



Appendix C

Cash Flow Calculation



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Roads - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$865.91	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(1,796,063)	4,841,711	4,841,711		1,730	\$865.91	1,498,367	(5,139,407)	(104,032)	(5,243,439)
2020	(5,243,439)	2,007,770	2,068,003		1,730	891.89	1,543,318	(5,768,124)	(165,173)	(5,933,297)
2021	(5,933,297)	599,376	635,878		1,730	918.64	1,589,617	(4,979,557)	(163,693)	(5,143,250)
2022	(5,143,250)	646,876	706,858		1,730	946.20	1,637,306	(4,212,803)	(140,341)	(4,353,143)
2023	(4,353,143)	703,876	792,218		1,730	974.59	1,686,425	(3,458,937)	(117,181)	(3,576,118)
2024	(3,576,118)	956,956	1,109,374		1,730	1,003.82	1,737,018	(2,948,474)	(97,869)	(3,046,343)
2025	(3,046,343)	646,876	772,403		1,730	1,033.94	1,789,128	(2,029,618)	(76,139)	(2,105,757)
2026	(2,105,757)	523,104	643,352		1,730	1,064.96	1,842,802	(906,307)	(45,181)	(951,488)
2027	(951,488)	523,104	662,653		1,730	1,096.91	1,898,086	283,946	(10,013)	273,932
2028	273,932	1,709,358	2,230,324		1,730	1,129.81	1,955,029	(1,363)	1,363	(0)
Total		13,159,005	14,462,774	-	17,304		17,177,097		(918,260)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Roads - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$10.22	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(567,178)	1,528,961	1,528,961		46,280	10.224	473,168	(1,622,971)	(32,852)	(1,655,823)
2020	(1,655,823)	634,033	653,053		46,280	10.531	487,364	(1,821,513)	(52,160)	(1,873,673)
2021	(1,873,673)	189,277	200,803		46,280	10.847	501,984	(1,572,492)	(51,692)	(1,624,184)
2022	(1,624,184)	204,277	223,218		46,280	11.172	517,044	(1,330,359)	(44,318)	(1,374,677)
2023	(1,374,677)	222,277	250,174		46,280	11.507	532,555	(1,092,296)	(37,005)	(1,129,300)
2024	(1,129,300)	302,197	350,329		46,280	11.852	548,532	(931,097)	(30,906)	(962,003)
2025	(962,003)	204,277	243,917		46,280	12.208	564,988	(640,932)	(24,044)	(664,976)
2026	(664,976)	165,191	203,164		46,280	12.574	581,938	(286,202)	(14,268)	(300,470)
2027	(300,470)	165,191	209,259		46,280	12.952	599,396	89,667	(3,162)	86,505
2028	86,505	539,797	704,313		46,280	13.340	617,378	(430)	430	(0)
Total		4,155,475	4,567,192	-	462,800		5,424,346		(289,977)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Library - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$133.83	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	421,941	64,535	64,535	222,744	863	133.83	115,469	250,131	3,360	253,491
2020	253,491	64,535	66,471	215,989	863	137.85	118,933	89,964	1,717	91,681
2021	91,681	64,535	68,465	209,049	863	141.98	122,501	(63,332)	142	(63,190)
2022	(63,190)	64,535	70,519	179,097	863	146.24	126,176	(186,630)	(3,747)	(190,377)
2023	(190,377)	64,535	72,634	150,771	863	150.63	129,961	(283,821)	(7,113)	(290,934)
2024	(290,934)	64,535	74,813	-	863	155.15	133,860	(231,887)	(7,842)	(239,729)
2025	(239,729)	64,535	77,058	-	863	159.80	137,876	(178,911)	(6,280)	(185,191)
2026	(185,191)	64,535	79,369	-	863	164.59	142,012	(122,548)	(4,616)	(127,164)
2027	(127,164)	64,535	81,750	-	863	169.53	146,272	(62,643)	(2,847)	(65,490)
2028	(65,490)	64,535	84,203	-	863	174.62	150,660	968	(968)	0
Total		645,345	739,816	977,650	8,628		1,323,719		(28,194)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Library - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$0.38	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	22,207	3,397	3,397	11,723	16,140	0.377	6,077	13,165	177	13,342
2020	13,342	3,397	3,498	11,368	16,140	0.388	6,260	4,735	90	4,825
2021	4,825	3,397	3,603	11,003	16,140	0.399	6,447	(3,333)	7	(3,326)
2022	(3,326)	3,397	3,712	9,426	16,140	0.411	6,641	(9,823)	(197)	(10,020)
2023	(10,020)	3,397	3,823	7,935	16,140	0.424	6,840	(14,938)	(374)	(15,312)
2024	(15,312)	3,397	3,938	-	16,140	0.437	7,045	(12,205)	(413)	(12,617)
2025	(12,617)	3,397	4,056	-	16,140	0.450	7,257	(9,416)	(331)	(9,747)
2026	(9,747)	3,397	4,177	-	16,140	0.463	7,474	(6,450)	(243)	(6,693)
2027	(6,693)	3,397	4,303	-	16,140	0.477	7,699	(3,297)	(150)	(3,447)
2028	(3,447)	3,397	4,432	-	16,140	0.491	7,929	51	(51)	(0)
Total		33,966	38,938	51,455	161,400		69,669		(1,484)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Administration Studies - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$30.30	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	193,845	223,155	223,155	-	1,730	30.30	52,428	23,118	1,085	24,202
2020	24,202	153,900	158,517	-	1,730	31.21	54,001	(80,314)	(842)	(81,156)
2021	(81,156)	-	-	-	1,730	32.14	55,621	(25,535)	(1,600)	(27,135)
2022	(27,135)	111,150	121,457	-	1,730	33.11	57,289	(91,302)	(1,777)	(93,079)
2023	(93,079)	138,510	155,894	-	1,730	34.10	59,008	(189,965)	(4,246)	(194,211)
2024	(194,211)	-	-	-	1,730	35.12	60,778	(133,433)	(4,915)	(138,347)
2025	(138,347)	-	-	-	1,730	36.18	62,602	(75,746)	(3,211)	(78,957)
2026	(78,957)	-	-	-	1,730	37.26	64,480	(14,477)	(1,402)	(15,879)
2027	(15,879)	-	-	-	1,730	38.38	66,414	50,535	173	50,708
2028	50,708	91,485	119,367	-	1,730	39.53	68,406	(252)	252	0
Total		718,200	778,390	-	17,304		601,027		(16,481)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Administration Studies - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$0.36	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	61,214	70,470	70,470	-	46,280	0.358	16,556	7,300	343	7,643
2020	7,643	48,600	50,058	-	46,280	0.368	17,053	(25,362)	(266)	(25,628)
2021	(25,628)	-	-	-	46,280	0.380	17,564	(8,064)	(505)	(8,569)
2022	(8,569)	35,100	38,355	-	46,280	0.391	18,091	(28,832)	(561)	(29,393)
2023	(29,393)	43,740	49,230	-	46,280	0.403	18,634	(59,989)	(1,341)	(61,330)
2024	(61,330)	-	-	-	46,280	0.415	19,193	(42,137)	(1,552)	(43,689)
2025	(43,689)	-	-	-	46,280	0.427	19,769	(23,920)	(1,014)	(24,934)
2026	(24,934)	-	-	-	46,280	0.440	20,362	(4,572)	(443)	(5,014)
2027	(5,014)	-	-	-	46,280	0.453	20,973	15,958	55	16,013
2028	16,013	28,890	37,695	-	46,280	0.467	21,602	(80)	80	(0)
Total		226,800	245,807	-	462,800		189,798		(5,205)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Ambulance - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$97.21	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	238,471	283,677	283,677	181,185	1,730	97.21	168,208	(58,182)	901	(57,281)
2020	(57,281)	87,095	89,708	176,234	1,730	100.12	173,254	(149,969)	(3,109)	(153,077)
2021	(153,077)	87,095	92,399	171,116	1,730	103.13	178,452	(238,141)	(5,868)	(244,010)
2022	(244,010)	87,095	95,171	166,054	1,730	106.22	183,805	(321,430)	(8,482)	(329,911)
2023	(329,911)	87,095	98,026	161,006	1,730	109.41	189,319	(399,624)	(10,943)	(410,567)
2024	(410,567)	87,095	100,967	-	1,730	112.69	194,999	(316,536)	(10,907)	(327,442)
2025	(327,442)	87,095	103,996	-	1,730	116.07	200,849	(230,590)	(8,370)	(238,960)
2026	(238,960)	87,095	107,116	-	1,730	119.55	206,874	(139,202)	(5,672)	(144,874)
2027	(144,874)	110,180	139,573	-	1,730	123.14	213,081	(71,367)	(3,244)	(74,610)
2028	(74,610)	110,180	143,760	-	1,730	126.83	219,473	1,103	(1,103)	0
Total		1,113,704	1,254,395	855,595	17,304		1,928,314		(56,796)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Ambulance - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$1.15	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	75,307	89,582	89,582	57,216	46,280	1.148	53,118	(18,373)	285	(18,089)
2020	(18,089)	27,504	28,329	55,653	46,280	1.182	54,712	(47,359)	(982)	(48,340)
2021	(48,340)	27,504	29,179	54,037	46,280	1.218	56,353	(75,202)	(1,853)	(77,056)
2022	(77,056)	27,504	30,054	52,438	46,280	1.254	58,044	(101,504)	(2,678)	(104,183)
2023	(104,183)	27,504	30,956	50,844	46,280	1.292	59,785	(126,197)	(3,456)	(129,653)
2024	(129,653)	27,504	31,884	-	46,280	1.331	61,579	(99,959)	(3,444)	(103,403)
2025	(103,403)	27,504	32,841	-	46,280	1.370	63,426	(72,818)	(2,643)	(75,461)
2026	(75,461)	27,504	33,826	-	46,280	1.412	65,329	(43,958)	(1,791)	(45,750)
2027	(45,750)	34,794	44,076	-	46,280	1.454	67,289	(22,537)	(1,024)	(23,561)
2028	(23,561)	34,794	45,398	-	46,280	1.498	69,307	348	(348)	(0)
Total		351,696	396,125	270,188	462,800		608,941		(17,936)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Waste Diversion - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$9.24	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019		75,681	75,681		1,730	9.24	15,987	(59,694)	(895)	(60,589)
2020	(60,589)	9,355	9,635		1,730	9.52	16,467	(53,758)	(1,715)	(55,473)
2021	(55,473)	9,355	9,924		1,730	9.80	16,961	(48,436)	(1,559)	(49,995)
2022	(49,995)	9,355	10,222		1,730	10.10	17,470	(42,747)	(1,391)	(44,138)
2023	(44,138)	9,355	10,529		1,730	10.40	17,994	(36,673)	(1,212)	(37,885)
2024	(37,885)	9,355	10,845		1,730	10.71	18,534	(30,196)	(1,021)	(31,218)
2025	(31,218)	9,355	11,170		1,730	11.03	19,090	(23,298)	(818)	(24,116)
2026	(24,116)	9,355	11,505		1,730	11.36	19,662	(15,958)	(601)	(16,559)
2027	(16,559)	9,355	11,850		1,730	11.70	20,252	(8,157)	(371)	(8,528)
2028	(8,528)	9,355	12,206		1,730	12.05	20,860	126	(126)	0
Total		159,872	173,566	-	17,304		183,276		(9,709)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Waste Diversion - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$0.15	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019		32,435	32,435		46,280	0.148	6,852	(25,583)	(384)	(25,967)
2020	(25,967)	4,009	4,129		46,280	0.152	7,057	(23,039)	(735)	(23,774)
2021	(23,774)	4,009	4,253		46,280	0.157	7,269	(20,758)	(668)	(21,426)
2022	(21,426)	4,009	4,381		46,280	0.162	7,487	(18,320)	(596)	(18,916)
2023	(18,916)	4,009	4,512		46,280	0.167	7,712	(15,717)	(520)	(16,237)
2024	(16,237)	4,009	4,648		46,280	0.172	7,943	(12,941)	(438)	(13,379)
2025	(13,379)	4,009	4,787		46,280	0.177	8,181	(9,985)	(350)	(10,335)
2026	(10,335)	4,009	4,931		46,280	0.182	8,427	(6,839)	(258)	(7,097)
2027	(7,097)	4,009	5,079		46,280	0.188	8,679	(3,496)	(159)	(3,655)
2028	(3,655)	4,009	5,231		46,280	0.193	8,940	54	(54)	0
Total		68,517	74,386	-	462,800		78,547		(4,161)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Woodstock Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$553.62	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	168,149	1,912,301	1,912,301		868	553.62	480,322	(1,263,830)	(16,435)	(1,280,265)
2020	(1,280,265)	2,106,387	2,169,578		868	570.23	494,732	(2,955,112)	(63,531)	(3,018,642)
2021	(3,018,642)	388,570	412,234		868	587.34	509,574	(2,921,303)	(89,099)	(3,010,402)
2022	(3,010,402)	52,187	57,026		868	604.96	524,861	(2,542,567)	(83,295)	(2,625,862)
2023	(2,625,862)	66,962	75,367		868	623.11	540,607	(2,160,622)	(71,797)	(2,232,419)
2024	(2,232,419)	14,775	17,129		868	641.80	556,825	(1,692,723)	(58,877)	(1,751,600)
2025	(1,751,600)	14,775	17,643		868	661.05	573,530	(1,195,713)	(44,210)	(1,239,922)
2026	(1,239,922)	14,775	18,172		868	680.88	590,736	(667,358)	(28,609)	(695,968)
2027	(695,968)	44,326	56,151		868	701.31	608,458	(143,661)	(12,594)	(156,255)
2028	(156,255)	358,796	468,147		868	722.35	626,711	2,309	(2,309)	0
Total		4,973,856	5,203,748	-	8,676		5,506,355		(470,756)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Woodstock Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$6.70	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	68,681	781,081	781,081		30,140	6.51	196,188	(516,212)	(6,713)	(522,925)
2020	(522,925)	860,355	886,166		30,140	6.704	202,074	(1,207,017)	(25,949)	(1,232,967)
2021	(1,232,967)	158,712	168,377		30,140	6.906	208,136	(1,193,208)	(36,393)	(1,229,601)
2022	(1,229,601)	21,316	23,292		30,140	7.113	214,380	(1,038,513)	(34,022)	(1,072,535)
2023	(1,072,535)	27,351	30,784		30,140	7.326	220,811	(882,507)	(29,326)	(911,833)
2024	(911,833)	6,035	6,996		30,140	7.546	227,436	(691,394)	(24,048)	(715,442)
2025	(715,442)	6,035	7,206		30,140	7.772	234,259	(488,390)	(18,057)	(506,447)
2026	(506,447)	6,035	7,422		30,140	8.006	241,286	(272,583)	(11,685)	(284,268)
2027	(284,268)	18,105	22,935		30,140	8.246	248,525	(58,678)	(5,144)	(63,823)
2028	(63,823)	146,550	191,215		30,140	8.493	255,981	943	(943)	(0)
Total		2,031,575	2,125,475	-	301,400		2,249,075		(192,281)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Woodstock Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$997.65	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	324,381	1,505,640	1,505,640		868	997.65	865,559	(315,699)	43	(315,656)
2020	(315,656)	2,632,001	2,710,961		868	1,027.58	891,526	(2,135,091)	(36,761)	(2,171,852)
2021	(2,171,852)	956,722	1,014,986		868	1,058.40	918,272	(2,268,566)	(66,606)	(2,335,173)
2022	(2,335,173)	986,273	1,077,727		868	1,090.16	945,820	(2,467,080)	(72,034)	(2,539,113)
2023	(2,539,113)	1,001,048	1,126,688		868	1,122.86	974,195	(2,691,607)	(78,461)	(2,770,068)
2024	(2,770,068)	929,336	1,077,355		868	1,156.55	1,003,420	(2,844,003)	(84,211)	(2,928,214)
2025	(2,928,214)	929,336	1,109,676		868	1,191.24	1,033,523	(3,004,367)	(88,989)	(3,093,356)
2026	(3,093,356)	-	-		868	1,226.98	1,064,529	(2,028,827)	(76,833)	(2,105,660)
2027	(2,105,660)	29,551	37,434		868	1,263.79	1,096,465	(1,046,629)	(47,284)	(1,093,914)
2028	(1,093,914)	14,775	19,279		868	1,301.70	1,129,358	16,166	(16,166)	(0)
Total		8,984,682	9,679,746	-	8,676		9,922,666		(567,302)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Woodstock Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$11.73	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	132,494	614,980	614,980		30,140	11.73	353,538	(128,948)	18	(128,930)
2020	(128,930)	1,075,043	1,107,294		30,140	12.082	364,144	(872,079)	(15,015)	(887,094)
2021	(887,094)	390,774	414,572		30,140	12.444	375,069	(926,598)	(27,205)	(953,803)
2022	(953,803)	402,844	440,198		30,140	12.818	386,321	(1,007,680)	(29,422)	(1,037,103)
2023	(1,037,103)	408,879	460,197		30,140	13.202	397,910	(1,099,389)	(32,047)	(1,131,436)
2024	(1,131,436)	379,588	440,047		30,140	13.598	409,848	(1,161,635)	(34,396)	(1,196,031)
2025	(1,196,031)	379,588	453,248		30,140	14.006	422,143	(1,227,136)	(36,348)	(1,263,483)
2026	(1,263,483)	-	-		30,140	14.426	434,807	(828,676)	(31,382)	(860,058)
2027	(860,058)	12,070	15,290		30,140	14.859	447,852	(427,497)	(19,313)	(446,810)
2028	(446,810)	6,035	7,874		30,140	15.305	461,287	6,603	(6,603)	0
Total		3,669,799	3,953,699	-	301,400		4,052,920		(231,715)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tillsonburg Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$507.71	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(599,874)	139,887	139,887		229	507.71	116,468	(623,293)	(18,348)	(641,641)
2020	(641,641)	118,242	121,789		229	522.94	119,962	(643,468)	(19,277)	(662,745)
2021	(662,745)	118,242	125,443		229	538.63	123,561	(664,627)	(19,911)	(684,538)
2022	(684,538)	126,826	138,586		229	554.78	127,268	(695,856)	(20,706)	(716,562)
2023	(716,562)	18,408	20,718		229	571.43	131,086	(606,194)	(19,841)	(626,036)
2024	(626,036)	4,292	4,975		229	588.57	135,018	(495,993)	(16,830)	(512,823)
2025	(512,823)	4,292	5,125		229	606.23	139,069	(378,879)	(13,376)	(392,255)
2026	(392,255)	4,292	5,278		229	624.42	143,241	(254,292)	(9,698)	(263,991)
2027	(263,991)	12,876	16,311		229	643.15	147,538	(132,763)	(5,951)	(138,714)
2028	(138,714)	8,584	11,200		229	662.44	151,964	2,050	(2,050)	0
Total		555,940	589,313	-	2,294		1,335,174		(145,987)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tillsonburg Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$7.25	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(169,195)	39,455	39,455		4,530	7.25	32,850	(175,801)	(5,175)	(180,976)
2020	(180,976)	33,350	34,351		4,530	7.469	33,835	(181,491)	(5,437)	(186,928)
2021	(186,928)	33,350	35,381		4,530	7.693	34,850	(187,459)	(5,616)	(193,075)
2022	(193,075)	35,771	39,088		4,530	7.924	35,896	(196,267)	(5,840)	(202,107)
2023	(202,107)	5,192	5,844		4,530	8.162	36,973	(170,978)	(5,596)	(176,574)
2024	(176,574)	1,211	1,403		4,530	8.407	38,082	(139,895)	(4,747)	(144,642)
2025	(144,642)	1,211	1,445		4,530	8.659	39,225	(106,863)	(3,773)	(110,636)
2026	(110,636)	1,211	1,489		4,530	8.919	40,401	(71,724)	(2,735)	(74,459)
2027	(74,459)	3,632	4,600		4,530	9.186	41,613	(37,446)	(1,679)	(39,125)
2028	(39,125)	2,421	3,159		4,530	9.462	42,862	578	(578)	(0)
Total		156,804	166,216	-	45,300		376,588		(41,176)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tillsonburg Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$1,529.72	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	3,958,775	1,839,232	1,839,232		229	1,529.72	350,917	2,470,459	32,146	2,502,606
2020	2,502,606	749,260	771,738		229	1,575.61	361,444	2,092,312	22,975	2,115,287
2021	2,115,287	749,260	794,890		229	1,622.88	372,288	1,692,684	19,040	1,711,724
2022	1,711,724	757,844	828,117		229	1,671.56	383,456	1,267,064	14,894	1,281,958
2023	1,281,958	762,136	857,791		229	1,721.71	394,960	819,127	10,505	829,632
2024	829,632	-	-		229	1,773.36	406,809	1,236,441	10,330	1,246,771
2025	1,246,771	-	-		229	1,826.56	419,013	1,665,785	14,563	1,680,347
2026	1,680,347	-	-		229	1,881.36	431,583	2,111,931	18,961	2,130,892
2027	2,130,892	8,584	10,874		229	1,937.80	444,531	2,564,549	23,477	2,588,027
2028	2,588,027	2,344,292	3,058,769		229	1,995.93	457,867	(12,876)	12,876	0
Total		7,210,608	8,161,410	-	2,294		4,022,868		179,767	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tillsonburg Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$21.85	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	1,116,578	518,758	518,758		4,530	21.85	98,977	696,796	9,067	705,863
2020	705,863	211,330	217,670		4,530	22.505	101,946	590,139	6,480	596,619
2021	596,619	211,330	224,200		4,530	23.180	105,004	477,424	5,370	482,794
2022	482,794	213,751	233,571		4,530	23.875	108,154	357,377	4,201	361,578
2023	361,578	214,961	241,941		4,530	24.591	111,399	231,036	2,963	233,999
2024	233,999	-	-		4,530	25.329	114,741	348,740	2,914	351,653
2025	351,653	-	-		4,530	26.089	118,183	469,837	4,107	473,944
2026	473,944	-	-		4,530	26.872	121,729	595,673	5,348	601,021
2027	601,021	2,421	3,067		4,530	27.678	125,381	723,334	6,622	729,956
2028	729,956	661,211	862,730		4,530	28.508	129,142	(3,632)	3,632	0
Total		2,033,761	2,301,936	-	45,300		1,134,655		50,704	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Ingersoll Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$444.31	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(842,498)	5,011	5,011		209	444.31	92,683	(754,825)	(23,960)	(778,785)
2020	(778,785)	5,011	5,161		209	457.64	95,464	(688,482)	(22,009)	(710,491)
2021	(710,491)	5,011	5,316		209	471.37	98,328	(617,479)	(19,920)	(637,398)
2022	(637,398)	12,216	13,348		209	485.51	101,278	(549,469)	(17,803)	(567,272)
2023	(567,272)	15,818	17,803		209	500.08	104,316	(480,759)	(15,720)	(496,480)
2024	(496,480)	3,603	4,176		209	515.08	107,446	(393,211)	(13,345)	(406,556)
2025	(406,556)	3,603	4,302		209	530.53	110,669	(300,189)	(10,601)	(310,790)
2026	(310,790)	3,603	4,431		209	546.45	113,989	(201,232)	(7,680)	(208,912)
2027	(208,912)	10,808	13,691		209	562.84	117,409	(105,194)	(4,712)	(109,906)
2028	(109,906)	7,205	9,401		209	579.73	120,931	1,624	(1,624)	(0)
Total		71,886	82,639	-	2,086		1,062,512		(137,375)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Ingersoll Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$4.52	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(327,638)	1,949	1,949		7,970	4.52	36,044	(293,543)	(9,318)	(302,861)
2020	(302,861)	1,949	2,007		7,970	4.658	37,125	(267,743)	(8,559)	(276,302)
2021	(276,302)	1,949	2,067		7,970	4.798	38,239	(240,131)	(7,746)	(247,877)
2022	(247,877)	4,751	5,191		7,970	4.942	39,386	(213,682)	(6,923)	(220,606)
2023	(220,606)	6,152	6,924		7,970	5.090	40,567	(186,962)	(6,114)	(193,075)
2024	(193,075)	1,401	1,624		7,970	5.243	41,784	(152,915)	(5,190)	(158,105)
2025	(158,105)	1,401	1,673		7,970	5.400	43,038	(116,740)	(4,123)	(120,863)
2026	(120,863)	1,401	1,723		7,970	5.562	44,329	(78,257)	(2,987)	(81,244)
2027	(81,244)	4,203	5,324		7,970	5.729	45,659	(40,909)	(1,832)	(42,741)
2028	(42,741)	2,802	3,656		7,970	5.901	47,029	632	(632)	(0)
Total		27,956	32,138	-	79,700		413,199		(53,423)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Ingersoll Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$1,767.13	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(1,401,343)	1,408	1,408	253,619	209	1,767.13	368,624	(1,287,747)	(40,336)	(1,328,083)
2020	(1,328,083)	1,408	1,450	253,619	209	1,820.15	379,683	(1,203,470)	(37,973)	(1,241,443)
2021	(1,241,443)	1,408	1,494	253,619	209	1,874.75	391,073	(1,105,483)	(35,204)	(1,140,687)
2022	(1,140,687)	8,613	9,412	253,619	209	1,930.99	402,805	(1,000,913)	(32,124)	(1,033,037)
2023	(1,033,037)	12,216	13,749	253,619	209	1,988.92	414,890	(885,515)	(28,778)	(914,293)
2024	(914,293)	-	-	253,619	209	2,048.59	427,336	(740,576)	(24,823)	(765,399)
2025	(765,399)	-	-	253,619	209	2,110.05	440,156	(578,862)	(20,164)	(599,026)
2026	(599,026)	-	-	253,619	209	2,173.35	453,361	(399,285)	(14,975)	(414,259)
2027	(414,259)	7,205	9,127	253,619	209	2,238.55	466,962	(210,044)	(9,365)	(219,408)
2028	(219,408)	3,603	4,700	253,619	209	2,305.71	480,971	3,242	(3,242)	(0)
Total		35,860	41,340	2,536,194	2,086		4,225,862		(246,984)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Ingersoll Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$17.99	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(544,967)	548	548	98,630	7,970	17.99	143,354	(500,790)	(15,686)	(516,477)
2020	(516,477)	548	564	98,630	7,970	18.526	147,654	(468,016)	(14,767)	(482,783)
2021	(482,783)	548	581	98,630	7,970	19.082	152,084	(429,910)	(13,690)	(443,600)
2022	(443,600)	3,350	3,660	98,630	7,970	19.655	156,647	(389,244)	(12,493)	(401,736)
2023	(401,736)	4,751	5,347	98,630	7,970	20.244	161,346	(344,367)	(11,192)	(355,559)
2024	(355,559)	-	-	98,630	7,970	20.851	166,186	(288,002)	(9,653)	(297,655)
2025	(297,655)	-	-	98,630	7,970	21.477	171,172	(225,113)	(7,842)	(232,955)
2026	(232,955)	-	-	98,630	7,970	22.121	176,307	(155,277)	(5,823)	(161,101)
2027	(161,101)	2,802	3,549	98,630	7,970	22.785	181,596	(81,684)	(3,642)	(85,326)
2028	(85,326)	1,401	1,828	98,630	7,970	23.469	187,044	1,261	(1,261)	0
Total		13,946	16,077	986,298	79,700		1,643,391		(96,050)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Plattsville Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$1,763.87	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(568,038)	1,008	1,008		35	1,763.87	60,853	(508,193)	(16,143)	(524,337)
2020	(524,337)	2,915	3,002		35	1,816.78	62,679	(464,660)	(14,835)	(479,495)
2021	(479,495)	2,915	3,093		35	1,871.29	64,559	(418,028)	(13,463)	(431,491)
2022	(431,491)	4,438	4,849		35	1,927.42	66,496	(369,844)	(12,020)	(381,864)
2023	(381,864)	5,199	5,852		35	1,985.25	68,491	(319,225)	(10,516)	(329,741)
2024	(329,741)	2,668	3,093		35	2,044.80	70,546	(262,289)	(8,880)	(271,169)
2025	(271,169)	2,668	3,186		35	2,106.15	72,662	(201,693)	(7,093)	(208,786)
2026	(208,786)	2,668	3,282		35	2,169.33	74,842	(137,226)	(5,190)	(142,416)
2027	(142,416)	4,191	5,309		35	2,234.41	77,087	(70,638)	(3,196)	(73,834)
2028	(73,834)	3,430	4,475		35	2,301.45	79,400	1,091	(1,091)	(0)
Total		32,101	37,149	-	345		697,616		(92,428)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Plattsville Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$25.20	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(49,395)	88	88		210	25.20	5,292	(44,191)	(1,404)	(45,594)
2020	(45,594)	253	261		210	25.954	5,450	(40,405)	(1,290)	(41,695)
2021	(41,695)	253	269		210	26.733	5,614	(36,350)	(1,171)	(37,521)
2022	(37,521)	386	422		210	27.535	5,782	(32,160)	(1,045)	(33,206)
2023	(33,206)	452	509		210	28.361	5,956	(27,759)	(914)	(28,673)
2024	(28,673)	232	269		210	29.211	6,134	(22,808)	(772)	(23,580)
2025	(23,580)	232	277		210	30.088	6,318	(17,539)	(617)	(18,155)
2026	(18,155)	232	285		210	30.990	6,508	(11,933)	(451)	(12,384)
2027	(12,384)	364	462		210	31.920	6,703	(6,142)	(278)	(6,420)
2028	(6,420)	298	389		210	32.878	6,904	95	(95)	(0)
Total		2,791	3,230	-	2,100		60,662		(8,037)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Plattsville Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$4,584.82	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(1,272,575)	247	247	50,730	35	4,584.82	158,176	(1,165,376)	(36,569)	(1,201,945)
2020	(1,201,945)	247	254	50,730	35	4,722.37	162,922	(1,090,007)	(34,379)	(1,124,386)
2021	(1,124,386)	247	262	50,730	35	4,864.04	167,809	(1,007,569)	(31,979)	(1,039,548)
2022	(1,039,548)	1,769	1,933	50,730	35	5,009.96	172,844	(919,368)	(29,384)	(948,752)
2023	(948,752)	2,531	2,848	50,730	35	5,160.26	178,029	(824,301)	(26,596)	(850,897)
2024	(850,897)	-	-	50,730	35	5,315.07	183,370	(718,257)	(23,537)	(741,794)
2025	(741,794)	-	-	-	35	5,474.52	188,871	(552,923)	(19,421)	(572,344)
2026	(572,344)	-	-	-	35	5,638.76	194,537	(377,807)	(14,252)	(392,059)
2027	(392,059)	1,523	1,929	-	35	5,807.92	200,373	(193,615)	(8,785)	(202,400)
2028	(202,400)	761	993	-	35	5,982.16	206,384	2,991	(2,991)	(0)
Total		7,324	8,466	304,380	345		1,813,316		(227,894)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Plattsville Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$65.50	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(110,659)	21	21	4,411	210	65.50	13,754	(101,337)	(3,180)	(104,517)
2020	(104,517)	21	22	4,411	210	67.462	14,167	(94,783)	(2,990)	(97,773)
2021	(97,773)	21	23	4,411	210	69.486	14,592	(87,615)	(2,781)	(90,395)
2022	(90,395)	154	168	4,411	210	71.571	15,030	(79,945)	(2,555)	(82,500)
2023	(82,500)	220	248	4,411	210	73.718	15,481	(71,678)	(2,313)	(73,991)
2024	(73,991)	-	-	4,411	210	75.930	15,945	(62,457)	(2,047)	(64,504)
2025	(64,504)	-	-	-	210	78.207	16,424	(48,080)	(1,689)	(49,769)
2026	(49,769)	-	-	-	210	80.554	16,916	(32,853)	(1,239)	(34,092)
2027	(34,092)	132	168	-	210	82.970	17,424	(16,836)	(764)	(17,600)
2028	(17,600)	66	86	-	210	85.459	17,946	260	(260)	0
Total		637	736	26,468	2,100		157,680		(19,817)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Drumbo Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$0.00	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	20,315	582	582		19	-	-	19,733	200	19,933
2020	19,933	1,684	1,734		19	-	-	18,198	191	18,389
2021	18,389	1,684	1,786		19	-	-	16,603	175	16,778
2022	16,778	2,563	2,801		19	-	-	13,976	154	14,130
2023	14,130	3,003	3,380		19	-	-	10,750	124	10,874
2024	10,874	1,541	1,787		19	-	-	9,087	100	9,187
2025	9,187	1,541	1,841		19	-	-	7,347	83	7,429
2026	7,429	1,541	1,896		19	-	-	5,534	65	5,598
2027	5,598	2,421	3,067		19	-	-	2,532	41	2,572
2028	2,572	1,981	2,585		19	-	-	(13)	13	0
Total		18,543	21,460	-	193				1,145	

Note: Numbers may not add due to rounding
\$68,737 Drumbo Water Reserve Fund allocated to Drumbo Wastewater

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Drumbo Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$0.00	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	1,069	31	31		130	-	-	1,039	11	1,049
2020	1,049	89	91		130	-	-	958	10	968
2021	968	89	94		130	-	-	874	9	883
2022	883	135	147		130	-	-	736	8	744
2023	744	158	178		130	-	-	566	7	572
2024	572	81	94		130	-	-	478	5	484
2025	484	81	97		130	-	-	387	4	391
2026	391	81	100		130	-	-	291	3	295
2027	295	127	161		130	-	-	133	2	135
2028	135	104	136		130	-	-	(1)	1	0
Total		976	1,129	-	1,300				60	

Note: Numbers may not add due to rounding
\$68,737 Drumbo Water Reserve Fund allocated to Drumbo Wastewater



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Drumbo Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$1,308.31	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	438,609	344,294	344,294		19	1,308.31	25,250	119,565	2,791	122,356
2020	122,356	344,294	354,623		19	1,347.56	26,008	(206,260)	(1,259)	(207,518)
2021	(207,518)	142	151		19	1,387.98	26,788	(180,881)	(5,826)	(186,707)
2022	(186,707)	1,022	1,117		19	1,429.62	27,592	(160,232)	(5,204)	(165,437)
2023	(165,437)	1,242	1,398		19	1,472.51	28,419	(138,415)	(4,558)	(142,973)
2024	(142,973)	-	-		19	1,516.69	29,272	(113,701)	(3,850)	(117,551)
2025	(117,551)	-	-		19	1,562.19	30,150	(87,401)	(3,074)	(90,475)
2026	(90,475)	-	-		19	1,609.05	31,055	(59,420)	(2,248)	(61,669)
2027	(61,669)	880	1,114		19	1,657.32	31,986	(30,796)	(1,387)	(32,183)
2028	(32,183)	220	287		19	1,707.04	32,946	476	(476)	(0)
Total		692,095	702,985	-	193		289,466		(25,091)	

Note: Numbers may not add due to rounding
\$68,737 Drumbo Wastewater Reserve Fund allocated from Drumbo Water

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Drumbo Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$10.22	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	23,085	18,121	18,121		130	10.22	1,329	6,293	147	6,440
2020	6,440	18,121	18,664		130	10.529	1,369	(10,856)	(66)	(10,922)
2021	(10,922)	7	8		130	10.845	1,410	(9,520)	(307)	(9,827)
2022	(9,827)	54	59		130	11.171	1,452	(8,433)	(274)	(8,707)
2023	(8,707)	65	74		130	11.506	1,496	(7,285)	(240)	(7,525)
2024	(7,525)	-	-		130	11.851	1,541	(5,984)	(203)	(6,187)
2025	(6,187)	-	-		130	12.207	1,587	(4,600)	(162)	(4,762)
2026	(4,762)	-	-		130	12.573	1,634	(3,127)	(118)	(3,246)
2027	(3,246)	46	59		130	12.950	1,683	(1,621)	(73)	(1,694)
2028	(1,694)	12	15		130	13.338	1,734	25	(25)	(0)
Total		36,426	36,999	-	1,300		15,235		(1,321)	

Note: Numbers may not add due to rounding
\$68,737 Drumbo Wastewater Reserve Fund allocated from Drumbo Water



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tavistock Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$385.85	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	510,504	244,024	244,024		73	385.85	28,283	294,763	4,026	298,789
2020	298,789	247,707	255,139		73	397.42	29,131	72,781	1,858	74,639
2021	74,639	247,707	262,793		73	409.35	30,005	(158,149)	(1,253)	(159,401)
2022	(159,401)	8,802	9,618		73	421.63	30,905	(138,114)	(4,463)	(142,577)
2023	(142,577)	10,349	11,648		73	434.27	31,832	(122,392)	(3,975)	(126,367)
2024	(126,367)	5,231	6,064		73	447.30	32,787	(99,644)	(3,390)	(103,034)
2025	(103,034)	5,231	6,246		73	460.72	33,771	(75,509)	(2,678)	(78,187)
2026	(78,187)	5,231	6,434		73	474.54	34,784	(49,837)	(1,920)	(51,757)
2027	(51,757)	8,325	10,546		73	488.78	35,828	(26,476)	(1,174)	(27,650)
2028	(27,650)	6,778	8,844		73	503.44	36,902	409	(409)	(0)
Total		789,386	821,356	-	733		324,228		(13,377)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tavistock Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$4.15	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	69,614	33,276	33,276		930	4.15	3,857	40,195	549	40,744
2020	40,744	33,778	34,792		930	4.271	3,972	9,925	253	10,178
2021	10,178	33,778	35,835		930	4.400	4,092	(21,566)	(171)	(21,737)
2022	(21,737)	1,200	1,312		930	4.532	4,214	(18,834)	(609)	(19,442)
2023	(19,442)	1,411	1,588		930	4.667	4,341	(16,690)	(542)	(17,232)
2024	(17,232)	713	827		930	4.808	4,471	(13,588)	(462)	(14,050)
2025	(14,050)	713	852		930	4.952	4,605	(10,297)	(365)	(10,662)
2026	(10,662)	713	877		930	5.100	4,743	(6,796)	(262)	(7,058)
2027	(7,058)	1,135	1,438		930	5.253	4,886	(3,610)	(160)	(3,770)
2028	(3,770)	924	1,206		930	5.411	5,032	56	(56)	0
Total		107,644	112,003	-	9,300		44,213		(1,824)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tavistock Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$3,459.81	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(1,161,767)	476	476	174,083	73	3,459.81	253,604	(1,082,723)	(33,667)	(1,116,390)
2020	(1,116,390)	476	491	173,435	73	3,563.60	261,212	(1,029,104)	(32,182)	(1,061,286)
2021	(1,061,286)	476	505	172,735	73	3,670.51	269,048	(965,478)	(30,401)	(995,879)
2022	(995,879)	3,571	3,902	172,060	73	3,780.62	277,120	(894,722)	(28,359)	(923,081)
2023	(923,081)	5,118	5,760	171,386	73	3,894.04	285,433	(814,794)	(26,068)	(840,862)
2024	(840,862)	-	-	170,730	73	4,010.86	293,996	(717,596)	(23,377)	(740,973)
2025	(740,973)	-	-	170,037	73	4,131.19	302,816	(608,195)	(20,238)	(628,432)
2026	(628,432)	-	-	169,363	73	4,255.12	311,901	(485,895)	(16,715)	(502,610)
2027	(502,610)	3,094	3,920	21,578	73	4,382.78	321,258	(206,850)	(10,642)	(217,492)
2028	(217,492)	1,547	2,019	108,171	73	4,514.26	330,895	3,214	(3,214)	(0)
Total		14,760	17,074	1,503,579	733		2,907,283		(224,864)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Tavistock Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$37.19	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(158,423)	65	65	23,739	930	37.19	34,582	(147,644)	(4,591)	(152,235)
2020	(152,235)	65	67	23,650	930	38.301	35,620	(140,332)	(4,389)	(144,721)
2021	(144,721)	65	69	23,555	930	39.450	36,688	(131,656)	(4,146)	(135,802)
2022	(135,802)	487	532	23,463	930	40.633	37,789	(122,008)	(3,867)	(125,875)
2023	(125,875)	698	786	23,371	930	41.852	38,923	(111,108)	(3,555)	(114,663)
2024	(114,663)	-	-	23,281	930	43.108	40,090	(97,854)	(3,188)	(101,042)
2025	(101,042)	-	-	23,187	930	44.401	41,293	(82,936)	(2,760)	(85,695)
2026	(85,695)	-	-	23,095	930	45.733	42,532	(66,258)	(2,279)	(68,538)
2027	(68,538)	422	535	2,942	930	47.105	43,808	(28,207)	(1,451)	(29,658)
2028	(29,658)	211	275	14,751	930	48.518	45,122	438	(438)	(0)
Total		2,013	2,328	205,033	9,300		396,448		(30,663)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Norwich Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$534.11	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(273,311)	1,456	1,456		59	534.11	31,672	(243,095)	(7,746)	(250,841)
2020	(250,841)	3,255	3,353		59	550.13	32,623	(221,571)	(7,086)	(228,657)
2021	(228,657)	3,255	3,453		59	566.63	33,601	(198,509)	(6,407)	(204,916)
2022	(204,916)	5,702	6,230		59	583.63	34,609	(176,537)	(5,722)	(182,259)
2023	(182,259)	6,925	7,794		59	601.14	35,648	(154,406)	(5,050)	(159,456)
2024	(159,456)	3,022	3,504		59	619.17	36,717	(126,242)	(4,285)	(130,528)
2025	(130,528)	3,022	3,609		59	637.75	37,819	(96,318)	(3,403)	(99,721)
2026	(99,721)	3,022	3,717		59	656.88	38,953	(64,485)	(2,463)	(66,948)
2027	(66,948)	5,469	6,928		59	676.59	40,122	(33,754)	(1,511)	(35,265)
2028	(35,265)	4,246	5,540		59	696.89	41,325	521	(521)	(0)
Total		39,374	45,583	-	593		363,089		(44,194)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Norwich Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$5.79	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(44,493)	237	237		890	5.79	5,156	(39,574)	(1,261)	(40,835)
2020	(40,835)	530	546		890	5.967	5,311	(36,070)	(1,154)	(37,223)
2021	(37,223)	530	562		890	6.146	5,470	(32,315)	(1,043)	(33,358)
2022	(33,358)	928	1,014		890	6.330	5,634	(28,739)	(931)	(29,670)
2023	(29,670)	1,127	1,269		890	6.520	5,803	(25,136)	(822)	(25,958)
2024	(25,958)	492	570		890	6.716	5,977	(20,551)	(698)	(21,249)
2025	(21,249)	492	587		890	6.917	6,157	(15,680)	(554)	(16,234)
2026	(16,234)	492	605		890	7.125	6,341	(10,498)	(401)	(10,899)
2027	(10,899)	890	1,128		890	7.339	6,531	(5,495)	(246)	(5,741)
2028	(5,741)	691	902		890	7.559	6,727	85	(85)	0
Total		6,410	7,421	-	8,900		59,108		(7,194)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Norwich Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$2,521.35	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	1,642,992	233	233		59	2,521.35	149,516	1,792,275	17,176	1,809,452
2020	1,809,452	767,609	790,637		59	2,596.99	154,001	1,172,816	14,911	1,187,727
2021	1,187,727	767,609	814,357		59	2,674.90	158,621	531,992	8,599	540,590
2022	540,590	770,056	841,461		59	2,755.14	163,380	(137,490)	2,015	(135,475)
2023	(135,475)	771,279	868,081		59	2,837.80	168,281	(835,275)	(14,561)	(849,836)
2024	(849,836)	-	-		59	2,922.93	173,330	(676,506)	(22,895)	(699,401)
2025	(699,401)	-	-		59	3,010.62	178,530	(520,871)	(18,304)	(539,175)
2026	(539,175)	-	-		59	3,100.94	183,886	(355,290)	(13,417)	(368,707)
2027	(368,707)	2,446	3,099		59	3,193.97	189,402	(182,404)	(8,267)	(190,670)
2028	(190,670)	1,223	1,596		59	3,289.79	195,084	2,818	(2,818)	(0)
Total		3,080,455	3,319,464	-	593		1,714,032		(37,560)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Norwich Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$27.35	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	267,464	38	38		890	27.35	24,340	291,766	2,796	294,562
2020	294,562	124,960	128,708		890	28.169	25,070	190,923	2,427	193,351
2021	193,351	124,960	132,570		890	29.014	25,822	86,603	1,400	88,003
2022	88,003	125,358	136,982		890	29.884	26,597	(22,382)	328	(22,054)
2023	(22,054)	125,557	141,316		890	30.781	27,395	(135,975)	(2,370)	(138,345)
2024	(138,345)	-	-		890	31.704	28,216	(110,129)	(3,727)	(113,856)
2025	(113,856)	-	-		890	32.655	29,063	(84,793)	(2,980)	(87,773)
2026	(87,773)	-	-		890	33.635	29,935	(57,838)	(2,184)	(60,022)
2027	(60,022)	398	505		890	34.644	30,833	(29,694)	(1,346)	(31,039)
2028	(31,039)	199	260		890	35.683	31,758	459	(459)	(0)
Total		501,469	540,378	-	8,900		279,028		(6,114)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Thamesford Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$2,000.73	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(520,251)	186,611	186,611		37	2,000.73	74,027	(632,835)	(17,296)	(650,131)
2020	(650,131)	2,230	2,297		37	2,060.75	76,248	(576,181)	(18,395)	(594,575)
2021	(594,575)	2,230	2,366		37	2,122.57	78,535	(518,406)	(16,695)	(535,101)
2022	(535,101)	3,845	4,202		37	2,186.25	80,891	(458,412)	(14,903)	(473,315)
2023	(473,315)	4,653	5,237		37	2,251.84	83,318	(395,234)	(13,028)	(408,262)
2024	(408,262)	2,067	2,397		37	2,319.39	85,817	(324,841)	(10,997)	(335,838)
2025	(335,838)	2,067	2,469		37	2,388.97	88,392	(249,914)	(8,786)	(258,701)
2026	(258,701)	2,067	2,543		37	2,460.64	91,044	(170,199)	(6,433)	(176,633)
2027	(176,633)	3,683	4,665		37	2,534.46	93,775	(87,523)	(3,962)	(91,485)
2028	(91,485)	2,875	3,751		37	2,610.49	96,588	1,352	(1,352)	(0)
Total		212,329	216,537	-	370		848,635		(111,847)	

Note: Numbers may not add due to rounding
\$210,971 Thamesford Water Reserve Fund allocated from Thamesford Wastewater

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Thamesford Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$20.34	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	(51,453.42)	18,456	18,456		360	20.34	7,321	(62,588)	(1,711)	(64,299)
2020	(64,299)	221	227		360	20.947	7,541	(56,985)	(1,819)	(58,804)
2021	(58,804)	221	234		360	21.576	7,767	(51,271)	(1,651)	(52,922)
2022	(52,922)	380	416		360	22.223	8,000	(45,337)	(1,474)	(46,811)
2023	(46,811)	460	518		360	22.890	8,240	(39,089)	(1,289)	(40,378)
2024	(40,378)	204	237		360	23.576	8,487	(32,127)	(1,088)	(33,215)
2025	(33,215)	204	244		360	24.284	8,742	(24,717)	(869)	(25,586)
2026	(25,586)	204	251		360	25.012	9,004	(16,833)	(636)	(17,469)
2027	(17,469)	364	461		360	25.762	9,274	(8,656)	(392)	(9,048)
2028	(9,048)	284	371		360	26.535	9,553	134	(134)	0
Total		21,000	21,416	-	3,600		83,931		(11,062)	

Note: Numbers may not add due to rounding
\$210,971 Thamesford Water Reserve Fund allocated from Thamesford Wastewater



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Thamesford Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$0.00	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	7,994	163	163		37	-	-	7,831	79	7,911
2020	7,911	163	168		37	-	-	7,743	78	7,821
2021	7,821	163	173		37	-	-	7,648	77	7,726
2022	7,726	1,778	1,943		37	-	-	5,783	68	5,850
2023	5,850	2,586	2,910		37	-	-	2,940	44	2,984
2024	2,984	-	-		37	-	-	2,984	30	3,014
2025	3,014	-	-		37	-	-	3,014	30	3,044
2026	3,044	-	-		37	-	-	3,044	30	3,074
2027	3,074	1,615	2,046		37	-	-	1,028	21	1,049
2028	1,049	808	1,054		37	-	-	(5)	5	0
Total		7,276	8,457	-	370				462	

Note: Numbers may not add due to rounding
\$210,971 Thamesford Wastewater Reserve Fund allocated to Thamesford Water

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Thamesford Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$0.00	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	791	16	16		360	-	-	775	8	782
2020	782	16	17		360	-	-	766	8	774
2021	774	16	17		360	-	-	756	8	764
2022	764	176	192		360	-	-	572	7	579
2023	579	256	288		360	-	-	291	4	295
2024	295	-	-		360	-	-	295	3	298
2025	298	-	-		360	-	-	298	3	301
2026	301	-	-		360	-	-	301	3	304
2027	304	160	202		360	-	-	102	2	104
2028	104	80	104		360	-	-	(1)	1	(0)
Total		720	836	-	3,600				46	

Note: Numbers may not add due to rounding
\$210,971 Thamesford Wastewater Reserve Fund allocated to Thamesford Water



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Mount Elgin Water - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$1,881.16	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	-	315,345	315,345		34	1,881.16	64,712	(250,633)	(3,759)	(254,393)
2020	(254,393)	316,427	325,920		34	1,937.60	66,653	(513,659)	(11,521)	(525,180)
2021	(525,180)	1,280	1,358		34	1,995.72	68,653	(457,885)	(14,746)	(472,631)
2022	(472,631)	2,732	2,985		34	2,055.60	70,713	(404,903)	(13,163)	(418,066)
2023	(418,066)	3,458	3,892		34	2,117.26	72,834	(349,125)	(11,508)	(360,632)
2024	(360,632)	1,140	1,321		34	2,180.78	75,019	(286,935)	(9,714)	(296,649)
2025	(296,649)	1,140	1,361		34	2,246.21	77,269	(220,740)	(7,761)	(228,501)
2026	(228,501)	1,140	1,402		34	2,313.59	79,588	(150,315)	(5,682)	(155,998)
2027	(155,998)	2,592	3,284		34	2,383.00	81,975	(77,306)	(3,500)	(80,806)
2028	(80,806)	1,866	2,435		34	2,454.49	84,434	1,194	(1,194)	(0)
Total		647,120	659,303	-	344		741,850		(82,547)	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Mount Elgin Water - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$16.65	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	-	43,002	43,002		530	16.65	8,824	(34,177)	(513)	(34,690)
2020	(34,690)	43,149	44,444		530	17.149	9,089	(70,044)	(1,571)	(71,615)
2021	(71,615)	175	185		530	17.664	9,362	(62,439)	(2,011)	(64,450)
2022	(64,450)	373	407		530	18.194	9,643	(55,214)	(1,795)	(57,009)
2023	(57,009)	472	531		530	18.739	9,932	(47,608)	(1,569)	(49,177)
2024	(49,177)	155	180		530	19.302	10,230	(39,127)	(1,325)	(40,452)
2025	(40,452)	155	186		530	19.881	10,537	(30,101)	(1,058)	(31,159)
2026	(31,159)	155	191		530	20.477	10,853	(20,498)	(775)	(21,272)
2027	(21,272)	353	448		530	21.091	11,178	(10,542)	(477)	(11,019)
2028	(11,019)	254	332		530	21.724	11,514	163	(163)	0
Total		88,244	89,905	-	5,300		101,161		(11,256)	

Note: Numbers may not add due to rounding



**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Mount Elgin Wastewater - Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Population Growth	\$19.17	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		Per Capita per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	-	140	140		34	19.17	659	520	3	522
2020	522	140	144		34	19.74	679	1,057	8	1,065
2021	1,065	140	148		34	20.34	700	1,616	13	1,630
2022	1,630	1,592	1,740		34	20.95	721	611	11	622
2023	622	2,318	2,609		34	21.57	742	(1,245)	(9)	(1,255)
2024	(1,255)	-	-		34	22.22	764	(490)	(26)	(516)
2025	(516)	-	-		34	22.89	787	271	(4)	267
2026	267	-	-		34	23.58	811	1,078	7	1,085
2027	1,085	1,452	1,840		34	24.28	835	81	6	87
2028	87	726	947		34	25.01	860	(0)	0	(0)
Total		6,508	7,568	-	344		7,559		9	

Note: Numbers may not add due to rounding

**Oxford County
2019 Development Charges Study
Cash Flow Calculation - Mount Elgin Wastewater - Non-Residential**

Year	D.C. Reserve Fund Opening Balance	Development Related Expenditures	Development Related Expenditures	Development Related Long-Term Debt	Sq. m. of Gross Floor Area	\$0.17	Anticipated Revenues	Annual Surplus/ (Deficit)	1% / 3%	D.C. Reserve Fund Closing Balance after Interest
		Nominal Project Cost	Project Cost Inflated at 3%	Existing Debt Payments		per sq.m. per Year Inflated at (3%) Starting in 2020			D.C. Reserve Fund Interest Earnings/ (Cost)	
2019	-	19	19		530	0.17	90	71	0	71
2020	71	19	20		530	0.175	93	144	1	145
2021	145	19	20		530	0.180	95	220	2	222
2022	222	217	237		530	0.185	98	83	2	85
2023	85	316	356		530	0.191	101	(170)	(1)	(171)
2024	(171)	-	-		530	0.197	104	(67)	(4)	(70)
2025	(70)	-	-		530	0.203	107	37	(1)	36
2026	36	-	-		530	0.209	111	147	1	148
2027	148	198	251		530	0.215	114	11	1	12
2028	12	99	129		530	0.221	117	(0)	0	(0)
Total		887	1,032	-	5,300		1,031		1	

Note: Numbers may not add due to rounding