim Lavery
Shuswap Regional Airport Commission	Mayor Alan Harrison
Shuswap Regional Airport (Salmon Arm) Committee	Mayor Alan Harrison
Social Impact Advisory Committee	Councillor Louise Wallace Richmond





Committee / Agency	Council Member Appointed
Chamber of Commerce	Councillor Louise Wallace Richmond
Columbia Shuswap Regional District	Councillor Kevin Flynn / Councillor Chad Eliason
Columbia Shuswap Regional District Alternates	Councillor Debbie Cannon / Councillor Tim Lavery
Columbia Shuswap Regional District (Tournism)	Councillor Debbie Cannon
Downtown Salmon Arm (DSA)	Councillor Kevin Flynn
Fire Department Liaison	Mayor Alan Harrison
First Nations Partnership	Councillor Louise Wallace Richmond / Mayor Alan Harrison
Salmon Arm Economic Development Society	Councillor Kevin Flynn
Kelowna Airport Committee	Mayor Alan Harrison
MIABC Voting Delegate (Alternate)	Councillor Chad Eliason (Councillor Kevin Flynn / Councillor Debbie Cannon)
Okanagan College Regional Advisory Committee	Councillor Sylvia Lindgren
Okanagan Regional Library	Councillor Tim Lavery
RCMP Liaison	Mayor Alan Harrison
Salmon Arm Roots and Blues Festival Liaison	Councillor Debbie Cannon
Salmon Arm Bay Nature Enhancement Society (SABNES)	Councillor Sylvia Lindgren
Salmon Arm Fall Fair Liaison	Councillor Sylvia Lindgren
SEP Executive Committee Liaison (CSRD Bylaw 5690)	Councillor Tim Lavery / Mayor Alan Harrison
Shuswap Community Futures	Councillor Sylvia Lindgren
Shuswap Community Foundation	Mayor Alan Harrison
Shuswap Recreation Society	Councillor Debbie Cannon
Shuswap Watershed Council	Councillor Tim Lavery

Message from the Chief Administrative Officer



It is with pride that I present the City of Salmon Arm's 2019 Annual Report, which highlights not only our strong financial position but the continued dedication of Council and Staff to deliver outstanding services to our residents and visitors.

2019 was another year of growth, development and changes for Salmon Arm. The Ross Street Underpass detailed designs were finished and Phase I was constructed with the balance scheduled to get underway in 2020. City Council adopted a Street Solicitation Bylaw to restrict solicitation within specified distances of business and a Cemetery Management Bylaw to govern our cemeteries including the newly opened Shuswap Memorial Cemetery. The food waste curbside collection program was introduced in 2019 and since implementation has significantly reduced the amount of waste entering the landfill.

The City embarked on four strategies for Salmon Arm in 2019; the Community Housing Strategy, Community Energy Plan, Cultural Master Plan and Childcare Action Plan. Staff accompanied by contractors undertook these projects in 2019 which are scheduled to be completed in 2020 to help guide the City.

Staff have been working steadily to deliver strategic initiatives identified by Council in the Corporate Strategic Plan while also continuing to meet out statutory requirements and plan for the future.

Salmon Arm is a thriving community with a wonderful balance of recreation, arts and culture. We look forward to your participation and input as the City continues to grow and are committed to ensuring that Salmon Arm remains a safe, prosperous and beautiful city to reside in.

A handwritten signature in black ink that reads "Carl Bannister". The signature is written in a cursive, slightly slanted style.

Carl Bannister, MCIP
Chief Administrative Officer

Financial Services Report



Box 40, 500 – 2 Avenue NE
Salmon Arm, British Columbia, V1E 4N2

June 15, 2020

In accordance with Section 98 of the Community Charter, the City of Salmon Arm (City) must include in its Annual Report audited annual financial statements for the previous year. Noted below are comments with respect to the financial status of the City.

The consolidated financial statements for the year ended December 31, 2019, were prepared by City staff, pursuant to Section 167 of the Community Charter and in accordance with generally accepted accounting principles for local governments, as recommended by the Public Sector Accounting Board (PSAB) of the Canadian Institute of Chartered Accountants.

The consolidated financial statements have been audited by BDO Canada LLP, Chartered Professional Accountants, in accordance with Canadian generally accepted auditing standards. The role of the auditor is to examine the City's financial records and their opinion is expressed in the Auditors' Report on page 37.

The Financial Services Division is responsible for preparation and accuracy of the financial statements, including all disclosures. Both the 2019 Financial Statements and Annual Report provide users with an overview of the ongoing financial and operational performance of the City.

Significant changes to the revenue stream in the Consolidated Statement of Operations is attributed to increases in property taxes, water and sewer connection fees, user fees, cemetery sales, investments, and grants utilized to upgrade works, services and facilities (Community Works Fund); and an increase in expenses. Increases to expenses are largely attributed to amortization, RCMP Police Force costs, R.R. Grade Crossing costs, wages and benefits, and solid waste and recycling program costs (offset by a transfer from reserve).

The Consolidated Statement of Financial Position encompassed changes resulting from an increase of approximately \$10.8 million in investments, principal debenture debt repayments of approximately \$2.1 million and new debt incurred of \$6.145 million for Ross Street Underpass and Taxiway Charlie, an increase to deferred revenue as a result of the col-

lection of development cost charges and Community Works Fund grants of \$1.6 million and an overall increase in the capitalization of capital assets of \$1.8 million.

The City provides operating departments with monthly variance reports which facilitates an ongoing review of budgeted to actual costs for the current year. This review identifies when projects and operating costs are not on target, providing staff with an opportunity to adjust programs, revisit budget estimates and apprise management and Council of recommended corrective actions.

2019 Operating Results

The Consolidated Financial Statements consist of the following functions:

General Operating - net year-end surplus of \$323,489 which is within 1.37% of actual and budgeted revenues and expenses.

Regional Fire Training Centre - net year-end surplus of \$6,445 which was attributed to less than anticipated expenses.

Downtown Parking Specified Area - net year-end deficit of \$2,947 which was attributed higher than anticipated expenses.

Water Revenue - net year-end surplus of \$48,689 which was attributed to increased revenues related to user fees and connections, higher than anticipated interest on reserves and expenses associated with administration and purification and treatment being less than anticipated.

Sewer Revenue - net year-end surplus of \$191,680 which was attributed to higher than anticipated interest on reserves and expenses associated with administrative, lift station maintenance, treatment and disposal, studies and assessment, and capital upgrades being less than anticipated.

Capital Spending and Reserves

Long term strategic planning developed in conjunction with public demand, input and expectations is critical to achieving the objectives of the local government.

Generally, local governments contribute between 25% and 50% of their tax levy towards capital spending (i.e. infrastructure, major park developments, reserves, etc.). Based on

the 2019 Financial Plan, the City should contribute between \$4,560,000 and \$9,120,000. The City has, on average over the past five (5) years, directed approximately 39% or \$6,523,700 of its tax dollars collected to capital spending and transfers to reserves. In 2019, this ratio was 37.9% or \$6,914,000. The City continues to strive towards increasing this percentage to direct a larger portion of tax dollars towards capital spending (such as new and upgraded infrastructure and facilities) as opposed to operational spending (i.e. maintenance). Issues such as the economic climate of the community, efficiencies in municipal operations, community expectations, infrastructure economics and safety play a key role in the outcome of this ratio. Each year, during the budget process, Council struggles with balancing these important factors. Some municipalities may have an 'artificially' low tax rate if they are not maintaining adequate levels of capital spending. Municipalities with 'artificially' low tax rates generally put off dealing with their infrastructure needs and in later years are faced with deteriorating roads, non-existent reserves, significant tax hikes and infrastructure that is behind generally accepted replacement schedules.

The City has developed a long range infrastructure plan which has been evaluated by qualified independent professionals. The City's road infrastructure was re-evaluated in 2019 and this Pavement Management Study indicated that the condition index rating of the City's roads was '43.4', a significant deterioration from '82' in the year 2011. A decrease in the condition index rating indicates to the City that it must put more tax dollars into its road infrastructure maintenance to stop or slow down this deterioration. This re-evaluation provided the City with critical information regarding road condition indexes and road rehabilitation options and estimates which may lead to a shift in road upgrade priorities. While funding levels have increased over the years, the cost of a key product required to maintain the road infrastructure (i.e. liquid asphalt, which is linked to world oil prices) has increased faster than the road infrastructure maintenance budget. The City's spending level in future years will need to increase to sustain the road infrastructure at acceptable levels on an ongoing basis. The Pavement Management Study indicates that to maintain a condition index rating of '43.4' the City should be spending \$2.5 million annually on road infrastructure maintenance. In 2019, the City expended \$1,556,237 towards road infrastructure maintenance, up from \$616,786 in 2018. As a result, the funding allocation has increased for 2020 to \$1,208,000 as opposed to \$1,195,000 in 2019. The remaining funding al-

location for 2019 of \$159,040 will be carried forward to 2020 and included in the amount noted above.

During times of budget cutbacks, capital spending and transfer to reserves tend to be an easy target, as they are not readily apparent to the public. Snow removal, on the other hand, has an immediate and direct impact on the public and tends to generate more public feedback. The City must take a cautious approach to ensure that both transfer to reserves and maintenance of infrastructure are adequate for our community.

The City's Statutory Reserve Funds have increased by \$1,432,264 for a total of \$20,918,942. There is a certain level of capital spending from reserves that occurs annually. In 2019, the City replaced various public works vehicles and equipment, acquired land for potential utility building expansion, and constructed a new playground at Klahani Park from its reserve funds.

The City has established reserves for the replacement of both protective (i.e. fire and police) and public works equipment. As part of the City's strategic financial planning each year, based on the estimated life and the usage of the equipment, funds are set aside in a reserve to replace equipment when its useful life is finished. This eliminates the borrowing of funds for equipment replacements, delaying of purchases due to lack of funding, and/or significant tax increases.

The City's Reserve Accounts have increased by \$2,670,187 resulting in a year-end balance of \$27,955,858. The overall increase is attributed to the collection of developer contributions to future works (i.e. the developer portion of sidewalks, roads, watermains, etc.) and the transfer to the reserve for specific projects and building replacements such as:

- initiatives to reduce energy consumption and green house gas emissions;
- pay down of debenture debt on the Law Courts/Civic Building;
- replacement of computer and office equipment;
- construction of a recreational pool facility;
- maintenance and improvements of memorial arena;
- future initiatives associated with active transportation;
- future initiatives associated with affordable housing;
- contingency for operational shortfalls regarding legal fees, policing costs, ice and snow removal and Shaw Centre;
- large scale drainage projects;
- reconstruction of Shoemaker Hill;
- construction of an underpass;
- improvements to intersections;
- acquisition and upgrade of downtown parking lots;

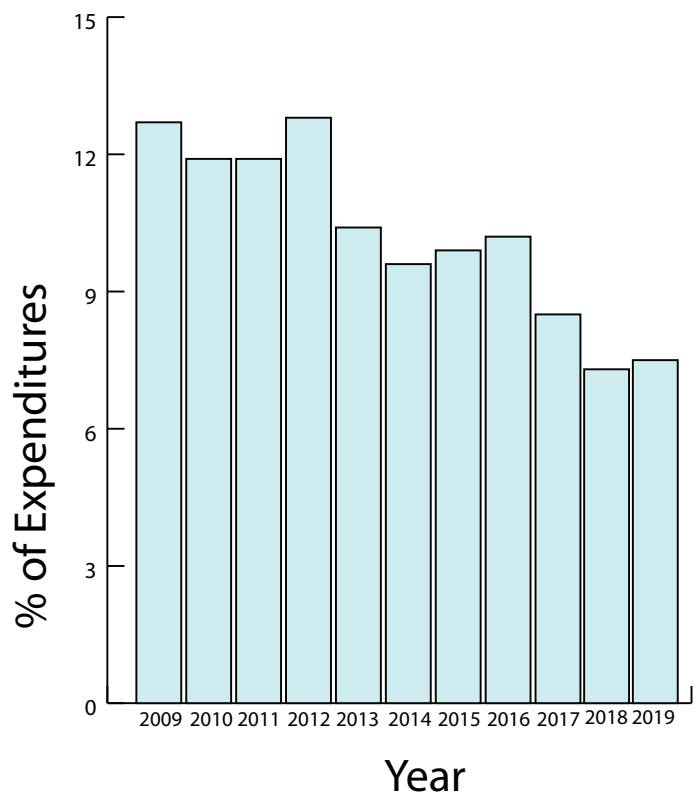
- contribution to the City's portion of construction of TCH West – Ministry of Transportation and Infrastructure project;
- improvements to Lakeshore Road;
- improvements to 10St/5 Ave SW Round-A-Bout;
- improvements to Canoe Beach Road;
- replacement of building components for the Shaw Centre, Recreation Centre, Little Mountain and Jackson Fieldhouses and Police Detachment and related equipment;
- long term acquisition and construction of park related projects;
- improvements to Blackburn Park;
- airport related projects (i.e. gas shack, runway lighting, etc.);
- cemetery related projects (i.e. development, storage building, columbarium, etc.);
- replacement of Canoe Beach watermain; and
- construction of trickling filters.

In 2019, transfers from reserve accounts were made to complete capital and operational projects (i.e. undertake drainage plans, improvements to sidewalk, curb and gutter, procurement of two (2) hybrid vehicles, various parks infrastructure improvements, upgrade to VoIP software, installation of a transfer switch at the Police Detachment, a boat dock at the wharf, upgrades to public works buildings, etc.) and for operational shortfalls and prior year incomplete projects (i.e. legal fees, Recreation Centre, wages and benefits, etc.).

These reserve accounts are utilized similar to a savings account. The City contributes a predetermined amount to the reserve account on an annual basis and, once the funds required are accumulated, the City undertakes the works. Some reserve accounts are put in place to address unanticipated operating shortfalls.

Long Term Debt

Long Term Debt has increased by \$3,980,617 as a result of new debenture borrowings during 2019. The City has practiced good fiscal management of its debt load over the past several years and managed to reduce this debt substantially by taking advantage of early payout opportunities. The City has embarked on a number of payout initiatives with respect to several City debentures (i.e. shaw center (2019), water upgrade (2019), sanitary sewer upgrade (2017), law courts/civic building (2016), waterfront walkway (2015 and 2005), civic building (2006), wharf reconstruction (2001), water pollution control centre upgrade (1998)), wherein a predetermined amount is set aside annually to allow the City to retire these debentures early, saving the City hundreds of thousands of dollars in interest. One (1) debenture and two (2) short term



This graph reflects that principle and interest payments on long term debt over the past ten (10) years are, on average, 10% of the total expenditures of the City.

capital loans were retired in 2013 and the wharf reconstruction debenture was retired in 2014 resulting in the elimination of the Downtown Waterfront Enhancement Specified Area Tax Levy. In 2019, the City undertook debenture borrowings for the construction of the Ross Street Underpass (\$5,300,000) and the construction of Taxiway Charlie at the Shuswap (Salmon Arm) Regional Airport (\$845,000).

The City's long term debt falls under two (2) classifications – General debt and Utility debt. General debt is funded through general taxation while Utility debt is self-liquidating and repaid through water and sewer frontage taxes.

The borrowing limit established pursuant to Provincial Legislation is based on the City's ability to pay. Municipalities are empowered to borrow to a maximum of 25% of revenues. The City's debt capacity ratio is approximately 28.94% of the prescribed limit.

The outstanding debenture debt at the end of 2019 for each of the City's funds is:

General	\$ 17,058,401
Water (self-liquidating)	\$ 6,979,375
Sewer (self-liquidating)	\$ 2,350,614



Grants

The City is proactive in pursuing grant initiatives and programs and as such was successful in securing the following grants:

- Community Works Fund (Hudson Street Beautification, LED Street Light Conversion, Taxiway Charlie Design, etc.) - \$963,611;
- Municipal Regional District Tax (Paid to Salmon Arm Economic Development Society) - \$255,582;
- Provincial Emergency Preparedness - \$15,188;
- Provincial Grant (Community Child Care) - \$14,635;
- Strategic Community Funds (Small Communities Grant) - \$196,088; and
- Strategic Community Funds (Traffic Fine Revenue Sharing Grant) - \$150,798.

At the time of writing this report, the City had successfully secured the followings grants for 2020:

- BC Air Access Program (Taxiway Charlie) - \$520,000;
- BC Hydro (Re-greening) - \$4,000;
- Community Works Fund (Hudson Street Beautification, Ross Street Underpass, TCH Corridor and Airport Taxiway Charlie, LED Street Light Conversion, Lakeshore Road Slope Stabilization Design, 1 Street SE Sidewalk Replacement, 23 Street NE Sidewalk) - \$4,011,600;
- Insurance Corporation of British Columbia (Pedestrian Flasher Priority Study) - \$15,000;
- Provincial Grant (Arterial Street Lighting) - \$3,100;
- Provincial Grant (Community Child Care) - \$10,000;
- Provincial Grant (Infrastructure Planning) - \$10,000;

- Strategic Community Funds (Small Communities Grant) - \$190,000; and
- Strategic Community Funds (Traffic Fine Revenue Sharing Grant) - \$167,890.

The City is in a good financial position and strives to be innovative and creative in terms of service delivery that reflects Council priorities and community expectations. The City continues to be accountable in spending, sensitive to public needs and aims to preserve community infrastructure while balancing the economic conditions of the community.

Acting Chief Financial Officer

Tracy Tulak, CPA

City Officials



(L-R) Kevin Pearson (Director of Development Services), Erin Jackson (Director of Corporate Services), Carl Bannister (Chief Administrative Officer) Brad Shirley (Fire Chief), Chelsea Van de Cappelle (Chief Financial Officer), Rob Niewenhuizen (Director of Engineering and Public Works)

Community Highlights



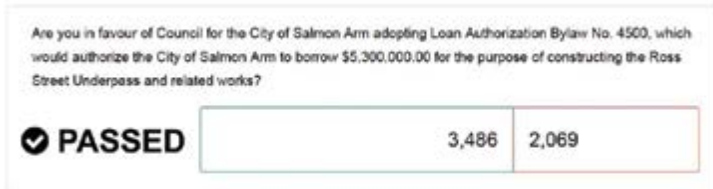
Projects 2019

The **Taxiway Charlie** project at the Shuswap Regional Airport was first identified through the City's Airport Master Plan. Construction of the paved taxiway allows for safer and more efficient airport operations and opens up hanger development area. The City was granted 50% funding through the 2019 British Columbia Air Access program. The project was mostly completed to gravels in 2019 and will be paved and opened in 2020. The project was designed by WSP Engineering Ltd. and the work was completed by local contractors.

The **Hudson Avenue Revitalization** was a downtown beautification project, relocating overhead third party utilities underground, removing poles from the boulevard, adding brick, decorative lighting and street furniture. The project was substantially completed in 2019 with some remaining third party utility work to be completed in 2020. The revitalization was designed by Lawson Engineering and Gentech Consulting Inc. and the work was completed by Webb Contracting, all local companies.

The **LED Streetlight Conversions** project switched out the existing high-pressure sodium street lights for LED fixtures within the downtown core. The City will continue to work towards a universal switchover to LED lighting for all City fixtures over the next few years. The project was completed by All Phase Electric.

Shuswap Memorial Cemetery is a 25 acre cemetery site in the South East of Salmon Arm with space for grave plots, columbariums, family vessels and scattering gardens. The cemetery was open in the summer of 2019 with additional areas to be developed in the future. The project was developed by LEES & Associates and works completed by Mounce Construction.



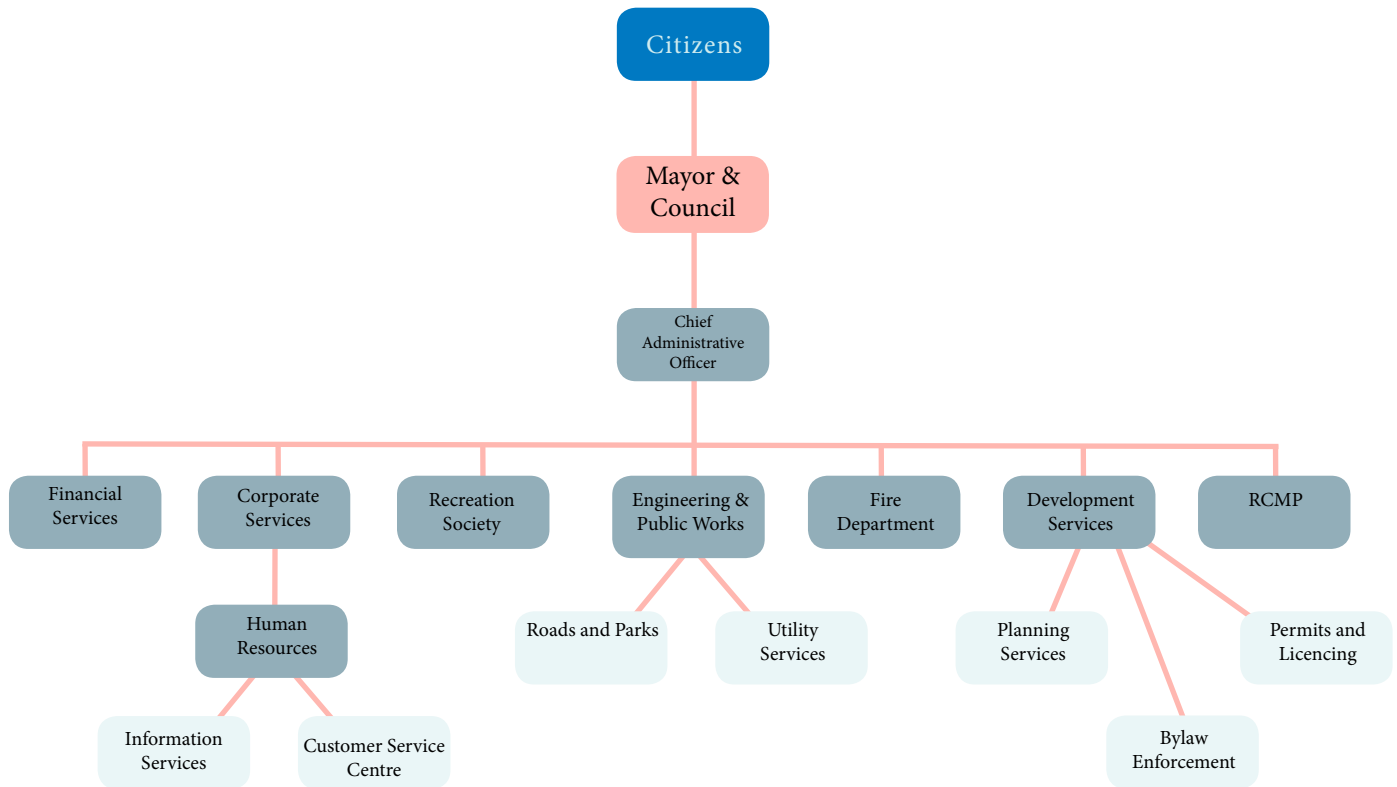
Ross Street Underpass Project:

The Downtown Waterfront area is a major focal point for the Community of Salmon Arm. Currently, the CP Rail mainline separates this important area from the rest of the municipality. Two (2) at-grade crossings at Marine Park Drive and Narcisse Street allow vehicular and pedestrian access when the CP Rail tracks are not being used by trains. It is estimated that up to 13,000 trains pass through the downtown annually with an average delay time of five (5) minutes per train and train traffic is expected to increase over time.

This grade separated crossing has been a City objective since the 1980/83 Official Community Plan (OCP) due to three (3) main factors:

1. **Safety:** At grade crossings inherently have risks for conflict between vehicular/pedestrian and train traffic. Access to the relatively dense waterfront area by emergency services has also long been identified as an issue due to the long traffic delays caused by train crossings.
2. **Traffic Management:** Since the double tracking of the CPR mainline delays at the tracks have decreased significantly; however traffic delays still cause congestion in the downtown business district, particularly in the busy summer months. With the potential for more development on the north side of the tracks, increased tourist traffic to the Marina/Wharf area and the naturally occurring growth of vehicular traffic the City expects to see traffic flow failures increase.
3. **Accessibility:** An efficient and convenient access to the waterfront has consistently been indicated as a priority by residents through the OCP and Strategic Planning Process. The waterfront consistently is indicated as a tourist and community draw.

Organizational Chart



Strategic Plan



Our Vision

Salmon Arm is a community that has a comfortable, safe lifestyle and a vibrant feeling. The community deeply values the City's magnificent natural setting with its healthy ecosystems. The City is nestled between mountains and the shore of Shuswap Lake, offering beautiful scenery, greenery, rich agricultural land, and a desirable climate.

As the regional centre of the Shuswap, Salmon Arm has an abundance of recreational, educational, commercial, tourism, health care, and cultural opportunities and services. The strong and growing economy supports varied employment and shopping, and innovative businesses and industry.

The community is spirited, diverse and inclusive, with housing for residents of all ages and needs. Everyone works together towards a shared vision of a good quality of life for all.

In the vibrant city centre, people live, work, visit, meet, shop and spend time enjoying diverse artistic and cultural activities. Downtown's unique urban identity combines heritage preservation, a walkable environment, and high quality, mixed-use developments.

Green space extends throughout the city, including active recreation sites and natural parks with trails. The city abounds with safe walking and cycling opportunities connecting neighbourhoods, the city centre, natural areas and parks.

Our Values

- Commitment to pragmatic leadership
- Excellence in service delivery
- Foster trusted relationships with our partners
- Respect what makes us unique
- Enable future generations to inherit a city that is vibrant, prosperous and sustainable
- Encourage citizen participation and input
- Ensure an efficient government
- Facilitate flexible and balanced planning processes



Five Strategic Drivers

The City's vision provides a clear sense of what the community is striving for over the next ten (10) to fifteen (15) years, and it sets direction for policies that exist within the Official Community Plan. The main objective of the Corporate Strategic Plan is to translate the City's vision and policies into actions that are necessary to ensure tangible outcomes that provide real benefit to the community.

Through a series of discussions with City Council and staff, as well as a comprehensive survey of residents and community organizations, five key themes have emerged that will drive the City towards its vision. These strategic drivers include:



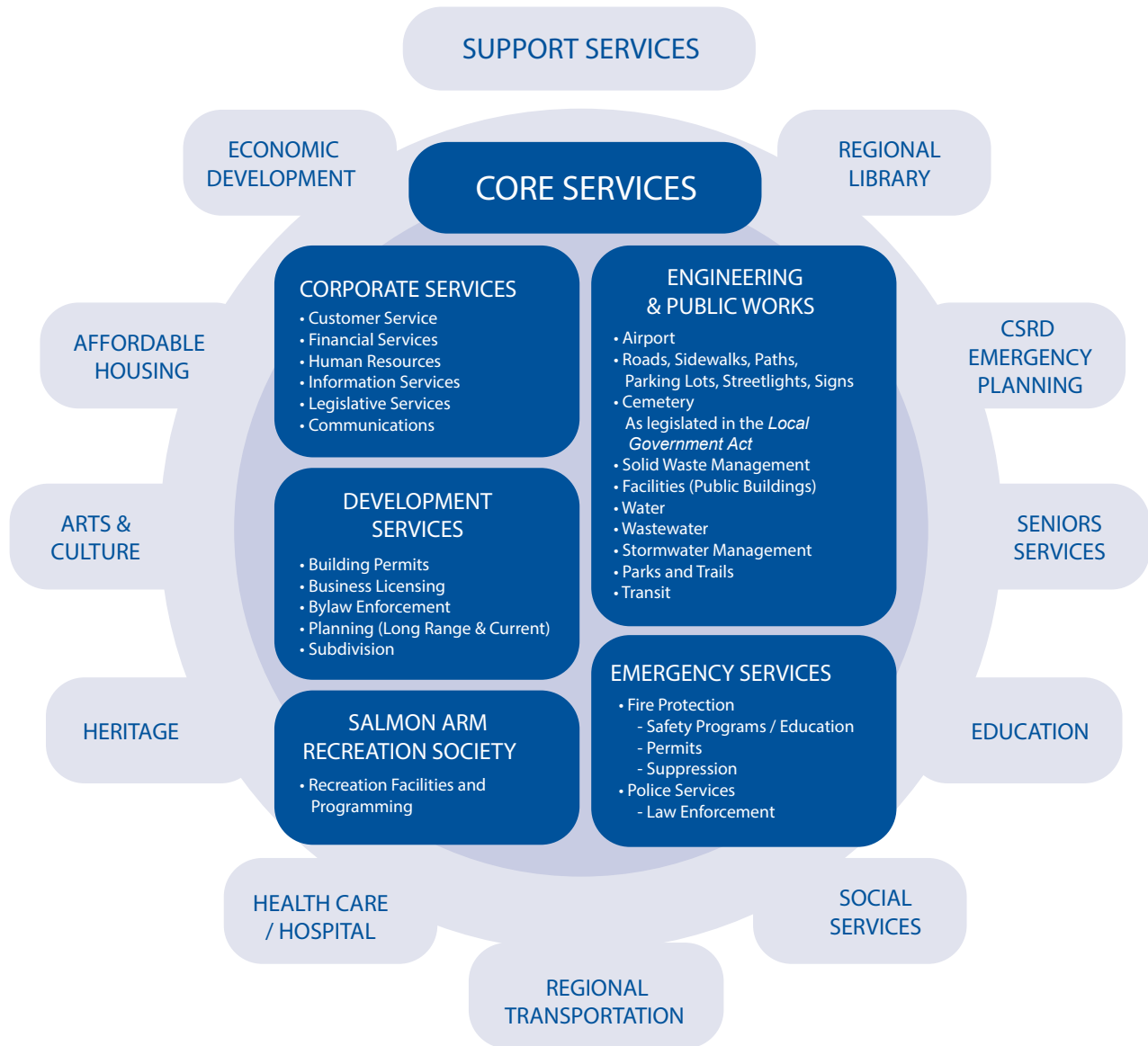
These strategic drivers represent several long term objectives that need to be achieved if Salmon Arm is to realize its community vision. The strategic drivers provide a balanced framework for ensuring that the City considers its investments and projects from a holistic perspective rather than unintentionally advancing one objective at the expense of another.

Keeping these strategic drivers in mind during planning will help the City balance aspirational objectives with operational considerations, and ensure that only those priorities deemed to be of the highest benefit to the community are undertaken. One of the main benefits of considering projects through the lens of multiple strategic drivers is that it brings more clarity to the issues at hand and allows greater collaboration between City Council, staff and the community.

Core Supplementary Service Achievements and Goals are identified by their strategic drivers.

Please visit City Hall or the City website at www.salmonarm.ca to view the Strategic Plan.

Core & Support Services



















A collaborative and integrated approach has been taken in developing the City of Salmon Arm Corporate Strategic Plan (Plan) to ensure it accurately reflects the needs and interests of City Council, staff and the community. The Plan sets out the City's vision and values, and identifies five Strategic Drivers (People, Places, Assets, Environment/Waterfront, and Economy) which inform the list of Supplementary Core Services Projects to be undertaken over the next ten years. The Plan takes into account the efforts and resources required to deliver on core services, while also considering how these

services relate to other support services that are provided by other levels of government and organizations within the community.











The Plan also includes practical tools that can assist with decision making, prioritization of initiatives, and detailed project planning for future initiatives. The Plan, including the list of Supplementary Core Services Projects, is a living document that will be updated on an on-going basis as short term projects are completed, new priorities and projects arise, and new Councils are elected.

2019 Achievements

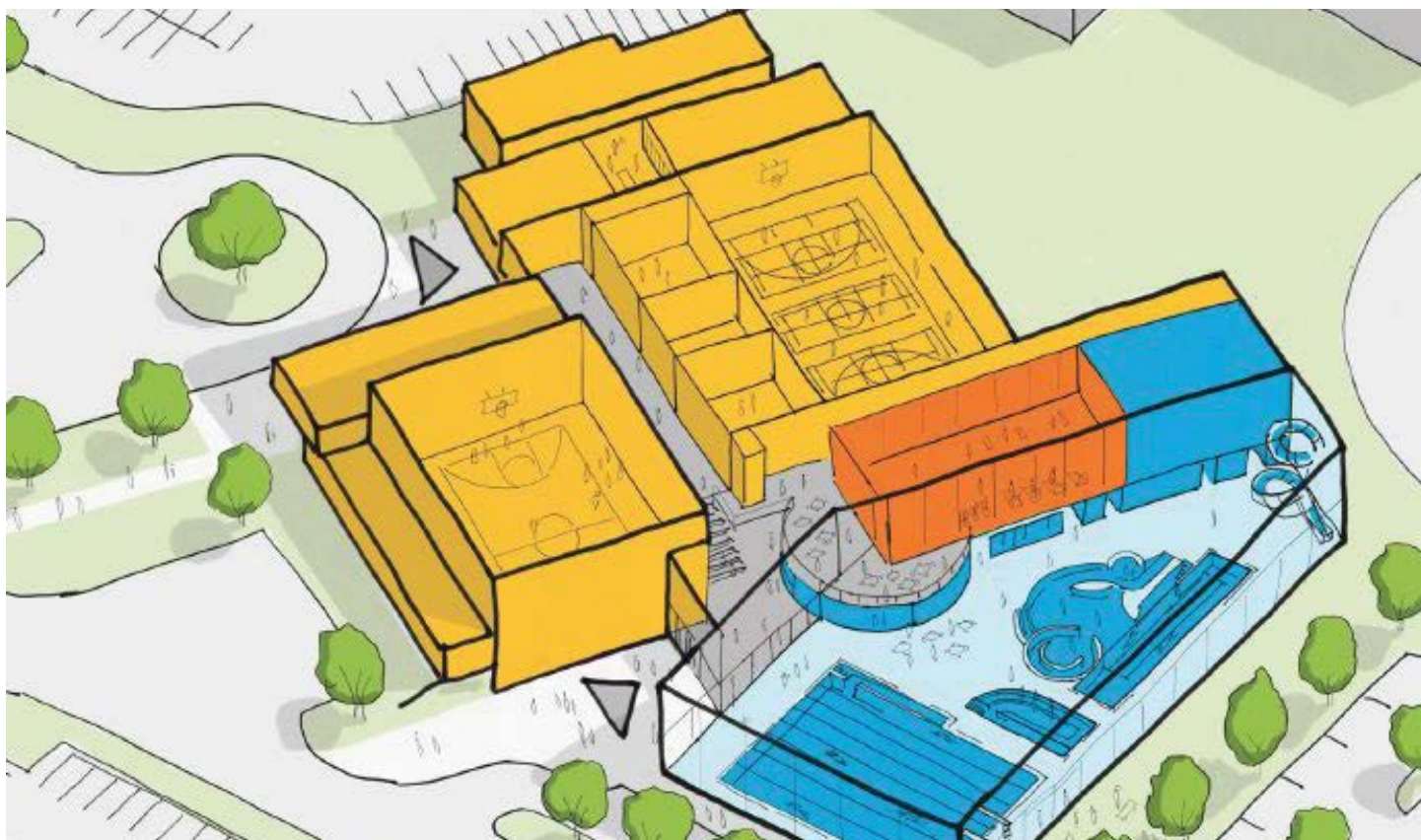
- Completed design for the Ross Street Underpass;     
- Completed Storm Water Master Plan;   
- Construction of Blackburn Park recreation structure (Rotary Shelter);   
- Installed Greenways connectors in various locations;     
- Processed 396 development/planning applications;
- Embarked on Community Housing Strategy;
- Initiated Community Energy Plan;
- Coordinated Partnership with the 5 Ave. SW BC Housing / CMHA Project;
- Completion of Street Solicitation Bylaw;
- CAIRIP Reporting - 289 tons fewer Greenhouse Gas Emissions;
- Implemented on-line registration for pool and recreation programs;
- Completed Recreation Campus Redevelopment Plan;
- Exterior handicap accessibility access door installed in the Recreation Centre auditorium lobby;
- Auditorium LED lighting retrofit;
- Renovated lower lobby offices, retail and meeting spaces at arena to meet tenant and user groups needs;
- Expand pool operating hours and provide more programs to the public;
- Hosted the U16 Male BC Cup (April);
- Hosted the BC Home Show (April);
- Hosted Festival BC - Square Dancing Event (July);
- Community programming partnership include:
 - Tennis lessons with Salmon Arm Tennis Club;
 - NCCP courses with Pacific Sport Interior and Sport for Life;
 - Free motoring munchkin program sponsored by Shuswap Children's Association through a partnership with the Ministry of Children and Families;
 - Senior's fitness programs with BCRPA and Centre for Hip Mobility;
 - Holiday Skate with Tim Horton's;
 - Dance lessons with City Dance;
 - Formation of the physical literacy 4 communities project through a sport for life 3-year grant;
 - Give it a Try Sports for seniors to encourage participation in the 55+ senior games in the sports of pickleball, master's swimming and tennis;
- Family Day 2019 attracted 546 participants in our four free programs: skate skills, motoring munchkins, public swim, and public skate. Free activities sponsored by Government of Canada and BCRPA;
- Salmon Arm kids fishing derby 2019 attracted about 470 children and adults to the event;
- Salmon Arm Recreation Access Program includes access passes for Salmon Arm residents, an Aquafit class for women and several free programs sponsored by community groups and businesses;
- Successfully prepared and met the requirements for the Canadian Award for Excellence in Financial Reporting for the 2018 Annual Report;
- Undertook research and analysis of pricing for the Shuswap Memorial Cemetery and reported to Council;
- Reviewed and updated the Permissive Tax Exemption Policy No. 7.15 and associated application package;
- Prepared policies and procedures and implemented the new Point-Of-Sale Fuel System at the Shuswap Regional (Salmon Arm) Airport;
- Implemented an automated water meter reading program integrated into the accounting system;
- Reconciled and submitted grant claims under the Community Works Fund (various roads, drainage, sidewalks, etc.) and the BC Air Access Program (Airport Fuel System);
- Extended Audit Services Contract;
- Extended Banking Services Contract;
- Implemented a public open house regarding budget development and education;
- Asphalt overlay of approximately 6 kms under the Annual Paving Overlay Program;
- Completed Hudson Street NE Beautification (Ross St – 4 Street NE);
- Completed design and construction to gravel of Taxiway Charlie (Shuswap Regional Airport);
- Downtown Transit Hub Relocation;
- Rolled out new Curbside Collection program (Garbage, Recycling, Food Waste & Yard Waste) including education and user awareness programs;
- Klahani Park Playground improvements;
- Opened Shuswap Memorial Cemetery;
- South Canoe Trail head parking lot development (Phase I);
- Water Treatment Plan Improvements;
- Waste Water Treatment Plan Upgrades; and
- Draft Asset Management Plan.



Future Goals

- Research Green Bylaws and Active Transportation Opportunities;    
- Construct Ross Street Underpass (2020 – 2021);   
- Paving and opening of Taxiway Charlie (Shuswap Regional Airport);   
- Adoption of Community Housing Strategy;
- Conduct a feasibility analysis of Housing Incentives and Bylaws;
- Adoption of Community Energy Plan;
- Conduct a feasibility analysis of energy plan recommendations;
- Implement Heritage Asset Technology;
- Connectivity and utilities planning for Infill Neighbourhoods;
- Host regional Figure Skating competition (February);
- Offer progressive community coaching courses and children’s programs that incorporate physical literacy in partnership with School District 83;
- Offer NCCP and general training programs for a variety of sports;
- Continue to use the services of BCRPA, Pacific Sport Interior Region and Sport for Life for programs, funding and support;
- Participate in National and Provincial health and wellness incentives such as Move for Health Day and Bike to Work Week;
- Continue the Active Aging Initiative from BCRPA and Centre for Hip Mobility;
- Continue to support the Shuswap Physical Literacy 4 Communities Project through committee involvement, Physical Literacy promotion and education.
- Undertake analysis and report to Council on the Transportation Parcel Tax;

- Prepare and meet the requirements for the Canadian Award for Excellence in Financial Reporting for the 2019 Annual Report;
- Review online Land Title Surveys Authority (LTSA) for municipal tax certificates, operated by Access Point Information Canada (APIC);
- Undertake long term borrowing for the Shuswap Regional (Salmon Arm) Airport – Taxiway Charlie;
- Reconcile and submit grant claim under the Rail Safety Improvement Program (Ross Street Underpass);
- Review and update Property Tax Information Brochure;
- Review and update Long Term Capital Plan including debt strategy;
- Implement the Province’s Employer Health Tax submission and reporting software;
- Review revenue collection procedures and process to collect outstanding parking violations;
- Undertake the Canadian Union of Public Employees Collective Bargaining negotiations including applicable research and analyses;
- Undertake detailed review of Airport Hangar Lease Rates;
- Implement a process to periodically review existing user fees;
- Review Investment policy;
- Review Electronic Funds Transfer (EFT) policy and authorized banking transfer limits;
- Trans-Canada Corridor Safety Improvements (MOTI & ICBC);
- Airport above ground fuel tanks and cardlock system;
- Lakeshore Road Rehabilitation Study and Detailed Design;
- Canoe Beach Boat Launch Improvements;
- Disc Golf Course;
- Klahani Park Upgrades;
- South Canoe Trail head parking lot development (Phase 2);
- Water Conservation Plan;
- Secondary Water Supply Assessment;
- Zone 2 Pump Station Replacement Detailed Design;
- WPCC Stage IV Upgrade Site Selection Study; and
- Waste Water Treatment Plan Upgrades.





City of Salmon Arm Departmental Services

Corporate Services

The Chief Administrative Officer (CAO) is statutorily appointed under the Community Charter and is responsible for the overall management of City operations and programs providing guidance and direction to Senior Managers. The CAO assists Council in establishing and implementing policies through municipal staff and ensures that all departments are working towards the same goals and objectives as Council.

The role of the Human Resources department is to provide professional advice and guidance to the City regarding best practices in all areas of HR as well as legislative requirements.

Corporate Services:

The department provides legal and administrative support to City Council; it is responsible for recording resolutions, decisions and minutes of Council to allow the direction of Council to be carried out.

Legal and administrative services provided by this division include the preparation and execution of leases, agreements and legal documents and development of bylaws, policies and procedures, etc. This division manages the City's property and liability insurance portfolio and handles all insurance claims through an Insurance Risk Management and Claims Committee, including the self insurance program. It ensures the proper conduct of municipal elections and referenda. Legislative Services manages the corporate document management system, City Policies Manual and completion of the City's Annual Report.

Inquiries under the Freedom of Information and Protection of Privacy Act are handled through this division.

Human Resources:

The Human Resources Department provides strategic direction, vision, and leadership to the City's management team and unionized employees (CUPE Local 1908 and IAFF Local 3791 employees). The Department is responsible for the recruitment and selection, performance management, disability

management, labour relations, collective bargaining, health and safety, training and development of all employee groups.

In addition, the Health and Safety Division within HR ensures that the City is in compliance with WorkSafeBC and OHS regulations. The health and safety of the City's workforce is of the utmost importance and is integral to creating a positive culture.

Customer Service:

The City of Salmon Arm recognizes the importance of its citizens and endeavours to consistently provide quality customer service in a timely and efficient manner. City staff delivers both internal and external customer service that reflects the growing and changing needs of our operations and citizens.

In 2019, the City consolidated the Customer Centre that services all departments including Fire and Public Works. Our Customer Service Centre (located at City Hall) is the first point of contact for the Public to receive information and support relating to:

- Building permits, inspections, licenses, and zoning;
- Recycling and solid waste management;
- Fire permits;
- Property taxes and utility billing;
- Dog licensing;
- Cemetery services;

In
2019

168
New Twitter
followers

30%
Facebook
audience growth

107,151
Individual visits to
www.salmonarm.ca

- Parking and transit passes;
- Public Works inquiries;
- Cashier payments; and
- General inquires.

Customer Service Representatives stay updated on changes and developments in the City’s activities in order to provide knowledgeable services to the Public.

The hours of operation are Monday-Friday 8:30 a.m. – 4:00 p.m. (closed on statutory holidays).

Information Services:

The role of the Information Services Division is to provide reliable, stable and current technology systems to all City departments. This division maintains all servers, workstations, firewalls, printers, digital cameras, scanners, telephones, cellular phones, pagers, security systems, Geographic Information Systems (GIS), as well as the City website.

The vision of Information Services is to position the City with a predictable and balanced approach to managing technology where all departments can deliver services to their staff and the residents and businesses of Salmon Arm.

Information Services coordinates and manages short and long term strategic planning, acquisition of corporate computer equipment, software and services, and telecommunications equipment and services. This ensures the effective operation of the City’s information services infrastructure and supports the

various applications and processes of the municipality and its interaction with the citizens of Salmon Arm.

Recognizing the important role information technology (IT) systems play in the daily operation of the City, high availability and business continuity of information systems is a key priority in the IT service delivery mechanism. Where required and cost effective, Information Services strives to implement products with a maximum amount of redundancy which provides a quick response solution to recover from serious failures, minimizing lengthy system outages and lost productivity.

The demand for information from both our internal and external customers continues to encourage the need for technology solutions. Our diverse group of users drives the need for these tools to ensure their effectiveness in sustaining the requirement for efficient fiscal management and decision-making.

Geographic Information Services:

Our spatial Geographic Information Systems (GIS) database provides support to Engineering & Public Works, Development Services, Finance Departments and Corporate Services for reporting and map generation. In addition, a public interactive mapping system is available on the City’s website with the capability to search for zoning, legal descriptions and assessments.

GIS is an integral component of the City’s Information Services Division and has become a significant and essential database which is relied upon by both staff and customers alike.

Financial Services

The Financial Services Division provides financial expertise, information, guidance and advice on day-to-day operational matters to internal (Council, Managers and Departments) and external (taxpayers, developers, etc.) customers. This division develops financial policies and procedures which assist Council and guide staff in shaping the direction of the organization.

Staff provide accurate and full disclosure on the financial affairs of the City as set out in the Community Charter and Local Government Act. This information includes annual municipal reporting forms, operational and capital budgets, setting of annual property tax, water and sewer rates, annual financial statements, long term financial plans, investments, statement of financial information report, etc.

Long term growth management strategies such as the Long Term Financial Plan, Five (5) Year Capital Plan and the Long Term Equipment and Infrastructure Replacement

Plans are developed and implemented to better plan for our community.

Financial Services takes a leadership role in Emergency Management. For example, in both the 1998 and 2003 wildfire events, this division played a key role in coordinating the donation process, tracking expenditures at the Emergency Operation Centre, execution of various contracts such as communications, volunteers, etc.

The Division develops and implements financial controls which safeguard City assets (i.e. the collection and expenditure of funds) and prevent fraud and error. This division is staffed by five (5) accounting clerks, an accountant, a Financial Services Manager and the Chief Financial Officer. They are responsible for processing invoices, receivables, payroll for approximately 106 full and part time staff, calculation and collection of property taxes and utilities, preparation of annual budgets, etc.

Development Services

This department is responsible for the administration of the City's Official Community Plan, review and approvals of development and subdivision applications, along with building inspection, business licencing and bylaw enforcement. Department staff continually track development activity and keep apprised of legislative changes that may affect City policies and bylaws. Property owners and the development industry are the primary clientele of this department.

Planning and Development:

The core focus of planning staff in 2019 was on the administration of various types of applications mostly involving subdivisions, rezonings and development / variance permits. Sixty-nine applications of various sorts were reviewed for compliance with City bylaws, policies, guidelines and Provincial legislation with the majority of those reviewed by City Council. Fifty-nine new residential lots were approved for subdivision. Various planning projects commenced including the Community Housing Strategy, Energy Plan along with on-going Climate Action reporting. Planners were actively involved with these plans and continued their participation on the City's Agricultural Advisory Committee, Greenways Committee, Design Review Panel, Housing Task Force, Heritage Commission and Economic Development Society.

Bylaw Enforcement:

The majority of issues, complaints and violations handled by the City's Bylaw Enforcement Officer are parking, nuisance and property related. The volume and complexity of issues continues to expand in concert with the City's population growth. Also included in this scope of services is a summer student parking enforcement position, and Animal (Dog) Control which is contracted to a regional service provider.

Building Inspection:

Building officials and support staff provide the public and the construction industry with professional service and a primary objective being to ensure the safety and structural integrity of new buildings. Inspection services range from building and plumbing to signage and business occupancy. The number of building permits issued in 2019 was 351 with

a combined construction value of \$58.5 million. The total represents a strong year at \$19 million higher than the twenty (20) year annual average. The year was strong for industrial development with over 50,000 sq. ft. of new floor area while residential remained above average with the construction of 76 multi-family units.

Business Licencing:

The City participates in the Province-wide business licencing and information sharing programs. Business license applications are checked by staff for compliance with zoning bylaw requirements, and business premises are inspected to ensure that they are safe for the public. The number of active business licenses by the end of 2019 remained a consistent 1,345 compared to 1,333 in 2018.



In
2019

289

Tonne reduction of
Greenhouse Gas
Emissions

86

New residential
dwellings created

482

Metric Tonnes of Food
Waste collected
(July-December)

Engineering Services

Engineering oversees road and utility construction and design, transportation planning (including traffic, pedestrian and cycling planning, parking and road construction), utility planning, and environmental programs. The overall role of the department is to provide proactive planning, expansion, renewal, and maintenance advice. The department also prepares technical documents which accompany regulatory bylaws (such as water, sewer, subdivision and development servicing, highway and traffic control, etc). The department plays an integral role in the long-term planning of infrastructure design and costing, and managing the City's infrastructure to promote sustainability.

Shuswap Regional Airport (Salmon Arm) CZAM:

The Shuswap Regional Airport is managed by the City and is a class Code 2B non-instrumental 1,370 metre runway airport, servicing both commercial and private users. Airport services include 24/7 service and a terminal building (which includes commercial rental space) and the Salmon Arm Flying Club clubhouse. A new card lock aviation fuelling station will be constructed along with new above ground fuel tanks which will enhance the services at the Airport.

Transit Services:

The Shuswap Regional Transit System is provided in partnership with BC Transit, the CSRD, and the City of Salmon Arm. It is operated by First Canada ULC. The transit system is comprised of eight (8) buses which provide passenger service for five (5) fixed routes, as well as custom para-transit, and regional service to Blind Bay, Sorrento, Eagle Bay and the Adams Lake Band, plus a taxi-supplemented service to minimize operation and maintenance costs. The City has implemented free transit for students during the months of July and August.

Curbside Solid Waste and Recycling Collection:

The City of Salmon Arm provides Solid Waste Curbside Collection Services to almost 6,400 homes within the City limits. These include single-family residential dwellings, mobile homes and other eligible dwellings. Up until June of 2019, the City provided collection for three (3) material streams: Recycling (bi-weekly), Yard Waste (semi-annually) and refuse (weekly). In July of 2019, the City introduced weekly food waste collection as a fourth stream and reduced refuse pick-up to bi-weekly.

The Curbside Collection Program is provided through our collection contractor, SCV Contractors.

The City works in partnership with Recycle BC (formerly Multi Material BC) to administer the Curbside Recycling Program.

The City provided two (2) Yard Waste Collection days in 2019. Clippings (grass, lawn, and hedge), sod, flowers, weeds (non-invasive), leaves, vegetable stacks, shrubs, and shrub/tree branches (up to 1" diameter) were accepted in compostable paper bags. The waste was composted and will become available to residents as part of the CSRD's Kickin' Compost program.

Food waste is currently delivered to the CSRD transfer station located at the Salmon Arm landfill and then is transported to Spa Hills for processing into compost. Compost is used locally in Salmon Valley.

The City aims to provide the most efficient and cost-effective collection methods for its residents while maintaining low levels of contamination in order to maximize the quantity and quality of recycled commodities.

Cemetery:

The City currently maintains Baker Cemetery and Mt. Ida Cemetery with Shuswap Memorial Cemetery which opened in the summer of 2019.

Baker Cemetery is no longer active and is located at 6670 Trans Canada Highway NE.

Mt. Ida Cemetery is located at 2290 Foothill Road SW. The Old Section of the cemetery was established in 1894. The cemetery is approximately 110 acres of which only nine acres are suitable for cemetery development.

Shuswap Memorial Cemetery is located at 2700 20 Avenue SE. Mounce Construction constructed Shuswap Memorial Cemetery.

Public Works

Public Works is comprised of two (2) divisions: Roads, Transportation and Parks; and Utilities (including water and wastewater treatment facilities). The role of the department is to ensure that pro-active planning and maintenance of the City's infrastructure takes place to facilitate cost-effective and timely capital works programs that maximize benefits to the community. This department seeks to foster good communications with the community, with a view to working together to achieve the best balance between cost and benefit.

Roads, Transportation and Parks:

This division provides a wide range of services to the community. The Roads group looks after maintenance and construction of municipal roads, snow removal and sanding, dust control, sidewalk maintenance, street lighting, traffic signage, bridge repair, storm drainage maintenance, rehabilitation of asphaltic roadways and traffic, and pedestrian safety. The department also looks after maintenance of City playing fields, wide-area mowing of major parks, boulevards and playing fields, planting, watering and weeding of flower beds, hanging baskets and down town planter boxes, cleaning and maintenance of public washrooms, maintenance and pruning of street trees, and garbage pickup in the parks. They also are in charge of public sidewalks and walkway snow removal.

Drainage:

The City of Salmon Arm, under both the Utilities and Roads Divisions, is responsible for the maintenance and ongoing development of the storm water collection system. The storm lines, ditches, catch basins, inlet/outlet structures, culverts, and retention ponds are maintained within the limits of available budgets, to ensure there are no issues with run-off water. The Utilities Division also utilizes a smoke testing program to identify potential cross connections existing throughout the collection system.

Utilities:

The Utilities Division provides for the efficient treatment and delivery of high-quality water and the collection and treatment of sanitary sewer through a schedule of systematic new improvements, upgrades, and replacements. This division plays an integral role in maintaining the health, safety, and well-being of the community.

The water and sewer utilities have self-liquidating funds that must provide for their own revenues through fees, taxes and other charges to support the expenditures required to operate and maintain infrastructure into the future.

Water Treatment/Distribution System:

The City's water is supplied by way of two (2) primary sources: East Canoe Creek at Metford Dam (approximately 10% of the water supply) and Shuswap Lake at Canoe Beach (approximately 90% of the water supply). A secondary water source at Rumball Creek provides untreated and non-disinfected water for irrigation at the Mt. Ida Cemetery. The water supply consistently meets the Canadian Drinking Water Guidelines, BC Drinking Water Protection Act and the Safe Drinking Water Regulations.

The distribution system includes approximately 205 km of watermain, varying in diameter from 100 mm to 600 mm. The City's waterworks system provides water through gravity and pump systems. The waterworks system is complex and is comprised of seven (7) pressure zones, 809 hydrants, six (6) pumping stations, fourteen (14) reservoirs and one (1) dam. There is a total storage capacity of 24,538 cubic meters servicing a population of approximately 14,000 people and over 5,946 connections. Approximately 25% of the City's customers are on water meters.

Sanitary Sewer System:

The City provides an enhanced tertiary level of treatment of wastewater at its Water Pollution Control Centre, meeting the guidelines set by the Ministry of Environment to protect the public and the environment. It operates both the Water Pollution Control Centre and seven (7) lift stations safely and at optimum efficiency.

In
2019

9.3M
Litres of Water
Treated Daily

67
Irrigation Systems
Maintained by City

\$895,000
Improving City
Parks & Trails

Police Services

The Salmon Arm Royal Canadian Mounted Police (RCMP) Detachment is committed to ensuring the safety of the community. As the policing environment becomes more complex, preserving the peace, upholding the law and providing quality service is achieved by focusing on the strategic priorities set through consultation with City Council and our community. The Detachment provides specific programs and services to achieve these priorities, including Public Education, Enforcement, Prevention and Protection activities.

Salmon Arm is policed by the RCMP. The Staff Sergeant in Charge of Salmon Arm Detachment reports to the District Officer at our South East District Headquarters, in Kelowna. The South East District RCMP Headquarters provides assistance and asset support to Salmon Arm Detachment. RCMP Specialized response teams, Police Dog Services, and tactical and additional investigative teams are deployed through this hub. Additionally, RCMP rotary and fixed wing aircraft and other specialty equipment is available upon request to support operations at the local detachment.

The Salmon Arm Detachment is responsible for policing within the City of Salmon Arm as well as the regional area of Columbia Shuswap Regional District and three (3) First Nations Communities: Adams Lake Band, Neskonlith Band and Little Shuswap Lake Band which are part of the Secwepemc Nation.

There are twenty four (24) regular member police officers who staff the Salmon Arm Detachment. Nineteen (19) of these officers are financially supported by the City of Salmon Arm. The remaining five (5) officers are financially supported by the provincial government. These members are supported in their duties by six (6) municipal employees, two (2) public service employees, a Police Based Victim Services section and volunteer RCMP Auxiliary and Salmon Arm Citizens Patrol support our operations.

Members of the Salmon Arm Detachment are involved in community policing initiatives, youth mentorship, and crime reduction with a mandate to enforce municipal bylaws, provincial statutes and Federal Acts. In 2019 our members and support staff handled 7,658 calls for service / investigations.

The detachment encompasses three (3) sections: General Duty, which includes day to day policing, traffic enforcement and community policing measures; a Traffic Section; and General Investigation Section, which targets specific crimes and individuals involved with drugs, major thefts and other high profile cases.

The Detachment has a close working relationship with many government agencies including Provincial and Federal Crown Counsel, Youth and Adult Probation Services, all Provincial Ministries, Work Safe BC, Interior Health Authority, the British Columbia Coroner's Service and the SAFE Society. In strategic partnership with community groups and these agencies (and other agencies) we work together to achieve common goals.

Police-based Victim Services is based in the RCMP Detachment and consists of both paid and volunteer staff. After undergoing an extensive training program to prepare them the Police Based Victim Services group provides support and information to victims of crime, persons affected by family tragedies and refers clients to local Community-based Victim Services as required.

Our local RCMP Auxiliary Constable program consists of volunteers that provide complimentary policing service to the community. Following successful completion of the six (6) month training program, these Auxiliary Constables have peace officer status when performing policing duties. The duties of the Auxiliaries center on community based initiatives. They work closely with regular members in crime reduction and public information initiatives.

Another important support to the local detachment is the Salmon Arm Citizens Patrol (SACP). The SACP is a dedicated group of volunteers who act as extra sets of eyes and ears for the local RCMP Detachment. The group patrols designated areas in Salmon Arm and Canoe and they also staff the "Speed Watch" speed-display boards within our City of Salmon Arm. SACP members also staff information booths at local events and venues, and are of assistance to local response teams during civil emergencies.

Fire Services

The City of Salmon Arm Fire Department provides community based fire suppression, prevention, public education and some rescue services to the residents of the City of Salmon Arm.

The Fire Protection Area encompasses the 84 square miles of the City of Salmon Arm and contract area of Kault Hill within the Regional District.

At the core of the department remains a highly dedicated and trained group of paid-on-call firefighters.

In 2019, the Fire Department was staffed by 70 paid-on-call members as well three career members consisting of the Fire Chief, Deputy Fire Chief and a firefighter. In 2019 the Fire Departments receptionist position moved to City Hall.

The Department operates out of four (4) fire halls located at:

- Fire Hall #1 – 6600 50 Street N.E. (Canoe)
- Fire Hall #2 – 200 30 Street S.E. (Broadview)
- Fire Hall #3 – 141 Ross Street N.E. (Downtown)
- Fire Hall #4 – 5160 40 Avenue N.W. (Gleneden)

Apparatus includes 4 engines, 3 tenders, 1 aerial ladder, 1 Rescue truck, 1 bush truck, 2 UTV's, a haz-mat trailer and 3 administration vehicles.

Fire protection services are provided to approximately 8,550 properties and inspection services to approximately 960 public buildings.

Response types include fire and rescue related calls including trench, confined space, low angle and elevator rescues along with hazardous material response.

The department does not provide a medical first response however does assist the B.C. Ambulance service with lift assists and continues to work closely with the Salmon Arm Rescue Unit at motor vehicle accidents where entrapment is involved.

In 2019, the department responded to 328 calls for service dispatched to the department through Surrey Fire Services.

The College of the Rockies continued to be the departments training certification provider with 5 recruits successfully completing full service accreditation in 2019.

Weekly and special training made up for some 8,000 hours taking

place within the community and at the department's regional fire training center.

In addition to regular weekly training, the department introduced a junior fire fighter training program where youths in grade 11 and 12 have the opportunity to learn what it takes to be a fire-fighter, through teaching life-skills such as leadership, community involvement, teamwork, pride and respect. Through theoretical and practical training, Junior Fire Fighters learn firefighting skills while at the same time earning high school credits.

Although 2019 saw a quieter than normal wildfire season, the fire department continued to train and be prepared to provide services not only locally but as well provincially if called upon. Training in this area included annual S100 and 215 refreshers and skills maintenance on the department's wildland apparatus and two UTV's. The departments SPU team members also conducted training sessions in partnership with the Shuswap Emergency Program.

In 2019, the department continued to provide Fire Safety education within the community including a Fire Smart booth at the spring Home Show and a community Fire Smart activity day demonstrating procedures to help reduce the wildfire risk. Other activities included Canada Day Children's Festival, Halloween treat trail downtown, Christmas holiday train, airport appreciation day, fire prevention presentations to seniors and youths, fire extinguisher training and many fire hall tours.

The Fire Department in partnership with the Provincial Office of the Fire Commissioner, participated in the annual "Fire Prevention Week" campaign, a fire safety initiative promoted throughout the Province. The 2019 theme was "Not Every Hero Wears a Cape. Plan & Practise Your Escape". During the week, a number of initiatives were undertaken including fire chief for a day where each school child in grades K-3 were able to enter a draw.

The department also continued to provide smoke alarms to those in need and in 2019 provided and installed a number of alarms in our community.

In
2019

8,000
Hours of Training

8,550
Fire Protection
Provided Properties

328
Calls for
Assistance

Recreation Services

The Shuswap Recreation Society, through a lease and operating agreement with the City, is responsible for providing recreational and leisure services at the Shaw Centre, the SASCU Recreation Centre and the Little Mountain Field House. The Society's mandate is to provide diverse family and adult-oriented leisure activities with a view to promoting active living and quality of life in the community. The Society strives to maximize the productivity of resources, provide good cost recovery of taxpayers dollars, and provide affordable recreational opportunities for the residents of Salmon Arm.

SASCU Recreation Centre:

The Recreation Centre provides a wide range of services including pool and facility rentals, racquetball and squash, weight training, programming, etc. to promote the health and wellness of our citizens.

Aquatic Services:

The Aquatics Division provides an indoor lap pool and tot pool, hot tub, and sauna. It has been a priority of the aquatics staff to create a warm and inviting atmosphere. In addition to swimming lessons, four (4) levels of aquafit taught by certified instructors as well as special swim programs are provided to individuals who require rehabilitation exercises. Our Aquatics division is also a training centre for Water Safety Instructors, Lifeguards and First Aid (including automated external defibrillator training).

This facility is also used by competitive swim clubs. This quality environment has led to competitive teams and individuals who consistently prove themselves in provincial competition.

Programming Services:

The SASCU Recreation Centre provides various programs from preschool to seniors in addition to the facilitation of contractors who also provide recreational programming. Drop in programs such as Motoring Munchkins and Pickle Ball are very popular as are registered programs such as Wiz Kids and Volleyball. Each season the SASCU Recreation Centre publishes the 'Fun Guide' promoting the various programs and events for 'Salmon Arm Recreation' as well as providing contacts to organizations and participating private recreation providers. The Programming department also provides scheduling for the various recreational facilities within the City.

Little Mountain Fieldhouse:

The Little Mountain Fieldhouse is part of the Little Mountain Sports Field complex consisting of three (3) regulation

size soccer fields next to Little Mountain Park. It is a great venue for meetings, birthday parties, small weddings or any other function at a reasonable rate. Little Mountain Fieldhouse is large enough to seat 60 people comfortably and is equipped with a full kitchen.

Access Program:

The Shuswap Recreation Society also offers an Access Program which minimizes barriers for financially challenged members of the community.

Shaw Centre:

The Shaw Centre provides two (2) sheets of regulation sized ice during the winter season which converts to dry floor for the summer season. It has the capacity to handle events with in-house stage, icedecking, show power, chairs, tables, meeting rooms and dressing rooms. This complex also has a Restaurant / Catering service and retail space.

In addition to minor hockey, adult rec hockey, hockey school, ringette, speed skating, figure skating and lacrosse, the Shaw Centre promotes a variety of community events and concerts. The evidence of Shaw Centre's commitment to providing quality events can be found in the successful production of:

- Perennial host for Hockey BC High Performance Camps, including the U16 BC Cup, U17 Best Ever program, and the U 18 Female BC Cup;
- Numerous Concerts such as Blue Rodeo, Emerson Drive, Alice Cooper, Stompin Tom, Paul Brandt, Teri Clarke, Steve Earle, etc.
- National Ringette Competition; and
- Salmon Arm Homeshow.

The Shaw Centre is home to the Salmon Arm Silverbacks Junior 'A' hockey team. The Silverbacks have been providing fans with many years of exciting hockey action on the ice and home games have evolved into an eagerly anticipated social event for many Salmon Arm residents.

Financial Section



**The City of Salmon Arm
Consolidated Financial Statements
For the Year Ended December 31, 2019**

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Management's Responsibility for Financial Reporting

The accompanying consolidated financial statements of the City of Salmon Arm are the responsibility of management and have been approved by the Chief Financial Officer on behalf of Council.

The consolidated financial statements have been prepared by management in accordance with Canadian public sector accounting standards. Certain amounts used in the preparation of the consolidated financial statements are based on management's best estimates and judgments. Actual results could differ as additional information becomes available in the future. When alternative accounting methods exist, management has chosen those it deems most appropriate in the circumstances, in order to ensure that the financial statements are presented fairly, in all material respects.

The City of Salmon Arm maintains systems of internal accounting and administrative controls of high quality, consistent with reasonable cost. Such systems are designed to provide reasonable assurance that the financial information is relevant, reliable and accurate and the City of Salmon Arm's assets are appropriately accounted for and adequately safeguarded.

The City of Salmon Arm's Chief Financial Officer and Council is responsible for ensuring that management fulfills its responsibilities for financial reporting and it ultimately responsible for reviewing and approving the financial statements.

Chief Financial Officer and Council members meet periodically with management, as well as the external auditors, to discuss internal controls over the financial reporting process, auditing matters and financial reporting issues, to satisfy themselves that each party is properly discharging their responsibilities, and to review the annual report, the consolidated financial statements and the external auditor's report.

The consolidated financial statements have been audited by BDO Canada LLP Chartered Professional Accountants in accordance with Canadian generally accepted auditing standards on behalf of the members. The independent auditor's report expresses their opinion on these consolidated financial statements. The auditors have full and free access to the accounting records and the Chief Financial Officer and Council of the City of Salmon Arm.



Acting Chief Financial Officer



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BDO Canada LLP
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Suite 201
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Independent Auditor's Report

To the Mayor and Council of the City of Salmon Arm

Opinion

We have audited the consolidated financial statements of the City of Salmon Arm (the City) and its controlled entities (the Consolidated Entity), which comprise the consolidated statement of financial position as at December 31, 2019, and the consolidated statements of operations, change in net financial assets, and cash flows for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of the Consolidated Entity as at December 31, 2019, and its results of operations, its change in net financial assets (debt), and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Consolidated Entity in accordance with the ethical requirements that are relevant to our audit of the consolidated financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Consolidated Entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Consolidated Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Consolidated Entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.



As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Consolidated Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Consolidated Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Consolidated Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

BDO Canada LLP

Chartered Professional Accountants

Salmon Arm, British Columbia
April 14, 2020

**The City of Salmon Arm
Consolidated Statement of Financial Position**

As at December 31	2019	2018
		(Note 11)
Financial Assets		
Cash	\$ 1,284,802	\$ 1,343,444
Investments	66,685,980	55,826,027
Accounts Receivable		
Property Taxes	822,856	765,568
Trade	920,088	2,033,111
Water and Sewer Levies	353,367	380,791
Inventories for Resale	74,344	42,106
M.F.A. Debt Reserve - Note 4	1,518,651	1,826,547
Loan Receivable - Note 3	170,333	175,000
	71,830,421	62,392,594
Liabilities		
Accounts Payable and Accrued Liabilities	3,016,695	3,691,731
Deposits and Performance Bonds	1,258,595	2,058,332
Prepaid Property Taxes and Levies	3,312,421	3,009,203
Deferred Revenues - Note 5	16,250,070	14,585,448
M.F.A. Debt Reserve - Note 4	1,518,651	1,826,547
Long Term Debt - Note 1 and Schedule 1	26,388,390	22,407,773
	51,744,822	47,579,034
Net Financial Assets	20,085,599	14,813,560
Non-Financial Assets		
Tangible Capital Assets - Schedule 2	219,150,424	217,857,221
Prepaid Expenses	29,667	16,038
	219,180,091	217,873,259
Accumulated Surplus	\$ 239,265,690	\$ 232,686,819



Tracy Tulak, CPA

Acting Chief Financial Officer

**The City of Salmon Arm
Consolidated Statement of Operations**

For The Year Ended December 31	2019	2019	2018
	Actual	Budget (Note 6)	Actual
Revenues			
Taxation - Net - Note 7	\$ 18,625,597	\$ 18,640,050	\$ 17,678,316
Transportation Parcel Tax - Note 7	1,196,430	1,195,000	948,120
Frontage Tax - Note 7	2,395,891	2,402,435	2,378,976
Grants - Schedule 3	1,846,055	7,645,185	2,114,466
Grants - Other	186,134	208,758	189,836
Sales of Services	7,343,176	6,886,520	7,253,244
Licences, Permits and Fines	842,439	781,850	949,856
Rentals, Leases and Franchises	1,066,107	1,009,045	1,023,997
Return on Investments	1,777,816	423,295	1,516,192
Penalties and Interest	198,527	200,500	198,944
Other Revenue from Own Sources	62,888	882,700	65,656
Developer and Other Contributions	2,233,115	1,414,200	2,875,908
Gain/(Loss) on Disposal of Capital Assets	245,571	-	(17,525)
	38,019,746	41,689,538	37,175,986
Expenses			
General Government Services	4,945,620	4,209,140	5,097,173
Protective Services	5,095,191	6,094,650	4,991,552
Transportation Services	9,088,867	5,664,485	9,769,223
Public Health Services	1,417,534	1,818,057	1,059,210
Development Services	1,304,274	1,385,890	1,293,887
Recreation and Cultural Services	3,273,781	3,436,905	3,295,417
Water and Sewer Services	6,315,608	4,283,413	5,753,342
	31,440,875	26,892,540	31,259,804
Annual Surplus	6,578,871	14,796,998	5,916,182
Accumulated Surplus, Beginning of Year	232,686,819	232,686,819	226,770,637
Accumulated Surplus, End of Year	\$ 239,265,690	\$ 247,483,817	\$ 232,686,819

The accompanying summary of significant accounting policies, notes to consolidated financial statements and schedules are an integral part of these consolidated financial statements.

The City of Salmon Arm
Consolidated Statement of Change in Net Financial Assets (Debt)

For The Year Ended December 31	2019	2019	2018
	Actual	Budget	Actual
Annual Surplus	\$ 6,578,871	\$ 14,796,998	\$ 5,916,182
Acquisition of Tangible Capital Assets	(9,308,640)	(25,706,200)	(9,818,967)
Amortization of Tangible Capital Assets	7,915,698	-	7,545,346
Disposal of Tangible Capital Assets	99,739	-	365,252
	5,285,668	(10,909,202)	4,007,813
Acquisition of Prepaid Expenses	(29,667)	-	(16,038)
Usage of Prepaid Expenses	16,038	-	12,821
Net Change In Net Financial Assets (Debt)	5,272,039	(10,909,202)	4,004,596
Net Financial Assets, Beginning of Year	14,813,560	14,813,560	10,808,964
Net Financial Assets, End of Year	\$ 20,085,599	\$ 3,904,358	\$ 14,813,560

The accompanying summary of significant accounting policies, notes to consolidated financial statements and schedules are an integral part of these consolidated financial statements.

**The City of Salmon Arm
Consolidated Statement of Cash Flows**

For The Year Ended December 31	2019	2018
		(Note 11)
Cash Flows From Operating Activities		
Annual Surplus	\$ 6,578,871	\$ 5,916,182
Items Not Involving Cash		
Amortization Expense	7,915,698	7,545,346
Developer Contributed Capital Assets	(1,568,179)	(1,802,678)
(Gain)/Loss on Disposal of Capital Assets	(245,571)	17,525
Changes in Non-Cash Operating Items		
Inventories for Resale	(32,238)	7,700
Accounts Receivable	1,083,159	(608,585)
Accounts Payable	(675,036)	118,522
Loan Receivable	4,667	(175,000)
Deferred Revenues	1,664,622	1,030,603
Deposits and Performance Bonds	(799,737)	1,012,910
Prepaid Property Taxes and Levies	303,218	130,853
Prepaid Expenses	(13,629)	(3,218)
	14,215,845	13,190,160
Cash Flows From Investing Activity		
Increase in Investments	(10,859,953)	(4,337,120)
Cash Flows From Capital Activity		
Proceeds on Disposal of Capital Assets	345,310	347,727
Acquisition of Tangible Capital Assets	(7,740,461)	(8,016,289)
	(7,395,151)	(7,668,562)
Cash Flows From Financing Activities		
Actuarial Adjustments	(847,697)	(763,997)
Issuance of Long Term Debt	6,145,000	835,000.00
Repayment of Long Term Debt	(1,316,686)	(1,149,686)
	3,980,617	(1,078,683)
Increase (Decrease) In Cash During Year	(58,642)	105,795
Cash, Beginning of Year	1,343,444	1,237,649
Cash, End of Year	\$ 1,284,802	\$ 1,343,444

The accompanying summary of significant accounting policies, notes to consolidated financial statements and schedules are an integral part of these consolidated financial statements.

The City of Salmon Arm Summary of Significant Accounting Policies

December 31, 2019

Nature of Business	The City of Salmon Arm (City) is incorporated under the laws of British Columbia and is engaged in the operation of a municipality.														
Basis of Presentation	It is the City's policy to follow Canadian generally accepted accounting principles. The consolidated financial statements include the accounts of all funds of the City. All inter fund transactions have been eliminated. The consolidated statements have been prepared by management using guidelines issued by the Public Sector Accounting Board (PSAB) of the Chartered Professional Accountants of Canada.														
Revenue Recognition	Taxation revenues, net of collections for other governments, are recognized at the time of issuing the property tax notices for the fiscal year. Sale of services and user fee revenues are recognized when the service or product is provided by the City.														
Expenses	Expenses are recorded in the period in which the goods or services are acquired and a liability is incurred.														
Investments	Investments of \$66,385,980 (2018 - \$55,526,027) are deposited with the Municipal Finance Authority and are held in a money market fund. The interest rate as at December 31, 2019 was approximately 1.86% (2018 – 1.65%). The City holds three \$100,000 Royal Bank debenture bonds due in 2083 with a floating interest rate. All investments are recorded at cost; the fair market value at December 31, 2019 was \$66,685,980 (2018 - \$55,826,027).														
Inventories	Inventories are stated at cost. Cost is generally determined on a first-in, first-out basis.														
Tangible Capital Assets and Amortization	<p>Tangible capital assets are recorded at cost less accumulated amortization. Cost includes all cost directly attributable to the acquisition or construction of the tangible capital asset, including transportation, site preparation, design, engineering, and legal fees. Contributed tangible capital assets are recorded at fair value at the time of donation, with a corresponding amount recorded as revenue. Amortization is recorded on a straight-line basis over the estimated life of the tangible capital asset commencing once the asset is available for productive use as follows:</p> <table border="0" style="margin-left: 40px;"> <tr> <td>Buildings</td> <td style="text-align: right;">10 to 50 years</td> </tr> <tr> <td>Machinery and Equipment</td> <td style="text-align: right;">5 to 25 years</td> </tr> <tr> <td>Vehicles</td> <td style="text-align: right;">10 to 25 years</td> </tr> <tr> <td>Information Technology Infrastructure</td> <td style="text-align: right;">3 to 10 years</td> </tr> <tr> <td>Parks Infrastructure</td> <td style="text-align: right;">10 to 100 years</td> </tr> <tr> <td>Utility Infrastructure</td> <td style="text-align: right;">20 to 70 years</td> </tr> <tr> <td>Transportation Infrastructure</td> <td style="text-align: right;">10 to 75 years</td> </tr> </table>	Buildings	10 to 50 years	Machinery and Equipment	5 to 25 years	Vehicles	10 to 25 years	Information Technology Infrastructure	3 to 10 years	Parks Infrastructure	10 to 100 years	Utility Infrastructure	20 to 70 years	Transportation Infrastructure	10 to 75 years
Buildings	10 to 50 years														
Machinery and Equipment	5 to 25 years														
Vehicles	10 to 25 years														
Information Technology Infrastructure	3 to 10 years														
Parks Infrastructure	10 to 100 years														
Utility Infrastructure	20 to 70 years														
Transportation Infrastructure	10 to 75 years														
Intangible Assets	Intangible assets include works of art and historic assets located throughout City Hall. They are not reflected in these consolidated financial statements.														
Long Term Debt	Long term debt is recorded net of any sinking fund balances. Debt charges, including interest and foreign exchange, are charged to current operations. Interest charges are accrued for the period from the date of the last interest payment to the end of the year.														

The City of Salmon Arm
Summary of Significant Accounting Policies

December 31, 2019

Reserves Reserves for future expenditures represent amounts set aside for future operating and capital expenditures.

Grants and Government Transfers

Unrestricted government grants or transfers are recognized as revenue in the year that the grant or transfer is approved by the issuing government. Restricted government transfers, in the way of grants or other transfers, are recognized as revenue in the year in which related expenses are incurred, except where the grant or transfer is received for which the expense has not yet been incurred, then the grant or other transfer is included in deferred revenue. Transfers made to other organizations are expensed in the current year.

Deferred Revenue Funds received for specific purposes which are externally restricted by legislation, regulation or agreement and are not available for general municipal purposes are accounted for as deferred revenue on the consolidated statement of financial position. The revenue is recognized in the consolidated statement of operations in the year in which it is used for the specified purpose.

Budget Figures The budget figures are from the Annual Budget Bylaw adopted by May 15 of each year. They have been reallocated to conform to PSAB financial statement presentation. Subsequent amendments have been made by Council to reflect changes in the budget as required by law.

Commitments The City has entered into various agreements and contracts for services for periods ranging from one to five years.

Employee Future Benefits The City and its employees make contributions to the Municipal Pension Plan. These contributions are expensed as incurred.

Contaminated Sites Effective January 1, 2015, the City adopted the new Public Sector Accounting Standard PS3260 Contaminated Sites. The new standard can be applied retroactively or prospectively, and the City has elected to apply it prospectively.

Under PS3260 governments are required to accrue a liability for the costs to remediate a contaminated site. Liabilities are recognized when an environmental standard exists, contamination exceeds the standard, the government has responsibility for remediation, future economic benefits will be given up and a reasonable estimate can be made.

Management has assessed its potential liabilities under the new standard including sites that are no longer in productive use and sites which the City accepts responsibility. There were no such sites that had contamination in excess of an environmental standard which required remediation at this time, therefore no liability was recognized as at December 31, 2019.

The City of Salmon Arm Summary of Significant Accounting Policies

December 31, 2019

Loan Guarantees

The City has guaranteed a loan to assist the Salmon Arm Tennis Club in the financing and construction of an Indoor Tennis Facility. When it is determined that a loss is likely, a provision for loss is recorded. The provision is determined using the best estimates available and taking into consideration the principal amount outstanding, any guaranteed accrued and unpaid interest, any amounts recoverable from the borrower and from the sale of assets pledged as security, and all known circumstances. The provision for loan losses is reviewed by management on an annual basis.

Use of Estimates

The preparation of the consolidated financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the consolidated financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from management's best estimates as additional information becomes available in the future. Significant estimates in these financial statements include the valuation of accounts receivable and amortization of tangible capital assets.

**The City of Salmon Arm
Notes to Consolidated Financial Statements**

December 31, 2019

1. Long Term Debt

Future principal requirements, not including sinking fund additions, on existing debt:

	<u>General Fund</u>	<u>Water Fund</u>	<u>Sewer Fund</u>	<u>Total</u>
2020	\$ 756,375	\$ 424,832	\$ 150,688	\$ 1,331,895
2021	756,375	424,832	150,688	1,331,895
2022	756,375	424,832	150,688	1,331,895
2023	756,375	424,832	150,688	1,331,895
2024	580,302	424,832	63,650	1,068,784
2025 and thereafter	<u>5,489,806</u>	<u>1,741,099</u>	<u>700,150</u>	<u>7,931,055</u>
	9,095,608	3,865,259	1,366,552	14,327,419
Actuarial Adjustment	<u>7,962,793</u>	<u>3,114,116</u>	<u>984,062</u>	<u>12,060,971</u>
Total Long Term Debt	<u>\$ 17,058,401</u>	<u>\$ 6,979,375</u>	<u>\$ 2,350,614</u>	<u>\$ 26,388,390</u>

2. Contingent Liabilities and Commitments

(a) Pension Liabilities

The City of Salmon Arm and its employees contribute to the Municipal Pension Plan (a jointly trustee pension plan). The board of trustees, representing plan members and employers, is responsible for administering the plan, including investment of assets and administration of benefits. The plan is a multi-employer defined benefit pension plan. Basic pension benefits provided are based on a formula. As at December 31, 2018, the plan has about 205,000 active members and approximately 101,000 retired members. Active members include approximately 40,000 contributors from local governments.

Every three years, an actuarial valuation is performed to assess the financial position of the plan and adequacy of plan funding. The actuary determines an appropriate combined employer and member contribution rate to fund the plan. The actuary's calculated contribution rate is based on the entry-age normal cost method, which produces the long-term rate of member and employer contributions sufficient to provide benefits for average future entrants to the plan. This rate may be adjusted for the amortization of any actuarial funding surplus and will be adjusted for the amortization of any unfunded actuarial liability.

The most recent valuation for the Municipal Pension Plan as at December 31, 2018, indicated a \$2,866 million funding surplus for basic pension benefits on a going concern basis.

The City of Salmon Arm paid \$636,674 (2018 - \$640,771) for employer contributions while employees contributed \$558,781 (2018 - \$555,873) to the plan in fiscal 2019.

The next valuation will be as at December 31, 2021, with results available in 2022.

Employers participating in the plan record their pension expense as the amount of employer contributions made during the fiscal year (defined contribution pension plan accounting). This is because the plan records accrued liabilities and accrued assets for the plan in aggregate, resulting in no consistent and reliable basis for allocating the obligation, assets and cost to the individual employers participating in the plan.

Continued...

**The City of Salmon Arm
Notes to Consolidated Financial Statements**

December 31, 2019

2. Contingent Liabilities and Commitments – Continued

(b) Columbia Shuswap Regional District

Columbia Shuswap Regional District (Regional District) debt is, under the provisions of the Local Government Act, a joint and several liability of the Regional District and each member municipality within the Regional District, including the City of Salmon Arm. The loan agreements with the Regional District and the Municipal Finance Authority provide that, if at any time the scheduled payments provided for in the agreements are not sufficient to meet the Authority's obligations with respect to such borrowing, the resulting deficiency becomes a liability of the member municipalities.

(c) Other

The City is the defendant in various lawsuits. In the opinion of management, the overall estimation of loss is not determinable. These claims have not been provided for in the consolidated financial statements. Settlement, if any, made with respect to these actions, would be expected to be accounted for as a charge to expenditures in the period in which realization is known.

(d) Equipment Leases

The City is the lessee of a postage machine and computer servers valued at approximately \$103,742 excluding taxes. The lease terms are March 2017 to February 2024. The City has no equity in the leased equipment, and the lease payments are disclosed as operating expenses of the year in which they are paid.

Future annual lease payments are as follows:

2020	\$ 27,860
2021	17,449
2022	2,873
2023	2,873
2024	479

(e) Contractual Obligation

The City has entered into a contract with the Shuswap Recreation Society to manage the Recreation and Shaw Centres and is contingently liable for deficits incurred when expenses exceed revenues. The City provides an annual provision for the operation and maintenance of these facilities.

(f) Guarantor Agreement

The City has entered into an agreement to act as a loan guarantor to assist the Salmon Arm Tennis Club in the financing of an Indoor Tennis Facility at 3440 Okanagan Avenue SE, Salmon Arm, BC. The outstanding balance at December 31, 2019 was \$750,000 (2018 - \$346,491). The loan bears interest at 4.47% (2018 – prime plus 1%), repayable in monthly instalments of \$4,156. The loan has a term of 25 years and is secured by the assets of the Tennis Club and an indemnity agreement from the City.

Continued...

**The City of Salmon Arm
Notes to Consolidated Financial Statements**

December 31, 2019

2. Contingent Liabilities and Commitments – Continued

(g) Police Contract Negotiations

The City is responsible for the compensation of its police force. Police force compensation is determined through negotiations between the Royal Canadian Mounted Police (RCMP) and the Government of Canada.

On January 1, 2017, the most recent pay package for RCMP members expired. The City anticipates that there will be retroactive compensation paid to RCMP members once a new agreement is signed. In anticipation for this future liability, the City has allocated funds to a reserve account. A reasonable estimate of the liability cannot be determined at the date of the financial statements.

3. Loan Receivable

The City has entered into a loan agreement with the Salmon Arm Tennis Club to assist in the financing of an Indoor Tennis Facility at 3440 Okanagan Avenue SE, Salmon Arm, BC. The outstanding balance at December 31, 2019 was \$170,333 (2018 - \$175,000). The loan bears interest at 0%, with monthly payments of \$583 commencing September 2021 until December 2045.

4. Reserves – Municipal Finance Authority

The City issues the majority of its debt instruments through the Municipal Finance Authority. As a condition of these borrowings, a portion of the debenture proceeds are withheld as cash deposits by the Municipal Finance Authority as a Debt Reserve Fund. The City also executes demand notes in connection with each debenture whereby the City may be required to loan certain amounts to the Municipal Finance Authority. These demand notes are contingent in nature.

The details of the cash deposits and demand notes at the year end are as follows:

	<u>Demand Notes</u>	<u>Cash Deposits</u>	<u>Total</u>
General Fund	\$ 471,072	\$ 295,986	\$ 767,058
Water Fund	369,407	178,643	548,050
Sewer Fund	132,947	70,596	203,543
Total Long Term Debt	<u>\$ 973,426</u>	<u>\$ 545,225</u>	<u>\$ 1,518,651</u>

5. Deferred Revenues

	<u>December 31, 2018</u>	<u>Inflow</u>	<u>Outflow</u>	<u>Interest</u>	<u>December 31, 2019</u>
BC Buildings Corporation	\$ 1,000,000	\$ -	\$ -	\$ -	\$ 1,000,000
Community Works Fund	4,000,583	1,627,212	(963,611)	74,410	4,738,594
Development Cost Charges	9,287,209	1,087,822	(390,000)	180,449	10,165,480
Recycling User Fee Rebate	205,586	237,611	(205,586)	-	237,611
Other	92,070	108,385	(92,070)	-	108,385
Total Deferred Revenues	<u>\$ 14,585,448</u>	<u>\$ 3,061,030</u>	<u>\$(1,651,267)</u>	<u>\$ 254,859</u>	<u>\$ 16,250,070</u>

Continued...

**The City of Salmon Arm
Notes to Consolidated Financial Statements**

December 31, 2019

5. Deferred Revenues - Continued

Included in deferred revenue is a prepayment amount of \$1,000,000 received from British Columbia Buildings Corporation for future rental of the Law Courts facility to be used for annual rent payments commencing in 2021. Deferred revenue amounts of \$4,738,594 (2018 - \$4,000,583) have been received under the Community Works Fund for future restricted capital projects.

6. Budget

The City of Salmon Arm 2019 to 2023 Financial Plan Bylaw No. 4322 (Financial Plan Bylaw) was adopted by Council on April 23, 2019. The Financial Plan Bylaw was prepared utilizing a budget method consistent with Local Governments while the actual operating results have been prepared in accordance with the requirements of the Public Sector Accounting Standards (PSAB). The Financial Plan Bylaw was prepared on a modified accrual basis while the actual operating results utilizing Public Sector Accounting Standards requirements were prepared on a full accrual basis. The Financial Plan Bylaw projected the use of Reserve Fund transfers and prior year surpluses to balance the Financial Plan. Public Sector Accounting Standards requires that the actual operating results capitalize all tangible capital expenditures and that an amortization expense for tangible capital assets be included. The Financial Plan Bylaw expenses all tangible capital expenditures as opposed to including an amortization expense. As a result, the Financial Plan Bylaw figures presented in the Statements of Operations and Change in Net Financial Debt represent the Financial Plan Bylaw adopted by Council on April 23, 2019 with adjustments as follows:

Financial Plan Bylaw		\$	-
Add:			
Capital Grants			6,916,985
Capital Expenditures			25,706,200
Debt Repayment			1,316,705
Transfer to Reserve Accounts			2,994,383
Transfer to Reserve Funds			1,129,055
Transfer from DCC Reserve Funds			234,000
Other Developer Contributions			1,180,200
Less:			
Transfer from Prior Year Surplus			(600,875)
Transfer from Reserve Accounts			(1,169,140)
Transfer to Capital Reserve Accounts			(22,910,515)
			(22,910,515)
Budget Surplus as per Statement of Operations		\$	14,796,998

The City of Salmon Arm
Notes to Consolidated Financial Statements

December 31, 2019

7. Taxation

Taxation revenue comprises the following amounts raised less transfers to other governments:

	<u>2019</u>	<u>2018</u>
Taxes Collected:		
Property Taxes	\$ 29,856,918	\$ 28,493,168
Transportation Parcel Tax	1,196,430	948,120
Frontage Tax - Water	1,449,532	1,442,362
Frontage Tax - Sewer	946,359	936,613
1% Utility Tax	315,530	294,009
	<u>33,764,769</u>	<u>32,114,272</u>
Collected for Other Governments		
Province of BC (School Taxes)	8,166,378	8,045,387
BC Assessment Authority	183,646	182,193
Regional Hospital District	1,240,929	997,511
Columbia Shuswap Regional District	1,017,941	991,124
Okanagan Regional Library	757,820	712,793
Municipal Finance Authority	870	807
Downtown Improvement Area	179,267	179,045
	<u>11,546,851</u>	<u>11,108,860</u>
Net Taxes Available for Municipal Purposes	<u>\$ 22,217,918</u>	<u>\$ 21,005,412</u>

8. Trust Funds

In accordance with PSAB recommendations for local governments, trust funds are not included in the City's Consolidated Financial Statements. The City administers a Cemetery Maintenance Fund for the perpetual care and maintenance of the City owned and operated cemeteries. As at December 31, 2019, the Trust Fund balance is \$391,502 (2018 - \$360,872) (Schedule 4).

9. Fire Training Centre Function

The City participates jointly with the Columbia Shuswap Regional District and other local governments to construct a Fire Training Centre. This function is not reflected in the financial statements of the City.

Investments	\$ 92,392
Due from the City of Salmon Arm	86,303
Capital Assets	564,395
Total Assets	<u>\$ 743,090</u>
Operating Surplus	\$ 178,695
Equity in Capital Assets	564,395
Total Liabilities	<u>\$ 743,090</u>

The City of Salmon Arm Notes to Consolidated Financial Statements

December 31, 2019

10. Segment Reporting

The City of Salmon Arm is a municipal government that provides a range of services to its citizens. The City is governed by an elected Council comprised of a Mayor and six (6) Councillors whose authority is set out in the Community Charter and Local Government Act. For management reporting purposes, the City's operations and activities are organized and reported by Fund. The General Fund has been further segmented for the purpose of recording specific activities to attain certain objectives in accordance with special regulations, restrictions or limitations.

City services are provided by departments and their activities are reported in these funds. Certain departments have been separately disclosed in the segmented information, along with the services they provide, as follows:

General Government Services – Legislative Services, Information Services, Customer Service, Financial Services and Human Resources. Legislative Services is responsible for the statutory obligations under the Community Charter and Local Government Act and provides the legal and administrative support to City Council. It is responsible for recording resolutions, decisions and minutes of Council to allow the direction and policies of Council to be carried out. Legislative Services manages the City's property and liability insurance portfolio, freedom of information inquiries, municipal elections and referendums, the corporate document management system, City Policy Manual and completion of the City's Annual Report and Civic Calendar. The role of the Information Services is to provide reliable, stable and current technology systems to all City departments. Information Services maintains all servers, workstations, firewalls, printers, digital cameras, scanners, telephones, cellular phones, pagers, security systems, Geographic Information Systems (GIS) and the corporate website. Customer Service recognizes the importance of its customers and endeavours to provide quality services in a timely and efficient manner to reflect the growing and changing needs of our citizens. Customer Service representatives provide information and service in building inspection, cash payments, taxation, transit, pet and business licensing, etc. Financial Services provides financial expertise, information, guidance and advice on day-to-day operational matters to internal and external customers. Financial Services develops financial policies and procedures which assist Council and guide staff in shaping the direction of the City. Financial Services provides accurate and full disclosure on the financial affairs of the City as set out in the Community Charter and Local Government Act. This information includes annual municipal reporting forms, operational and capital budgets, setting of annual property tax and water and sewer rates, annual financial statements, long term financial plan, investments, public bodies report, etc. Long term growth management strategies such as the Long Term Financial Plan, Five (5) Year Capital Plan, and the Long Term Equipment and Infrastructure Replacement Plans are developed and implemented to better plan for our community. Human Resources is responsible for all issues surrounding the employees of the City of Salmon Arm. It represents the City in union negotiations and is key in setting human resource policies and procedures. Human Resources encourages and coordinates staff development, training and recognition programs to better and more efficiently deliver services to the community and plays a major role in recruiting, transferring, promoting and retaining the best people for the job.

Protective Services – Fire Prevention and Suppression, Police Protection, Bylaw Enforcement, Building Inspection, Business Licensing and Animal Control Services. The City provides community-based fire prevention and suppression services and responds to a geographical area of 84 square miles. It provides fire protection services to approximately 8,550 properties (residential, commercial, etc.) and inspection services to approximately 850 buildings. Fire Prevention and Suppression encompasses a Rescue Team designed, pursuant to WorkSafe BC, to provide rescue services to municipal employees who work in areas where identifiable hazards

Continued...

The City of Salmon Arm
Notes to Consolidated Financial Statements

December 31, 2019

10. Segment Reporting - Continued

are present and manages the City Safety Program. The Police Department strives to provide a quality service to the community which includes calls for service, proactive enforcement and interaction with the community to gain insight into community concerns so that policing priorities may be set. Salmon Arm is policed by the Royal Canadian Mounted Police. Bylaw Enforcement encompasses all matters relating to the enforcement of City bylaws, and for the maintenance and accuracy of all files on matters relating to court actions on behalf of the City of Salmon Arm. Building Inspection addresses residential, commercial, institutional and industrial building construction within the City. The focus is to provide the public and the building industry with high quality service such that the structural integrity of the buildings constructed conform to the requirements of the BC Building Code and zoning, building and servicing bylaws and are safe for their intended purpose. Business Licensing is responsible for reviewing and issuing business licenses within the City. Business applications and premises are inspected to ensure that they are safe for the public and that they meet zoning bylaw requirements. Animal Control enforces the Animal Control regulations within the City and the issuance of dog licenses.

Transportation Services – This function is comprised of engineering, public works (transit, roadway systems, bridge repair, storm drainage, sidewalks, boulevards, street lighting, airport, downtown parking, etc.) utilities, parks, municipal facilities, marina/wharf, garage, vehicle and equipment fleet and cemeteries and provides a broad spectrum of services to the community. These services are provided in a participative fashion between City Council, the public, management and employees in a safe, effective, efficient and financially responsible manner. Transportation Services is responsible for the maintenance of over 243 kilometers (excluding the Trans Canada Highway and Highway 97B) of roadway, 69 kilometres of sidewalk, as well as, 125 kilometers of storm sewer complete with retention ponds and currently operates a +/- 70 unit municipal fleet of major vehicles and equipment.

Environmental and Development Services – Development Services, Community Development Services and Public Health and Welfare Services. Development Services provides community planning, subdivision and development application facilitation. Taking into account various Council approved policies, bylaws, and procedures, it provides Council with professional advice on land use planning issues and is the coordinating department for the processing and approval of development applications to meet the community's objectives. It also provides advice to other City departments, community and business groups, developers, property owners, and citizens. It is responsible for the creation and recommendation of bylaws, policies and procedures to maintain the community's quality of life. Community Development Services provides services regarding environmental concerns, heritage matters, etc. Public Health and Welfare Services provides cemetery services to the citizens of the City.

Recreational and Cultural Services – Recreational and Leisure Services (Multi-Use Facility, Auditorium and Pool), and Park and Wharf Services. Recreational and Leisure Services' mandate is to provide diverse family and adult oriented recreational activities with a view of promoting active living and quality of life in the community. The City strives to maximize the productivity of resources, to provide good cost recovery of the taxpayers' dollars and provide affordable recreational opportunities for the citizens of Salmon Arm. The Multi-Use Facility promotes community events and concerts, in addition to, hockey, ringette, speed skating, and figure skating. The Recreation Centre provides a wide range of services from pool and facility rentals, racquetball and squash, weight training, programming, etc. to promote the health and wellness of our citizens. Recreational programming such as scuba diving, summer French and music lessons, canoeing, babysitter courses, and summer soccer camps are all components of this function. The Parks and Wharf Services is proud to promote community pride in parks through the use and enjoyment of our many green spaces and natural

The City of Salmon Arm
Notes to Consolidated Financial Statements

December 31, 2019

10. Segment Reporting - Continued

amenities through carefully managed maintenance and improvement of park facilities. It projects a positive impression for citizens and visitors by ensuring that facilities, parks and playing fields are safe, clean and well-maintained while at the same time protecting the environment for future generations. The City maintains seven hundred and twenty (720) hectares of park land; this includes developed, natural, and passive parks, marinas, wharves, beaches, walking trails, lawn bowling, horseshoes and playing fields. Parks receive ongoing maintenance such as turf management, hanging flower baskets, downtown flower planters, irrigation systems, general park maintenance (bathrooms, garbage control), parkland design and construction, special events and sports field construction. The City works closely with community groups to achieve localized objectives such as neighbourhood parks where the efforts and contributions of local business owners, property owners, volunteers and the City come together to enhance and build new parks.

Utilities

The Utilities function, through a schedule of systematic new improvements, upgrades and replacements, strives to maintain and improve the efficient delivery and the high quality of water and sanitary sewer services to the community. It plays an integral role in maintaining the health, safety and well-being of the community.

The Water and Sewer Utilities are self-liquidating funds which must provide for their own revenues through fees, taxes and other charges to support the expenditures required to operate and maintain infrastructure into the future.

Water Utility Services – This Utility function provides for the delivery of safe drinking water to the citizens of Salmon Arm. The municipal water system consists of two main raw water sources, chlorine treatment systems for the water sources and an extensive water pumping, distribution and storage system. The City's water supply is by way of three (3) sources: East Canoe Creek at Metford Dam, Shuswap Lake at Canoe Beach and a minor water supply from Rumball Creek for irrigation at the Mt. Ida Cemetery. Treatment of the water sources (except Rumball Creek) is by primary disinfection with chlorine. The distribution system includes approximately 203 km of watermain varying in diameter from 100mm to 1000mm. The City waterworks system provides quality water through a gravity and pump system. The primary water sources are from Shuswap Lake – 80% and East Canoe Creek – 20%. The waterworks system is relatively complex and is comprised of eight (8) zones, eight hundred and twenty one (821) hydrants, seven (7) pumping stations, fourteen (14) reservoirs, and one (1) dam with a total storage capacity of 24,538 cubic metres and over 6,010 connections. The treatment process utilizes chlorination for the purposes of disinfection. The water supply consistently meets the Canadian Drinking Water Guidelines, BC Drinking Water Protection Act and the Safe Drinking Water Regulations.

Sewer Utility Services – The City provides effective collection and treatment of waste water to meet the guidelines set by the Ministry of Environment to protect the public and the environment. It operates both the treatment plant and seven (7) lift stations safely and at optimum efficiency. The sanitary sewer system has approximately 130 kilometers of mainline and 5,090 service connections.

The accounting policies used in these segments are consistent with those followed in preparation of the consolidated financial statements as disclosed in our Basis of Presentation Policy. For additional information, see the Consolidated Schedule of Segment Disclosure (Schedule 5).

11. Comparative Figures

Certain comparative figures have been reclassified to conform to current year's presentation.

**The City of Salmon Arm
Notes to Consolidated Financial Statements**

December 31, 2019

12. Subsequent Events

Subsequent to year end, the impact of COVID-19 in Canada and on the global economy increased significantly. As the impacts of COVID-19 continue, there could be further impact on the City, its citizens, employees, suppliers and other third party business associates that could impact the timing and amounts realized on the City's assets and future ability to deliver services and projects.

At this time, the full potential impact of COVID-19 on the City is not known. Although the disruption from the virus is expected to be temporary, given the dynamic nature of these circumstances, the duration of disruption and the related financial impact cannot be reasonably estimated at this time. The City's ability to continue delivering non-essential services and employ related staff, will depend on the legislative mandates from various levels of government.

The City will continue to focus on collecting receivables, managing expenditures, and leveraging existing reserves and available credit facilities to ensure it is able to continue providing essential services to its citizens.

**The City of Salmon Arm
Schedule 1 - Long Term Debt**

As at December 31

Bylaw #	Description	Maturity Date	Interest Rate	Balance Outstanding 2019	Balance Outstanding 2018
General Fund					
3184	Fire Hall and Little Mountain	2022	2.250	\$ 85,361	\$ 104,223
3334	City Hall and Law Courts	2034	5.950	6,684,595	6,979,623
3479	City Hall and Law Courts	2035	1.750	491,917	511,877
3569	Blackburn Park	2027	2.250	156,394	172,714
3758	Underpass 20/21 Street	2029	2.250	1,492,035	1,611,528
4048	New Cemetery	2040	2.750	909,621	938,656
4072	Blackburn Park Improvement	2035	2.750	425,478	445,080
4244	Drainage Improvements	2023	P - 1.0	668,000	835,000
4344	Airport - Taxiway Charlie	2024	P - 1.0	845,000	-
4500	Ross Street Underpass	2049	2.240	5,300,000	-
2841	Shaw Centre	2019	2.100	-	525,066
				\$ 17,058,401	\$ 12,123,767
Water Fund					
3458	Water	2025	1.750	\$ 229,654	\$ 257,612
3551	Water	2026	1.750	470,348	527,609
3576	Water	2028	2.650	4,923,943	5,371,325
3816	Water	2030	3.730	1,315,007	1,408,763
3793	Water	2041	3.250	40,423	41,558
2858	Water	2019	2.100	-	75,009
				\$ 6,979,375	\$ 7,681,876
Sewer Fund					
3207	Sewer	2023	2.250	\$ 818,895	999,841
4051	Sewer	2035	2.750	1,531,719	1,602,289
				\$ 2,350,614	\$ 2,602,130
				\$ 26,388,390	\$ 22,407,773

The gross interest paid relating to the above noted debt was \$1,335,864 (2018 - \$1,463,291)

The City of Salmon Arm
Schedule 2 - Consolidated Schedule of Tangible Capital Assets

As at December 31	2019	2018
General Fund		
Land	\$ 40,190,839	\$ 39,439,590
Buildings	23,033,953	23,496,413
Machinery and Equipment	3,182,856	2,101,164
Vehicles	2,557,086	2,638,658
Information Technology Infrastructure	272,962	234,605
Parks Infrastructure	5,523,076	5,503,555
Utility Infrastructure	13,508,975	13,869,339
Transportation Infrastructure	68,943,213	68,135,157
	\$ 157,212,960	\$ 155,418,481
Water Fund		
Buildings	\$ 13,108,016	\$ 13,397,611
Machinery and Equipment	1,326,487	1,146,509
Information Technology Infrastructure	114,640	103,493
Utility Infrastructure	20,576,587	20,610,257
	\$ 35,125,730	\$ 35,257,870
Sewer Fund		
Buildings	\$ 13,360,480	\$ 13,672,948
Machinery and Equipment	151,825	97,360
Information Technology Infrastructure	41,638	46,264
Utility Infrastructure	13,257,791	13,364,298
	\$ 26,811,734	\$ 27,180,870
	\$ 219,150,424	\$ 217,857,221

The City of Salmon Arm
Schedule 2 - Consolidated Schedule of Tangible Capital Assets - Continued

For The Year Ended December 31	Land	Buildings	Machinery and Equipment	Vehicles	Information Technology Infrastructure	Parks Infrastructure	Utility Infrastructure	Transportation Infrastructure	2019 Total
Cost									
Balance, Beginning of Year	\$ 39,439,590	\$ 74,316,981	\$ 7,287,168	\$ 5,499,230	\$ 1,797,858	\$ 11,011,317	\$ 73,725,566	\$ 126,360,072	\$ 339,437,782
Additions	751,251	486,470	1,905,499	258,755	128,602	314,455	761,390	4,702,218	9,308,640
Disposals	(2)	-	(791,205)	(137,958)	(78,736)	-	-	-	(1,007,901)
Balance, End of Year	40,190,839	74,803,451	8,401,462	5,620,027	1,847,724	11,325,772	74,486,956	131,062,290	347,738,521
Accumulated Amortization									
Balance, Beginning of Year	-	23,750,009	3,942,136	2,860,572	1,413,495	5,507,762	25,881,672	58,224,915	121,580,561
Amortization	-	1,550,993	495,136	334,817	83,725	294,934	1,261,931	3,894,162	7,915,698
Disposals	-	-	(696,978)	(132,448)	(78,736)	-	-	-	(908,162)
Balance, End of Year	-	25,301,002	3,740,294	3,062,941	1,418,484	5,802,696	27,143,603	62,119,077	128,588,097
Net Book Value, End of Year	\$ 40,190,839	\$ 49,502,449	\$ 4,661,168	\$ 2,557,086	\$ 429,240	\$ 5,523,076	\$ 47,343,353	\$ 68,943,213	\$ 219,150,424
For The Year Ended December 31									
Information Technology Infrastructure									
Balance, Beginning of Year	\$ 39,403,310	\$ 73,125,601	\$ 6,590,226	\$ 4,693,245	\$ 1,647,197	\$ 10,705,505	\$ 72,068,918	\$ 122,067,523	\$ 330,301,525
Additions	361,000	1,223,405	845,856	976,692	157,005	305,812	1,656,648	4,292,549	9,818,967
Disposals	(324,720)	-	(148,914)	(170,707)	(6,344)	-	-	-	(682,710)
Balance, End of Year	39,439,590	74,316,981	7,287,168	5,499,230	1,797,858	11,011,317	73,725,566	126,360,072	339,437,782
Accumulated Amortization									
Balance, Beginning of Year	-	22,241,794	3,676,948	2,687,333	1,344,017	5,213,265	24,638,851	54,550,465	114,352,673
Amortization	-	1,538,959	408,938	309,859	75,822	294,497	1,242,821	3,674,450	7,545,346
Disposals	-	30,744	(143,750)	(136,620)	(6,344)	-	-	-	(317,458)
Balance, End of Year	-	23,750,009	3,942,136	2,860,572	1,413,495	5,507,762	25,881,672	58,224,915	121,580,561
Net Book Value, End of Year	\$ 39,439,590	\$ 50,566,972	\$ 3,345,032	\$ 2,638,658	\$ 384,363	\$ 5,503,555	\$ 47,843,894	\$ 68,135,157	\$ 217,857,221

There were no tangible capital assets amortized that were either under construction, being developed or retired from service. Tangible capital assets that were contributed by developers for various infrastructure projects were \$1,568,179 (2018 - \$1,802,678). Due to the age of some City-owned lands such as parklands and land beneath roads and sidewalks, a nominal value \$1.00 has been assigned. Interest capitalized in the year was Nil (2018 - Nil).

The City of Salmon Arm
Schedule 3 - Grants From Federal and Provincial Governments

For The Year Ended December 31	2019	2019	2018
	Actual	Budget	Actual
General Fund - Grants in Lieu of Taxes			
Federal Government	\$ 17,303	\$ 17,500	\$ 17,410
Province of British Columbia	26,739	26,000	25,891
Provincial Government Agencies	84,673	81,600	77,187
	\$ 128,715	\$ 125,100	\$ 120,488
General Fund - Current Operating Grants			
Province of British Columbia			
Arterial Street Lighting	\$ 3,846	\$ 3,100	\$ 2,285
Municipal Regional District Tax	255,582	200,000	242,139
Safety Provincial Emergency Preparedness	15,188	-	241,288
Small Communities Protection	196,088	210,000	205,733
Traffic Fine Revenue Sharing	150,798	155,000	155,567
Community Child Care Grant	14,635	25,000	-
Food Hub Feasibility Grant	35,000	-	-
Police Wages Subsidy	10,836	-	-
	\$ 681,973	\$ 593,100	\$ 847,012
Water Fund - Operating Grants			
Province of British Columbia			
Infrastructure Planning Grant	\$ -	\$ 10,000	\$ -
General Fund - Capital Grants			
Federal Government and Province of British Columbia			
Community Works Fund	\$ 963,612	\$ 4,775,230	\$ 343,721
BC Air Access Program	71,755	1,716,755	153,245
Transport Canada	-	425,000	-
	\$ 1,035,367	\$ 6,916,985	\$ 496,966
Sewer Fund - Capital Grants			
Federal Government and Province of British Columbia			
Strategic Priorities & Innovations Fund	\$ -	\$ -	\$ 650,000
Total Operating Grants	\$ 810,688	\$ 728,200	\$ 967,500
Total Capital Grants	1,035,367	6,916,985	1,146,966
Total Grants	\$ 1,846,055	\$ 7,645,185	\$ 2,114,466
Total Federal Grants	\$ 499,109	\$ 2,830,115	\$ 189,270
Total Provincial Grants	1,346,946	4,815,070	1,925,196
Total Grants	\$ 1,846,055	\$ 7,645,185	\$ 2,114,466

The City of Salmon Arm
Schedule 4 - Trust and Reserve Funds Statements
Balance Sheet

As at December 31	2019	2018
Assets		
Trust Funds		
Cash and Investments	\$ 391,502	\$ 360,872
Reserve Funds		
Restricted Cash and Investments	20,527,440	19,125,806
	\$ 20,918,942	\$ 19,486,678
Liabilities		
Trust Funds		
Fund Balances		
Perpetual Care	\$ 387,207	\$ 356,655
Klahani Park Playground Equipment	4,295	4,217
	391,502	360,872
Reserve Funds		
Development Cost Charge Reserve Funds - Note 5	10,165,481	9,287,209
Other Statutory Reserve Funds	10,361,959	9,838,597
	20,527,440	19,125,806
	\$ 20,918,942	\$ 19,486,678

The City of Salmon Arm
Schedule 4 - Trust and Reserve Funds Statements - Continued
Transactions

For The Year Ended December 31	2018	Interest	Contributions	Inter-Fund Transfers	Expenditures	2019
Trust Funds						
Perpetual care	\$ 356,655	\$ 6,597	\$ 23,955	\$ -	\$ -	\$ 387,207
Klahani Playground Equipment	4,217	78	-	-	-	4,295
Total Trust Funds	360,872	6,675	23,955	-	-	391,502
Reserve Funds						
Development Cost Charge - Sewer	2,927,217	56,635	323,910	-	(340,000)	2,967,762
Development Cost Charge - Water	2,756,431	53,873	351,826	-	-	3,162,130
Development Cost Charge - Drainage	1,615,386	31,074	145,455	-	-	1,791,915
Development Cost Charge - Parks	454,197	8,954	79,041	-	(50,000)	492,192
Development Cost Charge - Highways	1,448,922	28,340	187,590	-	-	1,664,852
Development Cost Charge - Underpass	85,056	1,574	-	-	-	86,630
Total Development Cost Charges	9,287,209	180,450	1,087,822	-	(390,000)	10,165,481
Equipment Replacement	3,060,492	61,377	-	535,000	(1,312,458)	2,344,411
General Capital	332,733	8,136	252,877	-	(25,000)	568,746
Fire Department Building and Equipment	258,244	4,999	-	25,000	-	288,243
Emergency Apparatus	857,631	17,511	-	326,800	-	1,201,942
Police Vehicle Replacement	186,698	3,987	-	60,000	-	250,685
Landfill Site Repurchase	222,280	4,112	-	-	-	226,392
Cemetery Development	155,468	2,876	-	-	-	158,344
Water Major Maintenance	872,132	16,578	-	150,000	-	1,038,710
Sewer Major Maintenance	2,626,147	48,580	-	313,705	-	2,988,432
Community Centre Major Maintenance	685,450	12,680	-	-	(12,014)	686,116
Cemetery Columbarium	71,964	1,331	-	-	-	73,295
Parks Development	509,358	10,035	42,250	65,000	(90,000)	536,643
Total Other Statutory Reserves	9,838,597	192,202	295,127	1,475,505	(1,439,472)	10,361,959
Total Reserve Funds	19,125,806	372,652	1,382,949	1,475,505	(1,829,472)	20,527,440
	\$ 19,486,678	\$ 379,327	\$ 1,406,904	\$ 1,475,505	\$ (1,829,472)	\$ 20,918,942

The City of Salmon Arm
Schedule 5 - Consolidated Schedule of Segment Disclosure

For The Year Ended December 31	Recreation and Cultural Services							Elimination Entries	2019 Total
	General Government Services	Protective Services	Transportation Services	Environmental Development Services	Recreation and Cultural Services	Sewer Utility Services	Water Utility Services		
Revenue									
Taxation	\$ 18,625,597	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18,625,597
Transportation Parcel Tax	-	-	1,196,430	-	-	-	-	-	1,196,430
Frontage Tax	-	-	-	-	-	-	-	-	2,395,891
Grants	810,688	-	1,154,601	2,250	64,650	-	1,449,532	-	2,032,189
Sales of Service	84,828	81,495	1,409,149	1,012,937	1,019,415	2,107,261	2,766,604	(1,138,513)	7,343,176
Licenses, Permits, Fines, Franchise	1,492,287	928,333	33,499	72,105	166,680	21,000	7,950	(813,308)	1,908,546
Return on Investment	1,315,550	26,499	61,377	8,319	22,714	245,818	358,954	-	2,039,231
Other Contributions	228,445	-	1,222,177	-	50,000	500,460	232,033	-	2,233,115
Gain on Disposal of Capital Assets	89,598	14,265	141,708	-	-	-	-	-	245,571
Total Revenue	22,646,993	1,050,592	5,218,941	1,095,611	1,323,459	3,820,898	4,815,073	(1,951,821)	38,019,746
Expenses									
Wages and Benefits	2,083,058	1,441,838	1,690,875	681,380	1,774,491	791,988	1,030,506	-	9,494,136
Insurance	190,615	25,698	107,551	104	51,338	41,266	33,915	-	450,487
Community Grants	347,188	-	-	-	-	-	-	-	347,188
Professional and Legal Fees	44,216	-	-	2,870	-	9,880	-	-	56,966
Utilities and Property Taxes	87,484	68,578	304,632	6,121	93,463	262,123	363,208	(107,020)	1,078,589
Repairs and Maintenance	-	136,436	1,274,649	7,306	483,037	253,239	559,278	(77,607)	2,636,338
Contracts	145,264	3,081,287	841,205	1,499,832	813,818	18,580	10,904	-	6,410,890
Operating Expenses	491,371	248,915	430,678	511,878	746,164	579,835	482,107	(1,859,275)	1,631,673
Collections for Other Governments	11,336	-	-	-	-	-	-	-	11,336
Amortization	931,086	167,218	4,369,577	-	311,407	1,123,444	1,012,966	-	7,915,698
Interest and Debt Issue Expenses	619,995	6,750	193,077	28,050	82,271	114,255	363,176	-	1,407,574
Total Expenses	4,951,613	5,176,720	9,212,244	2,737,541	4,355,989	3,194,610	3,856,060	(2,043,902)	31,440,875
Net Surplus (Deficit)	\$ 17,695,380	\$ (4,126,128)	\$ (3,993,303)	\$ (1,641,930)	\$ (3,032,530)	\$ 626,288	\$ 959,013	\$ 92,081	\$ 6,578,871

The City of Salmon Arm
Schedule 5 - Consolidated Schedule of Segment Disclosure

For The Year Ended December 31	General Government Services	Protective Services	Transportation Services	Environmental Development Services	Recreation and Cultural Services	Sewer Utility Services	Water Utility Services	Elimination Entries	2018 Total
Revenue									
Taxation	\$ 17,678,316	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17,678,316
Transportation Parcel Tax	-	-	948,120	-	-	-	-	-	948,120
Frontage Tax	-	-	-	-	-	-	1,442,363	-	2,378,976
Grants	967,500	-	639,357	2,250	65,245	936,613	-	-	2,304,302
Sales of Service	86,030	182,553	1,443,592	966,272	974,292	2,103,639	2,632,990	(1,136,124)	7,253,244
Licenses, Permits, Fines, Franchise	1,492,695	1,003,092	33,266	84,276	165,664	21,000	10,950	(837,090)	1,973,853
Return on Investment	1,159,476	31,188	49,782	7,281	19,127	208,603	305,335	-	1,780,792
Other Contributions	113,103	-	1,424,429	-	-	465,723	872,653	-	2,875,908
Loss on Disposal of Capital Assets	(13,725)	(2,846)	(954)	-	-	-	-	-	(17,525)
Total Revenue	21,483,395	1,213,987	4,537,592	1,060,079	1,224,328	4,365,528	5,264,291	- 1,973,214	37,175,986
Expenses									
Wages and Benefits	2,067,259	1,432,663	1,649,387	681,625	1,733,451	726,022	917,907	-	9,208,314
Insurance	179,591	27,616	87,014	101	50,815	40,490	33,047	-	418,674
Community Grants	434,683	-	-	-	-	-	-	-	434,683
Professional and Legal Fees	48,413	27,124	-	9,986	-	-	-	-	85,523
Utilities and Property Taxes	81,231	62,834	310,365	8,648	101,017	291,854	384,933	(150,765)	1,090,117
Repairs and Maintenance	-	151,518	1,651,004	7,542	434,511	284,018	455,814	(89,365)	2,895,042
Contracts	150,688	2,881,065	885,709	1,361,739	851,596	16,982	11,701	-	6,159,480
Operating Expenses	610,455	325,191	465,314	271,084	678,161	586,937	523,839	(1,512,200)	1,948,781
Collections for Other Governments	10,553	-	-	-	-	-	-	-	10,553
Amortization	907,775	170,421	4,414,806	-	318,492	752,511	981,341	-	7,545,346
Interest and Debt Issue Expenses	613,115	6,560	114,411	28,050	167,853	112,428	420,874	-	1,463,291
Total Expenses	5,103,763	5,084,992	9,578,010	2,368,775	4,335,896	2,811,242	3,729,456	(1,752,330)	31,259,804
Net Surplus (Deficit)	\$ 16,379,632	\$ (3,871,005)	\$ (5,040,418)	\$ (1,308,696)	\$ (3,111,568)	\$ 1,554,286	\$ 1,534,835	\$ (220,884)	\$ 5,916,182



Annual Budget

The 2020 budget is based on essentially the same service levels as 2019 and strives towards maintaining a strong financial foundation for the City. It contains a number of reserve transfer allocations to ensure that goals set out in the Long Term Financial Plan are attainable. The budget is a plan for the upcoming year, as well as a preplan for future years which reflects the goals, objectives and priorities of the community. It establishes service levels, programs and special project work and addresses how they will be funded. It is a financial tool that ensures funds are available for the programs and services required by the community; essentially, it is a planning and managing tool. The budget also serves as a check and balance to ensure funds are not overspent.

The operating budget projects revenue and expenditures for the current operating year while the capital budget identifies the capital projects approved by Council which will be undertaken. Indicative of life, there are always more projects than funds. Council does its best to prioritize the needs of the community, all the while balancing electorate expectations, community safety and economics.

Prior to the development of the annual budget, public input is sought through a participative session held in September. Council places great value on the public's input and resulting consultation. After an extensive Council and staff review, the budget is generally approved by December of the preceding year.

Council strives to provide for a constant and predictable level of taxation. The budget focuses on the current year's operation and maintenance of water and sewer systems, transportation network, parks and recreation, fire and policing services,

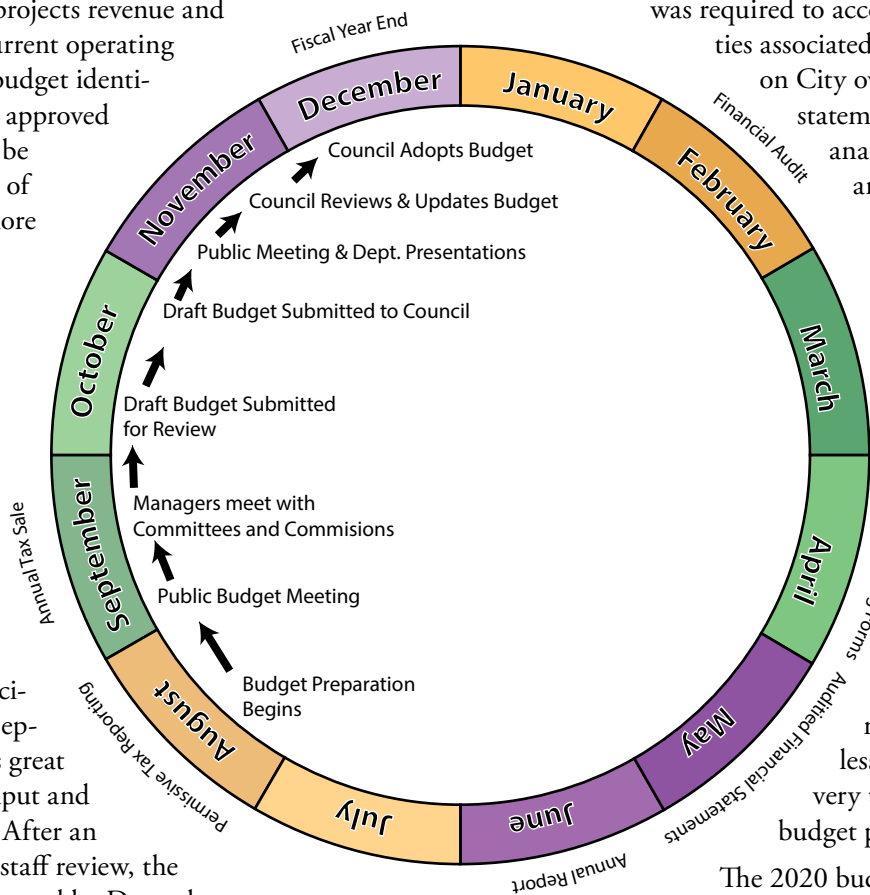
airport, cemetery, development and general administrative services. Council policies ultimately determine service levels.

Provincial downloading also has an impact on municipal budgets and has not only forced municipalities to take on existing services financially, but also to implement procedures and policies to address these services. Stringent Provincial Riparian Area Regulations and a province-wide business license scheme, both now administered at the municipal level, are but two (2) examples. Additionally, the introduction of new legislation governing tangible capital asset reporting for local governments and the development of specific tax and revenue policies and objectives puts an additional strain on the City's staffing and financial resources. In 2015, the City

was required to account for and report liabilities associated with contaminated sites on City owned lands in its financial statements. This review and analysis has been completed and the City does not have any contaminated sites to disclose in its 2019 Financial Statements

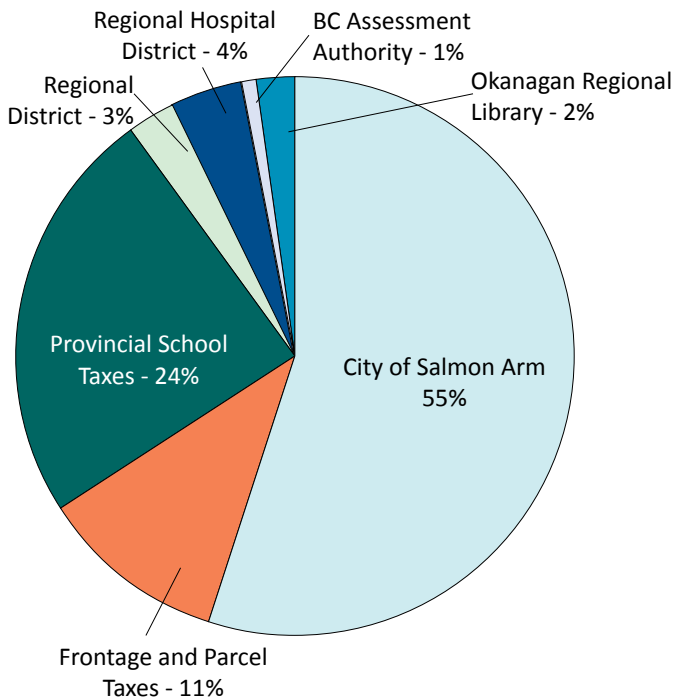
Today, all municipalities face the challenge of rising costs and limited revenues. Local governments must be innovative to stretch the amount of taxation dollars it collects from property owners; essentially, each municipality must explore new ways to do more with less. This equates to some very tough decisions during the budget process each year.

The 2020 budget has been amended to deal with the COVID-19 pandemic, including a 0.00% property tax increase and a property tax due date extension. All revenues and expenses in the 2020 budget are being very closely monitored due to the unprecedented COVID-19 pandemic. The budget includes the construction of the Ross Street Underpass, procurement of a hybrid vehicle,



Canada Day celebration, Rogers Hometown Hockey, wildfire prevention and development of both a community energy plan and a community child care initiative.

In accordance with Council’s objective to maintain tax stability while maintaining equality between property classifications, the 2020 general municipal property tax rate and associated multiple for Class 5 (Light Industry) and Class 6 (Business) has been equalized. This resulted in a shift of general municipal property taxes from Class 5 (Light Industry)



This graph reflects that only 55% of the residential property tax bill is retained by the City to fund the annual budget

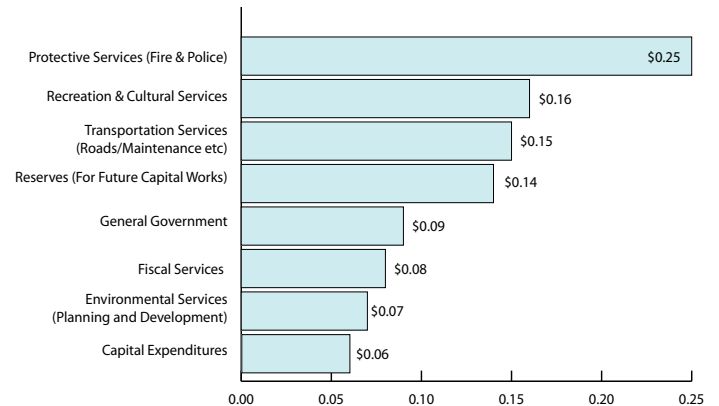
to Class 6 (Business). The tax multiple for Class 4 (Major Industry) has also been adjusted by shifting \$50,000.00 in general municipal taxes from Class 4 (Major Industry) to Class 1 (Residential).

The use of long term debt and the accumulation of reserves to undertake certain projects is prudent and a combination of both funding mechanisms is a good strategy to maintain a healthy financial foundation. While long term debt should not be a means to finance all projects, projects with an expenditure threshold of one half million dollars or more should be financed through long term debt or a combination of debt and reserves, such as Ross Street Underpass. The reality is that there are some City projects that cannot be undertaken unless long term debt is accessed.

The City implemented a Solid Waste Collection and Recycling Services Program for residential properties on a user-pay basis in 2011 and this successful program is in year ten (10). In 2014, the City implemented a bi-annual curbside organic yard waste collection program. By partnering with Recycle BC with respect to packaged and printed paper, the City was able to secure a rebate which reduced the user fee for 2015 by \$22.70 and a further \$11.30 in 2016 resulting in an overall lower user fee of \$101.00 per annum for its Solid Waste Collection and Recycling Services for residential properties. In 2018, the City committed to the elimination of single-use plastic bags for recycling collection by 2020, resulting in an anticipated increase to the rebate. In 2019, the City introduced food waste collection into the Solid Waste Collection and Recycling Services Program.

Staffing is provided on an average demand basis. Demand must be sustained over time to justify additional staffing levels. For example, as development increases staffing levels remain the same to ride out the flurry of activity. It can be extremely difficult to find available temporary or part-time staff skilled in a specific area such as building inspection or development services. Additional workloads are absorbed by technological advancement and the streamlining of existing processes. An ongoing review of current processes is required to accomplish high quality service levels with the same level of funding.

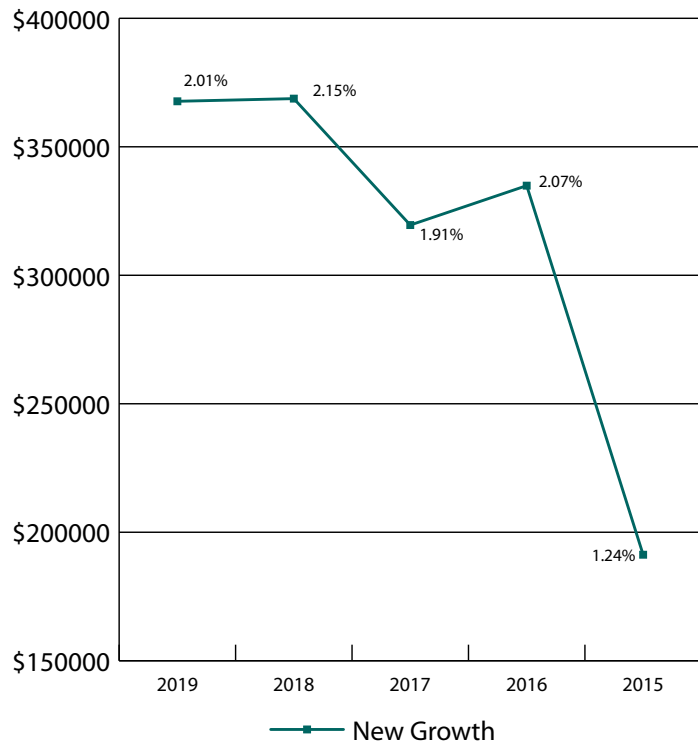
The City allocates annually funds for various large scale projects such as the Shoemaker/Auto Road extension, the construction of the West Bay Connector Trail, a Downtown Parkade as well as emergency operational activities, such as snow removal. The City establishes reserves to undertake works once the funds required have been accumulated. In 2020, the City continued to allocate a predetermined amount to reserves.



This graph reflects the portion of each municipal tax dollar that funds each function with the City’s annual budget. For example \$0.15 of each tax dollar levied funds transportation services

The Federal Government's Community Works Fund continued in 2020 and as a result the City's budget included a grant of \$4,011,600 towards capital projects.

Many City staff members participate in the budget development process each year. The onus is on senior staff to ensure the required financial and operational resources are utilized by each department for the intended purpose and that annual budget targets are met each year.



This graph reflects the new tax revenue that is generated each year as a result of new growth or construction in Salmon Arm. In 2019 the community derived new tax revenue of 2.01% or \$367,703.00



2019-2023 Financial Plan

Schedule "A" - Bylaw #4380

City of Salmon Arm 2019 - 2023 Financial Plan

	2019 Budget	2020 Budget	2021 Budget	2022 Budget	2023 Budget
Capital Projects					
Finances Acquired					
General Operating Fund	\$ 1,836,685	\$ 2,338,230	\$ 1,953,280	\$ 1,305,092	\$ 1,959,371
Water Operating Fund	544,500	670,000	490,000	500,000	500,000
Sewer Operating Fund	283,700	710,000	500,000	527,000	575,000
Federal Government Grants	2,808,865	2,169,000	-	-	-
Provincial Government Grants	2,975,620	2,264,000	-	-	-
Prior Year Surplus	81,000	50,000	510,000	-	-
Reserve Accounts	5,960,630	5,066,380	690,000	15,000	340,000
Reserve Funds	2,471,500	2,325,000	2,808,750	710,000	550,000
Development Cost Charges	624,000	604,000	2,307,500	3,335,000	3,445,000
Long Term Debt	6,092,000	7,845,000	-	-	-
Developer Contributions	1,206,800	1,250,000	40,000	44,000	40,000
Total Funding Sources	24,885,300	25,291,610	9,299,530	6,436,092	7,409,371
Finances Applied					
Transportation Infrastructure	18,286,360	16,392,335	4,222,000	3,622,000	3,619,500
Buildings	793,075	356,970	197,000	144,000	458,500
Land	750,000	-	-	-	300,000
IT Infrastructure	206,750	97,600	721,500	55,000	65,000
Machinery and Equipment	1,709,900	1,657,500	1,192,780	513,092	443,871
Vehicles	300,000	655,000	35,000	-	-
Parks Infrastructure	840,200	1,168,395	966,250	260,000	262,500
Utility Infrastructure	1,999,015	4,963,810	1,965,000	1,842,000	2,260,000
Total Capital Expense	24,885,300	25,291,610	9,299,530	6,436,092	7,409,371
Departmental Summary					
General Government Services	905,970	40,970	193,500	122,500	138,500
Protective Services	523,300	956,000	805,000	140,000	55,000
Transportation Services	20,195,360	17,341,835	4,523,500	3,918,500	4,233,500
Environmental Health Services	68,940	66,660	2,500	2,500	327,500
Environmental Development Services	-	-	-	-	-
Recreation and Cultural Services	1,077,865	1,702,335	1,235,030	335,592	319,871
Water Services	1,250,705	3,509,000	2,040,000	1,390,000	1,760,000
Sewer Services	863,160	1,674,810	500,000	527,000	575,000
Total by Department	\$ 24,885,300	\$ 25,291,610	\$ 9,299,530	\$ 6,436,092	\$ 7,409,371

Schedule "A" - Bylaw #4380

**City of Salmon Arm
2019 - 2023 Financial Plan**

	2019 Budget	2020 Budget	2021 Budget	2022 Budget	2023 Budget
Consolidated Revenues					
Property and MRDT Taxes - Net	\$ 18,991,635	\$ 19,771,765	\$ 20,167,200	\$ 20,570,544	\$ 20,981,955
Frontage & Parcel Taxes	3,603,450	3,631,450	3,704,079	3,778,161	3,853,724
Sales of Service	8,511,395	8,321,865	8,488,302	8,658,068	8,831,229
Revenue From Own Sources	2,771,950	2,500,730	2,550,745	2,601,760	2,653,795
Rentals	828,045	789,815	805,611	821,723	838,157
Provincial Government Transfers	440,100	343,100	349,962	356,961	364,100
Other Government Transfers	217,975	218,980	223,360	227,827	232,384
Transfer From Prior Year Surplus	600,875	508,655	518,828	529,205	539,789
Transfer From Reserve Accounts	930,195	883,645	901,318	919,344	937,731
Total Consolidated Revenues	36,895,620	36,970,005	37,709,405	38,463,593	39,232,864
Consolidated Expenditures					
General Government Services	3,478,174	3,717,160	3,791,503	3,867,333	3,944,680
Protective Services	5,147,520	5,943,340	6,062,207	6,183,451	6,307,120
Transportation Services	4,972,555	5,578,145	5,689,708	5,803,502	5,919,572
Environmental Health Services	89,872	67,872	69,229	70,614	72,026
Environmental Development Services	2,802,695	2,829,630	2,886,223	2,943,947	3,002,826
Recreation and Cultural Services	4,160,765	4,538,105	4,628,867	4,721,444	4,815,873
Fiscal Services - Interest	1,356,393	1,434,243	1,462,928	1,492,187	1,522,031
Fiscal Services - Principal	1,316,705	1,162,910	1,186,168	1,209,891	1,234,089
Capital Expenditures	2,664,885	3,718,230	2,943,280	2,332,092	3,034,371
Transfer to Reserve Accounts	4,651,051	2,301,320	3,196,661	3,930,649	3,353,623
Transfer to Reserve Funds	1,570,705	1,195,200	1,219,104	1,243,486	1,268,356
Water Services	2,656,600	2,447,650	2,496,603	2,546,535	2,597,466
Sewer Services	2,027,700	2,036,200	2,076,924	2,118,462	2,160,831
Total Consolidated Expenditures	\$ 36,895,620	\$ 36,970,005	\$ 37,709,405	\$ 38,463,593	\$ 39,232,864

Average Residential Taxes

The City of Salmon Arm acts as a collection agency for other taxing authorities and as a result your property tax notice reflects taxes collected for municipal purposes as well as taxes collected for these other authorities.

Allocation of 2020 Property Taxes					
Based on \$405,565 Average Residential Assessment					
Municipal Taxes	2020 Net Cost	%	2020 Tax	2019 Tax	\$ Change
General Government Services	\$ 1,757,474	9.41%	\$ 148.78	\$ 181.99	\$ (33.21)
Protective Services (Fire and Police)	4,603,248	24.65%	389.73	341.37	48.36
Transportation Services (Roads/Maintenance etc)	2,840,346	15.21%	240.48	246.84	(6.36)
Environmental Services (Planning and Development)	1,285,994	6.89%	108.93	106.31	2.62
Recreation and Cultural Services	2,906,544	15.56%	246.01	236.64	9.37
Fiscal Services	1,478,641	7.92%	125.22	127.97	(2.75)
Capital Expenditures	1,127,795	6.04%	95.50	63.75	31.75
Reserves (For Future Capital Works)	2,674,178	14.32%	226.41	265.37	(38.96)
Total General Municipal	\$ 18,674,220	100.00%	\$ 1,581.06	\$ 1,570.24	10.82
Water Frontage (based on 60 taxable feet)			124.80	124.80	-
Sewer Frontage (based on 60 taxable feet)			118.80	118.80	-
Transportation Parcel Tax (flat rate per parcel)			150.00	150.00	-
Total City of Salmon Arm Taxes			\$ 1,974.66	\$ 1,963.84	\$ 10.82
Collections For Other Agencies					
School (Province of BC)			\$ 812.35	\$ 775.83	\$ 36.52
Columbia Shuswap Regional District			91.86	88.29	3.57
Columbia Shuswap Regional District - SIR Levy			4.67	4.66	0.01
Regional Hospital District			137.97	114.44	23.53
Okanagan Regional Library			64.97	69.66	(4.69)
B.C. Assessment Authority			17.28	15.51	1.77
Municipal Finance Authority			0.08	0.08	-
Total Other Agencies			\$ 1,129.18	\$ 1,068.47	\$ 60.71
Gross Property Taxes			\$ 3,103.84	\$ 3,032.31	\$ 71.53
Less: Home Owner Grant (\$1,045.00 if Over 65)			(770.00)	(770.00)	-
Net Property Taxes			\$ 2,333.84	\$ 2,262.31	\$ 71.53
Solid Waste Collection and Recycling			101.00	101.00	-
Net Amount Due			\$ 2,434.84	\$ 2,363.31	\$ 71.53

Tax Exemptions

Tax Exemptions Provided By Council For the Year Ended December 31, 2019

	Municipal Taxes	Other Taxes	Total Taxes
1. Properties Used for Public Worship*			
Broadview Evangelical Free Church	\$ 39,715	\$ 21,018	\$ 60,733
Canoe United Church	811	700	1,511
Church of Jesus Christ of Latter-day Saints	4,253	4,482	8,735
Cornerstone Christian Reformed Church	3,989	4,224	8,213
Crossroads Free Methodist Church	1,470	1,393	2,863
Deo Lutheran Church of Salmon Arm	4,971	2,708	7,679
First United Church	3,170	3,183	6,353
Five Corners Pentecostal Church	2,752	3,362	6,114
Lakeside Community Church	1,194	1,257	2,451
Little Mountain Bible Chapel	2,292	2,261	4,553
Living Waters Community Church	1,618	1,558	3,176
Mount Ida Congregation of Jehovah Witnesses	3,633	3,669	7,302
Salmon Arm Mennonite Church Society	2,008	1,483	3,491
Seventh Day Aventist Church (British Columbia Conference)	2,671	2,658	5,329
Shuswap Community Church	7,873	8,288	16,161
St. Andrews Presbyterian Church (Trustees)	2,552	2,539	5,091
St. John the Evangelist Anglican Church of Canada	2,164	2,125	4,289
St. Joseph's Catholic Church	5,092	5,360	10,452
The Salvation Army New Hope Community Church	1,699	1,642	3,341
	93,927	73,910	167,837
2. Properties Used for Charitable Purposes			
Canadian Mental Health Association	22,428	10,244	32,672
Churches of Salmon Arm Used Goods Society	19,733	9,741	29,474
Gleneden Community Association	3,416	1,623	5,039
Good Samaritan Canada (Lutheran Social Service Organization) Inc.	60,702	41,009	101,711
Nature Trust of BC	2,310	1,818	4,128
Royal Canadian Legion - Branch 62	12,046	4,938	16,984
Salmar Community Association	45,611	19,125	64,736
Salmon Arm & Shuswap Lake Agricultural Association	85,433	42,613	128,046
Salmon Arm Elks Recreation Society	10,498	5,993	16,491
Salmon Arm Folk Music Society	2,498	1,552	4,050
Salmon Arm Masonic Holdings Society	974	1,030	2,004
Salmon Arm Museum and Heritage Association	30,388	14,982	45,370
Salmon Arm Rescue Unit	4,771	2,307	7,078
Scout Properties (BC/Yukon) Ltd.	1,360	1,280	2,640
Shuswap Area Family Emergency Society	4,206	2,757	6,963
Shuswap Association for Community Living	4,245	2,685	6,930
Shuswap Association for Rowing & Paddling	7,165	3,514	10,679
Shuswap Day Care Society	1,946	1,223	3,169
Shuswap District Art Council	9,148	3,743	12,891
Shuswap Family Resource and Referral Society	17,051	7,525	24,576
Shuswap Housing Society	9,628	6,450	16,078
Shuswap Independent Living Association	10,420	6,785	17,205
Shuswap Recreation Society	13,096	6,399	19,495

**Tax Exemptions Provided By Council
For the Year Ended December 31, 2019**

	Municipal Taxes	Other Taxes	Total Taxes
Shuswap Theatre Society	4,935	1,993	6,928
SPCA (The British Columbia Society of the Prevention of Cruelty to Animals)	4,519	2,220	6,739
The Elks Recreation Children's Camp Society of BC	17,526	15,224	32,750
The Salvation Army Food Bank & Lighthouse Shelter	8,348	4,090	12,438
	<u>414,401</u>	<u>222,863</u>	<u>637,264</u>

3. Properties Used for Senior Recreation Purposes

Senior Citizens Association of British Columbia - Branch 92 (Canoe)	3,571	1,703	5,274
Seniors' Fifth Avenue Activity Centre Association	10,891	5,317	16,208
Shuswap Lake Senior Citizens' Society (Drop In Centre)	6,343	2,581	8,924
	<u>20,805</u>	<u>9,601</u>	<u>30,406</u>

4. Properties Used for Recreation and Other Purposes

City of Salmon Arm Leased Land (621/641 Ross Street NE)	4,664	1,943	6,607
Salmon Arm Curling Club	18,223	9,014	27,237
Salmon Arm Fish & Game Club	3,659	3,166	6,825
Salmon Arm Golf Club Holdings Ltd.	9,877	8,413	18,290
Salmon Arm Horseshoe Club	1,525	763	2,288
Salmon Arm Lawn Bowling Club	1,855	926	2,781
Salmon Arm Tennis Club	8,539	4,742	13,281
Shuswap Recreation Society	257,207	130,602	387,809
	<u>305,549</u>	<u>159,569</u>	<u>465,118</u>
Total Taxes Exempted by Council in 2019	<u>\$ 834,682</u>	<u>\$ 465,943</u>	<u>\$ 1,300,625</u>

* A portion is statutorily exempt.

Community Grants

The City of Salmon Arm supports voluntary non-profit organizations each year by allocating, through the Annual Budget process, a contribution to the Shuswap Community Foundation for distribution of cash grants within the community.

Summarized below is a listing of all grants awarded, both direct and indirect, through the City of Salmon Arm and the Shuswap Community Foundation.

Distributed Through the Shuswap Community Foundation

Canadian Red Cross Society - Shuswap Branch	- Rental Costs	\$ 5,000
Kamloops Symphony Society	- Concert Series in Salmon Arm	3,000
Literacy Alliance of the Shuswap Society	- Unplug and Play Family Literacy Week	1,500
Playground Communication Group	- Communication Board at Blackburn Park	1,000
Salmon Arm & District Pipe Band Society	- Rental Space Fees	1,500
Salmon Arm & Shuswap Agricultural Association	- Utilities and Grounds Maintenance	3,000
Salmon Arm Bay Nature Enhancement Society	- Hire Summer Student (Brighthouse Nature Centre)	4,000
Salmon Arm Children's Festival Society	- Children's Festival	3,000
Salmon Arm Museum and Heritage Association	- EA Palmer Family Butchers Exhibit	6,500
Salmon Arm Pottery Club	- Lighting in Art Gallery Basement	900
Salmon Arm Secondary Dry Grad Committee	- Alcohol Free Event for Grads	1,500
Salmon Arm Sockeye Club	- Operating Costs	500
Shuswap Association for Community Living	- Utilities	1,150
Shuswap Association of Writers	- Young Writers Program	2,500
Shuswap District Arts Council	- WOW - Gazebo Rental	1,000
Shuswap Food Action Society	- Downtown Farmers Market	3,575
Shuswap Hospice Society	- Marine Peace Park - Sand Castle	2,500
Shuswap Immigrant Services Society	- Multicultural Day	2,000
Shuswap Rowing and Padling Club	- Dragon Boat Festival	1,500
Shuswap Theatre Society	- Replace Stage Floor	4,000
Voice of the Shuswap Broadcasting Society	- Antenna Space Rental	5,000
		<u>54,625</u>

Distributed Through the City of Salmon Arm

BC SPCA - Shuswap Branch	- Operating	12,000
Canadian Mental Health Association	- Development Cost Charges Waived - Affordable Housing	63,810
Downtown Salmon Arm	- Community Clean-Up	295
Fletcher Park Seniors' Resource Centre	- Operating	20,629
License Inspectors' and Bylaw Officers' Association of BC	- 2019 Annual Conference Sponsorship	600
Nicholas Sunder and Raelynn Heppell	- New Years Baby	100
Richard Currie	- Transit Passes - Syrian Refugees	1,635
S.A.F.E. Society	- Victims Assistance Program	27,000
Salmon Arm Children's Festival Society	- Shuswap Memorial Arena Rental	581
Salmon Arm Citizens on Patrol Society	- Operating	5,000
Salmon Arm Economic Development Society	- Food Hub Feasibility Study	35,000
	- Makers Space	25,000
	- National Advertising	5,000
Salmon Arm Elks #455	- Park Maintenance	1,971
Salmon Arm Folk Music Society	- Operating	51,360
Salmon Arm Lawn Bowling	- Greens Maintenance	11,350
Salmon Arm Museum and Heritage Association	- Building Insurance	4,274
	- Grounds Maintenance	933
	- Operating	112,716
Salmon Arm Senior Citizens' Association - Branch 109	- Landscaping Maintenance	2,995
Salmon Arm Secondary School	- Scholarship	500
	- Tunnel Murals	145
Salmon Arm Tennis Club	- Sand and Gravel	4,002
School District No. 83	- Jackson Campus Grounds Maintenance	14,489
	- Jackson Campus Fieldhouse Maintenance	7,353
	- Safeway Fields Maintenance	6,595

Distributed Through the City of Salmon Arm - Continued

Shuswap Community Foundation	- Endowment Fund	\$ 5,000
	- Operating	2,875
Shuswap District Art Council/Shuswap Art Gallery Assoc.	- Operating	41,050
	- Building Maintenance	7,063
Shuswap Hut and Trail Alliance	- Operating	41,800
Shuswap Lake Senior Citizens' Society (Drop In Centre)	- Building Maintenance	5,442
Shuswap Theatre Society	- 2019 Theatre BC Okanagan Zone Drama Festival	1,500
Shuswap Vintage Car Club	- Vintage Car Show - Gazebo Rental	310
		<u>520,373</u>
Total Contributions		574,998
Indirect Contributions		<u>(131,912)</u>
Direct Contributions		<u>\$443,086</u>



Funds Provided to Other Agencies

The City of Salmon Arm contracts with some outside agencies to provide services to the community.

		2019	2020 (Budget)
Funds Provided to Other Agencies			
Chamber of Commerce	- Visitor Centre	\$ 137,140	\$ 137,140
Downtown Salmon Arm	- Operating	179,267	188,230
Economic Development Society	- Operating	250,994	340,000
Economic Development Society	- MRDT Program	252,802	200,000
Okanagan Regional Library	- Operating	757,820	765,000
Regional District (See Below)	- Operating	1,017,941	1,086,345
Shuswap Watershed Council	- Operating	40,000	40,000
Shuswap Recreation Society - Little Mtn. Fieldhouse	- Operating	21,078	25,840
Shuswap Recreation Society - Shaw Centre	- Operating	667,677	675,630
Shuswap Recreation Society - Shaw Centre	- Capital	107,823	685,140
Shuswap Recreation Society - Recreation Centre	- Operating	587,666	679,835
Shuswap Recreation Society - Recreation Centre	- Capital	32,383	15,000
		\$ 4,052,591	\$ 4,838,160
Regional District - (Detail)			
General Government		175,686	189,472
911 Emergency Telephone Service		45,514	47,809
Feasibility Reserve		2,740	10,915
Solid Waste - Recycling		259,945	258,893
Shuswap Search & Rescue		42,193	42,490
Shuswap Emergency Preparedness		126,895	140,253
Milfoil Control		116,211	120,794
Weed Control		4,148	4,152
Tourism Shuswap		107,396	133,691
Film Commission		10,195	9,219
Sterile Insect Control - Levy		54,860	54,411
Rail Trail Corridor		66,177	66,034
Sterile Insect Control - Parcel Tax		6,019	8,620
Adjustments		(38)	(406)
		\$ 1,017,941	\$ 1,086,347

Statement of Financial Information

Statement of Employee Remuneration and Expenses

For the Year Ended December 31, 2019

A statement showing the gross remuneration, bonuses and gratuities paid to each employee over \$75,000 during the Year 2019.

Name	Position	Remuneration	Expenses	Total
Adams, Kenneth	Mechanic	\$ 78,324	\$ -	\$ 78,324
Arvay, Mervin	Utility Person III	77,231	1,219	78,450
Bannister, Carl	Chief Administrative Officer	168,039	3,520	171,559
	Prior Years Vacation Pay	20,342	-	20,342
Frese, Hart	Chief Operator of Waste Water Treatment Plant	91,354	316	91,670
Gerow, Darin	Manager of Roads & Parks	97,472	4,705	102,177
Graham, Kirk	Supervisor of Roads and Transportation	86,752	3,248	90,000
Hay, Jonathan	Parks Sub Foreman	76,539	683	77,222
Jackson, Erin	Director of Corporate Services	125,324	4,554	129,878
Kipp, Damon	Operator III of Waste Water Treatment Plant	81,474	434	81,908
Kipp, Larry	Supervisor of Utilities	88,841	-	88,841
Larson, Chris	Planning & Development Officer	76,275	-	76,275
Lebeter, Gary	Deputy Fire Chief	86,352	3,117	89,469
Miller, Marcus	Operator III of Water Treatment Plant	79,764	-	79,764
Moore, Christopher	Engineering Assistant II	79,238	268	79,506
Niewenhuizen, Robert	Director of Engineering & Public Works	123,419	1,191	124,610
	Prior Years Vacation Pay	5,636	-	5,636
Patterson, Gregg	GIS Coordinator	78,305	3,062	81,367
Pearson, Kevin	Director of Development Services	123,370	2,761	126,131
Perepolkin, Tim	Capital Works Supervisor	87,734	418	88,152
Purves, Allan	Mechanic	79,115	-	79,115
Rasmuson, John	Manager of Utilities	100,202	1,084	101,286
Roy, Maurice	Manager of Permits & Licensing	99,343	-	99,343
Shirley, Brad	Fire Chief	114,099	2,576	116,675
Stalker, Doug	Operator III of Waste Water Treatment Plant	78,168	-	78,168
Tulak, Tracy	Manager of Financial Services	101,876	2,296	104,172
Van De Cappelle, Chelsea	Chief Financial Officer	108,733	2,612	111,345
Webb, Rick	Chief Operator of Water Treatment Plant	95,968	1,334	97,302
Wilson, Jennifer	City Engineer	108,090	1,560	109,650
Wood, Susan	Manager of Human Resources	99,293	2,176	101,469
Employee Wages Over \$75,000		2,716,672	43,134	2,759,806
Employee Wages Under \$75,000		4,843,845	25,173	4,869,018
Volunteer Fire Department Wages		278,526	-	278,526
Total		\$ 7,839,043	\$ 68,307	\$ 7,907,350

Statement of Council Indemnities & Expenses

For the Year Ended December 31, 2019

A statement showing remuneration and expenses paid to each Elected Official during the Year 2019.

Name	Position	Remuneration	Expenses	Life & Health Benefit	Total
Harrison, Alan	Mayor/Councillor	\$ 66,325	\$ 8,165	\$ 2,893	\$ 77,383
Cannon, Debbie	Councillor	28,830	7,528	3,179	39,537
Eliason, Chad	Councillor	29,020	7,470	1,275	37,765
Flynn, Kevin	Councillor	28,951	7,367	2,893	39,211
Lavery, Timothy	Councillor	28,951	7,908	2,893	39,752
Lindgren, Sylvia	Councillor	28,769	9,095	3,118	40,982
Wallace-Richmond, Louise	Councillor	28,951	10,748	2,893	42,592
Total		\$ 239,797	\$ 58,281	\$ 19,144	\$ 317,222

Reconciliation of Remuneration

For the Year Ended December 31, 2019

A reconciliation of the difference between wages and benefits listed on the Consolidated Financial Statements and the total remuneration and expenses listed.

Description	Amount
Employee Remuneration and Expenses	\$ 7,907,350
Council Indemnity and Expenses	317,222
Revenue Canada Agency (Employers CPP and EI)	414,546
Pension	644,998
Workers' Compensation	148,974
Employer Health Tax	113,238
Other (including accrual versus cash basis)	(52,192)
Wages and Benefits Per Financial Statements	\$ 9,494,136

Statement of Payments Made for the Provision of Goods and Services

For the Year Ended December 31, 2019

A statement of supplier accounts paid \$25,000 or more during the Year 2019.

Name	Amount
1100760 BC Ltd.	\$ 158,339
647354 BC Ltd. Dba Aardvark Pavement Marking	43,149
A & D Asphalt Solutions	127,331
All Phase Electric Ltd.	169,323
Andrew Sheret Limited	40,149
Angove Enterprises Ltd.	739,353
Atticus Financial Group	36,188
Avenue Machinery Corp.	25,442
Aviation Ground Fueling Technologies (2014) Ltd.	144,300
Back To Black Sealcoating And Crack Sealing	44,263
BC - Employer Health Tax	113,238
BC Hydro & Power Authority	1,106,826
BC Transit	663,014
Black Press Group Ltd.	43,782
Blackburn Excavating Ltd.	99,017
Brandt Tractor Ltd.	188,384
Bridgeman Holdings Inc.	110,218
Canadian Pacific Railway Company	97,425
Canadian Recreation Solutions Inc.	75,597
Carver Construction Ltd.	55,548
Centrix Control Solutions LP.	155,962
Chance's Bulk Unloading Ltd.	173,822
Columbia Shuswap Regional District	212,440
Commissionaires BC	27,275
Corix Control Solutions LP.	75,730
D Webb Contracting Ltd.	1,260,243
Digital Postage On Call	29,400
East West Transportation (2000) Corp.	131,983
Electric Motor and Pump Service Ltd.	127,526
EMCO Limited	104,049
ESRI Canada	34,160
Fletcher Paine Associates Ltd.	34,245
Fortis BC - Natural Gas	79,331
Fraser Basin Council	40,000
Fred Surridge Ltd.	96,321
Gratton Ventures	99,986
Great West Equipment	96,587
Green Creek Timber Construction Ltd.	74,359
Group Health Global - Trust	489,748
Hilltop Toyota	74,226
Home Building Centre - Salmon Arm	30,807
Inskip Electric Ltd.	88,912
IRL Truck Centre - Vernon	298,770
Ironman Directional Drilling Ltd.	91,795

Statement of Payments Made for the Provision of Goods and Services - Continued

For the Year Ended December 31, 2019

Name	Amount
ISL Engineering and Land Services Ltd.	\$ 31,491
Kal Tire	36,907
Kendrick Equipment (203) Ltd.	487,198
Kimco Controls Ltd.	86,245
Lakeside Printing	26,642
Lawson Engineering and Development Services Ltd.	74,412
LB Chapman Construction Ltd.	26,245
Lordco Parts Ltd.	46,025
MADA Contracting	113,155
Mearl's Machine Works Ltd.	34,524
Metro Motors Ltd.	100,391
Minister of Finance	32,252
Mounce Construction Ltd.	120,492
Municipal Insurance Association of BC	318,431
Municipal Pension Plan - Employers Portion	644,998
Nova Products	210,092
Okanagan Aggregates Ltd.	1,549,529
Okanagan Traffic Control Inc.	46,950
Optinet Systems Inc.	65,714
Orchard Ford Sales	82,013
Petrovalue Products Canada Inc.	302,489
Power Tree Werx Ltd.	37,275
R.F. Binnie & Associates Ltd.	333,020
Receiver General for Canada	3,205,451
Receiver General for Canada - Employers CPP and EI	414,546
Rocky Mountain Phoenix	25,139
Rollins Machinery Limited	131,732
RW Gallant Equipment Ltd.	36,221
Salmon Arm Chamber of Commerce	137,140
Salmon Arm Economic Development Society	504,994
Salmon Arm Janitorial Ltd.	79,703
Salmon Arm Ready Mix Ltd.	53,132
Salmon Arm Security Inc.	43,003
Sanderson Concrete	31,136
SASCU Insurance Services Ltd.	123,798
SCV Contractors	289,653
Shaw Business A Division of Shaw Telecom GP	30,898
Shuswap Hut and Trail Alliance	62,251
Shuswap Recreation Society	467,636
Spencer Navigation Maintenance Ltd.	28,032
Suncor Energy Products Partnership	248,834
Teale's Water Utility Services	34,576
Telus Communications and Services Ltd.	73,880
Triton Docks Inc.	46,326
Trojan Technologies	44,146
Urban Matters CCC	46,318

Statement of Payments Made for the Provision of Goods and Services - Continued

For the Year Ended December 31, 2019

Name	Amount
Vadim Computer Management Group	\$ 33,505
W H Laird Holdings Ltd.	54,606
Waste Connections of Canada Inc.	426,828
Waterhouse Environmental Services Corporation	145,544
Win & Chris Excavating Ltd.	26,984
Wolseley Canada Inc.	57,158
Worksafe BC	148,974
WSP Canada Group Limited	158,391
Zappone Aggregate Processors	61,900
Supplier Accounts Over \$25,000	20,087,488
Supplier Accounts Under \$25,000	<u>1,994,038</u>
Total	<u><u>\$ 22,081,526</u></u>

Reconciliation of Payments Made for the Provision of Remuneration, Expenses, Goods and Services

For the Year Ended December 31, 2019

A reconciliation showing the gross remuneration and expenses paid to employees and suppliers during the Year 2018, compared to total expenses on the Consolidated Financial Statements.

Description	Amount
Employee Remuneration and Expenses	\$ 7,907,350
Council Indemnity and Expenses	317,222
Payments Made for the Provision of Goods and Services	22,081,526
Direct Grants or Contributions	443,086
Total Disbursements	30,749,184
Total Expenses Per Financial Statements	31,440,875
Difference	(691,691.00)
Amortization, Not a Cash Expense	7,915,698.00
Capital Purchases, Not Included in Expenses on Financial Statements	(7,740,461.00)
Interest on Long-Term Debt, Not Included in Payments to Suppliers	1,407,574.00
Decrease in Accounts Payable	(675,036.00)
Variance (0.69%)	\$ 216,084

The variance occurs for the following reasons:

- The financial statements are prepared on an accrual basis and this report is on a cash basis
- GST is included in the payments made to suppliers, but is net of rebate in the financial statement total

Statement of Guarantee and Indemnity Agreements

The City of Salmon Arm has one (1) guarantee and indemnity agreement, outlined below.

The City has entered into an agreement to act as a loan guarantor to assist the Salmon Arm Tennis Club in the financing of an Indoor Tennis Facility at 3440 Okanagan Avenue SE, Salmon Arm, BC. The outstanding balance at December 31, 2019 was \$750,000 (2018 - \$346,491). The loan bears interest at 4.47% (2018 – prime plus 1%), repayable in monthly instalments of \$4,156. The loan has a term of 25 years and is secured by the assets of the Tennis Club and an indemnity agreement from the City.

Statement of Severance Agreements

There are no severance agreements under which payment commenced between the City of Salmon Arm and its non-unionized employees during the fiscal year 2019.

Financial Statistics

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- Reporting Expenses by Object
- Page 83 • Revenues by Source and Type
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- Assessment Base by Property Class (General Net Taxable Values)
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- 2019 Taxes by Jurisdiction
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Reporting Expenses by Function

Expenses by Function	2019	2018	2017	2016	2015
General Government Services	\$ 4,945,620	\$ 5,097,173	\$ 4,629,684	\$ 4,616,299	\$ 4,610,543
Protective Services	5,095,191	4,991,552	5,124,932	4,953,565	4,310,129
Transportation Services	9,088,867	9,769,223	9,275,439	8,341,397	8,188,846
Public Health Services	1,417,534	1,059,210	958,367	953,344	907,275
Development Services	1,304,274	1,293,887	1,185,604	1,071,100	996,815
Recreation and Cultural Services	3,273,781	3,295,417	3,155,520	3,175,296	3,076,276
Water Services	3,492,760	3,352,792	3,381,212	3,314,026	3,326,027
Sewer Services	2,822,848	2,400,550	2,277,542	2,225,915	2,256,152
	<u>\$ 31,440,875</u>	<u>\$ 31,259,804</u>	<u>\$ 29,988,300</u>	<u>\$ 28,650,942</u>	<u>\$ 27,672,063</u>

This table reflects total City expenses by function. For example, the City spent approximately \$9.1 million on transportation services, such as roads and infrastructure, as opposed to approximately \$5.1 million on protective services.

Reporting Expenses by Object

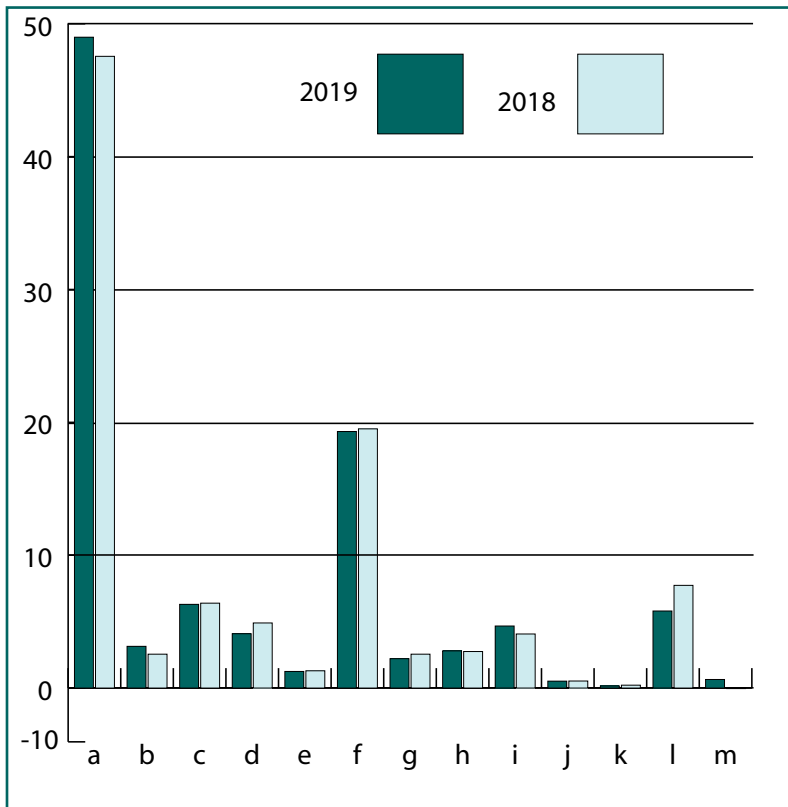
Expenses by Object	2019	2018	2017	2016	2015
Amortization Expense	\$ 7,915,698	\$ 7,545,346	\$ 7,232,266	\$ 6,937,757	\$ 6,671,645
Collections for Other Governments	11,336	10,553	7,349	13,027	9,228
Community Grants	347,188	434,683	262,295	253,078	220,228
Contracts	6,410,890	6,159,480	6,047,747	5,825,174	5,017,110
Insurance	450,487	418,674	357,529	354,999	372,520
Interest and Debt Issuance Expense	1,407,574	1,463,291	1,594,915	1,635,515	1,679,523
Loss on Disposal of Capital Assets	-	-	-	135,172	3,553
Operating Expenses	1,631,673	1,948,781	1,866,435	1,464,039	1,621,837
Professional and Legal Fees	56,966	85,523	53,308	66,907	78,868
Repairs and Maintenance	2,636,338	2,895,042	2,670,740	2,292,360	2,449,497
Salaries, Wages and Benefits	9,494,136	9,208,314	8,803,559	8,707,030	8,574,989
Utilities and Property Taxes	1,078,589	1,090,117	1,092,157	965,884	973,065
	<u>\$ 31,440,875</u>	<u>\$ 31,259,804</u>	<u>\$ 29,988,300</u>	<u>\$ 28,650,942</u>	<u>\$ 27,672,063</u>

This table reflects total City expenses allocated by component within each City function. In 2019, of the total \$31.4 million expenses, the City spent \$1.4 million on interest and debt issuance expenses.

Revenues by Source and Type

Revenue Sources	2019	2018	2017	2016	2015
Property Taxes (net)	\$ 18,625,597	\$ 17,678,316	\$ 16,878,465	\$ 16,517,517	\$ 15,736,313
Transportation Parcel Tax	1,196,430	948,120	932,520	914,040	902,640
Frontage Taxes	2,395,891	2,378,976	2,339,592	2,307,934	2,250,212
Grants - Conditional Government	1,556,588	1,822,514	2,017,593	1,475,158	369,845
Grants - Unconditional Government	475,601	481,788	443,749	496,191	529,598
Sales of Services	7,343,176	7,253,244	7,044,803	6,713,650	6,717,504
Licences, Permits and Fines	842,439	949,856	928,862	747,834	659,638
Rentals, Leases and Franchises	1,066,107	1,023,997	981,405	1,028,331	1,101,246
Return on Investments	1,777,816	1,516,192	1,066,660	1,064,599	959,093
Penalties and Interest	198,527	198,944	205,762	240,864	201,326
Other Sources	62,888	65,656	65,829	58,002	44,994
DCCs, Reserves and Developer Contributions	2,233,115	2,875,908	2,580,296	5,213,301	2,882,041
Gain/(Loss) on Disposal of Capital Assets	245,571	(17,525)	248,184	-	-
	\$ 38,019,746	\$ 37,175,986	\$ 35,733,720	\$ 36,777,421	\$ 32,354,450

This table reflects the City's various revenue streams. In 2019, the City saw no significant changes in revenue sources.



- a - Property Taxes (net)
- b - Transportation Parcel Tax
- c - Frontage Taxes
- d - Grants - Conditional Government
- e - Grants - Unconditional Government
- f - Sales of Services
- g - Licences, Permits and Fines
- h - Rentals, Leases and Franchises
- i - Return on Investments
- j - Penalties and Interest
- k - Other Sources
- l - DCC's, Reserves and Dev. Contributions
- m - Gain/(Loss) on Disposal of Capital Assets

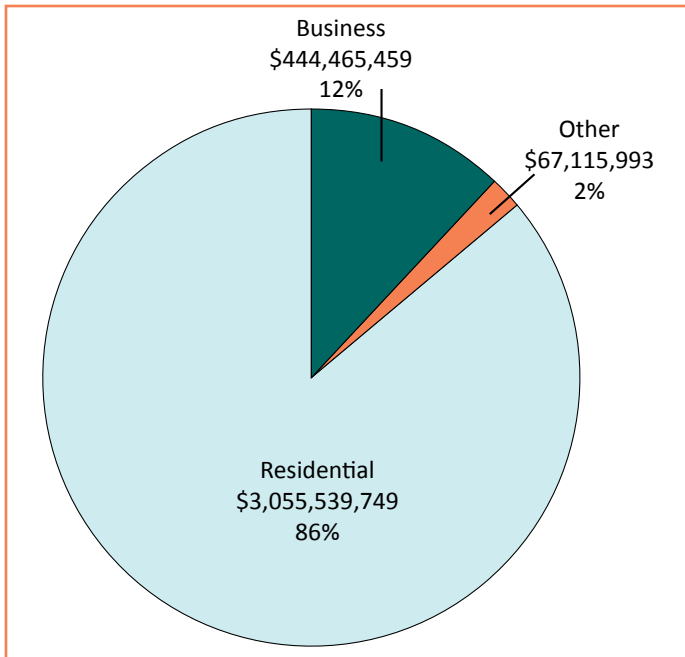
This graph reflects the percentage of the City's various revenue streams to total revenue collected. In 2019, the City saw no significant changes in the breakdown of different revenue sources.

Taxable Assessments of Land and Improvements

Property Classifications	2019	2018	2017	2016	2015
Residential	\$ 3,055,539,749	\$ 2,806,511,479	\$ 2,492,244,569	\$ 2,299,196,782	\$ 2,108,769,085
Utilities	5,886,730	5,537,180	5,309,125	5,247,515	5,044,300
Supportive Housing	56	56	56	56	58
Major Industry	7,883,500	7,392,500	7,311,200	7,163,300	6,646,300
Light Industry	36,930,100	33,390,500	29,721,500	25,692,600	19,435,900
Managed Forest Land	322,000	29,500	26,200	18,400	-
Business	444,465,459	422,137,150	391,117,869	382,520,701	372,133,351
Recreation Non-Profit	7,344,300	7,011,600	6,333,300	6,544,600	6,923,200
Farm	8,749,307	8,770,004	8,856,486	8,732,378	8,652,216
	<u>\$ 3,567,121,201</u>	<u>\$ 3,290,779,969</u>	<u>\$ 2,940,920,305</u>	<u>\$ 2,735,116,332</u>	<u>\$ 2,527,604,410</u>

This table reflects the City's assessment base by property class for the past five (5) years.

Assessment Base by Property Class (General Net Taxable Values)



Class	Assessed Value	% of Total
Residential	\$ 3,055,539,749	86
Business	444,465,459	12
Other	67,115,993	2
	<u>\$ 3,567,121,201</u>	<u>100</u>

Other Includes:

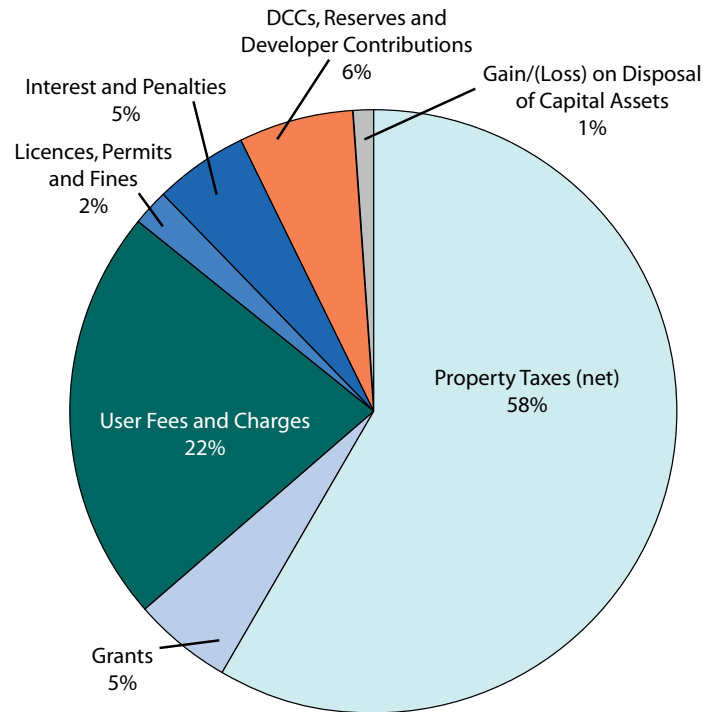
Utilities	\$ 5,886,730
Supportive Housing	56
Major Industry	7,883,500
Light Industry	36,930,100
Managed Forest Land	322,000
Recreation Non Profit	7,344,300
Farm	8,749,307
	<u>\$ 67,115,993</u>

This graph reflects that 86% of the assessment base in Salmon Arm is residential. Typically, business and industry provide the assessment base that is required to financially support services.

Revenue Sources Sorted by Category

Revenue	2019	2018	2017	2016	2015
Property Taxes (net)	\$ 22,217,918	\$ 21,005,412	\$ 20,150,577	\$ 19,739,491	\$ 18,889,165
Grants	2,032,189	2,304,302	2,461,342	1,971,349	899,443
User Fees and Charges	8,472,171	8,342,897	8,092,037	7,799,983	7,863,744
Licences, Permits and Fines	842,439	949,856	928,862	747,834	659,638
Interest and Penalties	1,976,343	1,715,136	1,272,422	1,305,463	1,160,419
DCCs, Reserves and Developer Contributions	2,233,115	2,875,908	2,580,296	5,213,301	2,882,041
Gain/(Loss) on Disposal of Capital Assets	245,571	(17,525)	248,184	-	-
	<u>\$ 38,019,746</u>	<u>\$ 37,175,986</u>	<u>\$ 35,733,720</u>	<u>\$ 36,777,421</u>	<u>\$ 32,354,450</u>

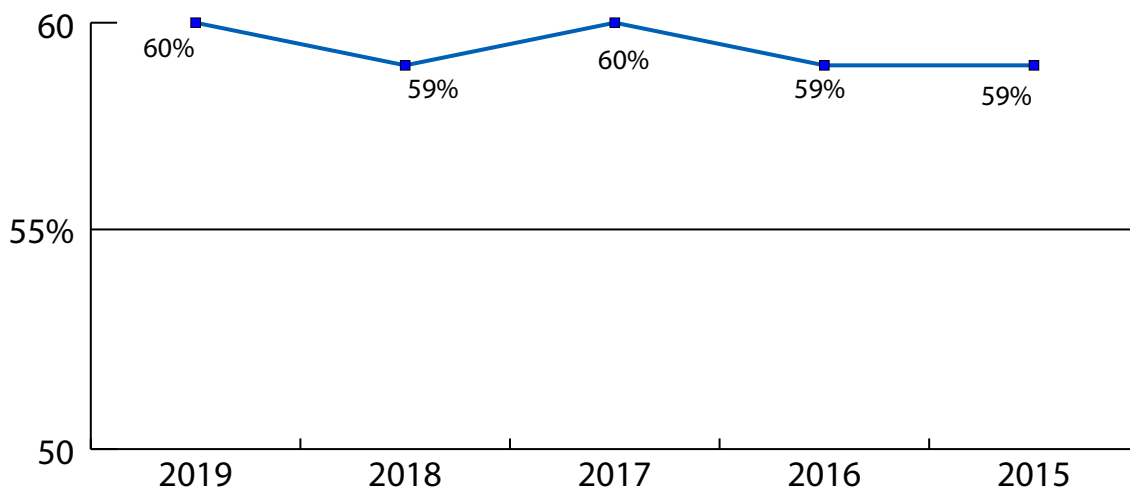
This table reflects the City's various revenue streams sorted by category. The City collected approximately \$8.5 million in user fees and charges for services such as rentals, parking and transit levies, airport fuel and oil sales, water and sewer user rates, and sanitation and recycling fees, etc.



This graph reflects the percentage of each revenue source by category.

General Municipal Taxes as a Percentage of Operating Revenue

Year	Tax Revenue	Total Revenue	% of Revenue
2015	15,369,669	26,148,558	59%
2016	16,151,905	27,254,923	59%
2017	16,546,850	27,793,036	60%
2018	17,318,313	29,444,196	59%
2019	18,242,112	30,479,863	60%



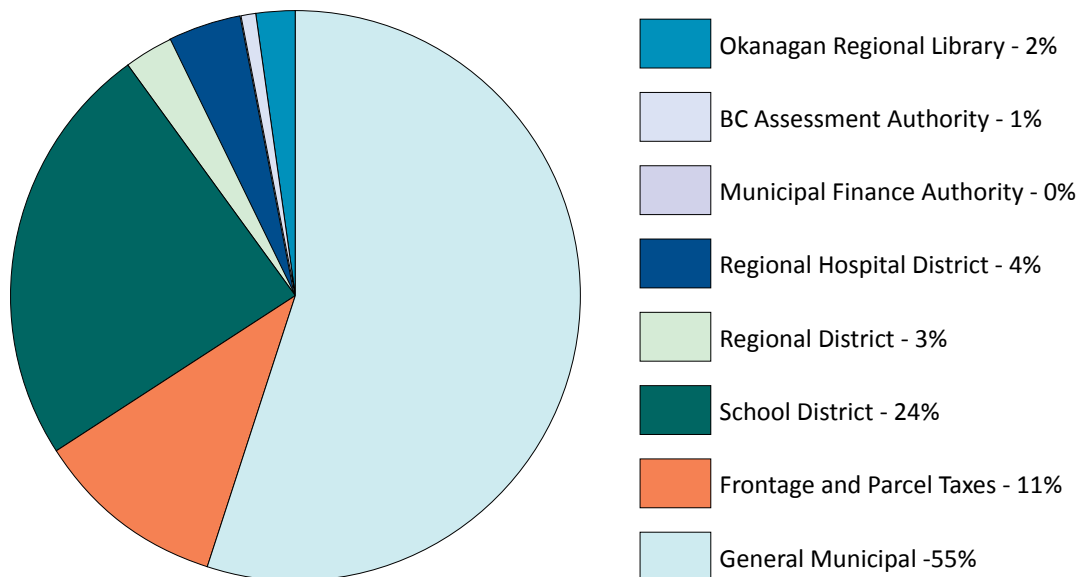
This table and graph reflects that in 2019, 60% of the City's general operating revenue to finance services was funded by property taxation.

Property Taxes Levied and Collected

Jurisdictions	2019	2018	2017	2016	2015
General Municipal	\$ 18,806,903	\$ 17,859,388	\$ 17,077,129	\$ 16,693,787	\$ 15,910,897
Frontage and Parcel Taxes	3,592,321	3,327,095	3,272,112	3,221,974	3,152,852
School District	8,166,378	8,045,387	7,669,949	7,955,098	7,794,084
Regional District	1,017,339	990,458	878,534	892,906	848,419
Regional Hospital District	1,240,110	996,794	981,438	954,053	916,299
Municipal Finance Authority	870	807	721	681	634
BC Assessment Authority	183,537	182,069	176,994	201,121	202,752
Okanagan Regional Library	757,311	712,274	684,866	691,246	672,796
	<u>33,764,769</u>	<u>32,114,272</u>	<u>30,741,743</u>	<u>30,610,866</u>	<u>29,498,733</u>
Total Current Taxes Levied	33,764,769	32,114,272	30,741,743	30,610,866	29,498,733
Current Taxes Collected	33,146,109	31,590,902	30,065,995	29,884,464	28,803,546
Percentage Collected	98.17%	98.37%	97.80%	97.63%	97.64%
Outstanding at Beginning of Year	765,568	999,677	1,056,893	1,022,194	1,064,048
Arrears/Delinquent Collected	561,373	757,479	732,964	691,703	737,041
Percentage Collected	73.33%	75.77%	69.35%	67.67%	69.27%
Total Tax Collections	<u>\$ 33,707,482</u>	<u>\$ 32,348,381</u>	<u>\$ 30,798,959</u>	<u>\$ 30,576,167</u>	<u>\$ 29,540,587</u>

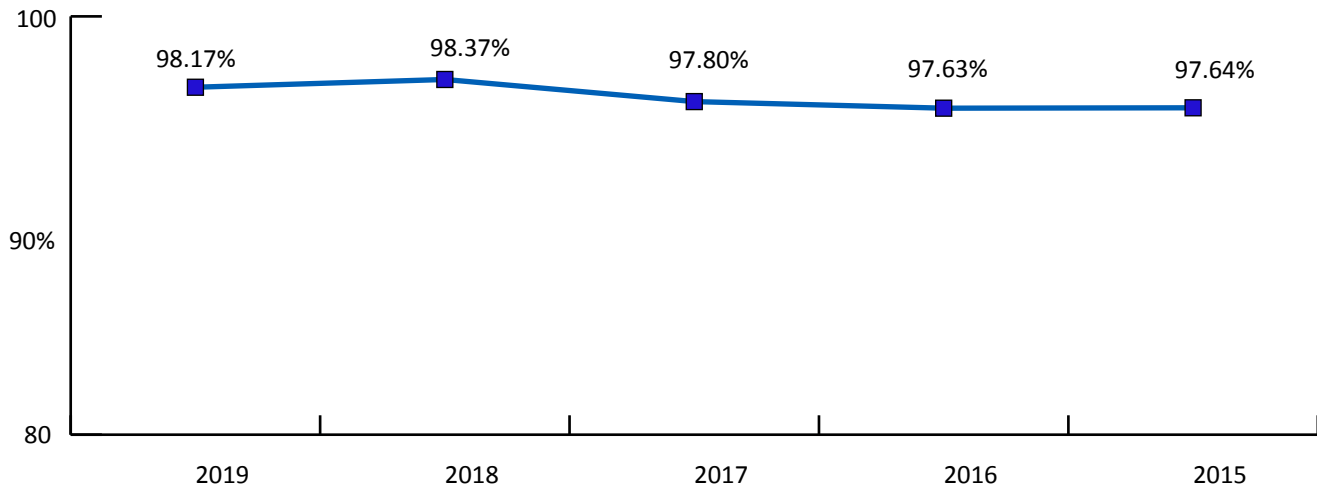
This table reflects the amount of taxes collected for general municipal purposes and for other jurisdictions (i.e. School District, Regional District, etc). The table also outlines the City's property taxation collection rates.

2019 Taxes by Jurisdiction



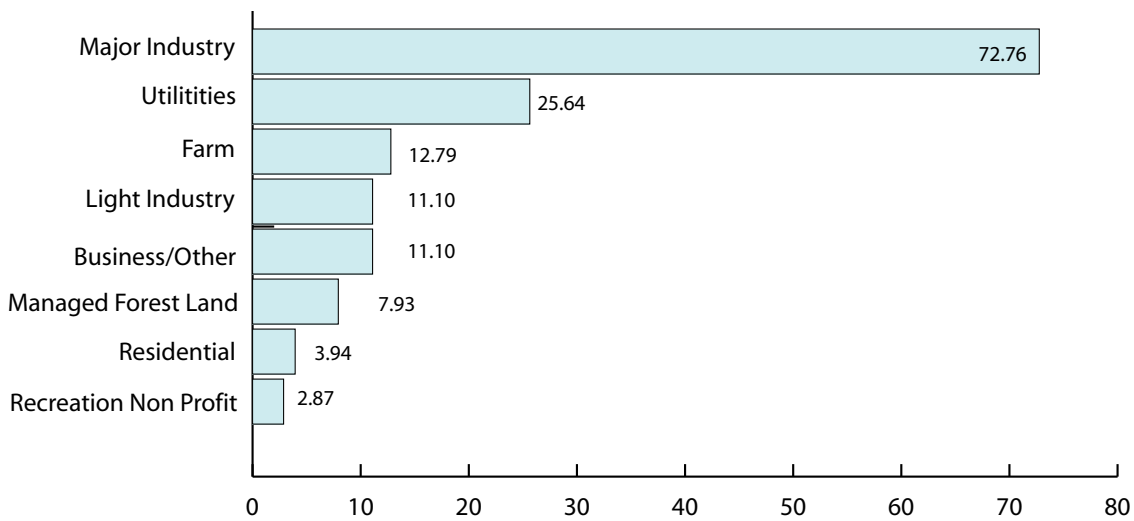
This graph reflects that of the total tax dollars (\$33.8 million) levied in 2019 by the City and other jurisdictions, only 55% (\$18.8 million) was for municipal services such as police, fire, roads, etc. and the remainder was for other jurisdictions.

Taxation Collection Rates



This graph reflects the percentage of property taxes collected in the year that the tax was levied.

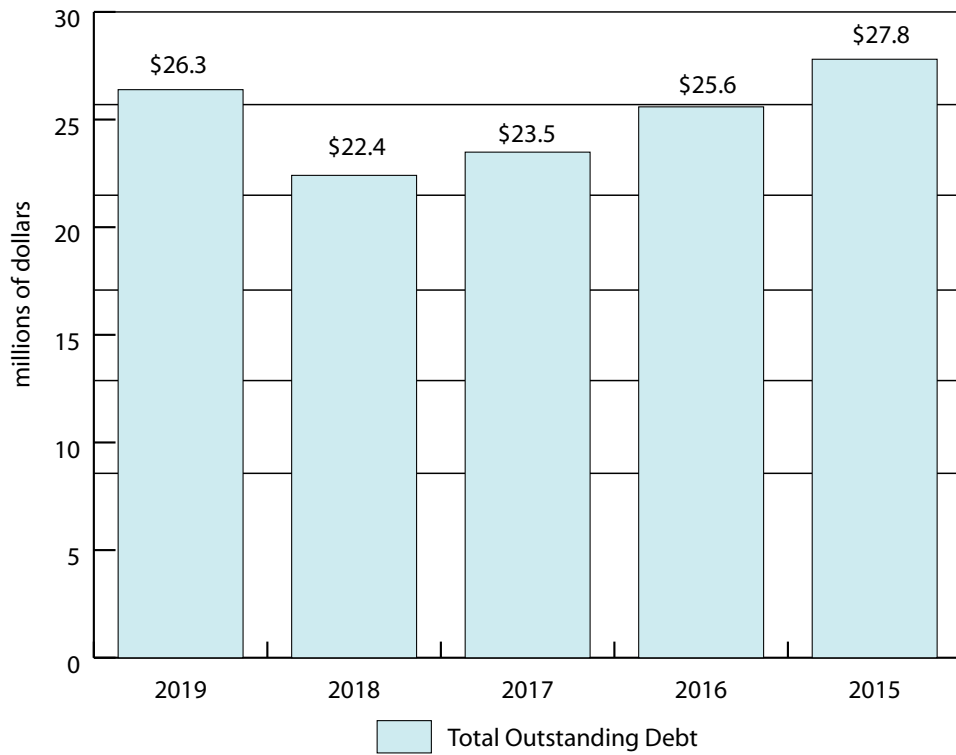
General Municipal Tax Rates



This graph reflects the tax rates that are charged on each \$1,000 of assessed property value for each classification of the property.

Debenture Debt

Gross Debt	2019	2018	2017	2016	2015
General	\$ 17,058,401	\$ 12,123,767	\$ 12,286,817	\$ 13,360,343	\$ 14,707,261
Water	6,979,375	7,681,876	8,356,996	9,005,802	9,629,324
Sewer	2,350,614	2,602,130	2,842,643	3,223,959	3,465,104
Total Outstanding Debt	\$ 26,388,390	\$ 22,407,773	\$ 23,486,456	\$ 25,590,104	\$ 27,801,689

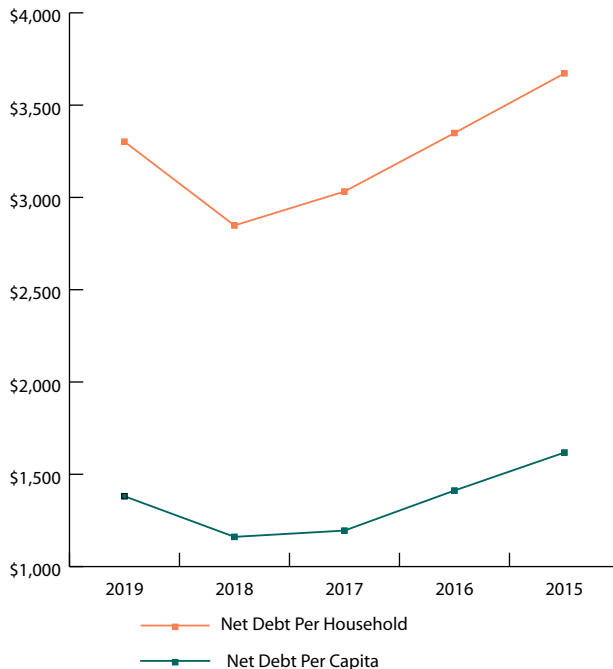


This table and graph reflects the long term debt outstanding at the end of each of the last five (5) years.

Debt Servicing Costs

Repayment Sources	2019	2018	2017	2016	2015
Property Tax Supported	\$ 1,585,159	\$ 1,471,006	\$ 1,577,268	\$ 1,902,010	\$ 1,845,072
Water Utility	821,157	878,855	1,002,883	1,030,256	1,046,557
Sewer Utility	264,943	263,116	408,134	279,697	178,686
Parks DCC Reserve	-	-	12,810	12,810	12,810
Total Debt Servicing Costs	\$ 2,671,259	\$ 2,612,977	\$ 3,001,095	\$ 3,224,773	\$ 3,083,125
Population	19,115	19,299	19,661	18,128	17,183
Net Debt Per Capita	\$ 1,381	\$ 1,161	\$ 1,195	\$ 1,412	\$ 1,618
Debt Service as a % of Total Expenses	6.6%	6.4%	7.7%	8.0%	9.1%
Debt Service as a % of Operating Expenses	7.5%	7.3%	8.5%	10.2%	9.9%
# of Households	7,992	7,868	7,746	7,640	7,571
Net Debt Per Household	\$ 3,302	\$ 2,848	\$ 3,032	\$ 3,349	\$ 3,672

Debt Per Capita



This graph reflects the equated amount of outstanding debt per individual and per household within the City.

Debt Capacity Limits

Debt Servicing	2019	2018	2017	2016	2015
Debt Servicing Limit	\$ 8,203,394	\$ 7,862,687	\$ 7,484,112	\$ 7,307,745	\$ 7,070,303
Debt Servicing Capacity Available	\$ 5,423,409	\$ 5,286,026	\$ 4,483,017	\$ 4,082,972	\$ 3,987,178

This table reflects the maximum debt servicing capacity as well as the remaining borrowing power available to the City to fund capital projects.

Statutory Reserve Funds and Statement of Surplus

Reserves and Surplus	2019	2018	2017	2016	2015
Statutory Reserve Funds, Development Cost Charges and Trust Funds					
Development Cost Charge - Sewer	\$ 2,967,762	\$ 2,927,217	\$ 2,657,873	\$ 2,195,592	\$ 1,764,148
Development Cost Charge - Water	3,162,130	2,756,431	2,793,733	2,315,108	1,872,739
Development Cost Charge - Drainage	1,791,915	1,615,386	1,501,195	1,299,124	1,082,171
Development Cost Charge - Parks	492,192	454,197	369,989	314,528	277,763
Development Cost Charge - Highways	1,664,852	1,448,922	1,365,614	1,110,695	863,853
Development Cost Charge - Underpass	86,630	85,056	83,680	82,846	82,084
Perpetual Care	387,207	356,655	341,520	329,924	315,596
Klahani Playground Equipment	4,295	4,217	4,149	4,108	4,069
Equipment Replacement	2,344,411	3,060,492	2,729,561	2,405,243	1,935,121
General Capital	568,746	332,733	429,334	434,246	125,762
Fire Department Building and Equipment	288,243	258,244	229,244	202,019	150,605
Emergency Apparatus	1,201,942	857,631	1,239,139	981,420	769,110
Police Vehicle Replacement	250,685	186,698	291,449	263,604	257,590
Landfill Site Repurchase	226,392	222,280	218,681	216,501	214,512
Cemetery Development	158,344	155,468	152,951	141,450	130,235
Sewer Major Maintenance	2,988,432	2,626,147	2,389,080	2,061,611	1,733,458
Water Major Maintenance	1,038,710	872,132	759,631	653,055	768,769
Community Centre Major Maintenance	686,116	685,450	644,570	583,277	567,430
Cemetery Columbarium	73,295	71,964	70,799	65,105	90,015
Parks Development	536,643	509,358	501,110	200,544	137,074
	\$ 20,918,942	\$ 19,486,678	\$ 18,773,302	\$ 15,860,000	\$ 13,142,104

Statement of Operating Surplus

General Operating Fund - Surplus	\$ 23,440,337	\$ 20,485,557	\$ 18,455,003	\$ 17,539,812	\$ 16,561,520
Water Operating Fund - Surplus	2,508,966	2,099,122	1,823,281	1,746,745	1,983,838
Sewer Operating Fund - Surplus	3,161,160	2,789,530	2,461,214	2,246,555	716,853
	\$ 29,110,463	\$ 25,374,209	\$ 22,739,498	\$ 21,533,112	\$ 19,262,211

Total Reserves and Operating Surpluses **\$ 50,029,405** **\$ 44,860,887** **\$ 41,512,800** **\$ 37,393,112** **\$ 32,404,315**

Statement of Annual and Accumulated Surplus

Accumulated Surplus, Beginning of Year	\$ 232,686,819	\$ 226,770,637	\$ 221,025,217	\$ 212,898,738	\$ 208,216,351
Annual Surplus	6,578,871	5,916,182	5,745,420	8,126,479	4,682,387
Accumulated Surplus, End of Year	\$ 239,265,690	\$ 232,686,819	\$ 226,770,637	\$ 221,025,217	\$ 212,898,738

Statement of Annual and Accumulated Surplus (Detail)

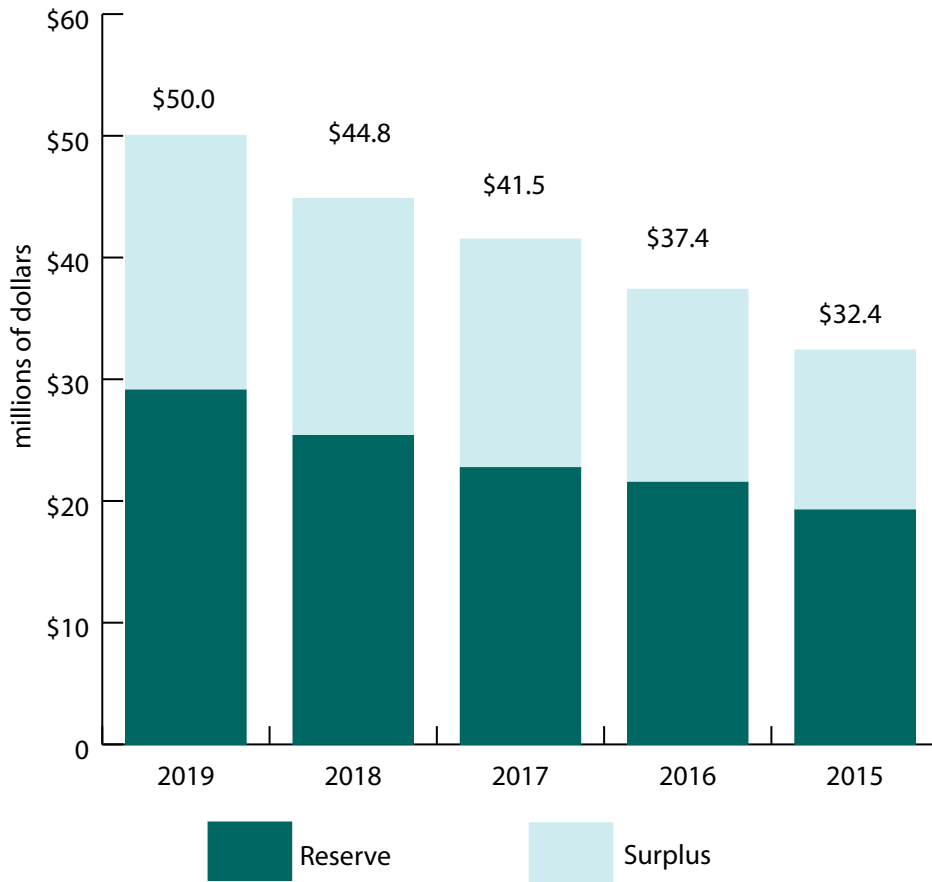
Statutory Reserves	\$ 10,361,959	\$ 9,838,596	\$ 9,655,550	\$ 8,208,075	\$ 6,879,681
Unexpended Capital Reserves	7,250,477	2,376,488	2,349,841	3,317,823	5,838,343
Surplus	3,551,386	3,215,918	3,177,476	3,193,422	2,800,790
Reserve Accounts	26,607,615	23,298,907	20,481,753	19,222,290	17,291,454
Consumable Inventory	(1,048,537)	(1,140,615)	(919,731)	(882,598)	(830,031)
Equity in Capital Assets	192,542,790	195,097,525	192,025,748	187,966,205	180,918,501
	\$ 239,265,690	\$ 232,686,819	\$ 226,770,637	\$ 221,025,217	\$ 212,898,738

Net Financial Debt (Detail)

Financial Assets	\$ 71,830,421	\$ 62,392,594	\$ 56,955,032	\$ 53,035,980	\$ 49,947,177
Financial Liabilities	(51,744,822)	(47,579,034)	(46,146,068)	(46,082,418)	(46,331,131)
Net Financial Assets	20,085,599	14,813,560	10,808,964	6,953,562	3,616,046
Non-Financial Assets	219,180,091	217,873,259	215,961,673	214,071,655	209,282,692
Accumulated Surplus, End of Year	\$ 239,265,690	\$ 232,686,819	\$ 226,770,637	\$ 221,025,217	\$ 212,898,738

This table reflects the balance in reserves that have been established by the City for future works, replacement of equipment (i.e. fire, police, public works, etc.), etc. It should be noted that a portion of the City's accumulated operating surplus is committed to undertake specific projects where an annual contribution is required before the works can be completed.

Statutory Reserve Funds and Surpluses



This graph reflects the balance in the reserves and accumulated operating surpluses over the past five (5) years.

Capital Expenses and Funding Sources

Capital Expenditure Categories	2019	2018	2017	2016	2015
Capital Expenditures					
Civic Facilities & Services	\$ 846,752	\$ 711,262	\$ 642,852	\$ 28,812	\$ -
Airport Services	448,558	217,209	-	48,288	-
Cemetery Services	-	23,717	18,040	1,012,526	105,062
Roads	4,161,599	2,760,056	3,357,826	3,776,232	2,479,862
Drainage	177,342	1,035,549	223,443	596,343	10,740
Sidewalks, Curbs and Gutters	67,381	355,642	298,560	134,658	155,371
Machinery and Equipment (Transportation)	1,559,998	260,406	269,715	151,054	650,874
Other (Transportation)	129,564	47,858	207,631	190,772	719,349
Fire Protection Services	18,509	30,967	28,636	39,458	48,220
Protective Services	131,240	87,910	20,894	163,341	18,336
Vehicles (Fire & Police)	-	840,402	-	41,392	225,494
Parks and Recreations Services	492,929	439,842	626,115	2,473,477	489,250
Water Utility	880,825	1,615,278	1,104,330	1,632,949	753,588
Sewer Utility	393,943	1,392,869	2,324,760	1,570,553	595,389
	<u>\$ 9,308,640</u>	<u>\$ 9,818,967</u>	<u>\$ 9,122,802</u>	<u>\$ 11,859,855</u>	<u>\$ 6,251,535</u>
Sources of Funds					
Tax Levy (Revenue)	\$ 2,639,151	\$ 2,758,716	\$ 2,895,591	\$ 2,467,191	\$ 2,248,062
Prior Year Surplus	75,000	193,208	125,783	59,252	99,700
Grants	963,611	1,146,966	1,682,135	1,095,772	192,481
Reserve Accounts	824,890	745,286	1,140,774	1,848,713	669,462
Reserve Funds	1,439,472	2,355,861	244,362	625,219	1,093,264
Contributions (DCC, Developer, Donation etc.)	2,324,870	1,887,042	2,349,942	4,636,690	2,700,074
Debt	6,092,000	835,000	-	-	3,266,880
Carry Forward - Expended	1,987,381	1,725,216	2,622,257	3,444,231	1,423,667
Carry Forward - Unexpended	(7,037,735)	(1,828,328)	(1,938,042)	(2,317,213)	(5,442,055)
	<u>\$ 9,308,640</u>	<u>\$ 9,818,967</u>	<u>\$ 9,122,802</u>	<u>\$ 11,859,855</u>	<u>\$ 6,251,535</u>

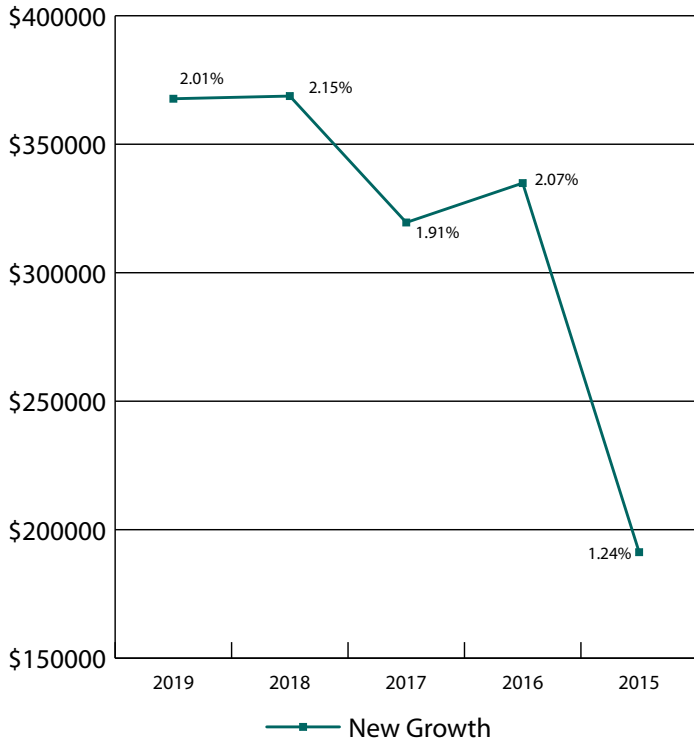
This table reflects the City's annual capital expenses and funding sources over the past five (5) years.

Principal Corporate Taxpayers and Percentage of Total Taxes 2019

Property Owner	Tax Levy	Percentage
Salmon Arm Shopping Centres Limited & Calloway Reit Inc.	\$ 564,714.80	1.672%
Piccadilly Place Mall Inc.	463,800.04	1.374%
Canoe Forest Products Ltd.	316,763.37	0.938%
R P Johnson Construction Ltd.	262,992.71	0.779%
Huber Developments Ltd. (and other multiple owners)	221,245.30	0.655%
Canoe Forest Products Ltd.	191,507.47	0.567%
Kaien Enterprises Ltd.	169,261.37	0.501%
BC Gas Utility Ltd.	168,514.68	0.499%
Askew's Uptown Shopping Centre Ltd.	144,107.12	0.427%
Canadian Pacific Railway Co.	141,318.04	0.419%
Salmon Arm Savings and Credit Union	129,451.38	0.383%
Salmon Arm Savings and Credit Union	119,802.93	0.355%
BC Hydro and Power Authority	108,121.20	0.320%
Lakeshore Village Ltd.	108,110.04	0.320%
Westgate Building Ltd.	102,474.25	0.303%
USNR/Kockums Cancar Company	101,072.66	0.299%
Lakeside Manor Developments Ltd. (and other owner)	98,965.19	0.293%
Salmon Arm Developments Ltd.	96,573.12	0.286%
0731010 BC Ltd.	92,748.69	0.275%
389481 BC Ltd.	88,768.99	0.263%
Shuswap Development Ltd.	88,263.55	0.261%
Shuswap Park Holdings (2013) Ltd.	77,300.66	0.229%
Rocstan Developments Ltd.	72,638.11	0.215%
Salmik Holdings Ltd. & Shusal Holdings Ltd.	68,711.96	0.204%
526761 BC Ltd.	68,525.22	0.203%
0803161 BC Ltd.	66,921.47	0.198%
0731010 BC Ltd.	62,532.75	0.185%
Edmar Holdings Ltd.	59,375.41	0.176%
688192 BC Ltd.	59,279.55	0.176%
BC Hydro and Power Authority	58,681.92	0.174%
BC Telephone Co.	58,356.98	0.173%
BFM Holdings Ltd.	56,151.71	0.166%
Vancouver Resource Society for the Physically Disabled	55,042.85	0.163%
Canoe Forest Products Ltd.	54,320.68	0.161%
Over Two Holdings Ltd.	50,960.61	0.151%
0880807 BC Ltd.	50,665.88	0.150%
Park Place Seniors Living Inc.	50,249.90	0.149%
SRG West Arm Holdings Ltd.	50,125.15	0.148%
	<u>\$ 4,798,417.71</u>	<u>14.210%</u>

This table reflects the principal corporate taxpayers and the amount of property taxes that they pay in relation to the total amount of property taxes levied in 2019.

New Construction



This graph reflects the new tax revenue that is generated each year as a result of new growth or construction in Salmon Arm. In 2019, the community derived new tax revenue of 2.01% or \$367,703.

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