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SOUTHERN GULF ISLANDS ELECTORAL AREA
COMMUNITY ECONOMIC SUSTAINABILITY COMMISSION
Notice of Meeting to be held on
Tuesday, November 17, 2026 at 1:00pm
** Notice of Meeting**

Join Zoom Meeting
https://us02web.zoom.us/j/83064997809?pwd=dXE0UXMrUk9OalJvMGs0RnM4dG9tZz09
Meeting ID: 830 6499 7809
Passcode: 235193
+17789072071,,83064997809#,,,,*235193# Canada

SGI CESC Commissioners: Rob Fawcett, Director, (Pender), Marcus Farmer, Chair (Mayne), Simon Fallick (Galiano), Sandra Tretick (Pender), Brenna Mongeon (Pender)
Staff: Justine Starke – Senior Manager, Southern Gulf Islands Administration; Melody Pender – Recorder/Pender Liaison; SGI Liaisons: Emma Davis (Galiano), Katie Dentry (Saturna), Kat Ferneyhough (Mayne)
Guest: Janey Rowland, Executive Director, Southern Gulf Island Community Resource Centre

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1. Territorial Acknowledgement/Call Meeting to Order
2. Approval of the Agenda
3. Approval of Minutes from September 15, 2026
4. Southern Gulf Islands Community Resource Centre (SGICRC) Interim Reports for review – presented by Janey Rowland, SGICRC Executive Director
5. Financial Report
   a) Staff Report: 2026 Budget Update and 2027 Financial Plan
   b) request for funding from Community Development Office (Galiano Island)
6. CESC Strategic Plan update
7. Community Supported Agriculture (CSA) project (Gulf Islands Food Cooperative)
8. Staff and Liaison Updates
9. Old/New Business
10. In Camera
    MOTION to close the meeting:
11. That the SGI Community Economic Sustainability Commission close the meeting in accordance with Section 90(1)(A) of the Community Charter to consider commissioner appointments."
12. Rise and Report
13. Next regular meeting January 19th, 2027
14. Meeting Adjourned

DRAFT

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SOUTHERN GULF ISLANDS ELECTORAL AREA
COMMUNITY ECONOMIC SUSTAINABILITY COMMISSION
Tuesday, September 15th, 2026 at 1:00pm
Zoom Video Conference
MINUTES

SGI CESC Commissioners: Marcus Farmer, Chair (Mayne), Sandra Tretick, Vice Chair (Pender), Paul Brent, Director (Saturna), Brenna Mongeon (Pender)

Staff: Justine Starke – Senior Manager, Southern Gulf Islands Administration; Melody Pender – Recorder/Pender Liaison; **SGI Liaisons**: Emma Davis (Galiano)

Guests: Michael Hoebel, Michael Miller

Regrets: Simon Fallick (Galiano)

1. **Territorial Acknowledgement/Call Meeting to Order**

Commissioner Brent provided the territorial acknowledgement, and Chair Farmer called the meeting to order.

2. **Approval of the Agenda**

MOVED by Commissioner Brent, **SECONDED** by Commissioner Mongeon to accept the Agenda as presented. **CARRIED**

3. **Approval of Minutes** from July 21, 2026

MOVED by Commissioner Brent, **SECONDED** by Commissioner Mongeon to accept the minutes from July 21, 2026 as presented. **CARRIED**

4. **Financial Report**

Melody Pender reported that approximately 58% of the budget remained available. An outstanding allocation relating to the Connected Coast last-mile connectivity project had not yet been released. Justine Starke reported that staff are working with CityWest to reconcile project phasing and eligible costs with the grant agreement and may require an amendment to clarify payment provisions. Concerns raised by communities regarding rollout expectations and infrastructure reliability will be discussed with Network BC.

MOVED by Commissioner Brent, **SECONDED** by Commissioner Mongeon to receive the financial report for information. **CARRIED**

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5. **CESC Strategic Plan Update**

Emma Davis reported that the consultant has commenced work on the economic development strategy.

6**. Staff and Liaison Updates**

Emma Davis (Galiano) – The daycare is now open five days a week following a successful hire.

Justine Starke (CRD) – Updates included regional transportation initiatives.

Melody Pender (Pender) – The Epicentre daycare is temporarily closed due to an educator's medical leave.

Sandra Tretick (Pender) – The Otter Bay ferry terminal will close November 20–24 for upgrades.

Paul Brent (Saturna) – Daycare and school reconstruction have been approved.

7. **Old/New Business**

The Commission discussed a potential pharmacy serving Galiano and Mayne Islands through an inter-island delivery service.

8**. Next Regular Meeting** – November 17th, 2026 at 1:00pm

9. **Meeting Adjourned**

MOVED by Commissioner Brent, **SECONDED** by Commissioner Mongeon to adjourn the meeting. **CARRIED**

HOUSING NOW

Deliverables Progress Update

Housing NOW Homeshare Referral Network & Community Connect | September 8, 2026

Project Update: Housing NOW has moved from framework development into coordinated implementation. Current work is focused on completing the public-facing infrastructure, preparing the regional awareness campaign, activating sector-based referral partnerships, and developing educational and video content for use across the Southern Gulf and Salt Spring Islands.

PROGRESS ON PROJECT DELIVERABLES

Deliverable	Status	Progress to Date	Next Milestone
1. Ongoing Homeshare Registry Awareness Campaign	**IN PROGRESS**	Campaign materials and messaging are being designed in preparation for a coordinated launch across website, social media, email, print, and community media channels. The campaign will promote available housing capacity, homeowner participation, and access to the Homeshare referral pathway.	Launch and continue through Dec. 2026
2. Internal Referral Framework Development	**IMPLEMENTATION UNDERWAY**	The referral program is moving into active sector engagement. Emails and formal letters are being distributed to employers, institutions, community organizations, and other industry sectors to invite participation and establish clear referral pathways for workers, homeowners, and housing seekers.	Sector outreach and onboarding ongoing
3. Homeshare Community Connect Development	**IN PROGRESS**	The Housing NOW website is currently being updated to provide a clearer public entry point, explain the referral process, connect users with services, and support homeowner and homeseeker navigation.	Website completion targeted for end of Sept. 2026
4. Community Connect Awareness Campaign	**PRE-LAUNCH**	Campaign content is being prepared for release across all media channels. The YouTube page is also being updated; short films and Speaker's Corner events are in planning to provide community stories, practical information, and educational content.	Campaign launch following website update; YouTube content build-out Nov.-Dec. 2026
5. 2026 Housing NOW Year in Review	**SCHEDULED**	Activity, outreach, referral progress, community engagement, emerging trends, and lessons learned are being documented throughout implementation to support the annual summary and reporting requirements.	Final summary due Jan. 2027

ADDITIONAL EDUCATION AND ENGAGEMENT

Renter education: Educational events focused on renters' rights and responsibilities are being planned across the islands. These sessions will strengthen housing literacy, support more confident rental relationships, and complement the Homeshare Registry and Community Connect referral services.

Overall Status: Implementation is advancing across all core deliverables. Revised timing for the website and YouTube content reflects the work required to coordinate the public launch, sector referral outreach, and development of useful, community-based content.

GRANT HUB

Deliverables Progress Update

Southern Gulf Islands Sustainable Funding Initiative | March–September 2026

Project Update: The Grant Hub continues to strengthen funding capacity across Pender, Mayne, Galiano and Saturna Islands through direct grant support, grant rebates, training, funding resources and digital tools. From March through September 2026, implementation has progressed strongly across the core deliverables identified in the 2026/27 Statement of Work.

PROGRESS ON PROJECT DELIVERABLES

Deliverable	Status	Progress to Date	Next Milestone
1. Direct Grant Support	**IN PROGRESS**	Supported 17 grant applications since March 2026, resulting in $157,500 in confirmed funding, with 7 applications pending.	Continue application support and track funding outcomes.
2. Grant Rebate Program	**ON TRACK**	4 rebates awarded through the March intake. 4 organizations are registered for the September intake, with at least 2 more anticipated.	Complete current intake and next intake in the new year; annual target: 15 rebates.
3. Grant Database	**ON TRACK**	Database has grown to 818 grant opportunities, approaching the annual target of 848+. Integration with the website is underway to improve public access.	Exceed 848 listings and launch public website access.
4. Workshops & Capacity Building	**ON TRACK**	9 workshops will be delivered by the end of September and 12 by the end of February. Statement of Work topics have been covered except economic diversification. Participation will reach approximately 40 SGI participants.	Deliver remaining workshops, including economic diversification, by February 2027.
5. Newsletter & Outreach	**ON TRACK**	312 subscribers toward the annual target of 352. 7 newsletters distributed since March, averaging a 67% open rate and 10% click rate, compared with nonprofit benchmarks of 25.17% and 2.62% respectively.	Continue subscriber growth toward 352 and maintain strong engagement.
6. E-Learning & Workshop Portal	**NEARING LAUNCH**	Online Grant Hub development is nearing completion, including Thinkific, updated Grant Rebate information, the Grant Database and profiles of registered grant writers.	Launch by the end of September; Thinkific operational for the first SSIF workshop.

OVERALL STATUS

Overall Status: Implementation is advancing well across the Grant Hub deliverables. Direct grant support has already generated significant confirmed funding, the Grant Rebate Program is on track, the database is approaching its annual target, workshop delivery is ahead of the minimum annual commitment, and newsletter engagement remains strong. The immediate focus is completing the E-Learning Portal and website integration, delivering the remaining workshops, continuing direct grant support and rebates, and meeting or exceeding the remaining annual targets.

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REPORT TO SOUTHERN GULF ISLANDS ECONOMIC SUSTAINABILITY COMMISSION MEETING OF NOVEMBER 17, 2026

SUBJECT **CESC Work Program and Budget Update**

ISSUE SUMMARY

This report provides an update on projects funded by the Southern Gulf Islands Community Economic Sustainability Commission (CESC) in 2026, including progress on initiatives delivered through the Southern Gulf Islands Community Resource Centre Society (CRC) and development of the Southern Gulf Islands Economic Resilience Strategy. The report also presents the Commission's 2027 provisional budget and outlines a proposed approach for development of the Commission's 2027 work program.

BACKGROUND

The Southern Gulf Islands Community Economic Sustainability Commission (CESC) supports projects and initiatives that advance economic sustainability in the Southern Gulf Islands. Since its establishment, the Commission has supported work related to housing, transportation, broadband connectivity, food resilience, and community capacity building.

The Commission delivers its mandate through a combination of staff-led initiatives, consultant services, and partnerships with community organizations. Significant Commission-supported initiatives have included the Southern Gulf Islands Housing Strategy, development of the CRD Rural Housing Program, implementation of the Southern Gulf Islands Transportation Integration Plan, and broadband connectivity planning and advocacy within the Southern Gulf Islands Electoral Area, resulting in Connected Coast and a partnership with City West.

The Capital Regional District (CRD) maintains a services agreement with the Southern Gulf Islands Community Resource Centre Society (CRC) to support delivery of Commission-approved projects. Under this arrangement, individual projects are authorized through Statements of Work that establish budgets, deliverables, reporting requirements, and performance expectations.

In 2026, the Commission continued its partnership with the CRC to deliver the Housing NOW and Southern Gulf Islands Sustainable Funding Initiative (Grant Hub) programs. These initiatives support housing navigation, community capacity building, and access to external funding opportunities for Southern Gulf Islands organizations.

In 2026, the Commission also initiated development of the Southern Gulf Islands Economic Resilience Strategy. Following a competitive procurement process, the CRD retained a consultant to develop the strategy. The project includes stakeholder engagement, research, and development of a long-term framework to guide future Commission priorities and investments. This work is underway and represents the primary focus of staff support to the Commission in 2026 and 2027.

Southern Gulf Islands Community Economic Development Service Bylaw 4594

As background for new members, the SGI CESC is authorized by the CRD Board under Bylaw 4594. Bylaw 4594 enables the following:

> *(a) the preparation of an economic development strategy for the Service Area;*
> *(b) coordinating economic development activities within the Service Area, including*

marketing programs to encourage new businesses and the retention of existing businesses;

(c) liaising with other levels of government, community leaders, the private sector and other stakeholders in relation to economic development within the Service Area;

(d) providing services and programs which facilitate and promote economic development within the Service Area;

(e) grants and other forms of financial assistance to community organizations, in support of community programs and activities that will promote economic development;

(f) providing capital financing for high-speed internet service within the Service Area; and

(g) the use of revenue earned under an agreement with the recipient of capital financing for high-speed internet service to fund economic development initiatives within the Service Area.

"Promotion of economic development" does not include:

a. Assistance to business, commercial, or industrial undertakings, unless authorized by law;
b. Activities for hands-on economic development services, where non-seasonal and longer than a three-year period; and
c. Activities unrelated or unconnected to promotion.

Promotion of Economic Development

Bylaw 4594 distinguishes between the promotion of economic development and the ongoing delivery of economic development services. Generally, non-seasonal programs that continue beyond three years may no longer be considered economic development promotion and may instead be viewed as ongoing service delivery. In those cases, continued long-term delivery would typically require a separate service or be provided through funding to a third-party organization.

Table 1: Promotion of Economic Development

Generally Eligible	Generally Ineligible
Research & feasibility studies	Ongoing service delivery
Strategic planning & coordination	Business operating subsidies
Workforce housing initiatives	Social or health services
Grants & funding readiness	Private property improvements
Workshops & education	Activities covered by another CRD service
Pilot projects	Long-term program delivery
Partnerships & stakeholder engagement	Third-party operational programs

Ultimately the CESC is required to exercise judgement in determining what is "promotion" and what is not.

CESC PRIORITY PROJECTS

Southern Gulf Islands Economic Resilience Strategy

The Southern Gulf Islands Community Economic Sustainability Commission (CESC) is advancing development of the Southern Gulf Islands Economic Resilience Strategy. Completion of the

strategy is anticipated in 2027 and is expected to provide a framework for identifying Commission priorities, evaluating future initiatives, and allocating resources.

While the financial plan establishes the Commission's budget authority, the Commission will determine its 2027 work program through future Commission decisions. Following completion of the strategy, staff will bring forward a proposed work program identifying recommended initiatives, funding allocations, and expected outcomes for Commission consideration.

CRD and the Community Resource Centre
The SGI Community Resource Centre Society (CRC) and the Capital Regional District (CRD) maintain a contract for services that allows CRC to deliver economic development projects on behalf of the Southern Gulf Islands Community Economic Sustainability Commission (CESC) through approved Statements of Work. Each project requires Commission approval of the scope, budget, and deliverables.

The current agreement began in 2023 and expired in 2025, with two one-year extensions remaining (through 2028) upon mutual agreement. The contract includes an annual funding limit of $50,000 plus GST, with all funding and project priorities determined by the Commission through the Statement of Work process.

Southern Gulf Islands Sustainable Funding Initiative (SFI)
The Sustainable Funding Initiative (SFI) supports an established Commission priority by helping Southern Gulf Islands organizations access external funding through grant support, training, funding resources, and capacity-building. It is delivered by the Southern Gulf Islands Community Resource Centre Society (CRC) under the existing contract for services.

Since its inception, the initiative has supported multi-million-dollar grant applications, established a grant rebate program, developed a funding database with more than 700 opportunities, and expanded access to funding resources and training. In 2026, the initiative helped secure $157,500 in grant funding and continued delivery of workshops, outreach, and the online Grant Hub

Should the Commission wish to continue the initiative, it may request a proposed 2027 Statement of Work from the SGI Community Resource Centre Society for review and consideration as part of its annual work planning and budgeting process.

Table 2: Sustainable Funding Initiative 2023-2026

Year	SFI Scope	Funding
2023/24	Grant writing support, funding research, grant rebates, workshops, newsletters, grants database, capacity building	$30,000
2024/25	Grant Writers Hub, grant rebates, workshops, networking, funding resources, capacity building	$30,000
2025/26	Grant support, Grant Hub expansion, training, grant rebates, outreach, funding resources, non-profit and small business support (~$1.7M in grant applications facilitated)	$30,000
2026/27	Grant support, Grant Hub expansion, e-learning platform, workshops, grant rebates, capacity building, small business funding navigation	$30,000
Total	Grant support, funding resources, training, digital tools, and organizational capacity building	**$120,000**

Housing NOW

Housing availability remains a significant economic challenge in the Southern Gulf Islands, affecting workforce attraction and retention, business continuity, service delivery, and community vitality. Housing NOW addresses this challenge by connecting homeowners and housing seekers through a regional homeshare registry and referral network. As of the program's 2025 year-end reporting, 60 hosting opportunities and 111 housing seekers had been registered, resulting in 16 supported homeshare arrangements in the Southern Gulf Islands Electoral Area.

Since 2022, the Commission has invested approximately $92,000 in the initiative. Based on reported outcomes, this represents an approximate cost of $5,750 per housing arrangement, providing a relatively low-cost approach to increasing housing access through existing housing stock rather than new housing development.

Table 3: Housing NOW 2022-2026

Year	Housing NOW Scope	Funding
2022	Initial research, affordable housing survey, and homeshare program development.	$5,000
2023	Development and launch of the Housing NOW Homeshare Registry and related service delivery.	$17,500
2024	Registry expansion, Island Associate pilot, business housing needs survey, absentee homeowner engagement, and conflict resolution supports.	$19,774
2025	Digital matching platform pilot, workforce housing initiatives, tenant and homeowner supports, and housing education.	$24,639
2026	Homeshare Referral Network, Community Connect service, housing navigation, outreach, and website enhancements.	$24,925
Total	Supported 16 homeshare arrangements by connecting 111 housing seekers with 60 hosting opportunities.	**$91,837**

To continue supporting Housing NOW in the SGI EA, CESC may request a proposed 2027 Statement of Work from the SGI CRC for review and consideration as part of its annual work planning and budgeting process.

2026 PROJECTS & BUDGET UPDATE

In 2026, the SGI CESC supported a combination of strategic planning, housing, community capacity-building, and food resilience initiatives. The table below summarizes approved project funding and implementation status as of November 2026.

Table 4: 2026 SGI CESC Work Program

Project	Approved Budget	% Complete	Target End Date	Status / Notes
SGI Economic Resilience Strategy	$15,000	25%	Q1 2027	Consultant retained to develop a long-term strategic framework for the Commission. Stakeholder engagement, research, and strategic planning activities are underway.

Project	Approved Budget	% Complete	Target End Date	Status / Notes
Housing NOW	$24,925	85%	December 2026	Delivered by the SGI Community Resource Centre through the CRD services agreement. Program activities include housing navigation, Homeshare implementation, community outreach, employer engagement, and housing resource coordination.
Southern Gulf Islands Sustainable Funding Initiative (Grant Hub)	$30,000	85%	December 2026	Delivered by the SGI Community Resource Centre. Provides grant writing support, funding research, training, workshops, and capacity-building assistance to Southern Gulf Islands non-profit organizations and community groups.
Food Resilience and Agriculture Initiatives (GIFC)	$10,000	100%	December 2026	Supports food security, local agriculture, grower collaboration, and community food system resilience activities. Final report pending.
Community Economic Sustainability Program Administration and Emerging Priorities	Ongoing Operational Budget	77%	Ongoing	Staff-led work supporting implementation of Commission priorities, project development, partner coordination, reporting, and evaluation of emerging opportunities.

Please refer to Appendix A for a financial report to date. It is projected that the operating expenses in 2026 will have a surplus of approximately $29,898.49 primarily due to carry forward for consultant fees and unallocated funds.

The CESC budget continues to carry the Commission's approved $495,000 contribution to the CityWest Connected Coast last-mile broadband project. The funding was received through the Rural Economic Diversification and Infrastructure Program (REDIP) and remains committed to

the project; however, the funds have not yet been disbursed and therefore continue to appear in the service budget pending fulfillment of the funding agreement requirements.

CRD FINANCIAL PLAN 2027

Appendix 2 provides the preliminary budget for the Southern Gulf Islands Community Economic Sustainability Commission which forms part of the Capital Regional District's provisional 2027-2031 Financial Plan, approved by the Board on September 23, 2026. The final budget will be approved by the CRD Board in March 2027.

Based on actual work completed, the CESC 2026 operating budget is now projected to have an overall surplus of $29,898.49. To balance the budget at year-end, the actual surplus will be directed as a carry-forward to the 2027 budget or be transferred to the Operating Reserve Fund. The actual amount may differ from current estimates and will be determined based on actual year-end results.

It is proposed that the 2027 transfer to the ORF be set at $16,500 with a carry forward of $12,000 for the current contract for the CESC Strategic Plan.

The SGI Community Economic Sustainability Commission budget that gets adopted within the CRD Boards's overall 2027 Provisional Budget does not include a break down of how the General Ledger (GL) lines are further broken down. Appendix A accounts for this by showing the various CESC projects all under the same GLs: 103130 (Contract for Services) and 514060 (Program Development). The CESC has the ability to adopt a work program under these GL categories within the overall totals approved by the CRD Board.

The SGI CESC Preliminary Budget for 2027 has $33,480 for Contract for Services to support minute taking, bookkeeping, and administrative functions. It has $78,740 identified for Program Development which can be used for CESC priority projects, less $12 000 of carryover for work unfinished in 2026. In January 2027 CESC can consider work program priorities for the year.

This report recommends work planning and budget priorities be considered at the January CESC meeting.

ALTERNATIVES

Alternative 1
That the Southern Gulf Islands Community Economic Sustainability Commission:

1. Request staff to bring forward a proposed 2027 work program for Commission consideration following completion of the Southern Gulf Islands Economic Resilience Strategy, including recommended project priorities, funding allocations, and implementation timelines.
2. Request the Southern Gulf Islands Community Resource Centre submit a Statement of Work for the Southern Gulf Islands Sustainable Funding Initiative for consideration of budget, scope, and deliverables as part of the Commission's annual work planning in January, 2027.
3. Request the Southern Gulf Islands Community Resource Centre submit a Statement of Work for Housing NOW for consideration of budget, scope, and deliverables as part of the Commission's annual work planning in January, 2027.

Alternative 2
That the Southern Gulf Islands Community Economic Sustainability Commission request staff to report back with additional information.

ISSUE SUMMARY

This report provides an update on 2026 projects and initiatives funded by the Southern Gulf Islands Community Economic Sustainability Commission (CESC), including background on projects delivered through the Southern Gulf Islands Community Resource Centre Society (CRC) and development of the Southern Gulf Islands Economic Resilience Strategy. The report also presents the Commission's 2027 budget and proposes a process for development of the Commission's 2027 work program.

RECOMMENDATION

That the Southern Gulf Islands Community Economic Sustainability Commission:

1. Request staff to bring forward a proposed 2027 work program for Commission consideration following completion of the Southern Gulf Islands Economic Resilience Strategy, including recommended project priorities, funding allocations, and implementation timelines.
2. Request the Southern Gulf Islands Community Resource Centre submit a Statement of Work for the Southern Gulf Islands Sustainable Funding Initiative for consideration of budget, scope, and deliverables as part of the Commission’s annual work planning in January 2027.
3. Request the Southern Gulf Islands Community Resource Centre submit a Statement of Work for Housing NOW for consideration of budget, scope, and deliverables as part of the Commission’s annual work planning in January 2027.

Submitted by:	Justine Starke, RPP, MCIP, Senior Manager, Southern Gulf Islands Electoral Area
Concurrence:	Stephen Henderson, General Manager, Electoral Area Service

ATTACHMENT(S)

Appendix A: 2026 Community Economic Sustainability Commission Financial Report
Appendix B: 2027 Provisional Budget – SGI Community Economic Sustainability Commission

APPENDIX A | 2026 SGI CESC BUDGET

Funds remaining = reported revenue less expenses, including estimates. This is not a verified bank balance. All amounts in dollars.

FUNDS POSITION	Reported revenue	Expenses incl. estimates	Funds remaining	% Funds remaining
Revenue less expenses	**148,076.92**	**133,195.51**	**14,881.41**	**10.0%**
Unspent operating budget (not cash)			29,898.49	
Unspent third-party budget (not cash)			495,680.00	

REVENUE / FUNDING	Budget	Reported actuals	Not yet received
429000 - Interest Income	210.00	—	210.00
430000 - Grant in Lieu- Federal	1,310.00	1,322.92	(12.92)
470655 - Transfers fr Operating Reserve Fund	510,500.00	—	510,500.00
486000 - Requisition- Municipal Electoral Area	132,115.00	132,115.00	—
490000 - Surplus	14,639.00	14,639.00	—
Total revenue / funding	**658,774.00**	**148,076.92**	**510,697.08**

EXPENSES	Budget	Actuals incl. estimates	Budget remaining	% Budget remaining
501000 - Travel Expenses CRD Business	510.00	—	510.00	100.0%
503130 - Contract for Services (staff)	23,740.30	20,617.56	3,122.74	13.2%
503130 - Grant Hub 2025 plus 2026 new	30,000.00	30,000.00	—	0.0%
503130 - Housing Now carry forward 2025	14,638.70	14,638.70	—	0.0%
503130 - Contract for Services - GIFC-CSA	10,000.00	10,000.00	—	0.0%
503130 - Contract for Services - Consultant	15,000.00	3,000.00	12,000.00	80.0%
506010 - Insurance - Public Liability	720.00	720.00	—	0.0%
506050 - Insurance - Group Accident	20.00	20.00	—	0.0%
506090 - Insurance - Service Contract	10.00	10.00	—	0.0%
510000 - Rentals - Building	10,190.00	9,952.20	237.80	2.3%
514030 - Advertising	2,280.00	2,058.18	221.82	9.7%
514060 - Program Development	13,375.00	—	13,375.00	100.0%
514060 - Program Development-Housing NOW 2026	14,925.00	14,925.00	—	0.0%
514060 - Program Development- Grant Hub	10,000.00	10,000.00	—	0.0%
514880 - Meeting Expenses	510.00	61.23	448.77	88.0%
515360 - Licences - Software	—	—	—	—
530010 - StandardOH Allocations	6,605.00	6,605.04	(0.04)	(0.0%)
535090 - Electricity	—	—	—	—
538000 - Supplies - Office	250.00	99.47	150.53	60.2%
545410 - Payments - 3rd Parties (SGITPS - $10,000)	505,680.00	10,000.00	495,680.00	98.0%
570010 - Interest - Internal	320.00	488.13	(168.13)	(52.5%)
Total expenses / unspent budget	**658,774.00**	**133,195.51**	**525,578.49**	**79.8%**
Operating budget excluding third parties (Except SGITPS)	**163,094.00**	**133,195.51**	**29,898.49**	**20%**

20% uses the original report's $146,951.08 base (Q7), not the operating budget. $29,898.49 is unspent operating budget, not a cash balance.

Rental expenses include a monthly lease payment of $479.97, CAM fees of $109.90 for the Driftwood property, a property tax allocation of $829.60, and the Galiano CDO rental contribution of $1,000, which represents a portion of the $3,000 annual contribution.

unallocated funds	16,497.74
Strat Plan	12,000.00
unspent operating	1,400.75
	29,898.49

CAPITAL REGIONAL DISTRICT

2027 Budget

SGI Economic Development

EAC Review

SEPTEMBER 2026

Service: 1.125 SGI Economic Development **Committee:** Electoral Areas

DEFINITION:

To establish a service for the promotion of economic development by bylaw 4594, adopted February 2025

SERVICE DESCRIPTION:

To promote, provide information and assist local service agencies with economic development initiatives.

PARTICIPATION:

Levy on basis of converted hospital assessed value of land and improvements for the Electoral Area of Southern Gulf Islands.

MAXIMUM LEVY:

None stated

COMMISSION:

Five members including the Director representing the Southern Gulf Islands Electoral Area, and one individual from each of Galiano Island, Mayne Island, Saturna Island and Pender Island.

FUNDING:

Requisition

Change in Budget 2026 to 2027

Service: 1.125 SGI Economic Development	**Total Expenditure**	**Comments**
2026 Budget	**658,774**	
Other Changes:		
Contract for Services	(14,639)	2026 one-time contract for services for supplemental support
Program Development	(495,500)	One-time grant funded payment for the Last-mile Connectivity and Economic Diversification for the Southern Gulf Islands project
Program Development	(15,000)	2026 one-time program development costs
Other Costs	898	
Total Other Changes	(524,241)	
2027 Budget	**134,533**	

Summary of % Expense Change	
Contract for Services	-2.2%
Program Development	-77.5%
Balance of increase	0.1%
% expense increase from 2026:	***-79.6%***
% Requisition increase from 2026 (if applicable):	***0.7%***

Requisition funding is 98.9% of service revenue

Overall 2026 Budget Performance
(expected variance to budget and surplus treatment)

Overall operating expenses are on plan with no notable surplus or deficit expected.

1.125 - SGI Economic Development	2026 BOARD BUDGET	2026 ESTIMATED ACTUAL	BUDGET REQUEST 2027 CORE BUDGET	2027 ONGOING	2027 ONE-TIME	2027 TOTAL	FUTURE PROJECTIONS 2028	2029	2030	2031
OPERATING COSTS										
Contract for Services	93,379	93,379	78,740	-	-	78,740	80,310	81,920	83,560	85,230
Program Development	543,980	543,980	33,480	-	-	33,480	34,160	34,840	35,540	36,242
Internal Allocations	6,605	6,605	6,683	-	-	6,683	6,823	6,960	7,099	7,241
Building Rent	10,190	10,190	10,370	-	-	10,370	10,540	10,760	10,980	11,220
Operating - Other	4,620	4,620	5,260	-	-	5,260	5,421	5,585	5,752	5,923
TOTAL OPERATING COSTS	**658,774**	**658,774**	**134,533**	**-**	**-**	**134,533**	**137,254**	**140,065**	**142,931**	**145,856**
*Percentage Increase over prior year			-79.6%			-79.6%	2.0%	2.0%	2.0%	2.0%
Transfer to Operating Reserve Fund	-	13	-	-	-	-	-	-	-	-
TOTAL COSTS	**658,774**	**658,787**	**134,533**	**-**	**-**	**134,533**	**137,254**	**140,065**	**142,931**	**145,856**
*Percentage Increase over prior year			-79.6%			-79.6%	2.0%	2.0%	2.0%	2.0%
FUNDING SOURCES (REVENUE)										
Balance c/fwd from 2025 to 2026	(14,639)	(14,639)	-	-	-	-	-	-	-	-
Transfer from Operating Reserve Fund	(510,500)	(510,500)	-	-	-	-	-	-	-	-
Grants Reg & Other	-	-	-	-	-	-	-	-	-	-
Grants in Lieu of Taxes	(1,310)	(1,323)	(1,340)	-	-	(1,340)	(1,370)	(1,400)	(1,430)	(1,460)
Interest Income	(210)	(210)	(210)	-	-	(210)	(210)	(210)	(210)	(210)
TOTAL REVENUE	**(526,659)**	**(526,672)**	**(1,550)**	**-**	**-**	**(1,550)**	**(1,580)**	**(1,610)**	**(1,640)**	**(1,670)**
REQUISITION	**(132,115)**	**(132,115)**	**(132,983)**	**-**	**-**	**(132,983)**	**(135,674)**	**(138,455)**	**(141,291)**	**(144,186)**
*Percentage increase over prior year Requisition			0.7%			0.7%	2.0%	2.0%	2.0%	2.0%

Reserve Schedule

Reserve Fund: 1.125 SGI Economic Development - Operating Reserve Fund - Bylaw 4146

Surplus monies from operation are transferred into this reserve to fund one-time program costs and to mitigate the fluctuation in requisition.

Reserve Cash Flow

Fund:	1500	Estimated	Budget				
Fund Centre:	105547	2026	2027	2028	2029	2030	2031
Beginning Balance		555,250	62,542	62,542	62,542	62,542	62,542
Transfer from Ops Budget			-	-	-	-	-
Transfer to Ops Budget		(510,500)	-	-	-	-	-
Interest Income*		17,792					
Ending Balance $		**62,542**	**62,542**	**62,542**	**62,542**	**62,542**	**62,542**

Assumptions/Background:

*IInterest in planning years nets against inflation which is not included.

To: Southern Gulf Islands Community Economic Sustainability Commission

The Galiano Community Development Office (CDO) is located in the Manzanita building at Sturdies Bay on Galiano Island. The CDO provides a workspace and meeting place (and official mailing address) for the Galiano Island Community Transportation Society (community bus) and the Galiano Affordable Living Initiative Society (affordable rental housing projects). It is also available for use by other Galiano non-profit organizations, and Galiano representatives for SGI electoral area organizations (e.g. SGI CRC) and programs (e.g SGI Emergency Program). In addition, private individuals can use the CDO, and contribute to paying the monthly rent, when it is not otherwise booked. The CDO has good internet wifi, a phone, a printer, large video screen, meeting table, desks chairs, and filing cabinet.

Total monthly cost for the CDO, including rent, insurance, internet, phone, and basic office supplies is $650. Currently the CESC provides much appreciated monthly support of $250 towards the cost of operating the CDO, and we are requesting continuation of this support in 2027.

Michael Hoebel

Galiano Community Development Office