

A large combine harvester is shown in a field of tall grain, likely wheat, during a sunset. The sun is low on the horizon, creating a strong lens flare and illuminating the sky with orange and pink hues. The harvester is positioned in the middle ground, facing right. The overall scene conveys a sense of agricultural productivity and community progress.

2022

ANNUAL REPORT

**Members first. Member driven.
Moving communities forward.**





Saskatchewan Association of Rural Municipalities

We've been the voice of rural Saskatchewan for over 100 years.

Since 1905, SARM has been working to address the concerns of rural municipalities and ensure their voice is heard by senior levels of government. We provide support to our members in dealing with the provincial and federal government. We advocate on behalf of our members and help ensure our members are in compliance with legislation and regulations.

We at SARM acknowledge that our Regina office is situated on Treaty 4 territory, the traditional lands and gathering place of the Cree, Dakota, Nakota, Lakota, Saulteaux and the homeland of the Métis Nation. We make this acknowledgment as an act of reconciliation and declaration of our commitment to respect and honour the long and vibrant history of Indigenous peoples. We hope this recognition will also inspire the members we represent to do the same, so that we can show what is possible when partners work together in the spirit of reconciliation.

Vision

Strong, autonomous municipalities powered by vibrant, diverse economies that build a sustainable future for rural Saskatchewan.

Mission

To foster rural development in Saskatchewan and build strong, sustainable communities.

Values

We act with integrity.
We put our members first.
We believe we are stronger together.
We are responsible and professional.
We are accountable and transparent.
We educate and inform.
We are leaders, innovators and solution providers.



Contents

Greetings	7
Message from the President, Ray Orb	7
Message from the Executive Director, Jay B. Meyer	9
Message from the Senior Leadership Team	11
Board of Directors & Staff	12
Yearly Activities & Highlights	13
Board of Directors	14
SARM Team	16
Member Map	18
The Year in Review	20
Strategic Engagement & Communications	21
Programs Team	27
Community Planning	31
Risk Management	35
Policy & Research	39
Consolidated Financial Statement Highlights	43
Financial Position Highlights	44
Operations Highlights	45
2022 % of General Revenue	46
2022 % of General Expenses	46



Message from the President, Ray Orb

2022 was a refreshing year, and one that brought us back to in-person meetings, handshakes, and networking together—something I will never take for granted again.

It was also a year that allowed me to reflect on the true value of rural Saskatchewan and reaffirm that the world needs what rural Saskatchewan has to offer, now more than ever. From our wide-open spaces, caring communities, and vast opportunities, to the commodities we support and grow to help feed the world, people are recognizing rural Saskatchewan as a great place to live, raise families, do business, and build strong communities.

We have some of the most well-established and stable resource-and-agriculture sectors in the world. Through our resolutions and shared experiences, our collective voice reminds both the province—and this country—that rural Saskatchewan matters.

Throughout 2022, SARM continued to lobby for the issues that are important to you and ensure that our rural municipalities have the tools they need to continue doing their important jobs.

We are very proud to take the voice of rural Saskatchewan wherever we go, ensuring our provincial and federal governments understand the real and vital contribution we are making to the world market, especially during these uncertain times. On behalf of the entire SARM Board of Directors, I hope this Annual Report will help convey not only SARM's journey in 2022, but our excitement for 2023, too.


Ray Orb



Message from the Executive Director, Jay B. Meyer

It was an exciting and eventful year at SARM in 2022. Our membership events were back in-person and more popular than ever. The SARM Conventions and June Division meetings had excellent attendance, including record-breaking numbers for the Midterm Convention in November. Engagement with our members is very important to the SARM Board and staff, so our annual events were especially key, as they provided an opportunity for us and our members to hear from key speakers, discuss important issues, engage in workshops, speak with ministers, and participate in a Bearpit Session with our provincial cabinet.

SARM also continued to grow as an association in 2022. As we move forward, our goal is to continue to innovate, hold ourselves and our teams accountable, believe in collaboration, and have the courage to change. We are proud of the work we do for our members—and we care and are willing to learn. “Strong, autonomous rural municipalities powered by vibrant, diverse economies that build a sustainable future for Saskatchewan” is our vision.

“Fostering rural development in Saskatchewan and building strong sustainable communities” is our mission. As with all our mandates, everything we do comes down to advancing SARM. We hope this Annual Report will showcase that, along with the many things the team has accomplished over the year.

SARM would like to thank our members for their continued advice, support, and encouragement. Member feedback has helped ensure that SARM remains focused and continues to provide the kind of support our members value. The success of SARM is a testament to the strength of our individual members and rural Saskatchewan, and we thank members for that. I hope you enjoy this annual report, and I look forward to continuing to work on behalf of rural Saskatchewan in 2023.



Jay B. Meyer



Message from the Senior Leadership Team

This year, as always, part of our role as the Senior Leadership Team for SARM is to advance the following four strategic priorities set forth by our Board of Directors:

1. Working to ensure that government policies address the needs of rural Saskatchewan;
2. Communicating effectively to advance the strategic work of SARM;
3. Delivering relevant programs and services that best support our members; and
4. Exploring ways to support members as they strive to build their capacity to manage their municipalities in the most effective way possible.

We're proud to say we have made great progress on advancing these strategic priorities in 2022. Some noteworthy examples include:

- Rebalancing the issues our Internal Policy Committees review to equalize the work and attention each file receives;
- Launching our official SARM Facebook page to accommodate our many members that prefer to use that social media platform; and

- Realigning our organizational structure to ensure our existing and potential future programs and services are properly staffed and resourced to support RMs now and in the future.

Additionally, and based on feedback from members, we started down the path of exploring the implementation of a learning management system. Thanks to funding from the Targeted Sector Support Program, SARM will be launching an orientation program for new councillors, as well as adding training on topics that councillors and administrators have regularly asked for. These are all initiatives we are very proud to say SARM is undertaking to help support and advance the work of our members.

Laurel Feltin, Director, Strategic Engagement & Advocacy

Craig Williams, Director, Member Services

Catherine Patterson, Director, Finance



Board of Directors' & Staff

Yearly Activities & Highlights

It's been a rewarding year for the Board, full of opportunities to learn, advocate, and plan. From meetings and conventions, to budget requests and lobby trips, here are a few of the many highlights.

JUNE DIVISION MEETINGS

The SARM President, Vice President, Executive Director, and staff travelled across the province from June 6th to the 9th hosting a meeting in SARM Divisions 1, 2, 3, 4, and 6 (Division 5 voted not to have a meeting). The Division Director from each Division chaired the meeting and welcomed presenters who discussed topics relating to changes to the Building Code, RCMP and Rural Crime Watch, and Rural Healthcare, to name just a few. The meetings attracted 183 attendees from 100 RMs.

JULY BOARD MEETINGS

Every year, the Board travels to a different SARM Division for its July Board Meeting, and this year it was held in Division 1. The meeting was based out of the Kenosee area and included tours of the following locations within Division 1: Motherwell Homestead, the fish hatchery, Vaderstad, and Kenosee Provincial Park. The Board also hosted a dinner and meeting with RMs and local MLAs from that area. It was a great chance for the SARM Board and staff to learn more about the happenings in Division 1.

Board of Directors



(pictured left to right above): Ray Orb, President; William Huber, Vice President; Bob Moulding, Division 1 Director; Norm Nordgulen, Division 2 Director; Larry Grant, Division 3 Director; Harvey Malanowich, Division 4 Director; Judy Harwood, Division 5 Director; Darwin Whitfield, Division 6 Director; Guy Lagrandeur, Ex-Officio Director

RMAA CONVENTION

The SARM Board works very closely with the Board of the Rural Municipal Administrators Association (RMAA). More specifically, their president sits on our board as an ex-officio member, and our president sits on their board as an ex-officio member. We always have a number of board members and staff attend their convention so that we can stay on top of the issues impacting RM administrators. This year, that convention took place in Regina from May 9th to the 12th. Presentations were provided on the TSS Grant Program, MEPP Employee Pension Program, Building Bylaws, and Employee Relations.

FEDERAL PRE-BUDGET

Each year, the SARM Board of Directors and staff prepare a federal pre-budget request. This year we provided our submission in September and presented the following asks to the Standing Committee on Finance:

- Investing in rural broadband in the amount of at least \$400 million per year over 10 years;
- Maintaining agriculture competitiveness by recognizing farmers for their contributions to carbon sequestration and ensuring adequate funding for farm support programs, training, and reducing red tape;
- Making sure crime in rural Saskatchewan is being adequately resourced and enforced; and
- Ensuring there is a pool of infrastructure funding that is genuinely dedicated to rural and small communities.

PROVINCIAL BUDGET ADDRESS

Many of our SARM Board Members attended the Provincial Budget Address this year on March 23rd. We appreciated the increased and continued funding of initiatives and programs that benefit rural Saskatchewan, including the Rural Integrated Roads for Growth Program (RIRG), a commitment to fully fund Business Risk Management Programming for agriculture producers, and continued investment to reduce rural crime. We were disappointed to learn that municipal revenue sharing was decreased for the second budget in a row.



LOBBY TRIP

Many of our SARM Board Members and staff attended meetings with key federal officials in Ottawa during the week of October 25th. SARM's lobbyist, Crestview, arranged 26 meetings, including key meetings with the Minister of Agriculture and Agri-Food (Marie-Claude Bibeau), the Minister of Transport (Omar Alghabra), representatives from the office of Rural Economic Development; the Saskatchewan Conservative Caucus, various MPs, senators, opposition members, and more. It was a great opportunity for SARM to highlight our biggest federal issues and help those in Ottawa get to know rural Saskatchewan.

SARM Team



(pictured left to right above): Jay Meyer, Executive Director; Kathleen Israel, Executive Coordinator; Laurel Feltin, Director, Strategic Engagement & Advocacy; Craig Williams, Director, Member Services; Catherine Patterson, Director, Finance; Brian Rakochy, Manager, Advocacy; Alicia Bay, Policy Analyst; Deanna Nichols, Policy Administrator; Jared Tabler, Managing Consultant, Strategic Engagement & Communications; Amy Roettger, Communications & Events Coordinator, Sr; Adam Brougham, Communications & Events Coordinator, Jr; Corette Mihalcea, Communications Specialist; Colin Warnecke, Manager, Risk Management; Michael Morris, General Counsel; Courtney Riviere, Legal Counsel; Adryan Toth, Senior Legal Counsel

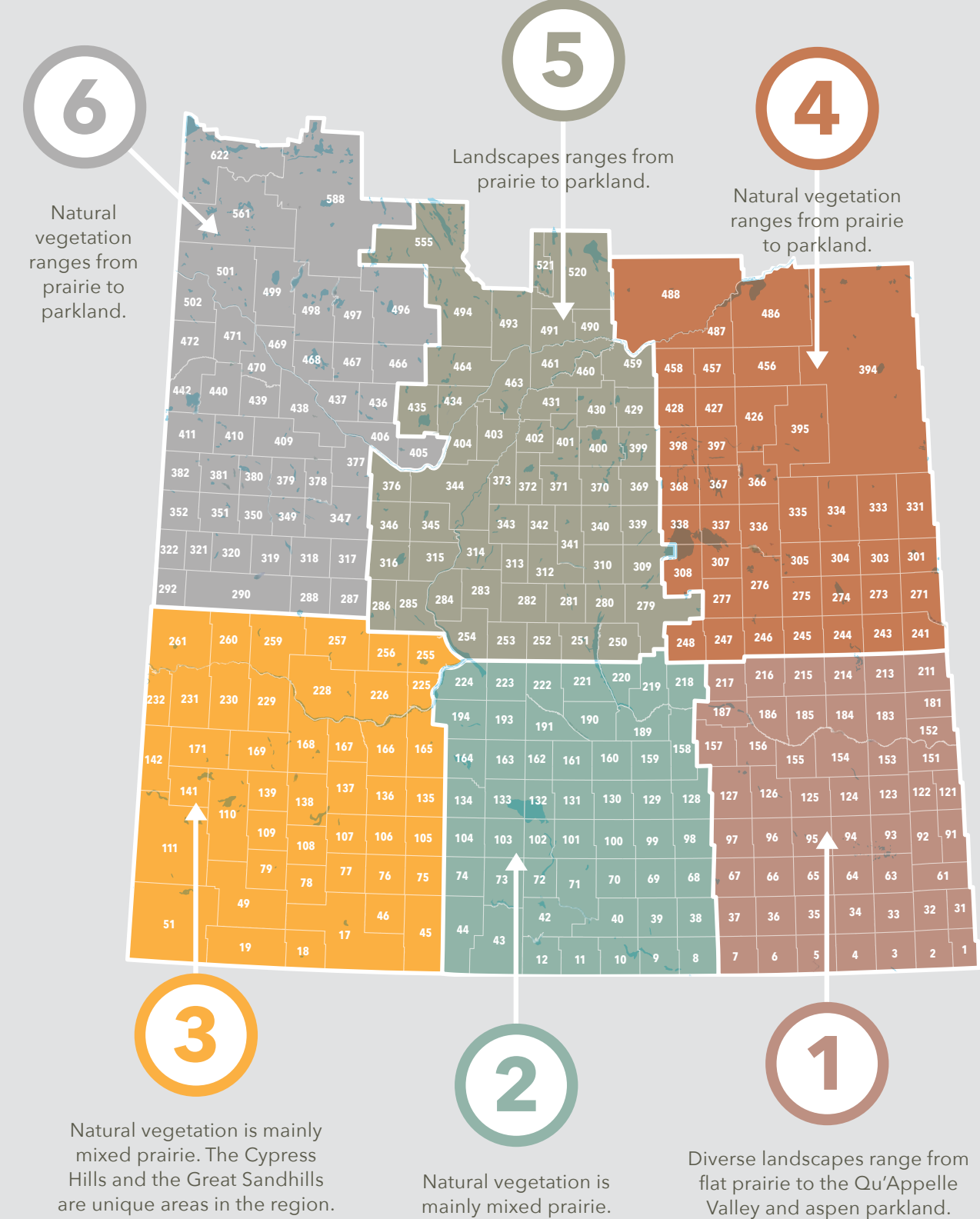


(pictured left to right above): Teresa Edwards, Legal Assistant; Jodi Hughes, Employee Benefits Administrator; Lisa Shordee, Insurance Program Administrator; Dustin Resch, Manager, Programs; Terry Hoewing, Road Program Advisor; Shelby Piel, Programs Administrative Assistant; Daniel Segal, Senior Municipal Bridge Engineer; Alexander Udey, Municipal Bridge Engineer; Annette Ellert, Agriculture Program Administrator; Amanda Kozak, Member Purchasing Advisor; Jennifer Chamberlin, Manager, Community Planning; Robyn Rechenmacher, Senior Community Planner; Breanna Janzen, Senior Accountant; Gaylene Mellon, Accounting Assistant; Olivia Zuck, Receptionist; Christine Breitzkreuz, Acting Executive Coordinator



Member Map

SARM's Member Divisions



The Year in Review

Strategic Engagement & Communications

SARM's Strategic Engagement & Communications is a relatively new area for SARM, at least formally, but one that leads many of the initiatives, events, and public-facing components of the work we do for RMs. In our new structure, Strategic Engagement & Communications (SEC) is responsible for our conventions, the Rural Sheaf, *Rural Councillor*, webinars, and many other events and initiatives. Our team also works closely with our Policy, Programs, and other internal teams around advocacy to ensure we are the most effective voice for rural Saskatchewan that we can be. Here is a glimpse of what we were up to in 2022.





A RETURN TO IN-PERSON EVENTS!

We were thrilled to return to in-person events and conventions this year. Our Annual Convention in Regina was filled with excitement and enthusiasm, and our Midterm Convention in Saskatoon saw pre-pandemic attendance! We also returned to your communities with June Division meetings and the July Board meeting, both of which were great events.

We hosted eight webinars with a variety of organizations, including the Ministry of Government Relations, Asset Management Saskatchewan, Saskatchewan Public Safety Agency, and Canadian Security Intelligence Service. These webinars covered helpful topics, such as pest control, cyber security, and municipal governance. Our educational webinar sessions saw close to 400 attendees, and the event recordings garnered over 260 views.



UPDATES, IMPROVEMENTS & ADVOCACY

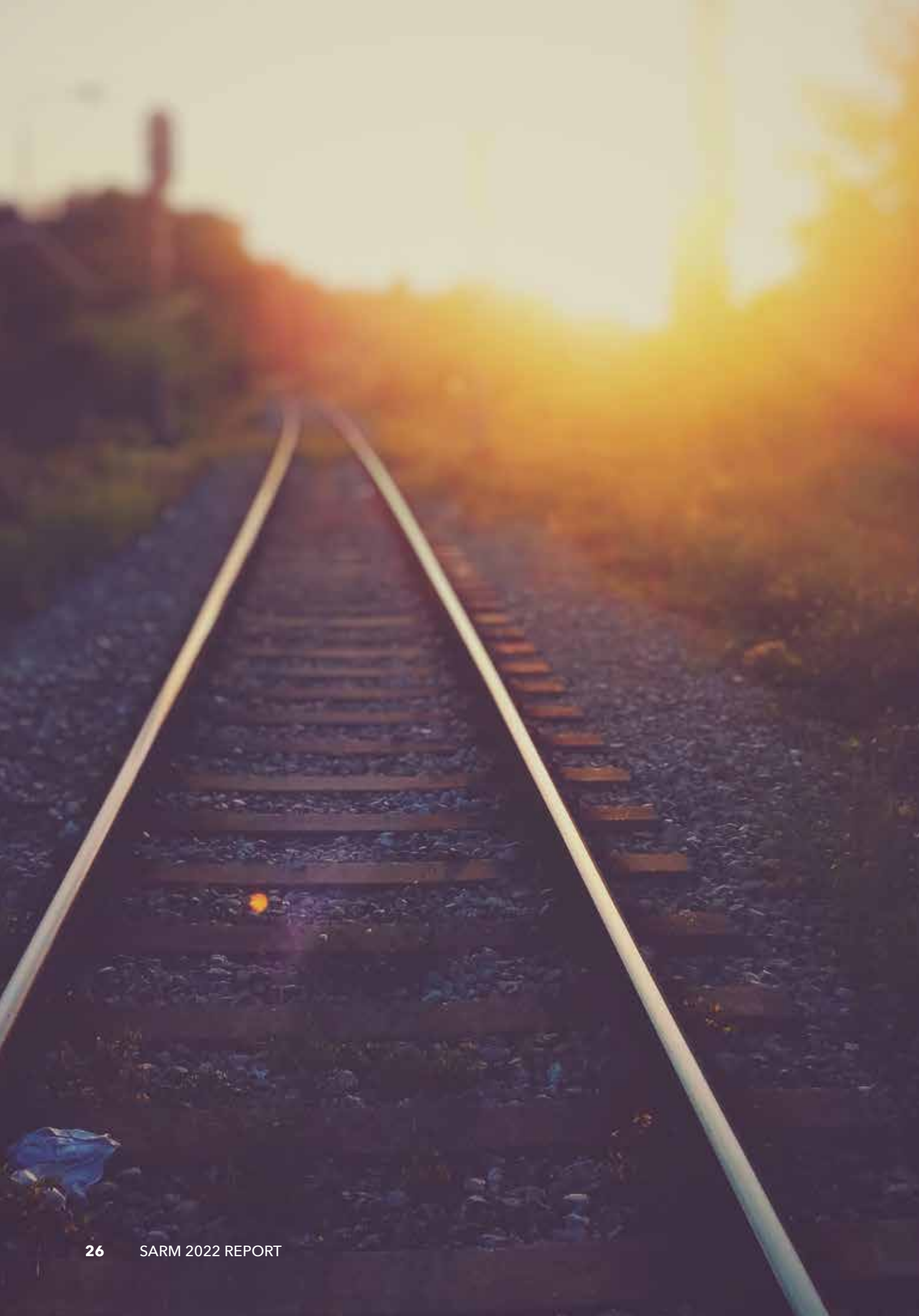
The SARM website received several updates this year that helped improve the user experience, both on the public face and behind the scenes. These changes will allow members to access timely and important information with ease throughout the year.

Our social media presence also expanded this year with the addition of the SARM Facebook page. This platform will allow SARM to reach an even wider audience, keeping the public and municipal leaders up to date with pertinent information concerning local government in Saskatchewan.

We were active advocating on issues important to your communities, too, including sending out more than 15 media releases on topics ranging from rural crime and rising fuel costs, to federal and provincial budget issues. We were also featured in over 200 media articles and facilitated 113 media interviews for our SARM President!

All of these achievements share the singular goal of benefitting our members and improving the RMs in which we live and work. We are excited about the many new initiatives we have planned for you in 2023 and look forward to continuing to find new ways to engage, connect, and share with you.





Programs Team

SARM has offered programs to its members for decades. Some of these are provincial and/or federal government funded programs administered by SARM, and some are programs driven directly by SARM itself. In the past, many of these programs ran independently. In our new structure, the various programs have been gathered up under the oversight of a single manager and formed into a Programs Team, which is part of the Member Services Division. The overarching rationale for each program has remained consistent through all the change: deliver value to SARM's members. This mission led to several important improvement initiatives for each program.





MEMBER PURCHASING

The historic department that was once a mail room and distribution centre had transformed over recent years into a purchasing and procurement service for SARM’s members. SARM has the capacity to acquire contracts with multiple vendors on behalf of its membership that are a better value than what any individual municipality can acquire on its own. However, we’ve learned that not everyone has understood this transformation.

Therefore, the department has undertaken the following initiatives:

- Changed the name from Trading Services to Member Purchasing to be clearer about what this department does;
- Prepared a strategy to reposition the department for success in its new function as a procurement entity and buying group;
- Onboarded two new vendors managed directly by SARM: Adventure Printing and EcoPest;
- Signed a new agreement with our procurement partner, Canoe Procurement, which results in hundreds of vendor programs for SARM’s members; and
- Co-sponsored the Procurement Bootcamp—a new training initiative to build capacity among SARM’s members in effective public procurement.

MUNICIPAL EDUCATION PROGRAMS

In 2021, SARM representatives partnered with representatives from the Rural Municipal Administrator’s Association to identify improvements to the Rural Municipal Administrator Internship Program. These improvements were refined and implemented in 2022. They include:

- A stipend paid to the supervising RM administrator to incentivize more internship supervisors;
- A quality improvement element to ensure that interns received the best experience possible; and
- An increase in the required base salary for interns to entice more individuals to undertake a supervised internship.

The committee for the Municipal Leadership and Development Program recognized that the program needed a refresh after the past two years of operating in a pandemic environment. This involved a survey to the membership of the partner organizations to identify program improvements, as well as bringing on MLDP as a new facilitator for the Strategic and Financial Planning module.

CANADIAN AGRICULTURE PARTNERSHIP (CAP)

The Canadian Agriculture Partnership (CAP) programming entered its fifth and final year of funding in 2022. The CAP program administration has been collaborating with the Saskatchewan Ministry of Agriculture to review the past years of the program’s operations and chart a course into the next phase of programming. In addition, program improvements were made to the Beaver Control Program, and new weeds were made eligible under the Invasive Plant Control Program. The Plant Health Network also onboarded a new PHO for Division One, all while transitioning to post-pandemic operations.

2022 was a great year for the newly formed Programs Team. The team is eager and passionate about delivering exceptional value to SARM’s membership to see rural communities thrive.

RURAL INTEGRATED ROADS FOR GROWTH (RIRG)

Significant changes took place within the RIRG Team through the reorganization. In the previous structure, the roads programs and the bridge programs operated largely independently. The new structure has resulted in more collaboration, information sharing, and finding efficiencies. This resulted in some excellent work pooling resources to manage the projects that came from the stimulus funding. As well, it entailed a coordinated roll-out of the reallocation of Clearing the Path funding. It also led to the RIRG Program team co-sponsoring the Procurement Bootcamp.



Community Planning

SARM's Community Planning Department started offering community planning services in 2008 in response to a resolution put forward by SARM's members. Since the creation of the department, the number of RMs engaged in planning has increased and, today, over 80% of RMs have planning bylaws in effect. The Planning Department itself has also undergone some transitions since its inception. Though it originally started as a department of one, the Community Planning Team now employs two registered professional planners and manages servicing contracts with external planning and Geographic Information System (GIS) specialists. Collectively, the community planning team continues to provide planning advice and support to municipalities throughout Saskatchewan. Here are the highlights from our year in review.





PLANNING SUPPORT & ADVICE

During the height of the pandemic, municipalities, businesses, and individuals alike had an opportunity to take stock of their current situations and consider future plans. Then, as the province opened back up, our department saw the investment and implementation of those plans and were able to provide support and advice to municipalities for things such as:

- The expansion plans of mines or intensive livestock operations;
- The exploration of lithium or regional cooperation;
- The accommodation of transloading facilities or accessory sea cans;
- The pursuit of power generation in the form of flare gas or wind;
- The enforcement of unauthorized buildings or rat breeding; and
- Other planning inquiries falling somewhere in between these examples.

COMMUNITY PLANS & ZONING BYLAWS

The Community Planning Department was also able to work with municipalities to set a desired framework for the growth and development of their communities. During 2022, the department actively worked with 17 municipalities on the development of Official Community Plans and Zoning Bylaws.

In response to municipalities being requested to pre-zone land to accommodate future subdivision and development plans, a Concept Plan Overview document was compiled. The document serves as a resource for municipalities unfamiliar with concept plans and their municipal authority to adopt them under *The Planning and Development Act, 2007*.

ENGAGEMENT INDICATORS PLAYBOOK

Community Planning Department staff also served as a Saskatchewan representative to inform the development of an Engagement Indicators Playbook for communities and proponents by the Conference Board of Canada. The playbook is a tool to support the success of community engagement and public participation activities on major development projects involved in the federal impact assessment process.

Our Community Planning Department recognizes what a privilege it is to work with and serve rural Saskatchewan. We thank you for welcoming us into your communities and working together to support your continued growth and development.



Risk Management

The Risk Management Department was formed with the amalgamation of the Insurance and Benefits Department and the Legal Department during the restructure of 2021. Under this new department, we currently administer nine distinct Insurance or Employee Benefit Programs for our members. Of these, four are self-insured programs that we run entirely in-house, and the other five are programs that we administer but are run through third-party insurers.





INSURANCE & BENEFIT PROGRAMS AT A GLANCE

The four self-insured programs are as follows:

- 1. The SARM Benefits Plan, in existence since 1967.
- 2. Liability Self-Insurance Plan (LSIP), in existence since 1987.
- 3. Fidelity Bond Self-Insurance Plan (FBSIP), in existence since 1994.
- 4. Property Self-Insurance Program (PSIP), in existence since 2003.

The five carrier-based programs are as follows:

- 1. Long-Term Disability Program, offered since 1995 and currently provided by Saskatchewan Blue Cross.
- 2. Group Life Insurance Program, offered since 2012 and currently provided by Saskatchewan Blue Cross.
- 3. Extended Health and Dental Insurance, offered since 1997 and currently provided by Saskatchewan Blue Cross.
- 4. Optional Life Insurance, offered since 1995 and currently provided by Saskatchewan Blue Cross.
- 5. Excess Liability Insurance Program, offered since the mid 1990's and currently provided by Lloyds of London Syndicate.

LEGAL SERVICES

Within Risk Management, we also employ three lawyers and one legal assistant. Their priority is the defence of RM's in litigation claims (which are covered by LSIP) and to handle any other litigation involving SARM's insurance plans. They also provide legal services and opinions to our member RMs, as well as to SARM. SARM members are billed directly by this team for services rendered. Our rates are considerably less than the market, which is a large benefit to the membership, as the cost of legal services is reduced, and the advice offered is from lawyers specializing in Municipal Law.

2022 INITIATIVES AT A GLANCE

The following is a brief overview of the initiatives that took place within Risk Management this year:

- PSIP wording was further revised to conform to industry standards, without restricting the broad coverage provided to the members.
- A data-transfer project between Saskatchewan Blue Cross and SARM was completed, resulting in efficient transfer of data between the two entities that provides easier and better reporting. This will also ensure data integrity is maintained.

- We have completed the third year of the Property Appraisal Program, where an appraiser inspects and provides a report recommending the appropriate insurance property values for our members. The cost of the service is fully paid for by PSIP, provided the RMs increase their values to the amounts recommended. This is a five-year project that has been well received by our members.
- In 2022, PSIP experienced the largest claim in the plan's history. The claims service provided to the member municipality has been well received and appreciated. This is a great example of why the program is in place and showcases the level of service SARM provides.
- The SARM Benefit Regulations were modernized, and more definitions were added to clarify the coverage and remove references that were no longer required under the plan.
- The Legal Department became fully staffed and is now operating at capacity, providing better service to our members.

2022 has been an exciting year for the Risk Management Department. As a new department, we continue to build as a team with the goal of providing exceptional insurance and legal services to our members. We look forward to all the possibilities that 2023 holds.



Policy & Research

The Policy & Research Team is the main engine behind the scenes of SARM's advocacy on the big issues impacting rural municipalities and Saskatchewan rural interests in general. We are continually working on issues on behalf of our members and identifying priority lobby issues, based on what is going on at any given time, both provincially and federally.

SARM has two internal policy committees comprised of board members supported by policy staff. Most of the policy files that SARM undertakes fall into one of four areas: Agriculture, Economy, Environment, Infrastructure, and Municipal oversight. What follows is a brief recap of our team's year in review.





2022 HIGHLIGHTS AT A GLANCE

Ottawa Lobby Trip—SARM Board and policy staff went to Ottawa in October to meet with elected officials, Members of the Opposition, and bureaucrats to discuss issues of importance to RMs. This year’s trip consisted of meetings over three days with federal politicians from several political parties and regions of Canada, as well as touching base with all of Saskatchewan’s federal representatives. This included meetings with Ministers of Agriculture, Transport, and Rural Economic Development.

Oil & Gas Tax Arrears—In early 2022, SARM circulated a survey to its membership to collect data on oil and gas arrears within the province. From this data, the SARM Board and Executive have been working with the policy team to lobby the provincial government on the concerns from RMs. This led to several meetings with provincial

ministers and officials to work on a productive solution for our members dealing with this issue. Although there has been some progress on the issue with the province, more work is planned for 2023, with workshops and seminars planned to share ideas and propose changes that could be beneficial to RMs struggling with the loss of tax revenues in the oil and gas sectors.

Indigenous Relations Committee—SARM has created an Indigenous Relations Committee that will oversee all relationships and policy work related to Indigenous issues, including treaties, reconciliation, and other collaborative initiatives. The Committee’s key role is to focus on relationship-building between First Nations and local rural governments through best practices and initiatives.

Although SARM has always encouraged RMs to have strong working relationships with First Nations, the creation of this new committee will provide increased focus and attention to these important relationships.

ONGOING PRIORITY POLICY ISSUES

Broadband Access Is Essential—Access to reliable broadband has proven an essential service and should be accessible to all Saskatchewan residents, the same way clean drinking water, healthcare, and education are provided.

Carbon Tax & Offsets—Saskatchewan producers feed the nation and the world, and the last several months have illustrated the importance of a local, reliable food supply. The introduction of carbon pricing in Saskatchewan has increased costs for agriculture and is threatening that competitiveness.

Infrastructure Funding for Rural—Municipal governments do not have the resources to fund essential infrastructure projects on their own. We need a federal government that is going to ensure a pool of funding that is truly dedicated to rural and small communities.

Better AG Safety Nets—The federal government must work with farmers to develop new, effective, risk-management tools that increase coverage, use innovative delivery models, and deliver meaningful support when farmers need it most. SARM has pledged to work with senior levels of government and has requested to be included on the National Safety Net Advisory Committee.

2022 was an interesting and exciting year for the Policy and Research Team. As the world continues to transition out of the pandemic, we are committed to keeping advocacy for rural issues and concerns as our main focus.



Saskatchewan Association of Rural Municipalities Consolidated Financial Statement Highlights

The following selected financial information is derived from the annual audited consolidated financial statements.

They are available, in full, at
<https://sarm.ca/category/annual-reports/>

Financial Position Highlights

As at December 31, 2022

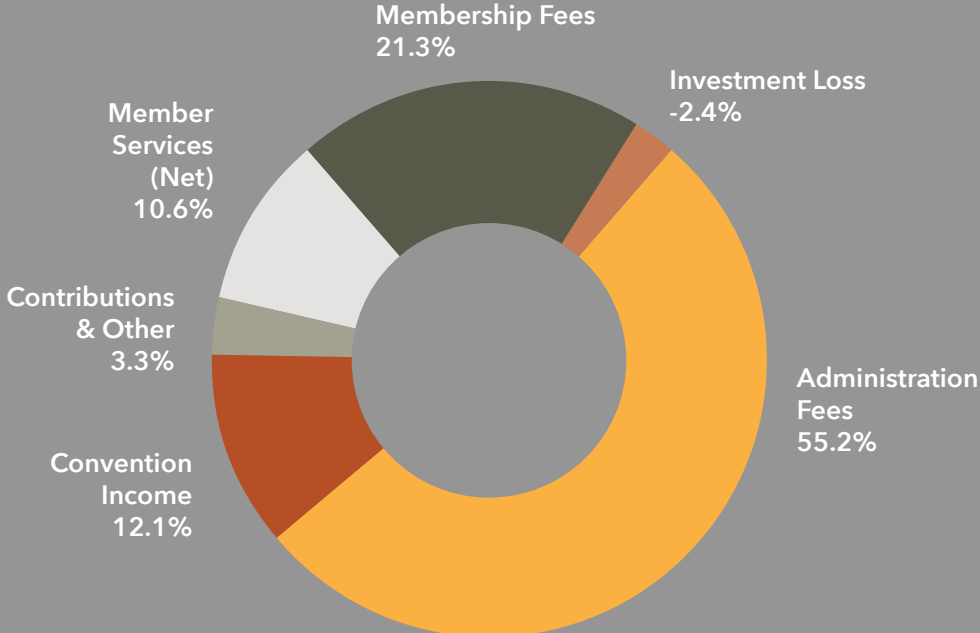
Assets:		
Current Assets	\$	74,412,043
Long-Term Investments		13,533,067
Capital Assets		6,189,225
	\$	94,134,335
Liabilities:		
Current Liabilities	\$	35,067,000
Long-Term Liabilities		1,310,244
Fund Balance:		
General		8,397,705
SARM Restricted Funds		21,916,323
Other Restricted Funds		27,443,063
	\$	94,134,335

Operations Highlights

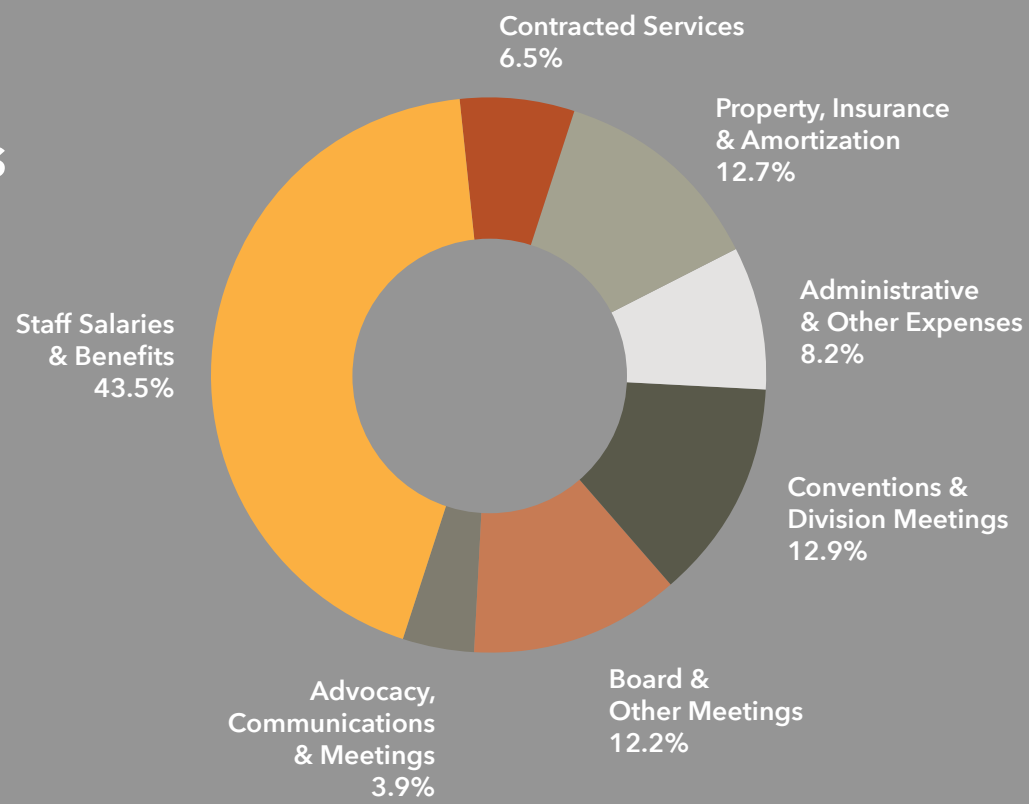
For the year ended December 31, 2022

General Revenues		
Membership Fees	\$	921,191
Administration Fees		2,380,673
Investment Loss		(104,619)
Other Revenue		661,829
		3,859,074
General Expenses		
Salaries, Benefits and Staff Expenses		2,065,849
Conventions & Division Meetings		614,385
Advocacy, Communications & Meetings		187,000
Board & Other Meetings		577,248
Contracted Services		309,927
Property, Insurance & Amortization		603,088
Administrative & Other Expenses		388,704
		4,746,201
Member Services Revenue		19,383,872
Member Services Expense		18,926,665
General Fund Deficit		(429,920)
SARM Restricted Funds		
Premiums & Other Revenues		4,821,947
Claims Expense, SARM Fee & Other Expenses		9,932,292
SARM Restricted Funds Deficit		(5,110,345)
Other Restricted Funds		
Contributions, Fees & Interest		29,728,928
Program Expenses		22,264,297
Other Restricted Funds Net Change		7,464,631
Consolidated Surplus/ Change in Fund Balance	\$	1,924,366

2022 General Revenue



2022 General Expenses





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