
MEETING TYPE: Regular Council Meeting
MEETING DATE: December 19, 2023
AUTHOR: Trevor James, CFO, Director of Finance & Administration
DEPARTMENT: Finance & Administration
ITEM TITLE: RFCD 2024-2028 Draft Financial Plan
DESCRIPTION: 2024-2028 Draft Financial Plan

PURPOSE

To create a 2024-2028 Financial Plan that meets the strategic and operational needs of the District.

RECOMMENDATION

THAT the 2024-2028 Financial Plan Bylaw 1220, 2024 be read a first time.

EXECUTIVE SUMMARY

A 1% tax increase translates to approximately \$200,000 in additional revenue for the District and costs the average single-family homeowner (home assessed at approximately \$1,078,000) in Lake Country approximately \$26 annually in municipal, fire and policing taxes.

The 2024 Financial Plan is focused on addressing the following:

- **Enhancing public safety** – investments in policing and fire services to improve public safety.
- **Long-term infrastructure and asset management** – Ensuring long term sustainability of District assets and infrastructure through adequate reserve funding.
- **Keeping up with rising costs of delivering services** – While inflation has softened from historic levels, it continues to remain elevated compared to what has been typical for the District.

While Council can adjust the proposed budget in a multitude of ways, three primary scenarios are being proposed, with Scenario 2 being recommended and included in the draft Financial Plan as attached.

- All three proposed scenarios include a base increase to account for inflationary, contractual, and wage rate increase of \$1,062,259 partially offset by 1% of taxes from assessment growth of \$201,101 for a total base increase of \$861,157, which works out to approximately \$112 annually for the average single family home in the District, or a 4.31% increase.
- In the 2023 financial plan, a 5 year plan was selected by Council to address both the District's shift to covering 90% of the RCMP contract (compared to 70% when the District was below the 15,000 population threshold) as well as going from 18 members to 24 to provide adequate coverage for 24 hour policing, year 2 of this plan represents a \$550,000 increase and moving the requested officers from 18 to 20. Options have also been presented to fund one or both of the new officers from reserves reflecting that there is a timing delay for hiring and that the District is billed based on actual positions filled, not requested and that there is consistently a gap between the two numbers.
- The portion of staffing requests not funded from other sources represents \$343,000.
- There are \$142,250 of initiatives that were one-time funded using COVID-19 Safe Restart Grant funds which require taxation funding to continue.

- There are \$71,000 of other operating supplementals which require taxation to become new ongoing amounts.
- The Parks, Recreation, and Culture Master Plan called for 4 straight years of 1.25% tax increases in order to adequately fund facility renewals. 3 of these increases have occurred, given the length of time since this plan was started and that a 1% tax increase represents additional revenue than when first set out, and that the amount was one time funded through COVID 19 Safe Restart Grant in 2022, only an additional \$150,000 or 0.75% tax increase is required to achieve a funding level for the facilities reserve that is deemed adequate for the Master Plan despite rising costs over the past several years.
- The 25-Year Fire Department Asset Management Plan was adopted by Council at the November 21, 2023 Regular Council Meeting: <https://pub-lakecountry.escribemeetings.com/Meeting.aspx?Id=db3b8cb8-7807-4810-b9be-d9852f83432a&lang=English&Agenda=Agenda&Item=29&Tab=attachments>. As part of this plan, a funding deficit for the Fire Facilities & Equipment Replacement Reserve was identified, a \$200,000 increase funded by taxation is being proposed to address this gap, options are also provided to phase this in over multiple years.

The 3 scenarios being proposed are as follows:

	Scenario 1	Scenario 2*	Scenario 3
Total Property Tax Increase	\$2,518,509	\$2,205,509	\$1,992,509
Tax Increase Annual Approx. Impact on Average Single-Family Home	\$301	\$261	\$233
Tax Increase Monthly Approx. Impact on Average Single-Family Home	\$25	\$22	\$19
% Tax Increase	11.59%	10.02%	8.96%

*Scenario 2 which includes funding one of the two additional RCMP officers from reserves and phasing in the increase to the Fire Facilities & Equipment Replacement Reserve over 2 years is included in the attached Draft Financial Plan Bylaw and would be the version to receive first reading if Council were to approve the recommendation without amendments.

DISCUSSION/ANALYSIS

Proposed Timeline:

December 19, 2023	5 Year Financial Plan 1 st Reading, detailed review of the 2024 Budget and 2024 Capital Plan, and approval of Early Approval Requests
January 23, 2024	Town Hall – Opportunity for the Community to attend in person or online
January & February 2024	Public Input Opportunities
February 13, 2024	Summary of Public Input for Council’s consideration and 2 nd & 3 rd Readings of 5 Year Financial Plan as amended
March 2024	Adoption of the 5 Year Financial Plan

Increasing property taxes in a community is a balance between delivering services, meeting the needs of the residents, affordability and ensuring the long-term fiscal sustainability of the District.

Council reviews and sets strategic priorities which guide master plans, the financial plan along with additional requests support these priorities.

The addition of new lots, houses, and commercial buildings in the community adds new taxes to the tax base but also creates additional infrastructure that needs to be operated, maintained, and eventually replaced. New growth also adds strain to existing services and infrastructure.

Update on Grants

The COVID-19 Safe Restart Grant has been fully allocated and as such the ongoing projects/initiatives that were funded through the grant are included in this financial plan as operating supplementals to be funded through taxation if Council wishes for them to continue. Note that some of these projects will have carryforwards into 2024 and therefore the December 31, 2023 financial statements will show some of the grant as being unspent, however the full amount of the grant is now allocated.

In March 2023 the District received \$6,778,000 as part of the Province's Growing Communities Fund grant "to increase the local housing supply with investments in community infrastructure and amenities". A Council Strategy Session was held on October 17, 2023 to discuss this funding and some of the potential uses. While this was just a discussion, some of the options considered were various planned capital projects, a future police station, the Lake Country Business Park, and affordable housing. Please note that the initial draft of 2024 financial plan does not include the use of any of this funding for 2024 projects however, based on Council direction the plan would be amended as desired. Further discussion for options to use these funds will occur during the budget process, public engagement and within this report.

The District has been successful in a large number of grants which can be seen throughout the operating and capital budgets. The District is conscious of how rising costs are not only impacting the District but everyone in the community and every dollar received from grants is a dollar that can go into providing the community infrastructure and services that does not need to come directly from the tax payer and as such the District is extremely active seeking out and advocating for grants in every facet of its operations.

Proposed Tax Increase

Base increase to account for inflationary, contractual, and wage rate increases

The base increase as a result of inflationary, contractual and wage rate increases. The latest 12-month average % change for B.C. CPI is 4.5% (source: Statistics Canada) which impacts numerous accounts such as materials & supplies, insurance, utilities etc. The District has a Collective Agreement in place with set increases for its unionized staff and makes cost of living adjustments for its exempt staff based on a number of factors to ensure competitiveness in recruitment and staff retention. Included in this amount is also \$150,000 related to the transit contract, \$110,000 related to an inflationary amount to the Mobility Improvement Program, and \$40,000 related to the RCMP shared services agreement with the City of Kelowna. Please see individual department breakdowns for additional details on these increases.

Policing

When the District crossed the 15,000 population threshold in the 2021 Census, the District's share of RCMP costs went from 70% to 90%, this had a significant impact on the District primarily starting in the 2023 Financial Plan. Council has also expressed the desire to go to 24 hour policing which requires additional RCMP officers. The impact of the 70% to 90% and going from 18 to 24 members was laid out in a 5 year plan during the 2023 Financial Plan process as follows:

2023-01-018 It was moved and seconded

THAT the 2023-2027 Financial Plan Bylaw 1197, 2023 include the following increases to address policing costs:

- a. 2023 – 7.08% - move from 70% to 90% and no additional FTE & contractual increases*
- b. 2024 – 2.75% - 2 additional FTE (18 to 20) & contractual increases*

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- c. 2025 – 2.50% - 1 additional FTE (20 to 21) & contractual increases
 - d. 2026 – 2.00% - 1 additional FTE (21 to 22) & contractual increases
 - e. 2027 – 3.17% - 2 additional FTE (22 to 24) & contractual increases

Carried.

The authorized strength of the Lake Country RCMP detachment represents the Council approved size of the detachment. Based on a number of factors including difficulty at times of filling vacancies, and long-term leaves of members, we do not receive the full authorized number. It is important to note that we are only invoiced for our actual number of members so while we are not receiving the full contingent of officers, we are not being charged for it either.

The strategy over the past number of years has been to budget and tax for the majority of the authorized number of members (over the years approximately \$300k has been budgeted annually to come from reserves to reflect timing differences of when members are requested and the fact that we have not come close to filling members and have reserves in the event this did occur however as we have never come close to reaching our actual budgeted cost for the year no draw down of this reserve has ever occurred). The time between requesting an Officer and filling the position can be up to 18 months.

The increase from 18 to 19 members was authorized May 16, 2023. This increase was proposed to be in addition to the 2 members identified in the budget resolution but was not funded in 2023, giving time for provincial and federal approvals. This addition was part of a regional governance model and Lake Country's contribution towards the Senior Leadership Team. If approved the process would involve a restructuring and reclassification of ranks within the Senior Leadership Team to better serve the communities. If not approved, Council could consider this addition as a general duty officer as part of the 2 members identified for 2024. The regional governance structure review is currently on hold at the direction of E Division and the requested member forms part of the authorized strength of 19 but is not funded. If the regional governance review is approved by E division, the request for an additional member to form part of the Senior Leadership Team, will be brought to Council in 2024. Funding of the additional position would not be required immediately and would be considered during the 2025 budget.

The following is our actual strength compared to authorized strength the last few years:

- 14.7 of 19 Authorized - October 31, 2023
- 13.9 of 18 Authorized – December 31, 2022
- 9.9 of 18 Authorized – December 31, 2021

The District has taken the strategy of budgeting and taxing for the majority of the members when knowing it is unlikely they would be all filled in the following year as it grows the Policing Reserve which is beneficial for a number of reasons:

- Move from 70% to 90% municipality in addition to costing more in general, comes with more responsibilities that were previously pooled provincially, this includes things such as capital costs like cars and other equipment, as well as more responsibilities when it comes to major crimes.
- A major crime or homicide would result in significant costs and without a reasonable reserve a one year spike in taxation could be required at some point.
- The largest reason for this strategy is a new police facility is required in the near to mid-term future and growing the reserve provides flexibility when it comes to potential funding (larger reserve which is earning investment income vs. higher borrowing at higher interest rates).

One new recently announced funding tool by the province is the ability to collect Development Cost Charges (DCCs) for police facilities:

The new legislation will expand the scope of infrastructure for which Development Cost Charges (DCCs) can be collected to include fire protection facilities, **police facilities**, and solid waste facilities. It also allows local governments to collect DCCs for provincial highway infrastructure projects where there is a cost-sharing arrangement between the municipality and the Province.

This tool means the District has some more flexibility when it comes to funding a future police facility and provides some more options on the strategy for funding upcoming RCMP officers. While there is some risk into not fully taxing for all authorized members in the event they are all filled, there is a time delay between authorization and filling the positions/being charged where adjustments can be made and a reserve balance exists in the event there is a brief shortfall.

Council has two primary decisions to make in this year's budget for RCMP:

- What authorized strength does Council wish to authorize – 19 or 20?
- How much does Council wish to fund using an increase in taxation vs. potential reserve funding*

**use of the word "potential" is important. As previously mentioned, choosing to fund from reserves it is unlikely that the reserve would actually be drawn on in the year. For example if Council wished to add an FTE but fund from reserve in the year it is most likely that the authorized strength would increase by 1 FTE however it would not be filled in the year and therefore not be charged for and as such the reserve draw down would not need to actually occur.*

The budget has been prepared as though the authorized strength will go to 20 FTE which is 2 more than was funded in the 2023 budget, this is based on the resolution mentioned above with this being year 2 of the 5 year plan. Therefore, the 3 scenarios presented relate to how to fund those 2 FTEs. The 3 scenarios presented in the financial plan show Scenario 1 with the largest impact on taxation funding \$550,000 as originally set out in the prior year resolution, this fully funds both 2 additional FTEs and the general contractual increase for the year. Scenario 2 funds 1 of the FTEs and the contractual increase with taxation, with the other authorized FTE being funded through the Policing Reserve. Scenario 3 funds both the additional FTEs using the Policing Reserve with the contractual increase being the only impact on taxation. Scenario 2 has been put forward as the recommended by staff option due to the balance it provides between limiting the tax increase and funding a reasonable amount of FTEs as they're authorized.

Increase to Fire Facilities & Equipment Replacement Reserve

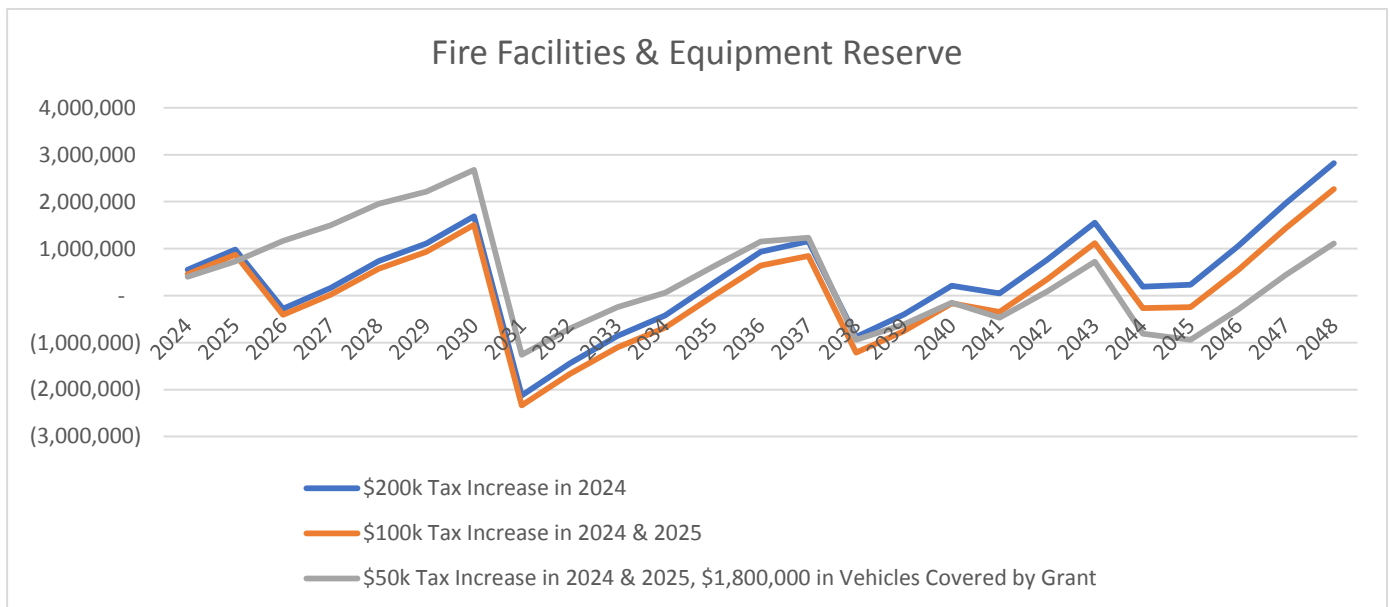
The 25-Year Fire Department Asset Management Plan which was adopted by Council identified significant long-term savings through changes in fleet composition, however even with the revised plan there remains a funding deficit due to significant cost increases in firefighting equipment and vehicles and acceleration in aging of equipment due to recent wildfire activity. The nature of Fire Department spending is that there can be several years of minimal spending but with large spikes when it comes to major items such as ladder trucks. To avoid large spikes in taxation (raising taxes in one year to fund a ladder truck for example but then dropping down the following year), the funding plan is spread out over 25 years. Due to the timing it is fully expected that there would be periods where the reserve would dip into a negative balance, to be borrowing internally from the District's other reserves.

The current annual reserve contribution is approximately \$370,000 - \$400,000 (amount varies as investment income on reserve balance is applied to reserve each year). The 25 Year program is \$16,775,000 in current dollars, the plans outlined all have an element of an overall increase early in the program with inflationary increases (cost of fire equipment and vehicles to be considered rather than strictly traditional CPI which is based on consumer goods).

Given the long-term nature of the plan, there are multiple ways to address the funding gap, the following are proposed:

- \$200,000 increase in 2024, inflationary adjustments (estimated at 2-3% over time) over the remaining 24 years*. This is included in Scenario 1
- \$100,000 increases in both 2024 & 2025, inflationary adjustments (estimated at 2-3% over time) over the remaining 24 years*. This is included in Option B & C
- \$50,000 increase in both 2024 & 2025, \$900,000 Type II Engine/Tender, and \$900,000 Type II Engine/Rescue (total of \$1,800,000) funded through Growing Communities Fund grant, inflationary adjustments (2-3% over time) over the remaining 24 years*. This third option is not currently included in options A, B or C but if utilized would lower the proposed tax increase.

*3% inflationary adjustment in 2025 would represent approx. \$12,300 increase or 0.06% tax increase for reference



2024 Additional Requests – (See breakdown in 2024 Additional Requests breakdown in Financial Plan)

Additional Staff Funded Through Taxation

5.8 Full Time Equivalent staff are being proposed at a cost of \$343,000. Some of the positions are partially funded through existing budgets and/or grant monies. Please see breakdown of each proposed FTE for the rationales.

Prior Year One-Time Funded Items Requiring Funding/Taxation

Several projects were funded in 2023 on a one-time basis using grant money. In order to continue these programs/projects consistent ongoing funding is required. These total \$142,250.

Additional Operating Supplementals Potentially Funded Through Taxation

New requests totaling \$71,000 are being proposed for ongoing funding.

Additional Supplemental Requests Funded through Sources Other than Taxation

A few projects are being proposed on a one time basis using reserve and have no impact on taxation.

Parks, Recreation, & Culture Master Plan Increase (Facilities Renewal)

The Parks, Recreation, and Culture Master Plan called for 4 straight years of 1.25% tax increases in order to adequately fund facility renewals. 3 of these increases have occurred, given the length of time since this plan was started and that a 1% tax increase represents additional revenue than when first set out, and that the amount was one time funded through COVID 19 Safe Restart Grant in 2022, only an additional \$150,000 or 0.75% tax increase is

required to achieve a funding level for the facilities reserve that is deemed adequate for the Master Plan despite rising costs over the past several years.

2024 Non-Market Change

There are additional taxes received from new assessment growth in the community, also called non-market change. Non-market change is the term applied to all change in assessment in the District that is not related to market increases. Almost all the non-market change in the District is related to new inventory being added to the roll including new properties (as a result of subdivisions) and the construction of new homes and commercial buildings (a result of building permits issued). The latest estimation from BC assessment is 1.39% of non-market change or growth for the 2024 roll. As this is an early estimation and still subject to appeals resulting from the January 1, 2024 assessments that will be sent out, staff is conservatively estimating the non-market change at 1.0% for 2024 as this number typically drops after all appeals are handled. This will result in \$201,102 in additional tax dollars in 2024. Staff is proposing to use this growth to partially offset some of the additional costs related to growth such as the increase in RCMP costs. These funds have been used for the last few years to offset the costs of maintaining and providing new services related to growth and the recommendation is the same in 2024.

The non-market change is less than last year. Despite the large amount of building construction dollars being recognized, there is not a direct correlation to assessment growth in the District. This is due to:

- Despite building permits being taken out, actual construction may lag, resulting in a delay in assessment growth.
- Not all building construction dollars are equal – some renovations, swimming pools, out buildings or civic buildings (a new school) do not necessarily directly correspond to equal amounts of assessment growth.
- Higher growth figures are generally achieved from subdivision of land, not building permits. The building permits generally follow the subdivision.

Overall Property Tax Increase

All of the above impacts on property taxes slightly offset by the 2024 Non-Market change results in the following 3 scenarios:

	Scenario 1	Scenario 2	Scenario 3
Total Property Tax Increase	\$2,518,509	\$2,205,509	\$1,992,509
Tax Increase Annual Approx. Impact on Average Single-Family Home	\$301	\$261	\$233
Tax Increase Monthly Approx. Impact on Average Single-Family Home	\$25	\$22	\$19
% Tax Increase	11.59%	10.02%	8.96%

2024 Capital Plan

Council has been provided with a 5 Year Capital Plan contained in the 2024 Financial Plan document. There are 47 projects and equipment requests identified for 2024 totaling \$15,389,000 (note that draft bylaw shows capital expenditures of \$15,139,000, difference is due to OCP project included in capital budget would be considered an operating project and not a capital expenditure). Detailed capital project sheets have been included for all the capital projects included in the 2024 Capital Plan. Council can debate the projects being proposed and approve, remove, or change the year of any of the projects. It is important to note that capital funding is “one time” funding and cannot be used to offset any “ongoing” requirements such as tax increases.

If Council chooses to remove a capital project, a resolution is required to reallocate the funding.

APPLICABLE LEGISLATION, BYLAWS AND POLICY

The 2024-2028 Financial Plan incorporates all relevant District policies. These policies include the Reserve Fund Policy, Council Remuneration & Expenses Policy as well as other policies relating to expenses.

Section 165 of the *Community Charter* sets out the requirements for a financial plan and section 166 states that public consultation must occur prior to the adoption of the financial plan. Adoption of the financial plan must occur prior to the adoption of the tax rates bylaw and prior to May 15 each year.

The legislative requirements of producing a financial plan bylaw include identifying the proportion of total revenue associated with each revenue source type, the distribution of taxes amongst the property classes, use of permissive tax exemptions and separating transfers from revenues and expenses.

Local governments are required to produce a balanced budget annually that ensures no deficit or surplus is created. Section 165 (5) of the *Community Charter* states:

(5) The total of the proposed expenditures and transfers to other funds for a year must not exceed the total of the proposed funding sources and transfers from other funds for the year.

In order to balance the budget for each of the five years of the plan, adjustments are made to the transfers to or from reserves.

Draft Bylaw 1220, 2024 (**Attached**) contains all the information required in a financial plan bylaw as per legislation.

IMPACT ON INFRASTRUCTURE, SERVICES AND STAFF CAPACITY (if applicable)

The financial plan sets the levels of service and determines the renewal or replacement of infrastructure.

FINANCIAL IMPLICATIONS

None Budget Previously Approved Other (see below)

Financial Plan establishes all financial activity for the District for the full year. Each director had input on the Financial Plan and has planned both operations and capital projects considering staff capacity and resources.

CONSULTATION (Internal referrals, External Agencies, Committees, Stakeholders)

Public consultation is a required part of the Financial Plan Bylaw adoption process. See consultations laid out in communications plan below.

COMMUNICATIONS (if applicable)

2024 Budget Communication and Engagement Plan:

With the implementation of all municipal budgets, the need for community engagement and input is a vital part of the process. Council must be provided with opportunities for meaningful dialogue with constituents prior to finalizing the budget. During the pandemic, alternative methods of engagement were found to be successful, the District has since adopted a hybrid approach of traditional engagement methods and more modern options.

The following is a framework of how the 2024 budget will be delivered to the community:

Date	Topic	Communication Channel	Platform
December 2023	2024 Budget and Five-Year Financial Plan <ul style="list-style-type: none"> • Information on budget process as it evolves • Documents, links and timelines related to the budget Space to leave a comment or ask questions and have it responded to by staff	Let's Talk-Lake Country	Website
December 19, 2023	Information release explaining proposed 2024 budget.	Article	Website Email subscribers Let's Talk – Lake Country
December 14, 2023 <i>Date corresponds with publication of the agenda.</i>	Let's Talk-Lake Country 2024 Draft Budget	Online engagement platform	Let's Talk – Lake Country Website
December 19, 2023	Council meeting for 1 st Reading	In person & video	Live via Teams Recording available for future viewing Shaw TV
December 20, 2023	Outcomes of the December 19th Council meeting to review the draft budget	Article	Website Email subscribers Let's Talk – Lake Country
December/January, 2023	Submit questions & comments about the budget	Lake Country Calendar	Local weekly newspaper
December 2023	2024 Budget and Five-Year Financial Plan <ul style="list-style-type: none"> • Information on budget process as it evolves • Documents, links and timelines related to the budget Space to leave a comment or ask questions and have it responded to by staff	Let's Talk-Lake Country	Website
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December/January, 2023	Submit questions & comments about the budget	Lake Country Calendar	Local weekly newspaper

ALIGNMENT WITH COUNCIL STRATEGIC PRIORITIES

- Create and Support Opportunities for a Healthy, Active and Inclusive Community
- Create Infrastructure That Meets Community Needs
- Encourage Growth of the Downtown Core
- Ensure Sustainable Water Service Delivery for the Community
- Explore Opportunities to Engage With Regional Local Governments for the Betterment of the Community
- Honour Reconciliation by Strengthening Relationships and Inclusiveness With Our Indigenous Partners
- Identify and support improvements to the Development Process
- Implement the Agricultural Plan
- Preserve, Protect and Enhance Our Natural Environment
- Secure long term wastewater service delivery for our community
- Support Opportunities to Diversify Lake Country's Tax Base

ALIGNMENT WITH MASTER PLANS

- | | |
|---|---|
| <input checked="" type="checkbox"/> Agricultural Plan | <input checked="" type="checkbox"/> Official Community Plan |
| <input checked="" type="checkbox"/> Climate Action Charter | <input checked="" type="checkbox"/> Parks & Recreation Master Plan 2019 |
| <input checked="" type="checkbox"/> Housing Needs Report | <input checked="" type="checkbox"/> Sanitary Sewer System Map |
| <input checked="" type="checkbox"/> Liquid Waste Management Plan Stage 1/2 Report | <input checked="" type="checkbox"/> Transit Future Plan-Central Okanagan Region-DRAFT |
| <input checked="" type="checkbox"/> McCoubrey Plateau Area Structure Plan | <input checked="" type="checkbox"/> Transportation for Tomorrow |
| <input checked="" type="checkbox"/> Mobility Master Plan | <input checked="" type="checkbox"/> Water Master Plan |

OPTIONS

The following options are presented for Council's consideration:

- A. THAT the 2024-2028 Financial Plan Bylaw 1220, 2024 be read a first time;
- B. THAT the 2024-2028 Financial Plan Bylaw 1220, 2024 be amended as outlined by Council;
AND THAT the 2024-2028 Financial Plan Bylaw 1220, 2024 be read a first time as amended;
- C. THAT the 2024-2028 Financial Plan Bylaw 1220, 2024 be referred back to staff.

Respectfully Submitted,

Trevor James, CFO, Director of Finance & Administration

Report Approval Details

Document Title:	RFCD 2024-2028 Draft Financial Plan.docx
Attachments:	- 1220 2024-for 2023-12-19 1st reading.pdf - 2024-2028 Draft Financial Plan For 1st Reading.pdf
Final Approval Date:	Dec 14, 2023

This report and all of its attachments were approved and signed as outlined below:

Reyna Seabrook, Director of Corporate Services - Dec 14, 2023 - 11:26 AM

Leslie Groulx, Interim Chief Administrative Officer - Dec 14, 2023 - 12:16 PM