

Municipality of St-Charles
Capital Asset Loans

	Loan Amount	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045
Casimir Culvert	\$ 173,873.76	\$ 14,593.08	\$ 14,593.08	\$ 7,296.35																		
Victoria Culvert	\$ 198,634.35	\$ 17,872.44	\$ 8,936.25																			
Grader	\$ 411,346.00	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 31,761.46	\$ 15,880.71										
2024 Fire Truck Pumper	\$ 600,000.00	\$ 36,853.57	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 36,853.63										
King Street East Road	\$ 1,960,000.00		\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52	\$ 130,719.52
Casimir Road	\$ 1,010,000.00		\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58	\$ 67,360.58
Plow Truck 1	\$ 400,000.00		\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.10	\$ 49,138.07										
Plow Truck 2	\$ 450,000.00			\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36	\$ 55,280.36
St. Joseph Street	\$ 1,170,000.00					\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56	\$ 78,031.56
Fire Truck Tanker	\$ 600,000.00						\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14	\$ 73,707.14
John St, Hector & Lapansee	\$ 1,660,000.00							\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44	\$ 110,711.44
Notre Dame & St. Anne	\$ 1,360,000.00									\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34	\$ 90,703.34
Chevrefills	\$ 720,000.00											\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42	\$ 48,019.42
Total	\$ 10,713,854.11	\$ 101,080.55	\$ 376,216.13	\$ 415,263.51	\$ 407,967.16	\$ 485,998.72	\$ 559,705.86	\$ 670,417.30	\$ 670,417.30	\$ 761,120.64	\$ 761,120.64	\$ 756,405.77	\$ 654,533.35	\$ 599,253.00	\$ 599,253.00	\$ 599,253.06	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86
Loan Payments Included in Budget		\$ 64,226.98	\$ 92,144.36	\$ 359,983.15	\$ 407,967.16	\$ 407,967.16	\$ 485,998.72	\$ 559,705.86	\$ 670,417.30	\$ 670,417.30	\$ 761,120.64	\$ 708,386.35	\$ 654,533.35	\$ 599,253.00	\$ 599,253.00	\$ 599,253.06	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86	\$ 525,545.86
Payments to be added		\$ 36,853.57	\$ 284,071.77	\$ 55,280.36	\$ -	\$ 78,031.56	\$ 73,707.14	\$ 110,711.44	\$ -	\$ 90,703.34	\$ -	\$ 48,019.42	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
% tax increase		1.260%	9.056%	1.535%	0.000%	1.927%	1.702%	2.400%	0.000%	1.756%	0.000%	0.839%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
AMP 1.9%		\$ 55,554.16	\$ 59,603.15	\$ 68,446.46	\$ 73,154.98	\$ 76,926.17	\$ 82,270.47	\$ 87,860.87	\$ 93,883.72	\$ 98,152.40	\$ 104,246.90	\$ 108,764.30	\$ 114,302.48	\$ 119,061.22								
Average Growth		\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72	\$ 35,326.72
Average Tax Increase		\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82	\$ 70,750.82
Inflation		\$ 14,619.52	\$ 15,685.04	\$ 18,012.23	\$ 19,251.31	\$ 20,243.73	\$ 21,650.12	\$ 23,068.65	\$ 24,706.24	\$ 25,829.58	\$ 27,433.39	\$ 28,622.18	\$ 30,079.60	\$ 31,331.90	\$ 32,614.25	\$ 33,307.71	\$ 34,004.64	\$ 34,705.05	\$ 35,408.96	\$ 36,116.39	\$ 36,827.36	\$ 37,541.89
Property Tax Income	\$2,923,903.00	\$3,137,007.79	\$3,602,445.29	\$3,850,261.88	\$4,048,745.71	\$4,330,024.71	\$4,613,729.99	\$4,941,248.50	\$5,165,916.00	\$5,486,678.87	\$5,724,436.71	\$6,015,920.16	\$6,266,379.79	\$6,522,850.45	\$6,661,542.24	\$6,800,927.50	\$6,941,009.68	\$7,081,792.28	\$7,223,278.78	\$7,365,472.72	\$7,508,377.63	\$7,651,997.06
Annual Debt Repayment Limit		3.46%	11.99%	11.53%	10.60%	12.00%	12.93%	14.53%	13.57%	14.73%	13.87%	13.21%	10.88%	9.56%	9.19%	9.00%	7.73%	7.57%	7.42%	7.28%	7.14%	7.00%
\$ increase in taxes		\$213,104.79	\$465,437.50	\$247,816.59	\$198,483.83	\$281,279.00	\$283,705.28	\$327,518.50	\$224,667.51	\$320,762.87	\$237,757.84	\$291,483.45	\$250,459.63	\$256,470.66	\$138,691.80	\$139,385.26	\$140,082.18	\$140,782.59	\$141,486.51	\$142,193.94	\$142,904.91	\$143,619.43
Tax Rate Increase		6.08%	13.71%	5.90%	4.24%	6.07%	5.74%	6.33%	3.83%	5.53%	3.69%	4.47%	3.58%	3.53%	1.58%	1.56%	1.54%	1.52%	1.50%	1.48%	1.46%	1.44%