

Port Credit BIA - MINUTES	
Board Meeting Wednesday October 29/2025 5:30 pm Wave Room, Shore Grill & Grotto	
Board Members	John Pappas, Brenda McGarrell, Ryan Long, Marlene Baur, Dorothy Hagel, Councillor Stephen Dasko
Regrets	Paul Michel
Guests	Ken Nolasco
Staff	Kelly Ralston, Stacey Oliver
Minutes by	Stacey Oliver
Item #	Item Description
1	Call to Order: 5:45 pm
2	Declaration of any Conflicts of Interest or Pecuniary Interest None Stated
3	Additions to and Approval of Agenda Moved by Marlene Baur; Seconded by Ryan Long Approved
4	Acceptance of Minutes from Board Meeting held September 24, 2025 Moved by Brenda McGarrell; Seconded by Ryan Long Approved
5	<p>Chair's Overview – John Pappas</p> <ul style="list-style-type: none"> • John congratulated Councillor Dasko on a successful celebration for the 100th Anniversary of the Cenotaph. • John also congratulated Kelly on a record-breaking Farmers Market season with over 65,000 people in attendance. Kelly noted that it is a not-for-profit market and the vendor fees offset the cost of the market. • Fall programming is in full swing with the Halloween events very well done. Winter programming is beginning in November. • Two budget planning meetings were held with members; the feedback was good, with security and lighting being the two main topics raised. • An AGM prep meeting will be held on November 12 at 5:30pm on Zoom. • The AGM will take place on November 26 at 6:30pm at Clarke Hall.
6	<p>Councillor's Report – Stephen Dasko</p> <ul style="list-style-type: none"> • Stephen thanked Kelly and the team for an excellent Halloween event. The movie night was fantastic and both events were well attended.

	<ul style="list-style-type: none"> • There will be an update on the Christmas tree at the skating trail this week and Stephen will loop in Kelly. There is also a permanent tree in place. • Stephen noted that in front of CIBC, there are posts with fencing around the trees. The sidewalk has heaved, creating a tripping hazard, and staff had considered removing the trees. The fencing is a temporary measure to protect the trees while addressing the issue. • Stephen met with parking staff. They again are proposing increased parking rates. Stephen requested that a survey be sent to all businesses for feedback. Streetsville supports the increase, noting that visitors tend to linger too long and this increase will keep people moving, but Stephen doesn't believe the change will be beneficial. He will keep everyone updated. • Initial work on the pedestrian cycling bridge is currently taking place on the Legion side. • There was a previous discussion about using reserve funds for improvements to Triangle Park, which will include benches and landscaping to animate the area. The planned ship wheel feature was removed due to the \$15,000 cost exceeding the budget. Stephen noted that there is an opportunity to fund the ship wheel or another feature as a "Sponsored by PCBIA" project. John suggested allocating surplus funds from Canada Day toward this. Kelly noted that \$11,000 is Canada Day surplus, plus we can allocate an additional \$5,000. Stephen will connect Kelly and Marlene with staff to review. <p>Motion to allocate the surplus funds from Canada Day of \$11,000 plus an additional \$5,000 from reserves to purchasing an installation for the triangle park. Moved by Marlene Baur; Seconded by Brenda McGarrell Approved</p> <ul style="list-style-type: none"> • A new police station is planned for the south end of Mississauga, though the exact location has not yet been disclosed. The announcement is expected in the spring, with construction anticipated to begin within the next two years.
7	<p>Treasurer's Report – Brenda McGarrell</p> <ul style="list-style-type: none"> • Brenda noted that it was a very busy September. • One GIC matured on September 8, and the second GIC will mature on March 9. • As money is needed in the chequing account, it is transferred over from savings. • The Finance Committee met on October 9. An outstanding \$1,500 from a Canada Day sponsorship was reviewed and the Finance Committee agreed to write it off from the aging receivables. <p>Motion to write off \$1,500 from a Canada Day sponsorship from the aging receivables. Moved by Brenda McGarrell; Seconded by Dorothy Hagel Approved</p> <ul style="list-style-type: none"> • A discussion followed regarding the budget. It was agreed that if there is a surplus above \$10,000, a supplemental explanation will be included in the future.

	<ul style="list-style-type: none"> It was agreed that at the AGM, the 2024 budget, the 2025 budget and actuals year-to-date, as well as the 2026 budget will be presented. The Scotiabank accounts are in good shape to continue fulfilling the BIA mandates.
8	<p>Executive Director's Report – Kelly Ralston</p> <ul style="list-style-type: none"> <u>Halloween #INTHEPORT</u> – Halloween was in a new location at Brightwater. Businesses were very happy with lots of positive feedback and the dog contest was a highlight. <u>East End Revitalization Committee</u> – the group selected a new name for east end businesses and discussed key challenges. Priorities include more events, increased promotion, improved lighting, and more security. <u>West End Committee</u> - Paul and Kelly will meet with the West End Committee to discuss challenges and feedback prior to finalization of the budget. <u>Staff Update</u> – recruitment is underway for an Events & Logistics Coordinator. A temporary Administration & Community Relations Coordinator will also be hired to cover Stacey's medical leave. <u>AGM</u> - reminder that the AGM is scheduled for November 26 at 6:30 p.m. at Clarke Hall. An AV company will manage the hybrid format. The hope is for a balanced mix of in-person and virtual attendees. Security will be on site. <u>Budget meetings</u> - two budget meetings were held. Business feedback emphasized events (including working with event producers and adding smaller activities like movie nights), long-term capital investments, and clearer promotion and branding. <u>Draft Budget</u> - Kelly drafted the budget, including the expansion of Canada Day #INTHEPORT and related funding needs. Stephen and Kelly met with Visit Mississauga to provide a full year's proposal to streamline future requests.
9	<p>Budget 2026</p> <ul style="list-style-type: none"> Kelly reviewed the draft budget for 2026. The draft shows an 8.8% increase, compared to a 9.6% increase in 2024. Kelly explained how the levy is calculated and noted that MPAC is still using 2016 assessments, which is not a fixed factor. The current reserve balance is \$800,000. Kelly noted that income and expenses must equal out to zero as the BIA is a not for profit board. <p>Beautification and Maintenance</p> <ul style="list-style-type: none"> Banners (including Canada Day and over-the-street banners). Kelly noted that when new banners are initially purchased they go under Assets rather than Expenses. <p>Advertising and Promotion</p> <ul style="list-style-type: none"> Branding, Insauga (videos, contests), StingRay Media (radio ads, out-of-home ads, billboards, retail audio, etc). Kelly noted that a brand consultant can be brought in to present a proposal, and if it doesn't meet our needs, the funds can be redirected to another promo. She also noted that branding goes beyond colours and the logo, so a branding professional may introduce new ideas.

<ul style="list-style-type: none"> • Promotions - t-shirts, swag, totes. • Videography - seasonal videos. • TODS - highway signs. • Signage - streetside signage. • Website - maintain and host the new website. • Other Marketing - there is an opportunity to hire a branding consultant to develop a full branding plan. Typical cost is around \$10,000. • Training & Conferences - OBIAA, tourism conferences, staff development. Brenda noted that new members should attend the OBIAA conference. • Events & Campaigns - gift cards for contests. 	<p>Security</p> <ul style="list-style-type: none"> • John presented 3 options for security for 2026 showing different budget tiers. • There has been lots of feedback from the members. Year-round coverage along with more daytime coverage has been requested. • <i>Option 1</i> - Jan - May (1pm - 3am, 1 guard, 1 car), June - Sept (1pm - 3am, shift 1 - 1 guard, 1 car, 2nd shift - 2 guards, 1 car), Oct - Dec (1pm - 3am, 1 guard, 1 car) • <i>Option 2</i> - Jan - May (7pm - 3am, 1 guard, 1 car), June - Sept (1pm - 3am, shift 1 - 1 guard, 1 car, 2nd shift - 2 guards, 1 car), Oct - Dec (7pm - 3am, 1 guard, 1 car) • <i>Option 3</i> - Jan - May (9pm - 3am, 1 guard, 1 car), June - Sept (1pm - 3am, shift 1 - 1 guard, 1 car, 2nd shift - 2 guards, 1 car), Oct - Dec (9pm - 3am, 1 guard, 1 car) • The Committee feels that security is doing a great job. They are accountable, traceable, and they provide consistent stats. Ryan noted that they have a good rapport with businesses. • John mentioned that security has become more widely accepted in society, providing the public with reassurance that Port Credit is safe and giving businesses confidence in their safety. Crime goes down with the likelihood of being caught. • It was discussed to assess where security challenges arise. • Kelly will survey the businesses to gauge their perceptions of safety and security in the Port. The security hours can be reviewed by the Security Committee on an ongoing basis. • Ken will join the Security Committee. • Kelly noted that a security taskforce previously met, involving the BIA, Peel Police, Councillor Dasko, Indwell, and The Compass, and suggested it may be beneficial to reinstate it to discuss social programs and potential partnerships. • Kelly will extend invitations to representatives from Indwell and The Compass to attend a meeting. • Councillor Dasko shared some negative feedback regarding security vs. police in the community. Recommended Option 2 as it is a difficult budget year. • Kelly reminded everyone that investing in beautification and events is ineffective if there is not also a perception of safety. • After discussion, it was decided that a modified Option 2 would be the preferred choice, and a proposal will be circulated via email.
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	<p>Project Expenses</p> <p><u>Winter #INTHEPORT</u></p> <ul style="list-style-type: none"> • Businesses have requested more installations that provide longer-term benefits. Kelly will conduct a walk-through with the East End Revitalization Committee as available space is limited. • Kelly noted there are 2 options for installations. Horizon could be installed in the spring or mid-September for 4 weeks for \$63,000. • The second option is Roseaux. This is a 6-unit, 4 week interactive music and light art installation for \$58,000. • Both options will be requested under the Visit Mississauga grant. They will be categorized as “nice to have” and dependent on getting the grant monies. • Kelly noted that these installations are in response to feedback from the two budget meetings with the members and the East End Revitalization Committee meeting. Kelly confirmed that the meetings were held in the morning and the evening to accommodate everyone, and notification of the meetings was on socials, in the newsletter, and on postcards that were hand-delivered. • Councillor Dasko agreed that installations drive traffic to the Port. <p><u>Canada Day #INTHEPORT</u></p> <ul style="list-style-type: none"> • Kelly noted that this line item used to be Spring #INTHEPORT. • Total cost would be \$385,000, but the BIA will only be putting in \$44,000 with the rest covered by grants. The event will be scaled back if necessary depending on what grant monies are received. • This includes the parade, 12pm - 11pm in the core, 12pm - 6pm in the west end and the east end. This will incorporate the entirety of the BIA. <p><u>Miscellaneous</u></p> <ul style="list-style-type: none"> • Kelly shared that Country Music Association of Ontario will be coming to Port Credit. They will manage the event and we will support them with permits and locations. They are paying to have musicians throughout the Port. • Kelly noted that there is a possibility of doing a road closure for Country#INTHEPORT from Stavebank to Hurontario. • The expansion of the BIA boundaries was discussed. Councillor Dasko noted it is a lengthy process. • Kelly mentioned this would also lock out food trucks from the area. <p><u>Sponsorship</u></p> <ul style="list-style-type: none"> • Marlene reviewed sponsorship recipients for 2026 including Southside Shuffle, History & Heritage and Frog in Hand, Arts on the Credit, TOPCA, The Hazel Walk. • Buskerfest will not be sponsored for 2026. <p><u>Business Development</u></p> <ul style="list-style-type: none"> • The Canada Summer Job student has stayed on to finish the brochure projects. There will be a BR&E brochure to promote Port Credit, as well as one for offsite promo to encourage events to come to the Port.
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	<ul style="list-style-type: none"> Networking Meetings - members noted gaps in their learning (ex: how to manage marketing) and a lack of resources, so we will bring in educational guest speakers and alternate between breakfast and evening meeting times. <p>Amortization</p> <ul style="list-style-type: none"> This is the amount being considered for withdrawal from reserves. With new assets on the way, Kelly would prefer not to place additional costs on the businesses. The new assets include the updated banners (with installation and removal) and new black dual garbage bins to replace the current City of Mississauga bins. Kelly is in discussions with City staff, as they are negotiating contracts with garbage producers. These expenses can be earmarked from reserves for 2026. <p>Lighting</p> <ul style="list-style-type: none"> Snowflake lights will be installed before Winter #INTHEPORT, positioned on the opposite side of the banners. In the spring, the snowflakes will be swapped out for music notes. The City is installing new GFIs on the silver poles, which we will be able to use for power. The decorative pole power is currently not working, so it cannot be used for tree lighting. The City plans to replace the units to restore power, and once that's done, we can revisit adding lights to the trees. The City will provide Kelly with a timeline. There are two possible locations for adding cross-street lighting. The committee will decide on lit holiday décor. \$27,000 has been allocated for this. All lighting costs will be drawn from reserves. Kelly noted that the bookkeeper will be sending the fixed asset report to the board every month. Kelly explained that the reserves should be in the budget because then it is clear that we will be spending it based on what the membership indicated was important. Kelly will send out the final budget tomorrow for a vote.
10	<p>Action Items</p> <ul style="list-style-type: none"> Kelly - survey the businesses re security in the Port. Kelly - invite Indwell and The Compass to attend a meeting. Kelly - conduct a walk-through with the East End Revitalization Committee re: available spots for installations. Kelly – send final budget to Board to be approved before sending to City.
11	<p>Adjournment – 8:06pm</p> <p>Moved by Brenda McGarrell, Seconded by Ryan Long</p>
Dates	<p>Next Meeting – AGM - Wednesday November 26, 6:30pm, Clarke Hall</p>

Port Credit BIA
Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L
October 2025

	Total				
	Actual	Budget	over Budget	% of Budget	
Income					
30000 Special Municipal Levy		1,117,846.42	-1,117,846.42		0.00%
30010 Under levy repayment		-12,000.00	12,000.00		0.00%
Total 30000 Special Municipal Levy	\$ 0.00	\$ 1,105,846.42	-\$	1,105,846.42	0.00%
30080 Transfer from Reserves		70,000.00	-70,000.00		0.00%
80000 Interest Income	2,813.03	30,000.00	-27,186.97		9.38%
Fundraising					
30050 Membership Dues		2,000.00	-2,000.00		0.00%
3006 Miscellaneous BIA Income	1,027.03		1,027.03		
30060 Vendor Fees	246.48	30,000.00	-29,753.52		0.82%
Sponsorship and Grants			0.00		
Events					
30064 *IN the Port	5,337.42	100,000.00	-94,662.58		5.34%
Total Events	\$ 5,337.42	\$ 100,000.00	-\$	94,662.58	5.34%
Grants					
30020 Student Grant	12,755.00	8,000.00	4,755.00		159.44%
Total Grants	\$ 12,755.00	\$ 8,000.00	\$	4,755.00	159.44%
Sponsorships					
30055 Sponsorship		5,000.00	-5,000.00		0.00%
3017 Misc Sponsored Projects		8,000.00	-8,000.00		0.00%
Total Sponsorships	\$ 0.00	\$ 13,000.00	-\$	13,000.00	0.00%
Total Sponsorship and Grants	\$ 18,092.42	\$ 121,000.00	-\$	102,907.58	14.95%
Total Fundraising	\$ 19,365.93	\$ 153,000.00	-\$	133,634.07	12.66%
Total Income	\$ 22,178.96	\$ 1,358,846.42	-\$	1,336,667.46	1.63%
Gross Profit	\$ 22,178.96	\$ 1,358,846.42	-\$	1,336,667.46	1.63%
Expenses					
40000 Salaries and Benefits			0.00		
40001 Salaries	16,203.48	232,000.00	-215,796.52		6.98%

40003 Benefits	519.21	7,000.00	-6,480.79	7.42%
40004 Payroll Deductions	1,645.40	17,000.00	-15,354.60	9.68%
40005 WSIB	202.77	1,300.00	-1,097.23	15.60%
Additional Wages	570.75	52,000.00	-51,429.25	1.10%
Ambassadors	5,557.50		5,557.50	
Event Wages	1,473.76		1,473.76	
Other Wages	2,461.33		2,461.33	
Student Wages	465.53		465.53	
Total Additional Wages	\$ 10,528.87	\$ 52,000.00	-\$ 41,471.13	20.25%
Total 40000 Salaries and Benefits	\$ 29,099.73	\$ 309,300.00	-\$ 280,200.27	9.41%
46000 Advertising and Promotion			0.00	
46001 Media Marketing	1,895.83	28,350.00	-26,454.17	6.69%
46002 Promotional Materials		11,000.00	-11,000.00	0.00%
46003 Signage	525.00	19,700.00	-19,175.00	2.66%
46004 Website-hosting and maintance		8,000.00	-8,000.00	0.00%
46005 Design		2,500.00	-2,500.00	0.00%
46006 Training & Conferences	488.16	6,000.00	-5,511.84	8.14%
46007 Events and Campaigns		5,000.00	-5,000.00	0.00%
Total 46000 Advertising and Promotion	\$ 2,908.99	\$ 80,550.00	-\$ 77,641.01	3.61%
47000 Project Expenses			0.00	
4626 Security			0.00	
4626-1 Security	19,865.29	90,000.00	-70,134.71	22.07%
Total 4626 Security	\$ 19,865.29	\$ 90,000.00	-\$ 70,134.71	22.07%
47001 Farmers Market	3,825.35	42,000.00	-38,174.65	9.11%
47002 WinterIN the Port		35,000.00	-35,000.00	0.00%
47004 Halloween	14,871.06	13,000.00	1,871.06	114.39%
47008 *IN the Port	-775.00	120,000.00	-120,775.00	-0.65%
47009 Classic Country	796.50	25,000.00	-24,203.50	3.19%
47011 Support the Port		1,700.00	-1,700.00	0.00%
Total 47000 Project Expenses	\$ 38,583.20	\$ 326,700.00	-\$ 288,116.80	11.81%
48000 Sponsorships			0.00	
48001 Busker Fest		20,000.00	-20,000.00	0.00%
48004 Canada Day - PTR	-22,000.00	22,000.00	-44,000.00	-100.00%
48005 Misc Sponsorship Requests		7,500.00	-7,500.00	0.00%

48006 Southside Shuffle		20,350.00	-20,350.00	0.00%	
48007 Mississauga Marathon		2,500.00	-2,500.00	0.00%	
48008 Music Walk of Fame		10,000.00	-10,000.00	0.00%	
48009 History & Heritage		5,000.00	-5,000.00	0.00%	
Total 48000 Sponsorships	-\$	22,000.00	\$ 87,350.00	-\$ 109,350.00	-25.19%
Beautification & Maintenance			0.00		
45001 Streetscape Maint. and Decor		2,287.12	117,138.00	-114,850.88	1.95%
45002 Landscaping		600.00	212,000.00	-211,400.00	0.28%
45004 Banners		1,500.00	15,000.00	-13,500.00	10.00%
45005 Other Beautification			10,000.00	-10,000.00	0.00%
Total Beautification & Maintenance	\$	4,387.12	\$ 354,138.00	-\$ 349,750.88	1.24%
Business Development			0.00		
6000 Business Development			3,000.00	-3,000.00	0.00%
6002 Networking Meetings		1,570.46	5,000.00	-3,429.54	31.41%
Total Business Development	\$	1,570.46	\$ 8,000.00	-\$ 6,429.54	19.63%
Office and General Expenses			0.00		
41001 Rent		1,326.42	18,708.42	-17,382.00	7.09%
41002 Phones, Fax, Mobile,Internet		503.99	5,500.00	-4,996.01	9.16%
41003 Insurance			11,000.00	-11,000.00	0.00%
41004 Repair, Maintenance		156.25	3,000.00	-2,843.75	5.21%
41005 General Office Supplies		949.04	6,000.00	-5,050.96	15.82%
41006 Travel			400.00	-400.00	0.00%
41007 Board Meeting Expense		451.20	6,000.00	-5,548.80	7.52%
41009 Memberships			3,500.00	-3,500.00	0.00%
41011 Office Cleaning		400.00	4,000.00	-3,600.00	10.00%
41012 General IT Expense		1,684.30	16,000.00	-14,315.70	10.53%
42000 Professional Services			0.00		
42001 Professional Fees		187.11	5,000.00	-4,812.89	3.74%
42002 Bookkeeping Services		900.00	13,000.00	-12,100.00	6.92%
Total 42000 Professional Services	\$	1,087.11	\$ 18,000.00	-\$ 16,912.89	6.04%
43000 Finance Fee			0.00		
43001 Bank Charges		251.25	1,500.00	-1,248.75	16.75%
Total 43000 Finance Fee	\$	251.25	\$ 1,500.00	-\$ 1,248.75	16.75%
44000 Audit			0.00		

44001 Audit	225.00	2,700.00	-2,475.00	8.33%
Total 44000 Audit	\$ 225.00	\$ 2,700.00	-\$ 2,475.00	8.33%
60000 Misc out of pocket expense	81.99		81.99	
Total Office and General Expenses	\$ 7,116.55	\$ 96,308.42	-\$ 89,191.87	7.39%
Total Expenses	\$ 61,666.05	\$ 1,262,346.42	-\$ 1,200,680.37	4.89%
Net Operating Income	-\$ 39,487.09	\$ 96,500.00	-\$ 135,987.09	-40.92%
Other Expenses				
50000 Amortization	3,856.18	96,500.00	-92,643.82	4.00%
Total Other Expenses	\$ 3,856.18	\$ 96,500.00	-\$ 92,643.82	4.00%
Net Other Income	-\$ 3,856.18	-\$ 96,500.00	\$ 92,643.82	4.00%
Net Income	-\$ 43,343.27	\$ 0.00	-\$ 43,343.27	

Tuesday, Nov. 18, 2025 11:43:03 a.m. GMT-8 - Accrual Basis

Port Credit BIA
Budget vs. Actuals: Budget_FY25_P&L - FY25 P&L
January - October, 2025

	Total				
	Actual	Budget	over Budget	% of Budget	
Income					
30000 Special Municipal Levy	1,117,846.00	1,117,846.42	-0.42	100.00%	
30010 Under levy repayment		-12,000.00	12,000.00	0.00%	
Total 30000 Special Municipal Levy	\$ 1,117,846.00	\$ 1,105,846.42	\$ 11,999.58	101.09%	
30080 Transfer from Reserves		70,000.00	-70,000.00	0.00%	
80000 Interest Income	42,081.90	30,000.00	12,081.90	140.27%	
Fundraising					
30050 Membership Dues	1,250.00	2,000.00	-750.00	62.50%	
3006 Miscellaneous BIA Income	2,743.03		2,743.03		
30060 Vendor Fees	42,094.88	30,000.00	12,094.88	140.32%	
Sponsorship and Grants					
Events					
30061 Farmers Market	700.00		700.00		
30064 *IN the Port	193,310.12	100,000.00	93,310.12	193.31%	
Total Events	\$ 194,010.12	\$ 100,000.00	\$ 94,010.12	194.01%	
Grants					
30020 Student Grant	12,755.00	8,000.00	4,755.00	159.44%	
Total Grants	\$ 12,755.00	\$ 8,000.00	\$ 4,755.00	159.44%	
Sponsorships					
30055 Sponsorship	4,000.00	5,000.00	-1,000.00	80.00%	
3017 Misc Sponsored Projects		8,000.00	-8,000.00	0.00%	
Total Sponsorships	\$ 4,000.00	\$ 13,000.00	-\$ 9,000.00	30.77%	
Total Sponsorship and Grants	\$ 210,765.12	\$ 121,000.00	\$ 89,765.12	174.19%	
Total Fundraising	\$ 256,853.03	\$ 153,000.00	\$ 103,853.03	167.88%	
Total Income	\$ 1,416,780.93	\$ 1,358,846.42	\$ 57,934.51	104.26%	
Gross Profit	\$ 1,416,780.93	\$ 1,358,846.42	\$ 57,934.51	104.26%	
Expenses					
40000 Salaries and Benefits			0.00		

40001 Salaries	116,742.72	232,000.00	-115,257.28	50.32%
40003 Benefits	3,807.54	7,000.00	-3,192.46	54.39%
40004 Payroll Deductions	16,093.46	17,000.00	-906.54	94.67%
40005 WSIB	1,639.11	1,300.00	339.11	126.09%
Additional Wages	570.75	52,000.00	-51,429.25	1.10%
Ambassadors	23,802.37		23,802.37	
Event Wages	7,258.92		7,258.92	
Other Wages	50,902.77		50,902.77	
Student Wages	15,208.28		15,208.28	
Total Additional Wages	\$ 97,743.09	\$ 52,000.00	\$ 45,743.09	187.97%
Total 40000 Salaries and Benefits	\$ 236,025.92	\$ 309,300.00	-\$ 73,274.08	76.31%
46000 Advertising and Promotion			0.00	
46001 Media Marketing	19,166.60	28,350.00	-9,183.40	67.61%
46002 Promotional Materials	1,459.91	11,000.00	-9,540.09	13.27%
46003 Signage	5,305.44	19,700.00	-14,394.56	26.93%
46004 Website-hosting and maintance	13,222.49	8,000.00	5,222.49	165.28%
46005 Design		2,500.00	-2,500.00	0.00%
46006 Training & Conferences	6,174.67	6,000.00	174.67	102.91%
46007 Events and Campaigns	3,657.73	5,000.00	-1,342.27	73.15%
Total 46000 Advertising and Promotion	\$ 48,986.84	\$ 80,550.00	-\$ 31,563.16	60.82%
47000 Project Expenses			0.00	
4626 Security			0.00	
4626-1 Security	79,253.70	90,000.00	-10,746.30	88.06%
4626-2 Duty Police	-3,476.50		-3,476.50	
Total 4626 Security	\$ 75,777.20	\$ 90,000.00	-\$ 14,222.80	84.20%
47001 Farmers Market	38,045.95	42,000.00	-3,954.05	90.59%
47002 WinterIN the Port	28,603.27	35,000.00	-6,396.73	81.72%
47003 CountryIN the Port	588.62		588.62	
47004 Halloween	14,871.06	13,000.00	1,871.06	114.39%
47008 *IN the Port	228,636.51	120,000.00	108,636.51	190.53%
47009 Classic Country	25,015.90	25,000.00	15.90	100.06%
47011 Support the Port		1,700.00	-1,700.00	0.00%
Total 47000 Project Expenses	\$ 411,538.51	\$ 326,700.00	\$ 84,838.51	125.97%
48000 Sponsorships			0.00	

48001 Busker Fest	20,000.00	20,000.00	0.00	100.00%
48004 Canada Day - PTR	0.00	22,000.00	-22,000.00	0.00%
48005 Misc Sponsorship Requests	12,000.00	7,500.00	4,500.00	160.00%
48006 Southside Shuffle	20,712.00	20,350.00	362.00	101.78%
48007 Mississauga Marathon	2,544.00	2,500.00	44.00	101.76%
48008 Music Walk of Fame	10,000.00	10,000.00	0.00	100.00%
48009 History & Heritage	2,469.27	5,000.00	-2,530.73	49.39%
Total 48000 Sponsorships	\$ 67,725.27	\$ 87,350.00	-\$	19,624.73
53000 Bad debts	1,875.00		1,875.00	
Beautification & Maintenance			0.00	
45001 Streetscape Maint. and Decor	59,725.45	117,138.00	-57,412.55	50.99%
45002 Landscaping	138,289.75	212,000.00	-73,710.25	65.23%
45004 Banners	6,414.05	15,000.00	-8,585.95	42.76%
45005 Other Beautification		10,000.00	-10,000.00	0.00%
Total Beautification & Maintenance	\$ 204,429.25	\$ 354,138.00	-\$	149,708.75
Business Development			0.00	
6000 Business Development	74.77	3,000.00	-2,925.23	2.49%
6002 Networking Meetings	3,313.87	5,000.00	-1,686.13	66.28%
Total Business Development	\$ 3,388.64	\$ 8,000.00	-\$	4,611.36
Office and General Expenses			0.00	
41001 Rent	13,420.57	18,708.42	-5,287.85	71.74%
41002 Phones, Fax, Mobile,Internet	4,485.33	5,500.00	-1,014.67	81.55%
41003 Insurance	9,321.75	11,000.00	-1,678.25	84.74%
41004 Repair, Maintenance	1,136.25	3,000.00	-1,863.75	37.88%
41005 General Office Supplies	5,147.30	6,000.00	-852.70	85.79%
41006 Travel	133.99	400.00	-266.01	33.50%
41007 Board Meeting Expense	3,576.52	6,000.00	-2,423.48	59.61%
41009 Memberships	3,405.76	3,500.00	-94.24	97.31%
41011 Office Cleaning	4,042.24	4,000.00	42.24	101.06%
41012 General IT Expense	15,869.35	16,000.00	-130.65	99.18%
42000 Professional Services			0.00	
42001 Professional Fees	1,243.69	5,000.00	-3,756.31	24.87%
42002 Bookkeeping Services	9,095.04	13,000.00	-3,904.96	69.96%
Total 42000 Professional Services	\$ 10,338.73	\$ 18,000.00	-\$	7,661.27
				57.44%

43000 Finance Fee			0.00		
43001 Bank Charges	1,460.53	1,500.00	-39.47	97.37%	
43002 Provincial HST adjustment	0.00		0.00		
Total 43000 Finance Fee	\$ 1,460.53	\$ 1,500.00	-\$ 39.47	97.37%	
44000 Audit			0.00		
44001 Audit	2,250.00	2,700.00	-450.00	83.33%	
Total 44000 Audit	\$ 2,250.00	\$ 2,700.00	-\$ 450.00	83.33%	
60000 Misc out of pocket expense			771.42	771.42	
Total Office and General Expenses	\$ 75,359.74	\$ 96,308.42	-\$ 20,948.68	78.25%	
Total Expenses	\$ 1,049,329.17	\$ 1,262,346.42	-\$ 213,017.25	83.13%	
Net Operating Income	\$ 367,451.76	\$ 96,500.00	\$ 270,951.76	380.78%	
Other Expenses					
50000 Amortization	38,561.80	96,500.00	-57,938.20	39.96%	
Total Other Expenses	\$ 38,561.80	\$ 96,500.00	-\$ 57,938.20	39.96%	
Net Other Income	-\$ 38,561.80	-\$ 96,500.00	\$ 57,938.20	39.96%	
Net Income	\$ 328,889.96	\$ 0.00	\$ 328,889.96		

Wednesday, Nov. 19, 2025 12:26:51 p.m. GMT-8 - Accrual Basis

A/R Aging Summary Report
Port Credit BIA
As of October 31, 2025

Customer	CURRENT	1 - 30	31 - 60	61 - 90	91 AND OVER	Total
Bank of Nova Scotia	1,528.77		1,479.45	1,528.77	8,284.96	12,821.95
PTTR	5,537.42					5,537.42
The Shores of Port Credit.					350.00	350.00
Town of Shelburne		700.00				700.00
TOTAL	7,066.19		2,179.45	1,528.77	8,634.96	\$19,409.37

Accrual Basis Tuesday, November 18, 2025 07:45 PM GMTZ