

**Annual Report** 



## 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 that their voices are heard by senior levels of government. We provide support to our members in dealing with the provincial and federal governments. We advocate on behalf of our members and help ensure their compliance with legislation and regulations.

SARM also plays an important role in the advocacy of Saskatchewan's agricultural sector.

In compliance with the *Act of Incorporation*, SARM directly and lawfully engages in activities that tend to advance the interests of agriculture, including the handling, transportation, processing, and marketing of grain and grain products. Furthermore, the act instructs that SARM be an actively engaged participant and member of the Canada Grains Council, as well as other organizations, associations, councils, congresses, and bodies advancing the interests of those who produce agricultural products.

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.

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.

SARM 2024 REPORT

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Message from the Acting President, Bill Huber It's with great pleasure that I write this letter as Acting President of the Saskatchewan Association of Rural Municipalities.

For those of you who don't know me, my passions in life are agriculture, rural Saskatchewan, and the people who have helped make Saskatchewan the wonderful place we call home. Gratefully, my work at SARM has allowed me to merge and nurture these passions.

Having been on the board since 2016 and as Vice President for the last four years, I know first-hand what it takes to lead an organization like SARM. We have had great leadership in the past 120 years and it's my privilege to continue that work, as we all step forward into Saskatchewan's next chapter—a chapter that rural Saskatchewan will significantly influence, structure, and write.

As the voice of rural Saskatchewan for more than a century, SARM has spoken strongly and clearly to represent your interests to senior levels of government. In 2024, SARM continued that work, advocating for RMs on key issues such as:

- Agriculture and food security,
- Rural policing and crime,
- Health care services and recruitment,
- And infrastructure projects, such as roads, bridges, and water management.

On behalf of the entire SARM Board of Directors, I look forward to continuing work on those key issues and to forwarding the efforts and priorities of all the members and departments highlighted in this annual report.

Bill Huber



## Message from the Executive Director, Laurel Feltin

2024 brought with it another year of having the privilege of working on behalf of our RMs and members. On a very personal note, it also marked a year of changeovers and transitions, beginning with Ray Orb stepping down from his role as SARM President, and Jay Meyer moving on from his role as Executive Director.

Working with both Ray and Jay over the years has been a tremendous honour, so it is with great gratitude and excitement that I'd like to introduce myself, beginning by saying that, though I'm new to the role of Executive Director, SARM has been my home and passion for over 20 years. As someone who's come up through SARM and benefited from the mentoring and care of those before me, I can tell you that I profoundly understand the value of being of service to others:

- The value of advocating and championing,
- Of strong leadership and partnership,
- Of learning and growing,
- Of navigating change and setting goals,
- And, of course, the joy of achieving those goals and of seeing others achieve theirs.

Because of that, it is with great respect for the past that I step into this role that allows me to serve and help you, our members. As SARM's Executive Director, that isn't just something that I have to do. It's something that I get to do.

There's a saying I often think of: "Change is inevitable. Growth is optional." SARM is an organization that has never been afraid to step forward into change AND grow doing so. As we look ahead to navigate the changes in Saskatchewan—and the world—I can say with conviction that SARM will continue to be the strong voice needed in times of change. A voice that's united, and informed, and speaks authoritatively about our needs, resources, and insights.

That's why I hope our members always know that SARM is the place they should call first if they are stuck, or need to be heard, or are searching for the advice or the resources they need to be successful.

Expert council and experience? SARM has that.

The attention of governments and policymakers? SARM has that, too. A clear vision for the future? Rural Saskatchewan has that—and SARM can't wait to help you voice it to the world.

On behalf of everyone at SARM, we'd like to thank you, our members, for your continued confidence, support, and invaluable insights. Here's to the great year ahead.

Laurel Feltin







Message from the Senior Leadership Team

As always, our Senior Leadership Team approached the year with our members' needs top of mind and are proud to report progress on the following key priorities and resulting goals and accomplishments:

- 1. Influencing government policies so that they work for rural Saskatchewan.
- 2. Communicating with members in the most strategic and effective ways so that it is meaningful.
- 3. Delivering programs that are meeting our members' needs.
- 4. Finding ways to build the capacity of our members so that they can govern their RMs in the most effective ways possible.

## 2024 Goals & Accomplishments

- Bringing our Federal Advocacy Initiative in-house. After several years of working
  with lobbyists in Ottawa to assist SARM in getting its message to the federal
  government and other federal stakeholders, we successfully brought those
  efforts in-house. Doing so has provided SARM with more direct relationships
  in Ottawa at a lower cost, which has helped us be more effective at delivering
  rural Saskatchewan's message at a federal level.
- Continuing our work on prioritizing the hundreds of policy issues SARM faces so that we can ensure that our voice is loudest where it counts most and our member-funded resources have the biggest impact for our members.
- Completing both a demographic survey of our members, as well as an updated needs assessment. Thanks to your participation, these efforts have provided us with vital information to help better understand the makeup of our members and how we can best tailor our services.
- Securing a new five-year deal with the Ministry of Highways to administer
  the Rural Integrated Roads for Growth (RIRG) program, ensuring a continued
  seat at the table for grant funding for municipal road projects. Along with
  that, we successfully negotiated a realigned timing for the program's intake
  and project award to better align with RM planning, budgeting, and tendering
  cycles. More work remains ahead to secure additional funding for these road
  infrastructure projects.



- Adding a Procurement Advising Service to our Member Purchasing area to provide coaching and advice for your
  municipality as they contemplate procurement of goods and services. This new service is included as a part of your
  membership fees.
- Continuing our work on platforms that will facilitate online learning modules for our elected officials (and eventually administrators, too).

For 120 years, SARM has been honoured to support and speak up for RMs—the backbone of our rural communities. On behalf of our team, board, and staff, we proudly look forward to continuing to be your unified voice in advocacy, education, and service towards a stronger rural Saskatchewan.

Brian Rakochy,

Director, Strategic Engagement

& Advocacy

Craig Williams, Director, Member Services Catherine Patterson, Director, Finance

Cath Path

# Yearly Activities & Highlights



2024 offered generous opportunities for the Board to meet, listen to, and learn from the members and stakeholders who rely on SARM's advocacy and unique municipal lens. There were meetings and tours, conventions and lobby trips, and much to be learned from many.



## Here are a few of the highlights

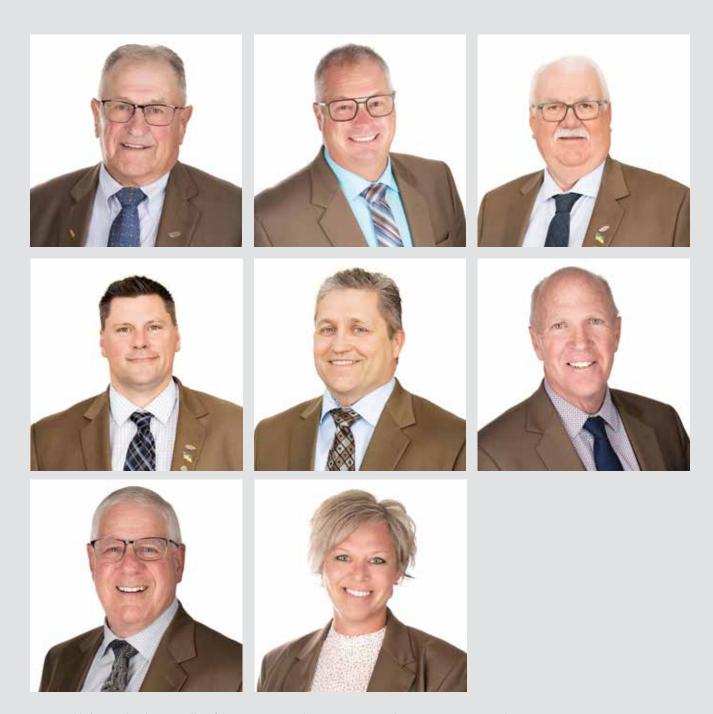
## **JUNE DIVISION MEETINGS**

The SARM President, Vice President, Executive Director, and staff travelled across the province from June 10<sup>th</sup> to the 13<sup>th</sup> 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 Treaty Land Entitlement, the RCMP, agricultural water drainage, and the *Local Government Elections Act*, to name just a few. The meetings attracted 172 attendees from over 90 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 5. The meeting was based out of the Corman Park area and included the following tours within Division 5: an irrigation tour with the Water Shed Authority, a Global Institute for Food Security (GIFS) facility tour, a Cdn Centre for Rural & Ag Health facility tour, and a visit to Ag in Motion. 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 5.

## **Board of Directors**



(Pictured left to right above): **Bill Huber**, Acting President; **Darren Steinley**, Acting Vice President & Division 3 Director; **Bob Moulding**, Division 1 Director; **Cody Jordison**, Division 2 Director; **Myron Kopec**, Division 4 Director; **Blair Cummins**, Division 5 Director; **Randy Aumack**, Division 6 Director; **Sheila Keisig**, 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 director, and our president sits on their board as an ex-officio director. 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 13<sup>th</sup> to 16<sup>th</sup>. SARM moderated a panel allowing administrators to share ideas. Our Member Purchasing and Plant Health Technical Advisors also hosted a booth at the trade show.

### PROVINCIAL ELECTION ADVOCACY

Much of SARM's focus in 2024 was centered on advocating for rural Saskatchewan with respect to the provincial election. Our main topics of focus were:

HEALTH CARE INFRASTRUCTURE

AGRICULTURE RURAL CRIME

## **OTTAWA FEDERAL LOBBY TRIP**

In October 2024, the SARM Board and policy staff travelled to Ottawa to meet with elected officials, opposition members, and government bureaucrats. Over the course of three days, SARM held discussions with ministers, MPs, and senators on key issues impacting rural municipalities (RMs). These meetings covered a broad range of topics, including agriculture, transportation, rural economic development, and policing, aiming to raise awareness and push for policy changes that benefit Saskatchewan's rural communities.





## **SARM Team**



(Pictured left to right above) Laurel Feltin, Executive Director; Kathleen Israel, Executive Coordinator; Brian Rakochy, Director, Advocacy & Communications; Craig Williams, Director, Member Services; Catherine Patterson, Director, Finance; Alicia Bay, Manager, Advocacy; Deanna Nichols, Policy Analyst; Christine Breitkreuz, Policy Administrator; Amy Roettger, Acting Manager, Strategic Communications; Adam Brougham, Strategic Communications Advisor; Colin Warnecke, Manager, Risk Management; Michael Morris, General Counsel; Adryan Toth, Senior Legal Counsel; Danielle Schindelka, Senior Legal Counsel; Teresa Edwards, Legal Assistant; Jodi Hughes, Employee Benefits Administrator;



(Pictured left to right above) Lisa Shordee, Insurance Program Administrator; Dustin Resch, Manager, Programs; Daniel Segal, Senior Municipal Bridge Engineer; Alexander Udey, Municipal Bridge Engineer; Gaylene Mellon, Transportation Infrastructure Program Administrator; Annette Ellert, Agriculture Program Administrator; Christina Berry, Programs Administrative Assistant; Amanda Kozak, Procurement Advisor; Jennifer Chamberlin, Manager, Community Planning; Breanna Janzen, Senior Accountant; Candace Jennings, Accounting Assistant; Karen Takach, Administrative Assistant

## Member Map

Saskatchewan has 296 RMs. The map that follows shows SARM's member municipalities and respective RM Divisions, 1, 2, 3, 4, 5, & 6.

Division 1, located in the southeast, has 53 RMs.

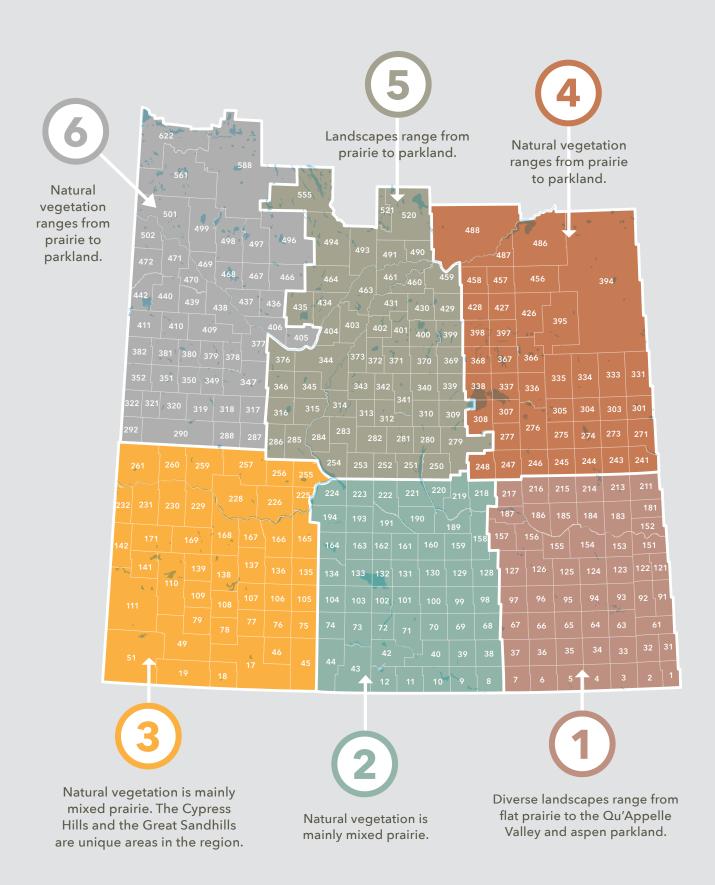
Division 2, located in south central, has 51 RMs.

Division 3, located in the southwest, has 45 RMs.

Division 4, located in the northeast, has 42 RMs.

Division 5, located in north central, has 57 RMs.

Division 6, located in the northwest corner, has 48 RMs.



## The Year in Review

In 2024, SARM's teams worked on various initiatives to boost member engagement, including media exposure, events, and new services like procurement advising. Key achievements included renewing the Rural Integrated Roads for Growth program, expanding risk management efforts, and advocating for important policy issues such as broadband access, rural infrastructure, and health care at both provincial and federal levels.

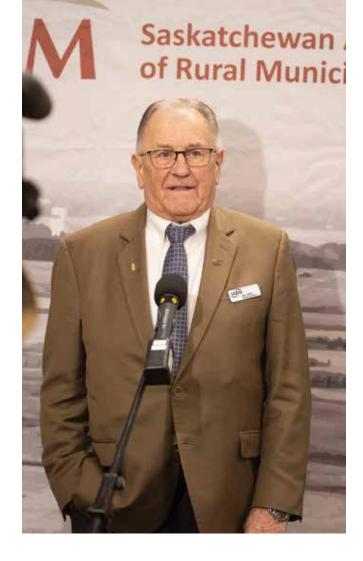




## Strategic Communications

SARM's Strategic Communications Team leads the initiatives, events, and public-facing components of the work we do for our members. We're responsible for SARM's conventions and webinars, as well as our publishing program, which includes the *Rural Dart, Rural Sheaf, Rural Councillor magazine*, and many other initiatives. Our team also works closely with SARM's Advocacy and Programs departments, as well as other internal teams to ensure that we are an effective voice for rural Saskatchewan.







In 2024, the team focused on enhancing our communication and connections with members. To do so, we featured SARM in radio ads on CJME and CKOM to raise awareness throughout the province about who SARM is and what SARM does. The team also worked with McQueen Creative this year to facilitate a demographic study to better understand the current makeup of our rural municipal councils, and also developed a recruitment video that RMs can use to encourage new community members to run for municipal council.





Our team also facilitated SARM's media exposure this year, which included sending out 16 media releases on topics ranging from food security and harmful capital gains changes, to health care and the Lake Diefenbaker project. SARM was also featured in over 255 media articles and facilitated 74 media interviews for our president!



## **EVENTS & ONLINE COMMUNITIES**

Our Annual Convention in Regina was filled with networking and relationship-building opportunities, and our Midterm Convention in Saskatoon offered new learning opportunities for elected officials, including Peer Group Discussion Sessions.



We also visited your communities with June Division meetings and the July Board meeting, both of which were great opportunities to learn about your daily challenges in a smaller setting.

We hosted six webinars with a variety of organizations, including Ecopest Inc., the Water Security Agency, the Ministry of Environment, and MLT Aikins. These webinars covered helpful topics, such as pest control, workplace violence, municipal waste management, and agricultural water management. Our educational webinar sessions saw over 224 attendees, and the event recordings garnered over 270 views.

Our goal was to benefit our members and improve the RMs in which you live and work. We are excited about the many new initiatives we have planned for you in 2025 and look forward to continuing to find new ways to engage, connect, and share with you.



## **Programs Team**

The Programs Team used 2024 to identify and act on opportunities to improve the services we provide to SARM's members. Programs staff are constantly on the lookout for how to add value to members through the programs and services they offer. What follows is a summary of those improvements.

## RURAL INTEGRATED ROADS FOR GROWTH (RIRG)

 After a year of negotiations, SARM signed a new service agreement with the Ministry of Highways to offer the Rural Integrated Roads for Growth (RIRG) program for an additional five years. In addition to providing added program stability to aid in RM

- infrastructure projects, the new agreement includes changes to clarify the services offered, enhance accountability measures, increase financial flexibility, and improve program governance.
- By working with the Program Management Board, RIRG staff initiated a standard program intake and announcement cycle that meshes with the planning cycles of rural municipalities. Going forward, intakes to the program will happen in the fall and be announced early in the new year.
- In partnership with the Ministry of Highways, the RIRG program was able to offer an additional \$300 per kilometre in maintenance support for Clearing the Path (CTP) corridors.

- By working with the Program Management Board, RIRG staff were able to identify and receive approval to increase the bridge project cap from \$500K per project to \$1M per project.
- SARM Municipal Bridge Services began analysis of new program development components to support RMs conducting engineering for their transportation infrastructure projects.
- SARM Municipal Bridge Services crash-tested a new lower bridge rail design in order to provide data to update the bridge code to support the transportation of large agricultural equipment.
- The team undertook a major project to digitize thousands of bridge files for structures in rural municipalities in the province. This will make it easier for RMs to find, access, and retrieve information on these historic structures in the future.

## SUSTAINABLE CANADIAN AGRICULTURE PARTNERSHIP PROGRAM

- The Gopher Control Program (GCP), part of the Sustainable Canadian Agriculture Partnership, received over \$800K in claims, and SARM worked with the Ministry of Agriculture to fund those claims to a full 50/50 cost-share.
- The Sustainable Canadian Agriculture Partnership staff worked with SARM leadership and the Ministry of Agriculture to update their service agreement to include more flexibility in order to maximize all available funding for the benefit of SARM members.
- The Plant Heath Technical Advisor (PHTA) team saw one of their own staff take a regulatory oversight role at the Ministry of Agriculture and added a new member (Yemi Adeyemo) to the PHTA team.

### **MUNICIPAL EDUCATION**

- SARM staff initiated a review and renewal of the Municipal Leadership Development Program (MLDP) to optimize the effectiveness of this long-standing training program.
- New promotional initiatives were created to share the opportunities in the Rural Municipal Administrator Internship Program (Rural MAIP) and MLDP programs. Due to increased promotion, SARM also received an increase in applications to the Rural Municipal Administrator Scholarship program.
- Focus groups were conducted to develop a strategy and programming for municipal learning at SARM with the following three key pathways: elected officials, administrators, and public-works employees.
- Rural MAIP internships were increased from
   5 active internships to 9 within 6 months.





## **MEMBER PURCHASING**

- SARM engaged and supported external consultants
  to complete a comprehensive review of the Member
  Purchasing business model to identify improvements
  that would add the most value to SARM members.
  The result of the review was the development of a
  new service called "Procurement Advising," where
  SARM members could receive advice and coaching
  on their procurement projects, free of charge.
- Through a partnership with Canoe Procurement Group of Canada and SARM's preferred suppliers, buying group programs saw significant year-over-year increases in 2024.
- The team developed and implemented a template for an RM procurement policy to support sound procurement practices among SARM's membership. A day-long procurement workshop for RM administrators was also prepared and delivered.
- Two breakout sessions were conducted for elected officials on public sector procurement at the SARM Midterm Convention.



## Community Planning Department

In 2024, the Community Planning Department took a collaborative approach with municipalities to support growth, certainty for investment and landowners, and the protection and promotion of what already exists. Planning services offered by the department are provided by Registered Professional Planners who meet all membership requirements for education and responsible professional experience with the Saskatchewan Professional Planners Institute and the Canadian Institute of Planners. Servicing contracts with external planning and Geographic Information System (GIS) specialists are managed by the department to provide additional planning and mapping support to members. Here are a few of the highlights from the past year.

## LAND-USE MANAGEMENT & DEVELOPMENT

As in previous years, the Community Planning Department continues to undertake specific planning projects with municipalities that provide them with proper tools and processes to effectively manage land use and development within their community and region going forward. This service inherently results in increased planning capacity throughout Saskatchewan.

Over the course of 2024, members utilized the Community Planning Department to:

- Prepare planning bylaw amendments and consolidations.
- Create land-use maps.
- Review and advise on subdivision and development applications and bylaw interpretation.
- Write public and landowner notices and advise on public hearing and consultation processes.
- Draft informal enforcement notices and formal enforcement orders.
- Access planning guides and reference materials.
- Conduct policy research and best-practice review.
- Conduct educational planning presentations.
- Develop Official Community Plans and Zoning Bylaws.



## **PLANNING SUPPORT & ADVICE**

The team provides guidance and advice on a variety of planning topics to municipalities and landowners, ministries, crown corporations, and other organizations. Examples of projects, planning trends, and highlights for 2024 include the following:

- Creating consolidated zoning bylaws for ease of reference and electronic utilization by RMs, landowners, and other stakeholders.
- Providing municipal education and support on bylaw enforcement under *The Planning & Development Act*. This included undertaking informal landowner communications and drafting formal enforcement orders.
- Developing bylaw amendments to address issues of non-compliance with zoning bylaws.
   Examples include amendments addressing buildings developed prior to the issuance of development permits or the incorrect issuance of development permits.
- Completion of the development of official community plans and zoning bylaws and agreements to initiate the development of new planning bylaws.
- Participation as a panelist for SaskPower's
   Hosting Renewable Projects: Large-Scale
   Wind and Solar in our Communities webinar.

It's a privilege to work with and serve rural Saskatchewan. We thank you for welcoming us into your communities and working with us to support continued growth and development.



## Risk Management

2024 has been a rewarding year for the Risk Management Department. We're always proud to provide exceptional insurance and legal services to our members, and this year proved no different. Our team currently administers nine distinct Insurance or Employee Benefit Programs. 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. What follows are the highlights of our year in review.

## **PROGRAM HIGHLIGHTS**

- SARM's Property Self-Insurance Program (PSIP)
  continues to grow with the addition of three new
  rural municipalities in 2024, resulting in a total of
  230 RMs participating in that program.
- SARM completed a successful fifth year of property appraisals where 91% of the PSIP participants have

- now participated in this program, which has assisted to ensure RMs are properly insuring their buildings.
- SARM completed an Actuarial Study for all the insurance plans, confirming the plans are well capitalized and managed.

## **LEGAL DEPARTMENT HIGHLIGHTS**

- SARM Legal implemented a general email box (legal@sarm.ca), which has assisted in achieving efficiencies in the department's handling of RM legal enquiries.
- SARM Legal has successfully argued the request for enhanced costs on an action where it was alleged by a ratepayer that there was serious misconduct on behalf of the council and administrator, which was unfounded.



## **Advocacy Team**

SARM's Advocacy Team is at the heart of our efforts to tackle the issues that matter most to rural municipalities (RMs). From addressing local challenges to pushing for meaningful changes, the team is constantly working to ensure that rural Saskatchewan's voice is heard by policymakers and those in power at both the provincial and federal levels.

In 2024, our focus was on strengthening partnerships and engaging in real, impactful discussions with key decision-makers about issues such as broadband, rural infrastructure, food security, and drought. What follows is an overview of the issues we champion and why they matter.

## **BROADBAND & CELLULAR ACCESS**

These services support vital aspects of rural life, including public safety, agriculture, education, health care, and social connections. However, the current federal funding model, which relies on population density, doesn't adequately address the unique challenges of Saskatchewan's expansive rural areas and remote communities. SARM advocates for a more tailored funding approach to better support these underserved regions.

### **RURAL INFRASTRUCTURE**

With rural municipalities managing extensive road networks, SARM pushes for increased federal and provincial funding to maintain and expand essential infrastructure. This includes the Rural Integrated Roads for Growth (RIRG) program, which supports road and bridge upgrades.

### **AGRICULTURE**

Addressing labour shortages in farming, ensuring global food security, and advocating for policies that support agricultural productivity and profitability are central concerns. SARM also emphasizes improving soil health and water management to boost sustainability and resilience in farming.

SARM raises concerns about tax-related issues, such as changes to the capital gains inclusion rate, which could complicate farm succession planning and asset transfers.

## **DROUGHT**

This year, SARM's advocacy efforts focused on securing financial aid for affected farmers, promoting sustainable water-management practices, and advocating for federal and provincial governments to invest in long-term strategies and irrigation initiatives (like the Lake Diefenbaker Project) to mitigate the effects of future droughts.

## **PUBLIC SAFETY & POLICING**

Rising rural crime and limited emergency-response capabilities are significant challenges. SARM calls for increased RCMP staffing and recruitment, modernized firefighting equipment, and investment in community safety initiatives.

### **HEALTH CARE**

In 2024, SARM underscored the importance of equitable access to healthcare services in rural areas, including the recruitment and retention of healthcare professionals, improved infrastructure, and the expansion of services that pharmacists are able to provide in Saskatchewan. SARM actively engages with the provincial government to address healthcare disparities, ensuring that rural residents receive the same timely and quality care that's available in urban centers. This advocacy underscores the vital link between accessible health care and the sustainability of rural Saskatchewan.

### **ENERGY & CLIMATE ACTION**

Rising energy costs and sustainable energy use are key concerns. SARM supports balanced policies to ensure affordability for farmers while contributing to clean energy transitions.

## **GLOBAL & LOCAL SUPPLY CHAINS**

With Saskatchewan being landlocked, SARM highlights the risks of supply-chain disruptions, advocating for better infrastructure and trade policies to safeguard agricultural exports.

## **MUNICIPAL TAXATION & GOVERNANCE**

SARM also continues to advocate for increased revenue-sharing dollars to ensure that municipalities are adequately funded.



## 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, 2024

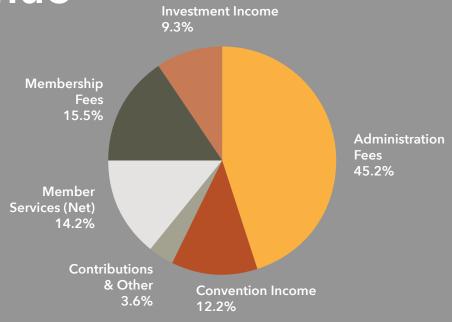
\$	118,262,273 17,314,735
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	17,314,735
	5,735,925
\$	141,312,933
\$	76,385,699
	141,650
	9,672,101
	27,243,407
	27,870,076
\$	141,312,933
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## **Operations Highlights**

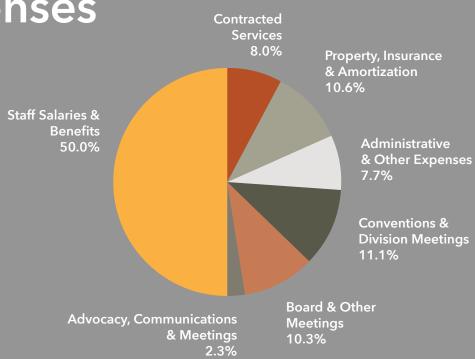
For the year ended December 31, 2024

General Revenues	
Membership Fees	\$ 1,043,727
Investment Income	627,217
Administration Fees	3,055,521
Other Revenue	1,068,567
	5,795,032
Seneral Expenses	
Conventions & Division Meetings	669,840
Board & Other Meetings	617,581
Advocacy, Communications & Meetings	140,041
Salaries, Benefits and Staff Expenses	3,003,427
Administrative & Other Expenses	462,680
Contracted Services	483,322
Property, Insurance & Amortization	635,350
	6,012,241
Member Services Revenue	22,616,632
Member Services Expense	21,656,198
General Fund Surplus	743,225
ARM Restricted Funds	
Premiums & Other Revenues	9,627,416
Claims Expense, SARM Fee & Other Expenses	7,290,959
SARM Restricted Funds Surplus	2,336,457
Other Restricted Funds	
Contributions, Fees & Interest	17,525,977
Program Expenses	21,575,484
Other Restricted Funds Net Change	(4,049,507
Change in Fund Balance/Consolidated Surplus	\$ (969,825

## 2024 General Revenue









Saskatchewan Association of Rural Municipalities

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