

Town of Banff - Summary
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Municipal Tax Revenue	\$12,035,189.10	\$12,065,273.00	\$12,050,190.00	\$11,809,152.00	(\$15,083.00)	\$11,647,744.90	101.91%	102.04%	103.33%
Sale of Goods & Services	335,075.59	470,084.00	424,160.00	517,600.00	(45,924.00)	340,294.07	64.74%	81.95%	98.47%
Donations/Gifts	30,956.41	24,685.00	33,213.00	4,000.00	8,528.00	17,982.91	773.91%	830.33%	172.14%
Rental	308,536.84	383,229.00	384,847.00	371,500.00	1,618.00	290,192.42	83.05%	103.59%	106.32%
Interest	62,150.48	90,500.00	87,150.00	100,000.00	(3,350.00)	80,489.63	62.15%	87.15%	77.22%
Penalties & Costs	51,314.02	61,200.00	63,134.00	65,500.00	1,934.00	45,502.50	78.34%	96.39%	112.77%
Business Licenses	4,193,585.58	4,191,938.00	4,194,835.00	4,331,500.00	2,897.00	4,101,081.86	96.82%	96.84%	102.26%
Tax Certificates	5,855.00	8,300.00	8,010.00	11,200.00	(290.00)	8,675.00	52.28%	71.52%	67.49%
Animal Licenses	23,445.00	23,300.00	23,300.00	24,600.00	0.00	20,590.66	95.30%	94.72%	113.86%
Parking/Traffic Fines	431,953.72	609,617.00	605,326.00	559,000.00	(4,291.00)	362,867.57	77.27%	108.29%	119.04%
Animal Control Fines	1,225.00	1,250.00	1,250.00	2,600.00	0.00	1,605.00	47.12%	48.08%	76.32%
Consumption Charges	3,194,605.52	4,183,260.00	3,922,750.00	4,065,000.00	(260,510.00)	2,745,707.26	78.59%	96.50%	116.35%
Recycling Revenue	18,175.85	63,100.00	65,000.00	40,000.00	1,900.00	88,551.04	45.44%	162.50%	20.53%
Garbage Collection Fees	79,198.05	105,000.00	105,000.00	105,000.00	0.00	75,876.72	75.43%	100.00%	104.38%
Subdivision Processing Fees	3,680.00	11,680.00	8,325.00	8,000.00	(3,355.00)	10,953.00	46.00%	104.06%	33.60%
Building Permits	57,559.24	103,420.00	77,000.00	145,000.00	(26,420.00)	122,480.06	39.70%	53.10%	46.99%
Development Permits	19,653.90	31,870.00	24,700.00	40,000.00	(7,170.00)	15,431.60	49.13%	61.75%	127.36%
Rezoning Processing Fees				3,000.00	0.00	2,625.00	0.00%	0.00%	0.00%
Compliance Certificates	1,143.00	2,000.00	1,800.00	3,000.00	(200.00)	1,691.00	38.10%	60.00%	67.59%
Ice Rentals	134,288.93	243,439.00	243,439.00	234,000.00	0.00	170,632.79	57.39%	104.03%	78.70%
Program Fees	72,064.18	91,951.00	97,060.00	85,000.00	5,109.00	63,306.83	84.78%	114.19%	113.83%
Membership Fees	162.86	262.00	262.00	200.00	0.00	4,408.63	81.43%	131.00%	3.69%
Advertising Revenue	18,000.00	18,000.00	18,000.00	18,000.00	0.00	18,950.00	100.00%	100.00%	94.99%
Curling Ice Rentals	25,449.30	25,449.00	25,449.00	25,300.00	0.00	23,755.71	100.59%	100.59%	107.13%
Room Rentals	8,227.94	7,743.00	8,217.00	7,800.00	474.00	13,013.62	105.49%	105.35%	63.23%
Site Use Fees	(339.86)	1,200.00	1,200.00	1,200.00	0.00	6,530.55	-28.32%	100.00%	-5.20%
Ball Diamond Rentals	14,664.82	11,569.00	14,664.00	11,000.00	3,095.00	12,251.32	133.32%	133.31%	119.70%
Summer Fun Registrations	68,223.53	63,230.00	68,223.00	71,000.00	4,993.00	68,654.76	96.09%	96.09%	99.37%
Kids Kampus Fees	30,918.13	43,768.00	43,718.00	42,300.00	(50.00)	28,251.60	73.09%	103.35%	109.44%
Drop-in Fees	3,725.23	4,225.00	4,225.00	4,000.00	0.00	5,047.94	93.13%	105.63%	73.80%
Other Permit Revenue	22,569.76	27,649.00	29,954.00	28,000.00	2,305.00	22,541.44	80.61%	106.98%	100.13%
Other Sales and Revenue	336,520.02	454,199.00	493,652.00	418,500.00	39,453.00	246,811.15	80.41%	117.96%	136.35%
Franchise Revenue - ATCO Gas	283,146.11	410,000.00	418,146.00	400,000.00	8,146.00	268,579.41	70.79%	104.54%	105.42%
Franchise Rev -Misc.					0.00	1,686.05			0.00%
Government Sales	544,690.87	1,125,178.00	1,085,995.00	1,204,300.00	(39,183.00)	905,503.12	45.23%	90.18%	60.15%
Government Grants	764,563.05	1,116,766.00	1,122,450.00	1,071,810.00	5,684.00	930,574.00	71.33%	104.72%	82.16%
Transfer from Operating Reserve		193,250.00	222,952.00	115,000.00	29,702.00	15,597.20	0.00%	193.87%	0.00%
Transfer from Capital Reserves		63,149.00	70,591.00	27,000.00	7,442.00		0.00%	261.45%	
TOTAL REVENUES	23,180,177.17	26,330,733.00	26,048,187.00	25,970,062.00	(282,546.00)	22,786,438.32	89.26%	100.30%	101.73%

EXPENDITURES

Wages	4,991,431.19	6,764,586.00	6,877,562.00	6,844,842.00	112,976.00	5,023,422.05	72.92%	100.48%	99.36%
Benefits	919,416.29	1,243,834.00	1,252,346.00	1,273,700.00	8,512.00	970,253.98	72.18%	98.32%	94.76%
Overtime	67,379.00	99,940.00	93,902.00	104,200.00	(6,038.00)	135,861.36	64.66%	90.12%	49.59%
Recruitment Costs	19,991.00	21,301.00	25,569.00	21,900.00	4,268.00	28,214.22	91.28%	116.75%	70.85%
Training/Conference & Travel	98,579.73	191,899.00	168,515.00	198,650.00	(23,384.00)	188,077.19	49.62%	84.83%	52.41%
Memberships	25,080.40	28,104.00	27,471.00	30,580.00	(633.00)	28,047.46	82.02%	89.83%	89.42%
Postage/Freight	18,351.44	27,140.00	25,750.00	22,300.00	(1,390.00)	16,618.94	82.29%	115.47%	110.42%
Telephone	68,679.19	81,006.00	85,405.00	81,550.00	4,399.00	61,401.42	84.22%	104.73%	111.85%
Advertising & Promotion	65,288.91	109,905.00	111,823.00	106,060.00	1,918.00	65,741.36	61.56%	105.43%	99.31%
Printing & Binding	40,276.73	49,179.00	50,235.00	49,000.00	1,056.00	26,851.02	82.20%	102.52%	150.00%
Subscriptions	3,119.64	7,235.00	4,726.00	8,255.00	(2,509.00)	5,974.10	37.79%	57.25%	52.22%
Licenses & Permits	3,245.89	2,806.00	3,067.00	3,200.00	261.00	1,710.00	101.43%	95.84%	189.82%
Rental Fees	113,259.96	705,314.00	713,950.00	694,200.00	8,636.00	79,249.30	16.32%	102.85%	142.92%
Insurance Premiums/Claims	242,247.81	244,052.00	245,054.00	223,500.00	1,002.00	222,113.64	108.39%	109.64%	109.06%
Bad Debt Expenses		500.00		1,000.00	(500.00)		0.00%	0.00%	
Cash Over/Short	(23.44)	21.00	(23.00)		(44.00)	22.65			-103.49%
Short Term Interest Charges	9,647.50	14,975.00	15,002.00	8,000.00	27.00	9,937.66	120.59%	187.53%	97.08%
Other Initiatives	8,680.67	19,203.00	16,166.00	23,600.00	(3,037.00)	5,823.31	36.78%	68.50%	149.07%
Donations Expended	10,443.08	19,935.00	24,379.00		4,444.00	8,419.22			124.04%
Misc. Expense	23,883.31	31,086.00	31,822.00	13,300.00	736.00	13,008.27	179.57%	239.26%	183.60%
Legal Fees	48,883.68	45,694.00	56,408.00	30,000.00	10,714.00	33,852.81	162.95%	188.03%	144.40%
Professional Fees	173,380.48	324,103.00	321,542.00	360,150.00	(2,561.00)	190,246.39	48.14%	89.28%	91.13%
Contracted Services	5,757,547.61	7,532,045.00	7,693,304.00	7,655,035.00	161,259.00	5,744,750.82	75.21%	100.50%	100.22%
General Goods and Supplies	733,427.10	1,346,972.00	1,374,141.00	1,029,200.00	27,169.00	798,963.06	71.26%	133.52%	91.80%
Utilities	666,897.39	976,814.00	992,889.00	986,000.00	16,075.00	512,848.64	67.64%	100.70%	130.04%
Repair & Maintenance	66,521.37	118,072.00	119,547.00	124,500.00	1,475.00	97,612.11	53.43%	96.02%	68.15%
Government/Agency Purchases	775,921.33	1,806,149.00	1,676,921.00	1,731,500.00	(129,228.00)	744,523.35	44.81%	96.85%	104.22%
Grants	250,060.74	470,443.00	468,551.00	445,500.00	(1,892.00)	309,829.86	56.13%	105.17%	80.71%
Debenture Principal/Interest	35,884.27	35,884.00	35,884.00	35,900.00	0.00	35,884.27	99.96%	99.96%	100.00%
Transfer to Local Agencies		90,900.00	83,525.00	90,900.00	(7,375.00)		0.00%	91.89%	
Transfer to Operating Reserves		359,250.00	395,250.00	133,300.00	36,000.00		0.00%	296.51%	
Transfer to Capital Reserves		3,439,665.00	2,976,304.00	3,561,050.00	(463,361.00)		0.00%	83.58%	
TOTAL EXPENDITURES	15,237,502.27	26,208,012.00	25,966,987.00	25,890,872.00	(241,025.00)	15,359,258.46	58.85%	100.29%	99.21%
NET SURPLUS/(DEFICIT)	7,942,674.90	122,721.00	81,200.00	79,190.00	(41,521.00)	7,427,179.86	10029.90%	102.54%	106.94%
Internal Chargeback Revenue	2,104,199.58	2,805,600.00	2,805,600.00	2,805,600.00	0.00	2,359,350.00	75.00%	100.00%	89.19%
Internal Chargeback Expenditures	2,104,199.58	2,805,650.00	2,805,600.00	2,805,600.00	(50.00)	2,359,350.00	75.00%	100.00%	89.19%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	7,942,674.90	122,671.00	81,200.00	79,190.00	(41,471.00)	7,427,179.86	10029.90%	102.54%	106.94%

Town of Banff - Legislative
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES								
Other Sales and Revenue	\$1,624.70	\$2,850.00	\$1,625.00					
Government Grants					106,570.00			0.00%
TOTAL REVENUES	1,624.70	2,850.00	1,625.00	0.00	106,570.00			1.52%
EXPENDITURES								
Wages	102,230.29	154,600.00	149,360.00	154,600.00	107,024.30	66.13%	96.61%	95.52%
Benefits	18,190.84	28,700.00	25,391.00	28,700.00	21,772.21	63.38%	88.47%	83.55%
Training/Conference & Travel	22,057.15	38,039.00	31,188.00	40,700.00	42,172.36	54.19%	76.63%	52.30%
Memberships	10,688.69	10,689.00	10,689.00	11,100.00	19,719.85	96.29%	96.30%	54.20%
Postage/Freight	20.59	50.00	21.00	100.00	14.24	20.59%	21.00%	144.59%
Telephone	2,369.29	3,059.00	3,169.00	4,000.00	2,972.14	59.23%	79.23%	79.72%
Advertising & Promotion	547.84	3,125.00	748.00	4,000.00	4,211.35	13.70%	18.70%	13.01%
Printing & Binding	198.29	481.00	198.00	600.00	550.34	33.05%	33.00%	36.03%
Other Initiatives		2,500.00	500.00	2,500.00		0.00%	20.00%	
Misc. Expense	964.54	200.00	965.00	200.00	2,896.40	482.27%	482.50%	33.30%
Legal Fees	1,316.00	1,150.00	1,316.00	2,000.00		65.80%	65.80%	
Professional Fees	3,270.24	5,770.00	4,000.00	4,000.00	109,815.22	81.76%	100.00%	2.98%
Contracted Services					1,500.00			0.00%
General Goods and Supplies	23.70	1,000.00		2,400.00	11,458.31	0.99%	0.00%	0.21%
Grants	1,000.00	1,500.00	1,500.00	2,000.00	1,000.00	50.00%	75.00%	100.00%
Transfer to Operating Reserves		9,000.00	9,000.00	9,000.00		0.00%	100.00%	
TOTAL EXPENDITURES	162,877.46	259,863.00	238,045.00	265,900.00	325,106.72	61.26%	89.52%	50.10%
NET SURPLUS/(DEFICIT)	(161,252.76)	(257,013.00)	(236,420.00)	(265,900.00)	(218,536.72)	60.64%	88.91%	73.79%

Comments

No Significant Changes

Town of Banff - General Government
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Municipal Tax Revenue *1	\$12,035,189.10	\$12,065,273.00	\$12,050,190.00	\$11,809,152.00	(\$15,083.00)	\$11,647,744.90	101.91%	102.04%	103.33%
Interest *2	62,150.48	90,500.00	87,150.00	100,000.00	(3,350.00)	80,489.63	62.15%	87.15%	77.22%
Penalties & Costs	43,037.22	50,000.00	51,934.00	50,000.00	1,934.00	35,922.46	86.07%	103.87%	119.81%
Business Licenses	131,479.17	131,323.00	131,729.00	131,500.00	406.00	105,775.00	99.98%	100.17%	124.30%
Other Sales and Revenue	26,284.67	30,526.00	30,526.00	23,500.00	0.00	39,494.92	111.85%	129.90%	66.55%
Franchise Revenue - ATCO Gas *3	283,146.11	410,000.00	418,146.00	400,000.00	8,146.00	268,579.41	70.79%	104.54%	105.42%
Franchise Rev -Misc.					0.00	1,686.05			0.00%
Government Grants *4	4,311.00	218,300.00	218,014.00	234,300.00	(286.00)	232,750.00	1.84%	93.05%	1.85%
TOTAL REVENUES	12,585,597.75	12,995,922.00	12,987,689.00	12,748,452.00	(8,233.00)	12,412,442.37	98.72%	101.88%	101.40%
EXPENDITURES									
Wages *5	386,318.30	557,742.00	549,959.00	569,300.00	(7,783.00)	396,239.42	67.86%	96.60%	97.50%
Benefits	66,576.68	93,379.00	92,308.00	100,700.00	(1,071.00)	68,812.78	66.11%	91.67%	96.75%
Overtime	548.49		548.00		548.00	2,303.37			23.81%
Recruitment Costs	734.93				0.00	743.67			98.82%
Training/Conference & Travel	6,222.43	14,930.00	13,001.00	16,500.00	(1,929.00)	22,437.40	37.71%	78.79%	27.73%
Memberships	534.59	833.00	833.00	1,000.00	0.00	618.42	53.46%	83.30%	86.44%
Postage/Freight	109.93	100.00	209.00	200.00	109.00	131.69	54.97%	104.50%	83.48%
Telephone	3,265.95	4,097.00	4,612.00	4,400.00	515.00	4,906.11	74.23%	104.82%	66.57%
Advertising & Promotion	13,949.95	35,149.00	35,009.00	43,460.00	(140.00)	26,583.05	32.10%	80.55%	52.48%
Printing & Binding	546.11	200.00	716.00	200.00	516.00	3,630.18	273.06%	358.00%	15.04%
Subscriptions	137.55	360.00	188.00	500.00	(172.00)	179.50	27.51%	37.60%	76.63%
Rental Fees		550,000.00	550,000.00	550,000.00	0.00		0.00%	100.00%	
Short Term Interest Charges	9,647.50	14,975.00	15,002.00	8,000.00	27.00	9,937.66	120.59%	187.53%	97.08%
Other Initiatives	3,353.68	11,373.00	10,097.00	11,100.00	(1,276.00)	5,775.31	30.21%	90.96%	58.07%
Misc. Expense	149.37	650.00	250.00	1,200.00	(400.00)	246.43	12.45%	20.83%	60.61%
Legal Fees	1,356.00	1,223.00	1,261.00	2,000.00	38.00		67.80%	63.05%	
Professional Fees					0.00	200.00			0.00%
Contracted Services	52,295.36	69,600.00	63,361.00	67,335.00	(6,239.00)	37,715.12	77.66%	94.10%	138.66%
General Goods and Supplies	1,515.23	2,644.00	2,454.00	2,500.00	(190.00)	4,497.68	60.61%	98.16%	33.69%
Grants		500.00	500.00	1,000.00	0.00		0.00%	50.00%	
Transfer to Operating Reserves *1		243,250.00	243,250.00	9,250.00	0.00		0.00%	2629.73%	
Transfer to Capital Reserves		1,742,000.00	1,742,000.00	1,742,000.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	547,262.05	3,343,005.00	3,325,558.00	3,130,645.00	(17,447.00)	584,957.79	17.48%	106.23%	93.56%
NET SURPLUS/(DEFICIT)	12,038,335.70	9,652,917.00	9,662,131.00	9,617,807.00	9,214.00	11,827,484.58	125.17%	100.46%	101.78%
Internal Chargeback Expenditures	675.00	900.00	900.00	900.00	0.00	675.00	75.00%	100.00%	100.00%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	12,037,660.70	9,652,017.00	9,661,231.00	9,616,907.00	9,214.00	11,826,809.58	125.17%	100.46%	101.78%

Comments

*1 Municipal Tax Revenue - \$241,000 higher than budget primarily due to higher than anticipated school tax savings, this is offset by a \$234,000 transfer to an operating reserve to mitigate the impact of potential loss of revenue costs from 2009 assessment appeals.

*2 Interest - \$12,850 less than budget because of prolonged interest rates below anticipated levels as well as low cash flows caused by major capital projects

*3 Franchise Revenue - ATCO Gas - \$18,100 higher than budgeted.

*4 Government Grants - \$16,300 less than budget because of a reduction in the Municipal Sustainability Initiative (MSI) grant.

*5 Wages - \$19,300 less than budget primarily due to a position being vacant for an extended period.

Town of Banff - Corporate Services
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$65.00		\$115.00	\$200.00	\$115.00		32.50%	57.50%	
Tax Certificates	5,855.00	8,300.00	8,010.00	11,200.00	(290.00)	8,675.00	52.28%	71.52%	67.49%
Other Sales and Revenue	14.00	255.00	14.00	2,200.00	(241.00)	3,309.34	0.64%	0.64%	0.42%
Government Grants					0.00	31,779.00			0.00%
Transfer from Operating Reserve *1		161,000.00	190,702.00	108,000.00	29,702.00	4,700.00	0.00%	176.58%	0.00%
TOTAL REVENUES	5,934.00	169,555.00	198,841.00	121,600.00	29,286.00	48,463.34	4.88%	163.52%	12.24%
EXPENDITURES									
Wages	544,588.18	774,712.00	776,189.00	774,300.00	1,477.00	529,756.33	70.33%	100.24%	102.80%
Benefits	110,233.41	152,792.00	149,434.00	157,500.00	(3,358.00)	102,422.31	69.99%	94.88%	107.63%
Overtime					0.00	2,109.69			0.00%
Recruitment Costs	2,150.87		2,151.00		2,151.00	3,102.00			69.34%
Training/Conference & Travel	13,698.69	31,388.00	24,850.00	26,200.00	(6,538.00)	44,844.64	52.29%	94.85%	30.55%
Memberships	2,886.26	3,449.00	3,359.00	4,700.00	(90.00)	1,961.37	61.41%	71.47%	147.16%
Postage/Freight	7,023.24	9,048.00	8,323.00	9,300.00	(725.00)	6,936.34	75.52%	89.49%	101.25%
Telephone	9,027.93	12,430.00	12,093.00	12,500.00	(337.00)	9,227.28	72.22%	96.74%	97.84%
Advertising & Promotion	115.00	115.00	115.00		0.00	148.67			77.35%
Printing & Binding	8,991.76	13,113.00	13,292.00	13,200.00	179.00	6,746.24	68.12%	100.70%	133.29%
Subscriptions	410.96	1,513.00	411.00	1,300.00	(1,102.00)	1,781.65	31.61%	31.62%	23.07%
Rental Fees	1,990.00	2,550.00	2,550.00		0.00				
Insurance Premiums/Claims	111,166.80	111,167.00	111,167.00	110,000.00	0.00	102,012.00	101.06%	101.06%	108.97%
Bad Debt Expenses		500.00		1,000.00	(500.00)		0.00%	0.00%	
Cash Over/Short	(23.44)	21.00	(23.00)		(44.00)	22.65			-103.49%
Misc. Expense	4,359.39	3,591.00	4,500.00	3,000.00	909.00	3,845.25	145.31%	150.00%	113.37%
Legal Fees *1	34,786.03	40,043.00	37,286.00	17,000.00	(2,757.00)	33,852.81	204.62%	219.33%	102.76%
Professional Fees	621.71	19,622.00	20,122.00	19,500.00	500.00	5,601.28	3.19%	103.19%	11.10%
Contracted Services *1	203,256.39	210,538.00	227,278.00	170,000.00	16,740.00	140,334.55	119.56%	133.69%	144.84%
General Goods and Supplies	48,078.95	87,362.00	88,548.00	98,500.00	1,186.00	74,223.60	48.81%	89.90%	64.78%
Repair & Maintenance	676.34	2,100.00	2,176.00	6,000.00	76.00	2,200.94	11.27%	36.27%	30.73%
Transfer to Operating Reserves		19,500.00	19,500.00	19,500.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	1,104,038.47	1,495,554.00	1,503,321.00	1,443,500.00	7,767.00	1,071,129.60	76.48%	104.14%	103.07%
NET SURPLUS/(DEFICIT)	(1,098,104.47)	(1,325,999.00)	(1,304,480.00)	(1,321,900.00)	21,519.00	(1,022,666.26)	83.07%	98.68%	107.38%
Internal Chargeback Expenditures	126,450.00	168,600.00	168,600.00	168,600.00	0.00	107,325.00	75.00%	100.00%	117.82%
NET SURPLUS/(DEFICIT)	(1,224,554.47)	(1,494,599.00)	(1,473,080.00)	(1,490,500.00)	21,519.00	(1,129,991.26)	82.16%	98.83%	108.37%
Comments									

*1 Transfer from Operating Reserves - over budget primarily due to transfer of \$85,000, this is the estimate of the current cost of assessment appeals which are offset by legal (\$28,500) and contract services costs (\$56,500).

Town of Banff - Protective Services
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$37,293.97	\$60,080.00	\$60,233.00	\$67,100.00	\$153.00	\$38,044.06	55.58%	89.77%	98.03%
Rental		500.00	500.00	500.00	0.00	500.00	0.00%	100.00%	0.00%
Animal Licenses *1	23,445.00	23,300.00	23,300.00	24,600.00	0.00	20,590.66	95.30%	94.72%	113.86%
Parking/Traffic Fines	431,953.72	609,617.00	605,326.00	559,000.00	(4,291.00)	362,867.57	77.27%	108.29%	119.04%
Animal Control Fines	1,225.00	1,250.00	1,250.00	2,600.00	0.00	1,605.00	47.12%	48.08%	76.32%
Other Permit Revenue	1,530.00	3,800.00	3,800.00	2,000.00	0.00	1,550.00	76.50%	190.00%	98.71%
Other Sales and Revenue *2	9,488.04	13,225.00	43,225.00	11,250.00	30,000.00	1,581.90	84.34%	384.22%	599.79%
Government Sales *3	490,108.31	1,025,178.00	995,995.00	1,104,300.00	(29,183.00)	864,423.62	44.38%	90.19%	56.70%
Government Grants	304,161.00	304,161.00	304,161.00	306,400.00	0.00	269,768.00	99.27%	99.27%	112.75%
TOTAL REVENUES	1,299,205.04	2,041,111.00	2,037,790.00	2,077,750.00	(3,321.00)	1,560,930.81	62.53%	98.08%	83.23%
EXPENDITURES									
Wages *4	705,040.57	957,600.00	976,714.00	996,700.00	19,114.00	741,984.51	70.74%	97.99%	95.02%
Benefits	118,029.19	158,619.00	158,213.00	157,900.00	(406.00)	129,619.48	74.75%	100.20%	91.06%
Overtime	2,668.89	2,902.00	2,902.00	1,000.00	0.00	5,882.37	266.89%	290.20%	45.37%
Recruitment Costs	561.56			4,000.00	0.00	7,519.70	14.04%	0.00%	7.47%
Training/Conference & Travel	16,887.45	16,400.00	20,602.00	23,100.00	4,202.00	12,278.84	73.11%	89.19%	137.53%
Memberships	2,084.72	1,835.00	1,835.00	1,600.00	0.00	1,055.15	130.30%	114.69%	197.58%
Postage/Freight	1,451.08	2,250.00	2,250.00	1,200.00	0.00	420.31	120.92%	187.50%	345.24%
Telephone	6,589.65	7,500.00	7,500.00	7,500.00	0.00	5,957.81	87.86%	100.00%	110.61%
Advertising & Promotion	12,672.39	18,305.00	18,305.00	10,500.00	0.00	278.57	120.69%	174.33%	4549.09%
Printing & Binding	1,694.07	2,275.00	2,275.00	2,300.00	0.00	450.92	73.66%	98.91%	375.69%
Subscriptions				100.00	0.00		0.00%	0.00%	
Licenses & Permits	897.00	800.00	800.00	3,200.00	0.00	1,710.00	28.03%	25.00%	52.46%
Insurance Premiums/Claims	20,100.96	19,751.00	19,751.00	19,500.00	0.00	19,475.52	103.08%	101.29%	103.21%
Other Initiatives					0.00	48.00			0.00%
Misc. Expense	244.55				0.00	919.58			26.59%
Legal Fees	3,043.65		5,000.00	4,000.00	5,000.00		76.09%	125.00%	
Professional Fees	9,686.65	10,000.00	10,000.00	10,000.00	0.00	32,158.50	96.87%	100.00%	30.12%
Contracted Services *5	131,911.05	144,581.00	151,757.00	138,400.00	7,176.00	338,966.58	95.31%	109.65%	38.92%
General Goods and Supplies	28,337.60	33,217.00	34,167.00	42,300.00	950.00	60,173.92	66.99%	80.77%	47.09%
Utilities	13,059.46	23,000.00	23,000.00	27,000.00	0.00	9,171.31	48.37%	85.19%	142.39%
Repair & Maintenance	2,549.21	18,000.00	17,059.00	18,000.00	(941.00)	9,137.01	14.16%	94.77%	27.90%
Government/Agency Purchases *3	739,772.20	1,770,000.00	1,634,772.00	1,731,500.00	(135,228.00)	744,523.35	42.72%	94.41%	99.36%
Transfer to Operating Reserves *2,*6		7,500.00	37,500.00	17,800.00	30,000.00		0.00%	210.67%	
Transfer to Capital Reserves *6		65,000.00	65,000.00	80,000.00	0.00		0.00%	81.25%	
TOTAL EXPENDITURES	1,817,281.90	3,259,535.00	3,189,402.00	3,297,600.00	(70,133.00)	2,121,731.43	55.11%	96.72%	85.65%

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
NET SURPLUS/(DEFICIT)	(518,076.86)	(1,218,424.00)	(1,151,612.00)	(1,219,850.00)	66,812.00	(560,800.62)	42.47%	94.41%	92.38%
Internal Chargeback Expenditures	55,274.98	73,700.00	73,700.00	73,700.00	0.00	47,781.00	75.00%	100.00%	115.68%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	(573,351.84)	(1,292,124.00)	(1,225,312.00)	(1,293,550.00)	66,812.00	(608,581.62)	44.32%	94.72%	94.21%

Comments

*1 Parking traffic fines - Forecast \$46,300 higher than anticipated RCMP fine revenue based on current trends.

*2 Other Sales and Revenue - \$32,000 higher than budgeted primarily due to \$30,000 in unanticipated revenue from renting equipment to the B.C. Government to fight forest fires. This is offset by an equivalent increase in Transfer to Operating Reserves

*3 Government Sales - Under budget \$108,300 - this includes a decrease of \$60,400 in Fire Services and \$10,500 in Ambulance Services because of a decrease in the percentages of calls to ID#9. Revenues from the province for RCMP is \$37,400 lower than anticipated because of lower Government/ Agencies Purchases related to RCMP a lower staff compliment in the third quarter and anticipated to be the same in the fourth quarter.

*4 Wages - Reduced by \$20,000, primarily related to a reduction of costs associated with part-time firefighters which is a result of an overall reduction in fire calls.

*5 Contracted Services - due to increased dispatch fees for fire services with EMS moving to a provincial responsibility and a increase in medical transport for individuals in RCMP custody.

*6 Transfer to Operating Reserves (10,300) and Capital Reserves (15,000) - reduced by \$25,300 to help offset the impact of loss of revenue from reduced call volume to ID#9. This will revert if call volumes return to normal levels by the end of the year.

Town of Banff - Engineering
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Other Permit Revenue	\$2,384.50	\$3,849.00	\$3,849.00	\$10,000.00	\$0.00	\$5,099.50	23.85%	38.49%	46.76%
TOTAL REVENUES	2,384.50	3,849.00	3,849.00	10,000.00	0.00	5,099.50	23.85%	38.49%	46.76%
EXPENDITURES									
Wages	236,001.45	337,800.00	337,800.00	341,200.00	0.00	334,684.02	69.17%	99.00%	70.51%
Benefits	41,836.21	65,000.00	65,000.00	64,200.00	0.00	61,350.19	65.17%	101.25%	68.19%
Overtime					0.00	1,789.42			0.00%
Recruitment Costs					0.00	3,873.52			0.00%
Training/Conference & Travel	3,970.67	7,300.00	6,000.00	7,300.00	(1,300.00)	2,506.03	54.39%	82.19%	158.44%
Memberships	650.95	1,100.00	1,000.00	1,100.00	(100.00)	1,651.70	59.18%	90.91%	39.41%
Postage/Freight	77.53	260.00	160.00	300.00	(100.00)	238.53	25.84%	53.33%	32.50%
Telephone	4,091.99	4,000.00	5,100.00	4,000.00	1,100.00	3,218.18	102.30%	127.50%	127.15%
Advertising & Promotion	103.10	500.00	150.00	500.00	(350.00)	438.00	20.62%	30.00%	23.54%
Printing & Binding	325.70	300.00	500.00	300.00	200.00	345.21	108.57%	166.67%	94.35%
Subscriptions		100.00	100.00	100.00	0.00	94.71	0.00%	100.00%	0.00%
Other Initiatives	447.13	280.00	440.00		160.00				
Misc. Expense	290.58	500.00	500.00	500.00	0.00		58.12%	100.00%	
Legal Fees	40.00				0.00				
Professional Fees	2,911.60	3,000.00	3,000.00	3,000.00	0.00	2,916.65	97.05%	100.00%	99.83%
General Goods and Supplies	1,546.37	2,150.00	1,750.00	2,150.00	(400.00)	2,439.17	71.92%	81.40%	63.40%
Transfer to Operating Reserves		9,000.00	9,000.00	6,750.00	0.00		0.00%	133.33%	
TOTAL EXPENDITURES	292,293.28	431,290.00	430,500.00	431,400.00	(790.00)	415,545.33	67.75%	99.79%	70.34%
NET SURPLUS/(DEFICIT)	(289,908.78)	(427,441.00)	(426,651.00)	(421,400.00)	790.00	(410,445.83)	68.80%	101.25%	70.63%
Internal Chargeback Expenditures	7,949.99	10,600.00	10,600.00	10,600.00	0.00	7,128.00	75.00%	100.00%	111.53%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	(297,858.77)	(438,041.00)	(437,251.00)	(432,000.00)	790.00	(417,573.83)	68.95%	101.22%	71.33%

Comments

No Significant Changes

Town of Banff - Transit
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services *1	\$267,348.23	\$385,000.00	\$342,149.00	\$425,000.00	(\$42,851.00)	\$291,835.20	62.91%	80.51%	91.61%
Advertising Revenue	18,000.00	18,000.00	18,000.00	18,000.00	0.00	18,000.00	100.00%	100.00%	100.00%
Other Sales and Revenue	269,050.00	363,000.00	362,150.00	354,000.00	(850.00)	186,225.83	76.00%	102.30%	144.48%
Government Sales	20,000.00	20,000.00	20,000.00	20,000.00	0.00		100.00%	100.00%	
Government Grants	150,000.00	150,000.00	150,000.00	150,000.00	0.00		100.00%	100.00%	
Transfer from Operating Reserve		3,000.00	3,000.00	3,000.00	0.00		0.00%	100.00%	
TOTAL REVENUES	724,398.23	939,000.00	895,299.00	970,000.00	(43,701.00)	496,061.03	74.68%	92.30%	146.03%
EXPENDITURES									
Wages		9,000.00	4,500.00	12,500.00	(4,500.00)		0.00%	36.00%	
Training/Conference & Travel					0.00	2,246.36			0.00%
Memberships	1,499.24	1,500.00	1,499.00	1,600.00	(1.00)	1,453.00	93.70%	93.69%	103.18%
Postage/Freight					0.00	89.75			0.00%
Advertising & Promotion	8,335.00	8,000.00	8,335.00	8,000.00	335.00	7,888.50	104.19%	104.19%	105.66%
Printing & Binding	5,066.41	8,000.00	6,066.00	8,000.00	(1,934.00)	4,479.00	63.33%	75.83%	113.11%
Rental Fees	82.96	166.00	166.00		0.00				
Insurance Premiums/Claims	8,662.95	8,663.00	8,663.00	6,500.00	0.00	4,372.00	133.28%	133.28%	198.15%
Professional Fees	100,402.95	218,000.00	218,403.00	218,000.00	403.00	13,916.62	46.06%	100.18%	721.46%
Contracted Services	581,270.90	755,000.00	756,080.00	747,100.00	1,080.00	679,550.71	77.80%	101.20%	85.54%
General Goods and Supplies *2	87,173.53	135,500.00	129,464.00	172,500.00	(6,036.00)	103,805.95	50.54%	75.05%	83.98%
Repair & Maintenance					0.00	496.00			0.00%
Transfer to Operating Reserves		1,500.00	1,500.00	1,500.00	0.00		0.00%	100.00%	
Transfer to Capital Reserves		150,000.00	150,000.00	150,000.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	792,493.94	1,295,329.00	1,284,676.00	1,325,700.00	(10,653.00)	818,297.89	59.78%	96.91%	96.85%
NET SURPLUS/(DEFICIT)	(68,095.71)	(356,329.00)	(389,377.00)	(355,700.00)	(33,048.00)	(322,236.86)	19.14%	109.47%	21.13%

Comments

*1 Sales of Goods & Services - \$82,800 less than budget due to reduced ridership.

*2 General Goods and Supplies - \$43,000 under budget primarily as a result of a \$35,000 savings in fuel.

Town of Banff - Operations
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$12,354.49	\$10,981.00	\$10,981.00	\$16,000.00	\$0.00	\$8,253.50	77.22%	68.63%	149.69%
Rental	35,328.89	45,011.00	45,011.00	45,000.00	0.00	29,830.59	78.51%	100.02%	118.43%
Recycling Revenue *1	18,175.85	63,100.00	65,000.00	40,000.00	1,900.00	88,551.04	45.44%	162.50%	20.53%
Garbage Collection Fees	79,198.05	105,000.00	105,000.00	105,000.00	0.00	75,876.72	75.43%	100.00%	104.38%
Other Sales and Revenue	1,532.74	9,214.00	9,214.00	4,000.00	0.00	938.26	38.32%	230.35%	163.36%
Government Sales *2	34,582.56	80,000.00	70,000.00	80,000.00	(10,000.00)	41,079.50	43.23%	87.50%	84.18%
TOTAL REVENUES	181,172.58	313,306.00	305,206.00	290,000.00	(8,100.00)	244,529.61	62.47%	105.24%	74.09%
EXPENDITURES									
Wages *3	1,594,905.65	2,103,090.00	2,159,775.00	2,100,272.00	56,685.00	1,680,151.07	75.94%	102.83%	94.93%
Benefits *3	299,787.25	404,226.00	404,084.00	389,800.00	(142.00)	349,578.70	76.91%	103.66%	85.76%
Overtime *4	33,248.63	49,504.00	48,554.00	61,700.00	(950.00)	92,105.90	53.89%	78.69%	36.10%
Recruitment Costs	283.12	5,000.00	5,690.00		690.00	8,377.12			3.38%
Training/Conference & Travel	11,279.55	28,398.00	23,179.00	30,850.00	(5,219.00)	22,352.73	36.56%	75.13%	50.46%
Memberships	3,319.69	3,995.00	3,805.00	4,030.00	(190.00)	1,587.97	82.37%	94.42%	209.05%
Postage/Freight	4,885.14	8,515.00	7,865.00	6,600.00	(650.00)	6,780.87	74.02%	119.17%	72.04%
Telephone	21,841.89	24,948.00	24,690.00	26,450.00	(258.00)	18,251.93	82.58%	93.35%	119.67%
Advertising & Promotion	4,383.92	7,345.00	7,500.00	4,000.00	155.00	3,303.00	109.60%	187.50%	132.73%
Printing & Binding	2,089.65	3,506.00	3,506.00	3,000.00	0.00	2,686.17	69.66%	116.87%	77.79%
Subscriptions		250.00	250.00	250.00	0.00		0.00%	100.00%	
Licenses & Permits	1,872.00	1,872.00	1,872.00		0.00				
Rental Fees	59,400.00	80,200.00	79,200.00	80,200.00	(1,000.00)	44,800.00	74.06%	98.75%	132.59%
Insurance Premiums/Claims *5	31,987.00	34,500.00	35,502.00	25,500.00	1,002.00	30,358.62	125.44%	139.22%	105.36%
Misc. Expense	3,089.30	5,145.00	4,357.00	3,400.00	(788.00)	2,260.61	90.86%	128.15%	136.66%
Contracted Services *6	680,573.71	928,332.00	942,685.00	905,600.00	14,353.00	772,689.37	75.15%	104.10%	88.08%
General Goods and Supplies	307,598.35	437,291.00	433,807.00	432,000.00	(3,484.00)	371,337.17	71.20%	100.42%	82.84%
Utilities *7	209,279.39	312,610.00	316,510.00	291,800.00	3,900.00	222,359.91	71.72%	108.47%	94.12%
Repair & Maintenance	63,295.82	97,472.00	100,112.00	100,000.00	2,640.00	74,670.96	63.30%	100.11%	84.77%
Transfer to Local Agencies		90,900.00	83,525.00	90,900.00	(7,375.00)		0.00%	91.89%	
Transfer to Operating Reserves		11,250.00	11,250.00	11,250.00	0.00		0.00%	100.00%	
Transfer to Capital Reserves		271,100.00	271,100.00	271,100.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	3,333,120.06	4,909,449.00	4,968,818.00	4,838,702.00	59,369.00	3,703,652.10	68.88%	102.69%	90.00%
NET SURPLUS/(DEFICIT)	(3,151,947.48)	(4,596,143.00)	(4,663,612.00)	(4,548,702.00)	(67,469.00)	(3,459,122.49)	69.29%	102.53%	91.12%
Internal Chargeback Revenue	2,104,199.58	2,805,600.00	2,805,600.00	2,805,600.00	0.00	2,359,350.00	75.00%	100.00%	89.19%
Internal Chargeback Expenditures	874,949.86	1,166,650.00	1,166,600.00	1,166,600.00	(50.00)	783,216.00	75.00%	100.00%	111.71%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	(1,922,697.76)	(2,957,193.00)	(3,024,612.00)	(2,909,702.00)	(67,419.00)	(1,882,988.49)	66.08%	103.95%	102.11%

Comments

*1 Recycling Revenue - Forecast of an additional \$25,000 as a result of a significant increase in recycled cardboard prices.

*2 Government Sales - Adjustment to Parks Canada solid waste charges based on reduced tonnage hauled to landfill.

*3 Wages and Benefits - Over budget \$59,500 primarily due to an unanticipated retirement allowance.

*4 Overtime - \$13,100 under budget primarily due change in practices.

*5 Insurance Premiums/Claims - \$10,000 over budget primarily due to a \$7,600 increase in fleet premiums

*6 Contracted Services - \$22,700 over budget primarily because of an increase in forecast to Resource Recovery, this reflects an accurate estimate of costs.

*7 Utilities - Forecast increased by \$24,700 based on consumption.

Town of Banff - Utilities
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$15,681.89	\$6,255.00	\$6,255.00	\$1,100.00	\$0.00	\$414.10	1425.63%	568.64%	3786.98%
Penalties & Costs	8,276.80	11,200.00	11,200.00	15,500.00	0.00	9,580.04	53.40%	72.26%	86.40%
Consumption Charges *1	3,194,605.52	4,183,260.00	3,922,750.00	4,065,000.00	(260,510.00)	2,745,707.26	78.59%	96.50%	116.35%
Other Sales and Revenue	1,239.20				0.00	237.50			521.77%
TOTAL REVENUES	3,219,803.41	4,200,715.00	3,940,205.00	4,081,600.00	(260,510.00)	2,755,938.90	78.89%	96.54%	116.83%
EXPENDITURES									
Wages *2	161,740.95	231,359.00	238,490.00	261,000.00	7,131.00	170,882.99	61.97%	91.38%	94.65%
Benefits *2	31,981.83	32,613.00	42,292.00	61,200.00	9,679.00	34,856.48	52.26%	69.10%	91.75%
Overtime	17,334.78	29,260.00	24,085.00	25,500.00	(5,175.00)	22,643.25	67.98%	94.45%	76.56%
Recruitment Costs	11,826.57	11,608.00	12,995.00	16,000.00	1,387.00	279.71	73.92%	81.22%	4228.15%
Training/Conference & Travel	7,782.12	10,089.00	7,948.00	7,600.00	(2,141.00)	3,369.79	102.40%	104.58%	230.94%
Memberships	628.61	628.00	628.00	1,400.00	0.00		44.90%	44.86%	
Postage/Freight	2,199.28	1,929.00	2,830.00		901.00	132.88			1655.09%
Telephone	7,434.40	7,878.00	9,878.00	6,000.00	2,000.00	5,394.80	123.91%	164.63%	137.81%
Printing & Binding	31.49	31.00	31.00		0.00				
Licenses & Permits	338.00		256.00		256.00				
Insurance Premiums/Claims	69,378.10	69,019.00	69,019.00	62,000.00	0.00	65,002.50	111.90%	111.32%	106.73%
Legal Fees	4,267.00	4,267.00	6,103.00		1,836.00				
Professional Fees *3	1,836.45	1,836.00	1,836.45	40,000.00	0.45		4.59%	4.59%	
Contracted Services *3	906,739.65	1,172,175.00	1,310,766.00	1,217,800.00	138,591.00	466,190.72	74.46%	107.63%	194.50%
General Goods and Supplies *4	203,388.72	557,060.00	589,379.00	178,400.00	32,319.00	110,605.10	114.01%	330.37%	183.89%
Utilities *5	371,040.12	542,457.00	547,057.00	581,700.00	4,600.00	281,021.67	63.79%	94.04%	132.03%
Transfer to Operating Reserves		2,250.00	2,250.00	2,250.00	0.00		0.00%	100.00%	
Transfer to Capital Reserves *6		1,155,416.00	700,494.55	1,252,250.00	(454,921.45)		0.00%	55.94%	
TOTAL EXPENDITURES	1,797,948.07	3,829,875.00	3,566,338.00	3,713,100.00	(263,537.00)	1,160,379.89	48.42%	96.05%	154.94%
NET SURPLUS/(DEFICIT)	1,421,855.34	370,840.00	373,867.00	368,500.00	3,027.00	1,595,559.01	385.85%	101.46%	89.11%
Internal Chargeback Expenditures	310,874.95	414,500.00	414,500.00	414,500.00	0.00	289,350.00	75.00%	100.00%	107.44%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	1,110,980.39	(43,660.00)	(40,633.00)	(46,000.00)	3,027.00	1,306,209.01	-2415.17%	88.33%	85.05%

Comments

*1 Consumption Charges - Revenue forecasted \$142,300 under budget based on consumption for the three quarters of 2009, Residential is projected down by \$39,000 and Commercial is down \$103,000. This is a significant difference from the second quarter forecast for residential consumption as the third quarter saw a reduction over the second quarter of 2009, this is uncommon and caused the forecasting variance.

*2 Wages and Benefits - \$41,400 below budget as one position was vacant for an extended period.

*3 Professional Fees and Contracted Services - \$54,800 over budget. The majority of the variance is from the Water area which is because of a significant number of repairs over the summer.

*4 General Goods and Supplies - \$411,000 forecasted over budget primarily due to capital repair and maintenance required at the Waste Water Treatment Treatment Plant

*5 Utilities - \$34,600 forecasted under budget based on the first three quarters of 2009 consumption.

*6 Transfer to Capital Reserves - \$551,800 below budget, this transfer is offset by other changes to budget. The Water and Sanitary Sewer component of Utilities are self funding so any changes to revenue or expenditures equates to an equivalent change to the Transfer to Capital. Administration is working with Epcor to separate the capital and operating repairs mentioned in note 4 to the plant but because this is a self funding reserve all repair and maintenance will be reported in operating fund and the transfer will be reduced accordingly. Storm Sewer is the only portion of Utilities that is not self funding.

Town of Banff - Planning & Development
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$256.19	\$420.00	\$350.00	\$400.00	(\$70.00)	\$51.50	64.05%	87.50%	497.46%
Subdivision Processing Fees	3,680.00	11,680.00	8,325.00	8,000.00	(3,355.00)	10,953.00	46.00%	104.06%	33.60%
Building Permits *1	57,559.24	103,420.00	77,000.00	145,000.00	(26,420.00)	122,480.06	39.70%	53.10%	46.99%
Development Permits *2	19,653.90	31,870.00	24,700.00	40,000.00	(7,170.00)	15,431.60	49.13%	61.75%	127.36%
Rezoning Processing Fees				3,000.00	0.00	2,625.00	0.00%	0.00%	0.00%
Compliance Certificates	1,143.00	2,000.00	1,800.00	3,000.00	(200.00)	1,691.00	38.10%	60.00%	67.59%
Other Permit Revenue	7,449.50	9,000.00	8,500.00	8,000.00	(500.00)	8,164.55	93.12%	106.25%	91.24%
Other Sales and Revenue	5,611.00	7,125.00	13,100.00	5,250.00	5,975.00	215.34	106.88%	249.52%	2605.65%
Government Grants		5,000.00	5,000.00		0.00				
Transfer from Capital Reserves		27,000.00	28,442.00	27,000.00	1,442.00		0.00%	105.34%	
TOTAL REVENUES	95,352.83	197,515.00	167,217.00	239,650.00	(30,298.00)	161,612.05	39.79%	69.78%	59.00%
EXPENDITURES									
Wages	245,528.81	350,090.00	348,300.00	353,470.00	(1,790.00)	275,197.41	69.46%	98.54%	89.22%
Benefits	39,795.55	61,700.00	59,300.00	67,700.00	(2,400.00)	51,562.64	58.78%	87.59%	77.18%
Overtime					0.00	329.38			0.00%
Recruitment Costs	3,673.67	3,673.00	3,673.00		0.00	2,887.61			127.22%
Training/Conference & Travel	3,062.97	9,711.00	8,600.00	10,600.00	(1,111.00)	10,481.42	28.90%	81.13%	29.22%
Memberships	1,952.20	2,550.00	1,950.00	2,600.00	(600.00)		75.08%	75.00%	
Postage/Freight	1,447.89	1,930.00	1,750.00	1,400.00	(180.00)	316.49	103.42%	125.00%	457.48%
Telephone	1,472.77	2,725.00	2,000.00	2,800.00	(725.00)	1,491.90	52.60%	71.43%	98.72%
Advertising & Promotion	4,676.75	4,790.00	8,000.00	8,300.00	3,210.00	9,882.36	56.35%	96.39%	47.32%
Printing & Binding	2,461.03	2,100.00	2,420.00	2,100.00	320.00	661.00	117.19%	115.24%	372.32%
Subscriptions	243.89	745.00	590.00	1,100.00	(155.00)	741.94	22.17%	53.64%	32.87%
Insurance Premiums/Claims	952.00	952.00	952.00		0.00	893.00			106.61%
Misc. Expense	227.74		250.00		250.00				
Legal Fees	4,075.00	1,442.00	5,442.00	5,000.00	4,000.00		81.50%	108.84%	
Professional Fees	474.61	1,609.00	515.00	2,500.00	(1,094.00)	689.42	18.98%	20.60%	68.84%
Contracted Services *1	30,592.49	68,043.00	48,700.00	74,000.00	(19,343.00)	46,448.51	41.34%	65.81%	65.86%
General Goods and Supplies	1,465.26	5,335.00	1,910.00	5,500.00	(3,425.00)	1,485.73	26.64%	34.73%	98.62%
Repair & Maintenance		200.00	200.00	200.00	0.00		0.00%	100.00%	
Grants	12,500.00	27,000.00	27,000.00	27,000.00	0.00	1,699.49	46.30%	100.00%	735.51%
Transfer to Operating Reserves		21,000.00	27,000.00	21,000.00	6,000.00		0.00%	128.57%	
TOTAL EXPENDITURES	354,602.63	565,595.00	548,552.00	585,270.00	(17,043.00)	404,768.30	60.59%	93.73%	87.61%
NET SURPLUS/(DEFICIT)	(259,249.80)	(368,080.00)	(381,335.00)	(345,620.00)	(13,255.00)	(243,156.25)	75.01%	110.33%	106.62%
Internal Chargeback Expenditures	3,449.99	4,600.00	4,600.00	4,600.00	0.00	3,150.00	75.00%	100.00%	109.52%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	(262,699.79)	(372,680.00)	(385,935.00)	(350,220.00)	(13,255.00)	(246,306.25)	75.01%	110.20%	106.66%

Comments

*1 Building Permits - Projected \$68,600 under budget. Many significant projects are still planned to occur in Banff but have been deferred, based on the current economic climate it is anticipated that many will be pushed back into 2010. This is partially offset by a \$25,300 reduction in contracted services for the building inspector.

*2 Development Permit - Projected \$15,300 under budget likely due to the current economic climate.

Town of Banff - Environment
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Other Sales and Revenue	\$388.63		\$500.00		\$500.00	\$878.09			44.26%
Government Grants					0.00	70,000.00			0.00%
Transfer from Operating Reserve *1		29,250.00	29,250.00	4,000.00	0.00		0.00%	731.25%	
TOTAL REVENUES	388.63	29,250.00	29,750.00	4,000.00	500.00	70,878.09	9.72%	743.75%	0.55%
EXPENDITURES									
Wages	57,385.81	79,808.00	79,808.00	82,200.00	0.00	55,138.81	69.81%	97.09%	104.08%
Benefits	11,452.98	17,599.00	17,599.00	17,700.00	0.00	12,184.11	64.71%	99.43%	94.00%
Training/Conference & Travel	984.18	3,583.00	4,031.00	3,900.00	448.00	3,339.60	25.24%	103.36%	29.47%
Postage/Freight	20.96	121.00	121.00	200.00	0.00	157.51	10.48%	60.50%	13.31%
Telephone	217.19	344.00	344.00	700.00	0.00	216.34	31.03%	49.14%	100.39%
Advertising & Promotion	980.97	2,730.00	2,500.00	3,000.00	(230.00)	49.01	32.70%	83.33%	2001.57%
Printing & Binding	396.29	786.00	786.00	500.00	0.00	726.65	79.26%	157.20%	54.54%
Subscriptions	64.22	464.00	464.00	600.00	0.00	668.37	10.70%	77.33%	9.61%
Contracted Services *2	5,709.00	18,064.00	10,000.00	20,000.00	(8,064.00)	65,579.73	28.55%	50.00%	8.71%
General Goods and Supplies	92.02	406.00	406.00	500.00	0.00	244.43	18.40%	81.20%	37.65%
Grants *1	19,181.95	29,250.00	29,250.00	4,000.00	0.00	7,200.00	479.55%	731.25%	266.42%
Transfer to Operating Reserves		750.00	750.00	750.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	96,485.57	153,905.00	146,059.00	134,050.00	(7,846.00)	145,504.56	71.98%	108.96%	66.31%
NET SURPLUS/(DEFICIT)	(96,096.94)	(124,655.00)	(116,309.00)	(130,050.00)	8,346.00	(74,626.47)	73.89%	89.43%	128.77%

Comments

*1 Transfer from Operating Reserves - Increased by \$25,250 for funding new environmental incentives for businesses and citizens, this is directly offset by Grants.

*2 Contracted Services - \$10,000 under budget based on external resources required.

Town of Banff - Family and Community Support Services
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$1,280.00	\$800.00	\$1,280.00	\$800.00	\$480.00		160.00%	160.00%	
Donations/Gifts *1	22,125.31	19,935.00	24,382.00		4,447.00	13,820.00			160.10%
Program Fees	15,203.45	11,107.00	17,000.00	11,000.00	5,893.00	1,775.00	138.21%	154.55%	856.53%
Other Sales and Revenue	8,729.15	8,711.00	9,120.00	300.00	409.00	6,652.38	2909.72%	3040.00%	131.22%
Government Grants *2	297,828.41	399,998.00	402,997.00	357,110.00	2,999.00	214,911.00	83.40%	112.85%	138.58%
TOTAL REVENUES	345,166.32	440,551.00	454,779.00	369,210.00	14,228.00	237,158.38	93.49%	123.18%	145.54%
EXPENDITURES									
Wages *2	340,139.57	480,742.00	480,742.00	450,700.00	0.00	262,324.56	75.47%	106.67%	129.66%
Benefits	69,639.03	97,576.00	97,576.00	99,100.00	0.00	59,243.88	70.27%	98.46%	117.55%
Overtime	567.50	287.00	567.00		280.00	623.97			90.95%
Recruitment Costs				200.00	0.00		0.00%	0.00%	
Training/Conference & Travel	4,792.19	11,535.00	11,492.00	11,500.00	(43.00)	7,220.67	41.67%	99.93%	66.37%
Memberships	835.45	925.00	1,063.00	850.00	138.00		98.29%	125.06%	
Postage/Freight	371.07	1,100.00	621.00	1,100.00	(479.00)	408.26	33.73%	56.45%	90.89%
Telephone	2,889.26	4,567.00	3,936.00	4,600.00	(631.00)	2,446.44	62.81%	85.57%	118.10%
Advertising & Promotion *2	9,252.82	13,600.00	16,100.00	6,600.00	2,500.00	2,794.89	140.19%	243.94%	331.06%
Printing & Binding	1,663.41	2,011.00	2,531.00	2,000.00	520.00	1,020.28	83.17%	126.55%	163.03%
Subscriptions	853.74	1,205.00	1,125.00	1,205.00	(80.00)	1,165.74	70.85%	93.36%	73.24%
Other Initiatives	4,879.86	5,050.00	5,129.00	10,000.00	79.00		48.80%	51.29%	
Donations Expended	10,443.08	19,935.00	24,379.00		4,444.00	8,419.22			124.04%
Misc. Expense *2	14,557.84	21,000.00	21,000.00	5,000.00	0.00	2,740.00	291.16%	420.00%	531.31%
Professional Fees	647.13	650.00	550.00	650.00	(100.00)	600.30	99.56%	84.62%	107.80%
Contracted Services	18,455.06	14,000.00	21,482.00	14,000.00	7,482.00	12,798.70	131.82%	153.44%	144.19%
General Goods and Supplies	5,908.05	10,579.00	11,087.00	11,250.00	508.00	4,037.62	52.52%	98.55%	146.33%
Repair & Maintenance		300.00		300.00	(300.00)		0.00%	0.00%	
Grants	34,275.00	54,200.00	54,200.00	54,200.00	0.00	96,550.00	63.24%	100.00%	35.50%
Transfer to Operating Reserves		5,250.00	5,250.00	5,250.00	0.00		0.00%	100.00%	
Transfer to Capital Reserves		10,000.00	10,000.00	10,000.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	520,170.06	754,512.00	768,830.00	688,505.00	14,318.00	462,394.53	75.55%	111.67%	112.49%
NET SURPLUS/(DEFICIT)	(175,003.74)	(313,961.00)	(314,051.00)	(319,295.00)	(90.00)	(225,236.15)	54.81%	98.36%	77.70%
Internal Chargeback Expenditures	56,849.95	75,800.00	75,800.00	75,800.00	0.00	44,325.00	75.00%	100.00%	128.26%
NET SURPLUS/(DEFICIT)									
AFTER CHARGEBACKS	(231,853.69)	(389,761.00)	(389,851.00)	(395,095.00)	(90.00)	(269,561.15)	58.68%	98.67%	86.01%

Comments

*1 Donations and Donations Expended - These lines offset each other and typically are not budgeted for.

*2 Government Grants - \$45,900 in additional grant funding for the Community Helpers Program this was offset by additional spending in Wages, Misc. Expense and Advertising and Promotion.

Town of Banff - Recreation and Culture
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Sale of Goods & Services	\$795.82	\$6,548.00	\$2,797.00	\$7,000.00	(\$3,751.00)	\$1,695.71	11.37%	39.96%	46.93%
Donations/Gifts	8,831.10	4,750.00	8,831.00	4,000.00	4,081.00	4,162.91	220.78%	220.78%	212.14%
Rental	26,038.11	26,517.00	27,166.00	25,900.00	649.00	33,711.37	100.53%	104.89%	77.24%
Ice Rentals	134,288.93	243,439.00	243,439.00	234,000.00	0.00	170,632.79	57.39%	104.03%	78.70%
Program Fees	56,860.73	80,844.00	80,060.00	74,000.00	(784.00)	61,531.83	76.84%	108.19%	92.41%
Membership Fees	162.86	262.00	262.00	200.00	0.00	4,408.63	81.43%	131.00%	3.69%
Advertising Revenue					0.00	950.00			0.00%
Curling Ice Rentals	25,449.30	25,449.00	25,449.00	25,300.00	0.00	23,755.71	100.59%	100.59%	107.13%
Room Rentals	8,227.94	7,743.00	8,217.00	7,800.00	474.00	13,013.62	105.49%	105.35%	63.23%
Site Use Fees	(339.86)	1,200.00	1,200.00	1,200.00	0.00	6,530.55	-28.32%	100.00%	-5.20%
Ball Diamond Rentals	14,664.82	11,569.00	14,664.00	11,000.00	3,095.00	12,251.32	133.32%	133.31%	119.70%
Summer Fun Registrations	68,223.53	63,230.00	68,223.00	71,000.00	4,993.00	68,654.76	96.09%	96.09%	99.37%
Kids Kampus Fees	30,918.13	43,768.00	43,718.00	42,300.00	(50.00)	28,251.60	73.09%	103.35%	109.44%
Drop-in Fees	3,725.23	4,225.00	4,225.00	4,000.00	0.00	5,047.94	93.13%	105.63%	73.80%
Other Permit Revenue	11,205.76	11,000.00	13,805.00	8,000.00	2,805.00	7,727.39	140.07%	172.56%	145.01%
Other Sales and Revenue	11,141.89	15,377.00	20,262.00	14,400.00	4,885.00	5,430.45	77.37%	140.71%	205.17%
Government Grants *1	8,262.64	39,307.00	42,278.00	24,000.00	2,971.00	4,796.00	34.43%	176.16%	172.28%
TOTAL REVENUES	408,456.93	585,228.00	604,596.00	554,100.00	19,368.00	452,552.58	73.72%	109.11%	90.26%
EXPENDITURES									
Wages *2	545,180.57	728,043.00	775,925.00	748,600.00	47,882.00	401,173.06	72.83%	103.65%	135.90%
Benefits *3	100,804.48	131,630.00	141,149.00	129,200.00	9,519.00	69,352.82	78.02%	109.25%	145.35%
Overtime	12,744.14	17,987.00	17,246.00	16,000.00	(741.00)	8,074.01	79.65%	107.79%	157.84%
Recruitment Costs	760.28	1,020.00	1,060.00	1,700.00	40.00	1,430.89	44.72%	62.35%	53.13%
Training/Conference & Travel	7,842.33	20,526.00	17,624.00	20,400.00	(2,902.00)	14,827.35	38.44%	86.39%	52.89%
Memberships		600.00	810.00	600.00	210.00		0.00%	135.00%	
Postage/Freight	744.73	1,837.00	1,600.00	1,900.00	(237.00)	992.07	39.20%	84.21%	75.07%
Telephone	9,478.87	9,458.00	12,083.00	8,600.00	2,625.00	7,318.49	110.22%	140.50%	129.52%
Advertising & Promotion	10,258.16	16,133.00	15,048.00	17,200.00	(1,085.00)	10,163.96	59.64%	87.49%	100.93%
Printing & Binding	16,812.52	16,376.00	17,914.00	16,800.00	1,538.00	5,555.03	100.07%	106.63%	302.65%
Subscriptions	1,409.28	2,598.00	1,598.00	3,100.00	(1,000.00)	1,342.19	45.46%	51.55%	105.00%
Licenses & Permits	138.89	134.00	139.00		5.00				
Rental Fees	5,620.00	8,000.00	16,722.00	8,000.00	8,722.00	5,595.30	70.25%	209.03%	100.44%
Misc. Expense					0.00	100.00			0.00%
Professional Fees	53,529.14	65,452.00	64,952.00	62,500.00	(500.00)	23,663.40	85.65%	103.92%	226.21%
Contracted Services	59,269.00	90,622.00	97,614.00	100,800.00	6,992.00	47,151.84	58.80%	96.84%	125.70%
General Goods and Supplies	47,028.62	73,993.00	79,898.00	81,200.00	5,905.00	42,708.38	57.92%	98.40%	110.12%
Utilities *3	72,696.48	98,000.00	105,500.00	85,500.00	7,500.00		85.03%	123.39%	
Grants	4,943.59	8,193.00	6,301.00	7,500.00	(1,892.00)	20,534.57	65.91%	84.01%	24.07%

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
Transfer to Operating Reserves		9,000.00	9,000.00	9,000.00	0.00		0.00%	100.00%	
TOTAL EXPENDITURES	949,261.08	1,299,602.00	1,382,183.00	1,318,600.00	82,581.00	659,983.36	71.99%	104.82%	143.83%
NET SURPLUS/(DEFICIT)	(540,804.15)	(714,374.00)	(777,587.00)	(764,500.00)	(63,213.00)	(207,430.78)	70.74%	101.71%	260.72%
Internal Chargeback Expenditures	550,649.90	734,200.00	734,200.00	734,200.00	0.00	958,806.00	75.00%	100.00%	57.43%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	(1,091,454.05)	(1,448,574.00)	(1,511,787.00)	(1,498,700.00)	(63,213.00)	(1,166,236.78)	72.83%	100.87%	93.59%

Comments

*1 Government Grants - \$18,300 over budget with \$7,500 coming from the Olympic Torch Relay and \$7,800 coming from Provincial and Federal summer student grants in the Youth Programs at Youth Programs area.

*2 Wages and Benefits - \$39,300 over budget primarily due to staff from the Recreation Centre working longer than anticipated at the Recreation Centre.

*3 Utilities - \$20,500 over budget based on first three quarters of consumption.

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Town of Banff - Other Services
For the Nine Months Ending September 30, 2009

Description	Actual YTD 2009	Q2 Forecast 2009	Q3 Forecast 2009	Budget 2009	Change in Forecast	Actual YTD 2008	YTD vs. Budget	Forecast vs. Budget	2009 YTD vs. 2008 YTD
REVENUES									
Rental	\$247,169.84	\$311,201.00	\$312,170.00	\$300,100.00	\$969.00	\$226,150.46	82.36%	104.02%	109.29%
Business Licenses	4,062,106.41	4,060,615.00	4,063,106.00	4,200,000.00	2,491.00	3,995,306.86	96.72%	96.74%	101.67%
Other Sales and Revenue	1,416.00	3,916.00	3,916.00	3,600.00	0.00	1,847.14	39.33%	108.78%	76.66%
Transfer from Operating Reserve					0.00	10,897.20			0.00%
Transfer from Capital Reserves		36,149.00	42,149.00		6,000.00				
TOTAL REVENUES	4,310,692.25	4,411,881.00	4,421,341.00	4,503,700.00	9,460.00	4,234,201.66	95.71%	98.17%	101.81%
EXPENDITURES									
Wages	72,371.04				0.00	68,865.57			105.09%
Benefits	11,088.84				0.00	9,498.38			116.74%
Overtime	266.57				0.00				
Advertising & Promotion	13.01	113.00	13.00	500.00	(100.00)		2.60%	2.60%	
Rental Fees	46,167.00	64,398.00	65,312.00	56,000.00	914.00	28,854.00	82.44%	116.63%	160.00%
Professional Fees					0.00	685.00			0.00%
Contracted Services	3,087,475.00	4,061,090.00	4,063,581.00	4,200,000.00	2,491.00	3,135,824.99	73.51%	96.75%	98.46%
General Goods and Supplies	1,270.70	435.00	1,271.00		836.00	11,946.00			10.64%
Utilities	821.94	747.00	822.00		75.00	295.75			277.92%
Repair & Maintenance					0.00	11,107.20			0.00%
Government/Agency Purchases	36,149.13	36,149.00	42,149.00		6,000.00				
Grants	178,160.20	349,800.00	349,800.00	349,800.00	0.00	182,845.80	50.93%	100.00%	97.44%
Debenture Principal/Interest	35,884.27	35,884.00	35,884.00	35,900.00	0.00	35,884.27	99.96%	99.96%	100.00%
Transfer to Operating Reserves		20,000.00	20,000.00	20,000.00	0.00		0.00%	100.00%	
Transfer to Capital Reserves		41,882.00	35,873.00	55,700.00	(6,009.00)		0.00%	64.40%	
TOTAL EXPENDITURES	3,469,667.70	4,610,498.00	4,614,705.00	4,717,900.00	4,207.00	3,485,806.96	73.54%	97.81%	99.54%
NET SURPLUS/(DEFICIT)	841,024.55	(198,617.00)	(193,364.00)	(214,200.00)	5,253.00	748,394.70	-392.64%	90.27%	112.38%
Internal Chargeback Expenditures	117,074.96	156,100.00	156,100.00	156,100.00	0.00	117,594.00	75.00%	100.00%	99.56%
NET SURPLUS/(DEFICIT) AFTER CHARGEBACKS	723,949.59	(354,717.00)	(349,464.00)	(370,300.00)	5,253.00	630,800.70	-195.50%	94.37%	114.77%

Comments

*1 Rental - \$12,100 higher than anticipated rental revenue associated with modifications to the compound lots and the addition of Town owned units at the Rocky Mountain Housing Coop (RMHC) for staff accommodation.

*2 Business Licenses - Decrease of \$136,900 in revenue from budget, this is offset by a decrease in Contracted Services for destination marketing

*3 Transfer from Capital Reserves - \$42,150 transfer to offset Government/Agency Purchases for the purchase of RMHC units.