

2025 Financial Report

Naturally Responsible





Highlights

Operating surplus in 2025

- The Town of Rosemère ended fiscal year 2025 with an operating surplus of \$2,281,100.
- This surplus is due to:
 - ✓ Additional revenue of \$2,152,500 generated primarily by the transfer tax;
 - ✓ Expenditure savings and a reduction in allocations totalling \$128,600.
- The financial report has been audited by the BCGO accounting firm, and an unqualified audit opinion has been issued.

Operating surplus in 2025

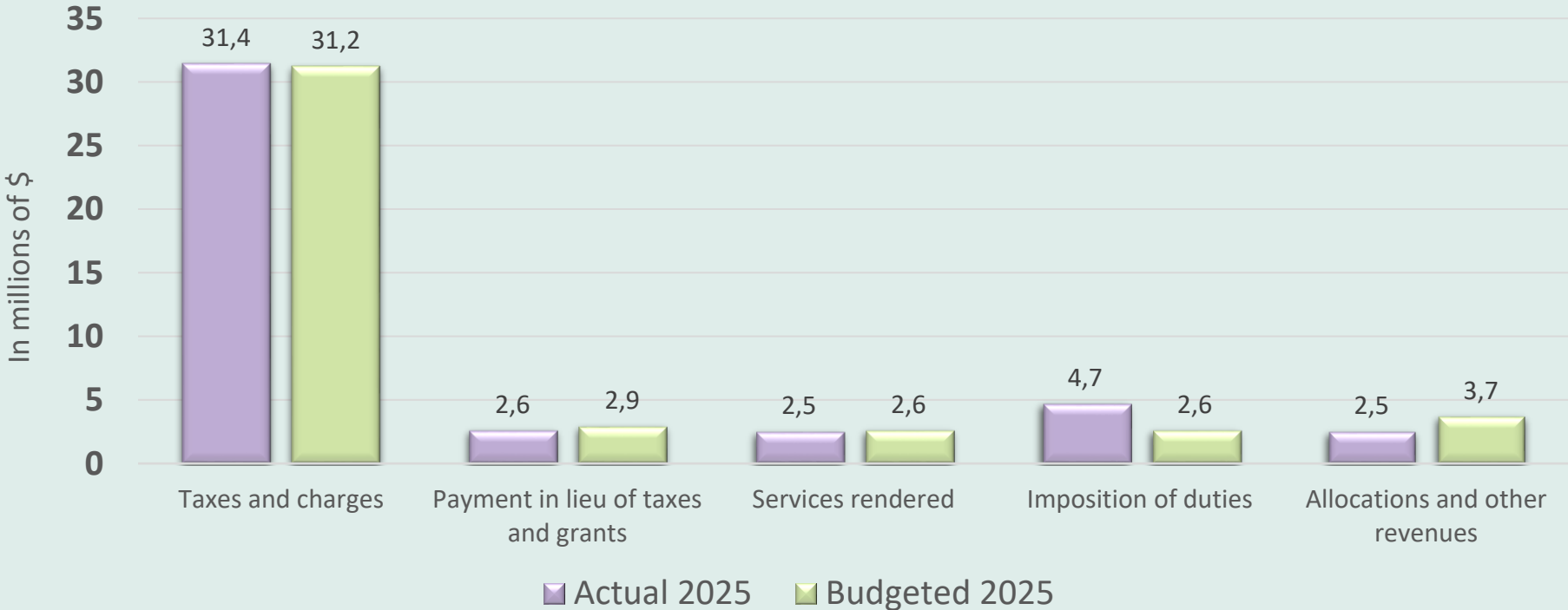
CONSOLIDATED

- The Town of Rosemère is required to consolidate its financial report with two organizations:
 - ✓ Régie intermunicipale d'assainissement des eaux de Rosemère et de Lorraine;
 - ✓ Régie intermunicipale de police Thérèse-De Blainville.
- The consolidated report includes an amount of \$221,000, representing the results of these organizations.
- The consolidated operating surplus therefore stands at \$2,502,100.
- The information in the following slides presents the non-consolidated results for the Town, independent of these organizations.

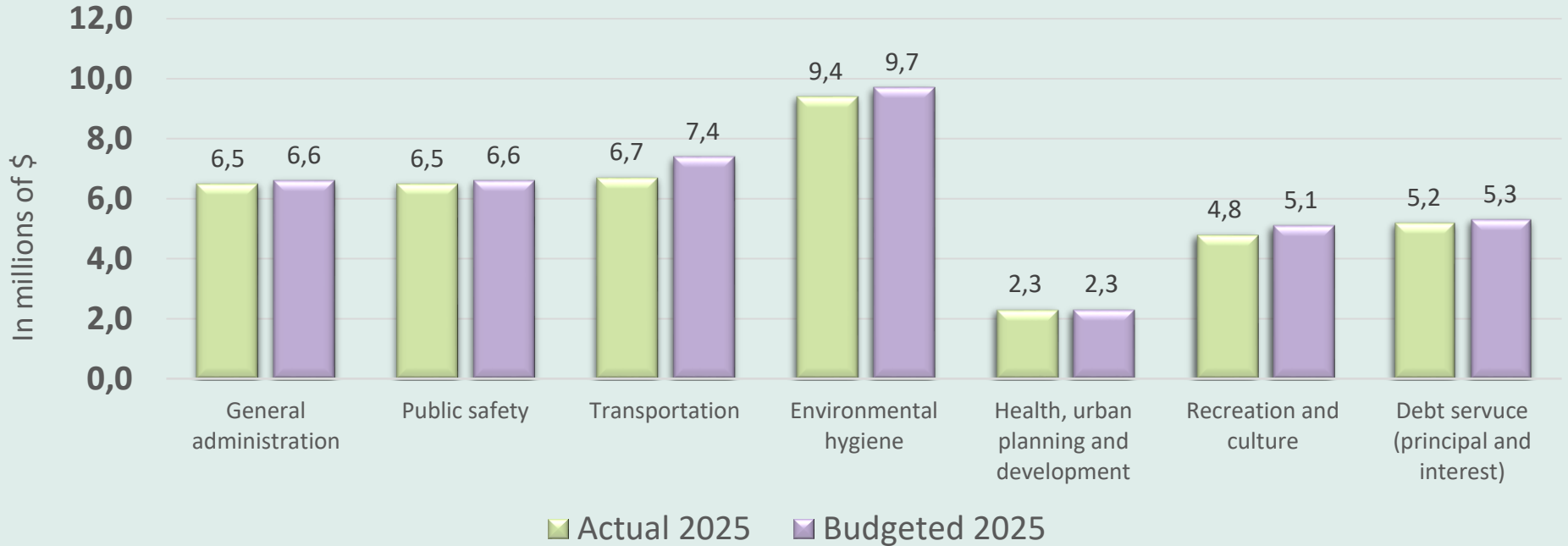


Operating revenues and expenditures

2025 operating revenues



2025 operating expenditures





Capital investments and debt

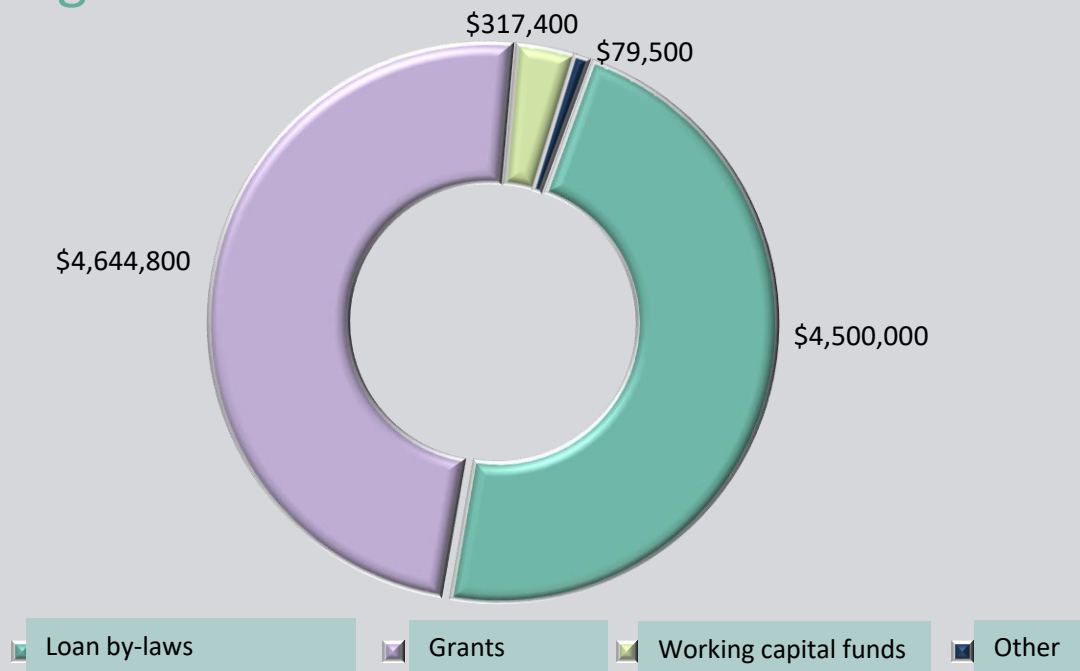
2025 capital investments

By asset category

Infrastructure (water, sewer and roads)	\$6,998,000
Vehicles	\$28,000
Parks and playgrounds	\$359,500
Buildings	\$1,730,400
Machinery, equipment and furniture	\$292,300
Land	\$57,700
	<hr/>
	\$9,465,900

Capital investment financing in 2025

By funding source



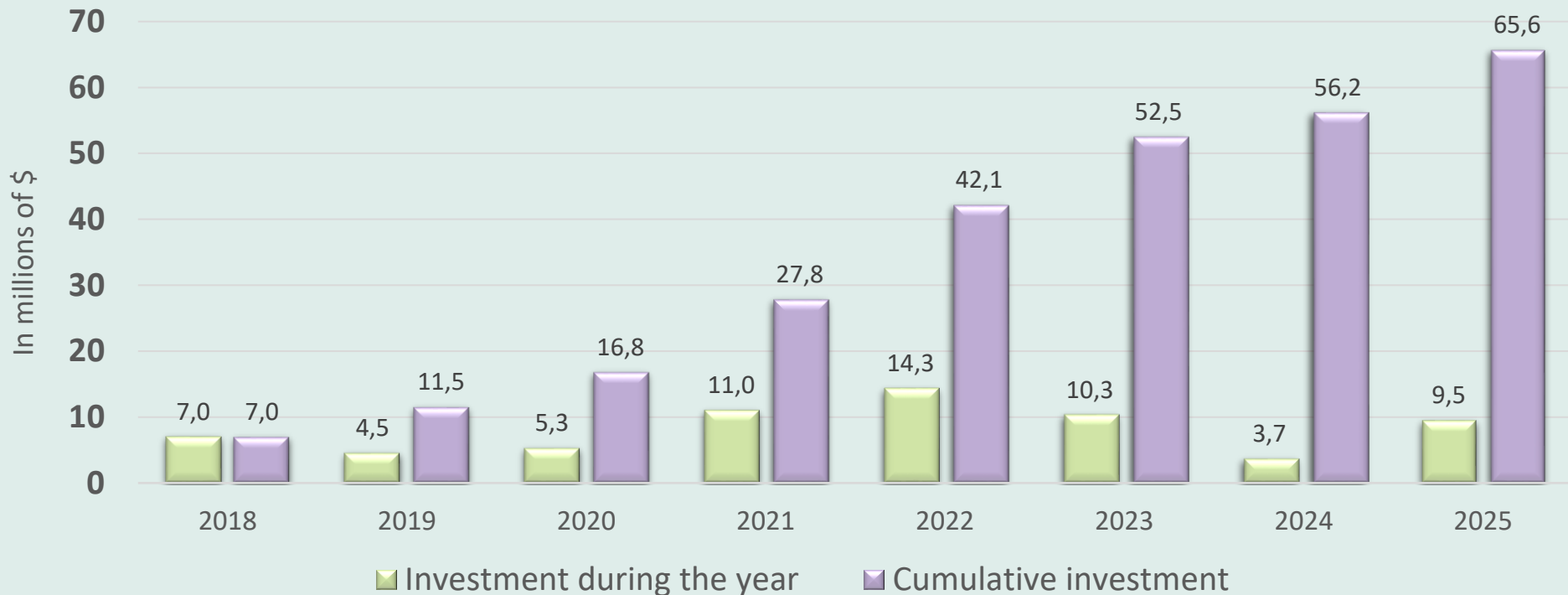
Total of \$9,541,700



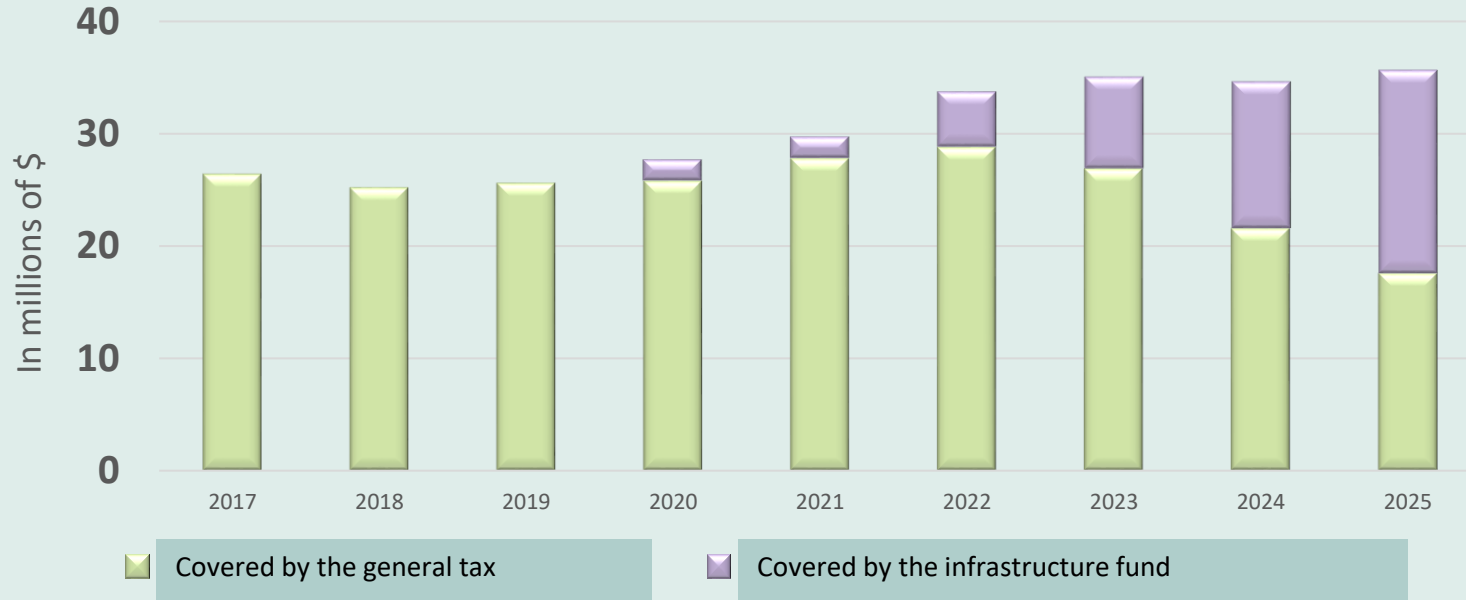
Did you know?

50% of investments are funded by grants.

Capital investments since 2018



Net long-term debt



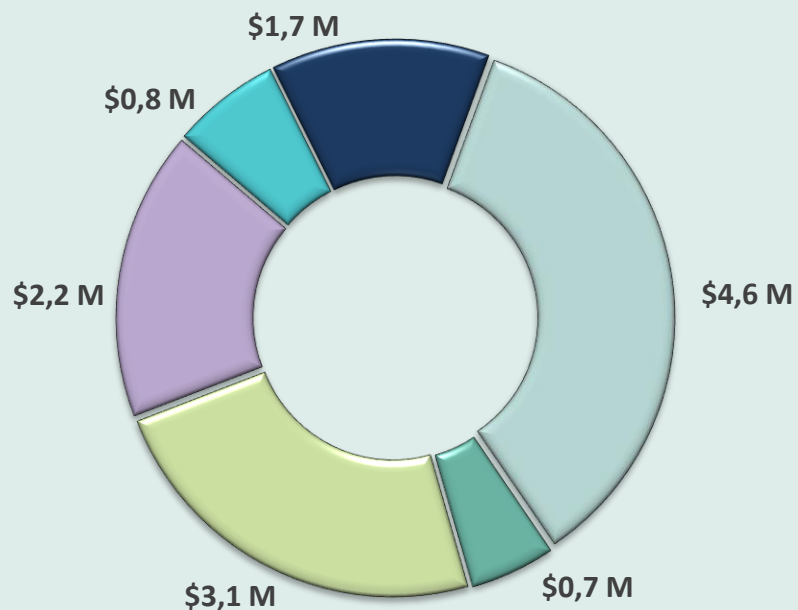
!

Did you know?
Rosemère's debt ratio is 1.5 times lower than that of the other municipalities in the MRC.



Funds and financial reserves

Funds and financial reserves



Unrestricted surplus

Restricted surplus

Infrastructure fund

Expense stabilization fund

Park and playground fund

Other funds and financial reserves



Allocation of the surplus

Allocation of the surplus

- The 2025 surplus means that \$1,200,000 can be allocated to the Town's working capital fund, bringing it to \$2,000,000:
 - ✓ The Town aims to maintain an unrestricted surplus of approximately 5% of revenues for contingencies.
- This amount will enable the Town to self-finance more capital investment projects, thereby slowing the growth of long-term debt.

Conclusion

