



2026 – 2030 Financial Plan

Adopted September 20, 2025

By Vancouver Island Regional Library Board of Trustees



**Vancouver Island Regional Library
Administration**

Box 3333 – 6250 Hammond Bay Road
Nanaimo, BC Canada V9R 5N3
t: 250.758.4697 | e: info@virl.bc.ca

virl.bc.ca



2026-2030 Financial Plan

Background

VIRL delivers tremendous economies of scale and significant returns on investment, by working with 38 local governments across a 42K km² service area. Our collective services are a demonstrable commitment to livability and affordability in the region and are enjoyed by nearly a third of residents overall. These services include free access to dynamic programming and events, bookable meeting rooms, and 39 branches that are essential Third Spaces in communities large and small.

VIRL has the third-largest public library collection in BC, featuring downloadable e-books, audiobooks, digital news, streaming services, children's materials, and much more. In 2026, VIRL will be entering its 90th year as a public library shared-service provider.

The 2026-2030 Financial Plan has been developed in conjunction with VIRL's foundational documents – including the 2023 Strategic and Facilities Master Plans and the Board approved 2026-2030 Financial Plan Guidelines & Assumptions, which are:

1. Maintain VIRL's established service levels, inclusive of VIRL's 2024-2025 Standardized Schedules and Operating Review.
2. Reduce budgets for any maintained cost efficiencies and seek out additional cost efficiencies where these will not substantially impact VIRL's overall service levels.
3. Maintain the Capital levy at 1.37% for a third year.
4. Budget for Collective Agreement increases in accordance with enacted or forecasted Collective Agreements.
5. Budget for property lease commitments in accordance with contractual lease agreements.
6. Compare the total levy increase with provincial or national projected inflation rates at the time of budget presentation, and mitigate levy increases wherever possible in order to achieve reasonable levy increases relative to the financial and economic climate in British Columbia.

Discussion

VIRL is funded primarily (95%) through levies from 38 member local governments, with remaining revenue (5%) from grants and other income. The annual budget is constrained by the availability of revenues, which fund the annual operating expenditures.

Staff have developed the 2026-2030 Financial Plan by taking a comprehensive look at current and historical financial information and current estimates. Budget line items have been prepared based on examining previous years' revenue and expenditure variance reports, historical spending patterns, evaluating current 2025 costs to date as compared to budget, integrating known operational changes and making allowance for inflation and market conditions.

Projections in the 2026-2030 Financial Plan are reflective of management's best estimates for expenditure budget requirements. Division heads and various staff were involved in this participative budgeting model. This method provides a global picture of VIRL's cost pressures and allows for detailed discussion of where to prioritize spending.

Wages and benefits budgets for 2026 have been forecast based on contractual agreements where there are known impacts, such as wage level increases, step progressions, and relevant federal or provincial regulatory changes. The Financial Plan considers impacts of the Standardized Schedules and Operating Review, and necessary restoration of frozen vacancies.

Inflation and Cost Drivers

Inflation is a key factor in the financial planning process. The 2024 CPI and inflation rate for Canada under the All-Items Consumer Price Index for 2024 was 2.771%. Statistics Canada has outlined that prices for services increased by 4.1% in 2024, while prices for goods slowed in 2024. The most recent inflation data published by BC Stats as of April 2025 shows a 12-month average inflation rate of 2.5%.

Although inflation rates provide a benchmark, a large portion of VIRL's expenditures ($\approx 61\%$) are directly tied to wages and benefits, which do not always correlate with provincial or federal inflation statistics. Cost increases in this category are tied to other cost drivers including collective agreement wage rate increases, CPP and EI rate increases, employer health tax and WorkSafe BC rates, among a variety of other factors.

Another large impact on inflation and cost increases are in the form of market lease rates and the cost of triple net leases for VIRL facilities, where there may be rent increases that exceed posted inflation rates.

The proposed Financial Plan uses a baseline of 4% inflation, unless contractual terms indicate price increases will be more or less than this amount.

Revenue - Preliminary Assumptions

VIRL anticipates receiving approximately 95% of its revenue from member levies and approximately <5% from government and foundation grants. The remaining <1% is made up of ancillary revenues, such as interest income and miscellaneous fees (photocopiers, promotional item sales, room rentals, etc.).

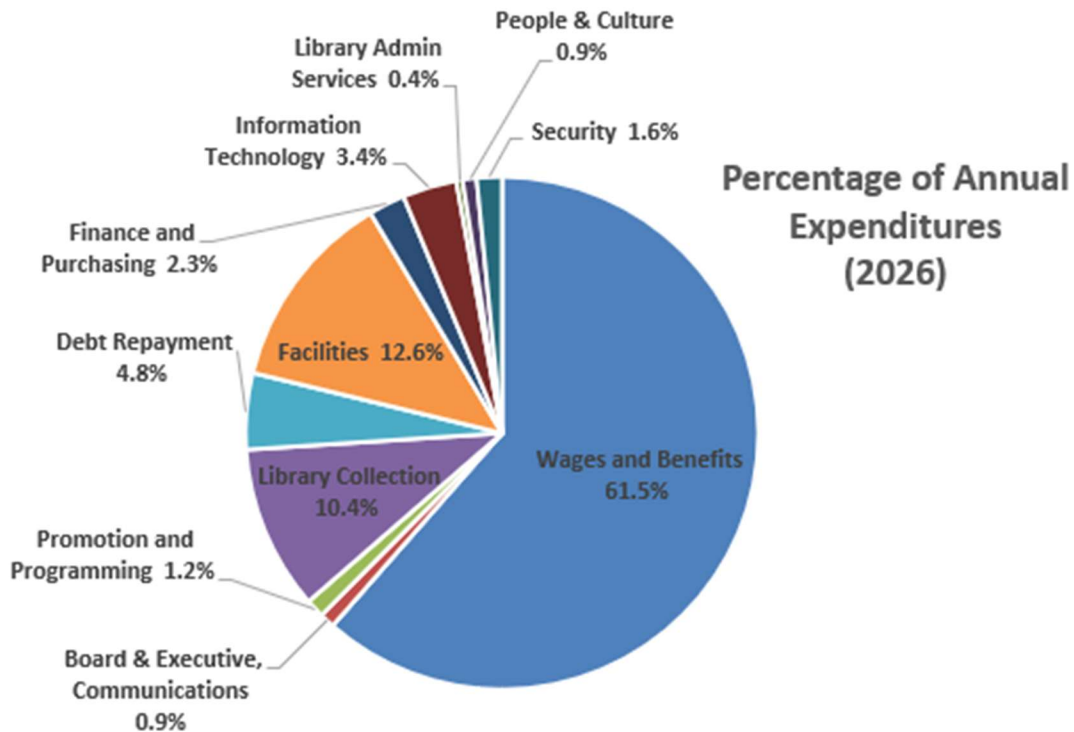
Interest income is expected to increase from 2024 & 2025 budget levels as VIRL's cash position continues to recover and the cash set aside to fund reserves is held to earn interest. However, there has been a decrease in the Bank of Canada average interest rates from 2024 to 2025, so interest income has been adjusted for potential rate decreases to be cautious.

General donation revenues are modestly budgeted at \$10,000.

In the event, VIRL's actual revenues exceed budgeted amounts, the operational surplus can be used to contribute to VIRL's reserve funds, reducing the need for future tax requisition amounts.

Operating Expenditures - Preliminary Assumptions

Overall, projected top level expenditure categories as a percentage of total operating expenditures remain consistent with 2025. Chart 1, below, summarizes these categories and their relative percentages.



The cost of operating library facilities continues to be a significant component of VIRL's overall budget at 13%. Cost pressures greater than inflation are expected in lease fees primarily related to the rental of space for library operations. The projected budget increases are a combination of continuing and projected renegotiated lease terms.

Utilities and other facilities related costs (such as security, janitorial, landscaping and telecom) are also projected to rise by more than inflation in 2026 given fixed contracts and required maintenance.

Wages and benefits are the largest component of the overall expenditures budget at 61% of total operating expenses. Assumptions inherent in the wages budget modelling include collective agreement uplifts for BCGEU (Collective Agreement expired December 31, 2024), CUPE (Collective Agreement expires December 31, 2025) and exempt employees. The wage increase for pages reflects the most recent June 1, 2025 increase in the BC minimum wage, and another expected in 2026. Statutory changes in the employer's portion of CPP and EI first became effective in 2024, and will impact the benefit rates from 2026-2030.

From a Library Collections perspective, VIRL manages perennial and changing demand on its collections. A core and strategic service offering, collections expenditures represent approximately 10% of our operating budget and is comparable to VIRL's cohort. Approximately 38% of our collection usage is now digital. VIRL works at scale within regional, provincial and national consortia to secure favourable licensing terms for digital and physical collections, and to support the insatiable content, format and accessibility demands of the communities we serve.

Variations over Prior Year

Included in the 2026-2030 Financial Plan are expenditures greater than 10% variance in the following areas:

- *Debt Repayment:* borrowing for the future Campbell River branch leasehold improvements was completed in 2025, which will increase 2026-2030 debt repayments. All debt repayments are now included in the operating budget, as some were previously in capital.
- *Finance and Insurance:* rising insurance costs, audit fees, bank charges, card payment processing fees, and payroll processing costs account for the increase in this area.
 - Although the payroll processing costs have increased, the benefit of electronic timesheets and payroll processing creates staff time savings that are significant.
- All other expense line items are within 10% of prior year budgeted amounts.
- As requested, security is separately identified to review costs that are incurred.

Capital

The Board previously approved capital increases of 1.37% for the 2024, 2025, and 2026 budget years. This percentage increase is carried forward through the entire Five-Year Financial Plan. This recognizes the need to keep tax requisitions at a reasonable level for VIRL members, while realizing VIRL's continued focus on reducing debt levels and restoring reserve fund contribution levels for the next five years.

Reserves Contributions and Withdrawals

In 2025 a reserves restructure was completed to ensure VIRL would have sufficient cash and investments on hand to fully fund its reserves. As part of this restructure, there were no reserve fund contributions budgeted for 2025. Current projections outline that VIRL should be able to fully fund its reserves by the end of 2025 or beginning of 2026. Therefore, the 2026-2030 Financial Plan includes restoring reserve fund contributions in capital for each year.

As VIRL continues to reduce debt levels and capital spending, there will be more focus on asset management with the development of an Asset Management and Long-Term Financial Plan.

In addition, as noted above, each year end the variances from budget to actuals and any available operational surplus will be determined, and surplus amounts may be directed towards reserve funds. This will reduce the need to increase future tax requisition amounts.

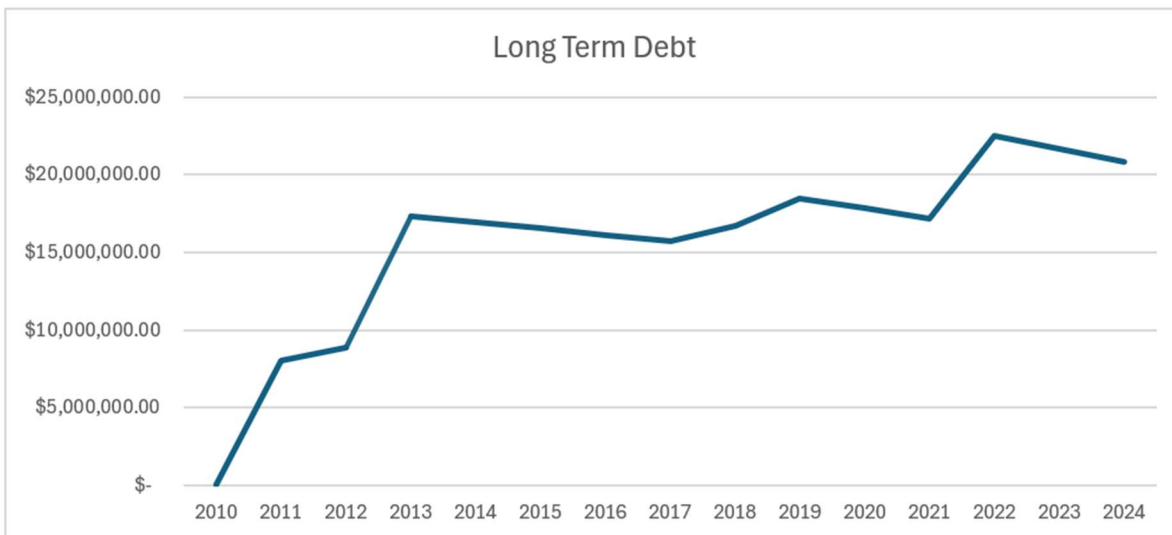
Reserve Fund Considerations

Background and Long-Term Debt History

In 2010 VIRL had no long-term debt. Over the course of the last 15 years, debt was incurred for the purposes of building new facilities or upgrading existing facilities, with borrowings from the Municipal Finance Authority as follows:

Fall 2011	\$	8,000,000.00	(Nanaimo North)	MFA 117	30 Years
Fall 2012	\$	1,000,000.00	(Cowichan)	MFA 121	30 Years
Fall 2013	\$	8,610,000.00	(Nanaimo Harbourfront)	MFA 126	25 Years
Spring 2018	\$	1,500,000.00	(Haida Gwaii)	MFA 145	20 Years
Fall 2019	\$	2,230,000.00	(Chemanius)	MFA 149	20 Years
Spring 2020	\$	6,000,000.00	(Sooke)	MFA 157	30 Years
Fall 2025	\$	1,250,000.00	(Campbell River)	MFA 162	25 Years
	\$	<u>28,590,000.00</u>			

Although the benefit of new facility construction and upgrades is that these library spaces have been secured for years into the future, the financial implication is VIRL currently has a significant debt load and debt servicing payments that have been committed to. The year-end audited balances for long-term debt over the last 15 years is represented visually below:



Borrowing Implications

The implication of significantly increased borrowing is that more of VIRL's annual requisition increase is being attributed to debt payments (interest and principal amounts). This leaves less room for budget items like reserve fund contributions, which are crucial to successful long-range financial planning. As an example, VIRL's 2024 debt servicing payments totalled \$1,272,466.

With over \$28M of relatively new debt and a significant number of new library facilities, there should also be corresponding increased reserve fund contributions to ensure these facilities can be appropriately maintained and eventually replaced. However, from a tax requisition standpoint this creates further financial strain because increased debt carrying costs combined with increased reserve fund contributions can create tax requisition increases that are not desirable.

Current Reserve Fund Levels

By the end of 2025, reserve fund levels are projected to be approximately \$2.68M. The internally restricted reserve funds include a combination of all reserve funding set aside for items like facility renewal and replacement, furniture and equipment replacement, and vehicle and mobile infrastructure repair and replacement.

This is historically the lowest level of reserve funding VIRL has held for a few different reasons:

1. Reserve fund restructuring adjustments – reserve fund levels were reduced through equity adjustments in both 2023 and 2024 to reflect that previous 2022 and 2023 reserve fund levels were not supported by actual cash and investments.
2. Completion of Masset branch construction – there were approved reserve fund contributions of \$1.78M as part of this project, which reduced the facilities reserve fund balance.

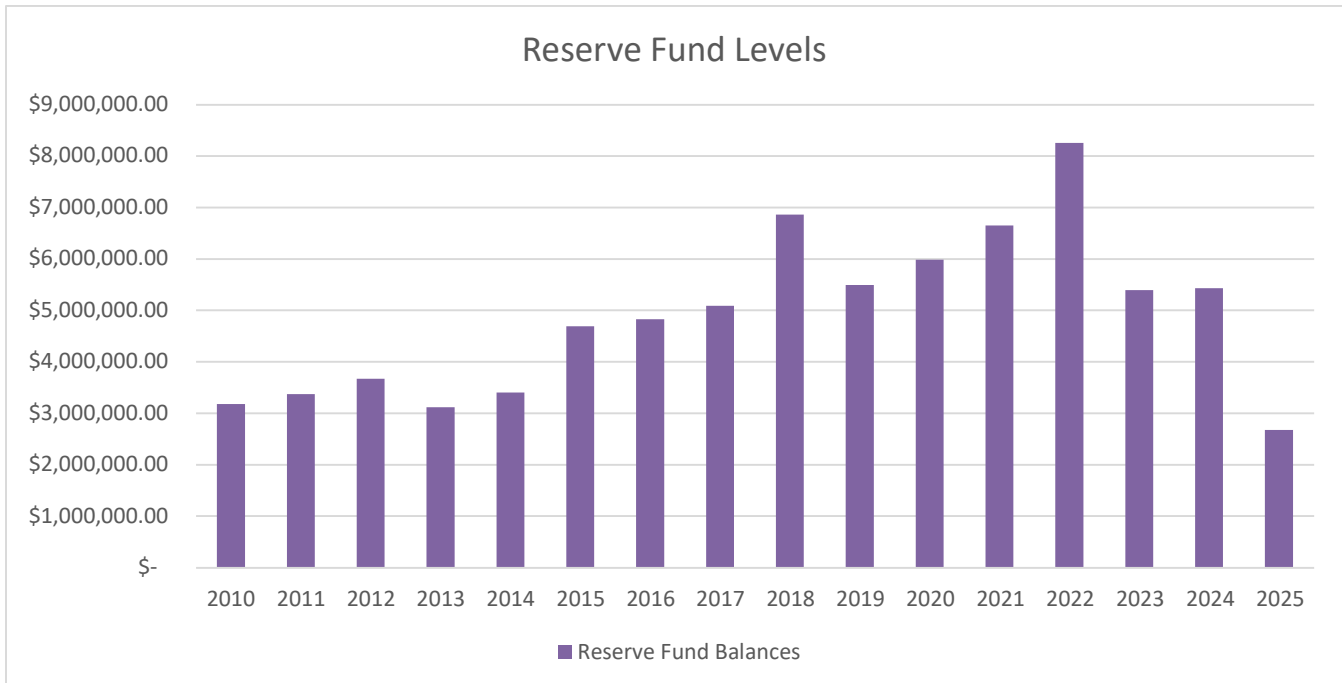
Reserve fund levels and contributions will be the next major area of focus as VIRL’s financial recovery continues.

Future Plans for Reserves

The 2026-2030 Financial Plan contemplates more significant contributions to reserve funds, in order to start building them back up to levels more appropriate for the size of VIRL’s operations. In addition to saving for costs required to maintain and replace infrastructure, the projected reserve fund contributions will allow VIRL to start saving for other required branch facility upgrades identified and prioritized in the future.

While the reserve fund contributions might be larger than they have been historically, when we consider the value and replacement costs of all the assets VIRL owns across 39 branches, these contributions are aligned with the direction VIRL needs to be headed in. It is unsustainable to continue to not set aside required funds for replacement and renewal of facilities.

As an example, over the past 15 years the total reserve fund levels have fluctuated but stayed consistent at an average of around \$5M. Contributions to the reserve funds have been expended on various capital expenditures and capital projects in subsequent years.



A comprehensive breakdown of the estimated contributions by specific reserve fund:

Reserve Funding Planning and Continuity

Reserve Funds:	2026 Projected Opening Balance	2026 Contributions	2026 Spending / Uses	2026 Projected Closing Balance
Systems & Network	651,351			651,351
Long Term Maintenance	1,536,504			1,536,504
Facilities	360,877	670,559		1,031,436
Furniture & Equipment	126,268			126,268
Vehicles	-			-
Strategic Planning	-	50,000		50,000
	\$ 2,675,000	\$ 720,559	\$ -	\$ 3,395,559

Reserve Funds:	2027 Projected Opening Balance	2027 Contributions	2027 Spending / Uses	2027 Projected Closing Balance
Systems & Network	651,351	150,000		801,351
Long Term Maintenance	1,536,504	500,000		2,036,504
Facilities	1,031,436	1,044,997		2,076,433
Furniture & Equipment	126,268	200,000		326,268
Vehicles / Mobile Infrastructure	-	200,000		200,000
Strategic Planning	50,000	25,000	- 60,000	15,000
	3,395,559	2,119,997	- 60,000	5,455,556

Reserve Funds:	2028 Projected Opening Balance	2028 Contributions	2028 Spending / Uses	2028 Projected Closing Balance
Systems & Network	801,351	200,000		1,001,351
Long Term Maintenance	2,036,504	500,000		2,536,504
Facilities	2,076,433	2,043,222		4,119,655
Furniture & Equipment	326,268	200,000		526,268
Vehicles / Mobile Infrastructure	200,000	200,000		400,000
Strategic Planning	15,000	15,000		30,000
	\$ 5,455,556	\$ 3,158,222	\$ -	\$ 8,613,778

Reserve Funds:	2029 Projected Opening Balance	2029 Contributions	2029 Spending / Uses	2029 Projected Closing Balance
Systems & Network	1,001,351	200,000		1,201,351
Long Term Maintenance	2,536,504	750,000		3,286,504
Facilities	4,119,655	1,797,244		5,916,899
Furniture & Equipment	526,268	200,000		726,268
Vehicles / Mobile Infrastructure	400,000	300,000		700,000
Strategic Planning	30,000	15,000		45,000
	\$ 8,613,778	\$ 3,262,244	\$ -	\$ 11,876,022

Reserve Funds:	2030 Projected Opening Balance	2030 Contributions	2030 Spending / Uses	2030 Projected Closing Balance
Systems & Network	1,201,351	300,000		1,501,351
Long Term Maintenance	3,286,504	750,000		4,036,504
Facilities	5,916,899	1,562,076		7,478,975
Furniture & Equipment	726,268	300,000		1,026,268
Vehicles / Mobile Infrastructure	700,000	400,000		1,100,000
Strategic Planning	45,000	15,000		60,000
	\$ 11,876,022	\$ 3,327,076	\$ -	\$ 15,203,098

At the end of 2030, the projected reserve fund balances are anticipated to be:

Reserve Funds:	2030 Projected Closing Balance
Systems & Network	1,501,351
Long Term Maintenance	4,036,504
Facilities	7,478,975
Furniture & Equipment	1,026,268
Vehicles / Mobile Infrastructure	1,100,000
Strategic Planning	60,000
	\$ 15,203,098

Further context around how much funding is required for facilities and other replacement costs is outlined below.

Asset Management Considerations

- Currently VIRL owns 8 facilities with over 66,870 sq ft² of library space with building assessed values in excess of \$36.5M.
 - Current replacement costs of these facilities are roughly estimated at \$55M.
 - While the majority of VIRL-owned facilities were constructed after 2013, the Nanaimo Harbourfront branch built in 1997 is almost 30 years old, although a major renewal did happen in 2015 and roof replacement is currently underway.
 - A summary of VIRL owned facilities is outlined below:

Buildings:	Address:	Year Built
Nanaimo Harbourfront	90 Commercial Street	1997
North Nanaimo	6250 Hammond Bay Road	2013
Cowichan Lake	68 Renfrew Avenue	2014
Chemainus	9796 Willow Street, Chemainus, BC	2018
Sayward	625B H'Kusam Way, Sayward, BC	2019
Woss	4503B Railway Avenue	2020
Sooke	6671 Wadams Way	2022
Masset	1700 Hodges	2025

- Given the Tangible Capital Asset Policy outlines the estimated useful life of a building is 40 years, basic calculations would indicate VIRL should be putting away at least \$1,375,000 each year for facilities (\$55M/40 years).
 - Please note this basic calculation ignores interest income and interest payments on debt and is for simple illustration purposes.
 - Over the course of the Five-Year Financial Plan this would account for approximately \$6,875,000 in savings for facilities, which does not include savings for improvements to leased facilities.
- VIRL also owns a variety of other capital assets including furniture & equipment, computer equipment and servers, library shelving and materials, library collections, and tenant improvements which currently have insured values of over \$27M.
- Staff believe the reserve fund contributions in the 2026-2030 Financial Plan are reasonable and necessary.

- A more formalized long-term financial plan and asset management plan will be developed in the future.

Potential Impact on Total Member Levy

Under the 2026-2030 Financial Plan, the total member levy will increase by \$1.6M or 4.60% over 2025.

- The operating levy is projected to increase by \$1.5M or 5%.
- The Board previously approved a capital levy increase of 1.37% for each of 2024, 2025 and 2026, based on the 13-year capital levy average. The capital levy includes required maintenance for facilities and information technology initiatives that have a benefit greater than one year.

Conclusion

Staff are grateful for the input of the AFSC and Executive Committees in June and July. This budget is recommended for adoption by the Committees.



Business Case for Decision

Topic: Tofino Branch

Purpose: Provide an updated business case for a lease transition into a new mixed-use building.

Recommendation

That the Board of Trustees approve continued planning for a public sector lease transition into a new mixed-use facility in Tofino.

Background

The territories of three Nuuchahnulth First Nations encompass Clayoquot Sound: the Hesquiaht, Ahousaht, and Tla-o-qui-aht. The Tofino branch is located on the unceded territories of the Tla-o-qui-aht First Nation. VIRL currently leases a 1,000 ft² space from the Royal Canadian Legion Clayoquot Branch #65. Classified as a Small/Rural branch (serving a population between 1,000 and 8,000), the facility has operated in its current form since 2006 in a building constructed in 1970.

As identified in VIRL's Facilities Master Plan (FMP), which prioritizes branches for capital investment, Tofino ranked 6th overall, 8th in building condition, and 2nd in member-requested capital projects. In 2024, it remains a high priority ranking just below Masset, Tahsis, and Campbell River. An opportunity has emerged to transition to a public-sector lease in a new mixed-use facility near Tofino's District Hall, creating the potential for shared amenities and long-term service stability.

Key drivers for proceeding with the project include:

- The current landlord is under trusteeship, with no viable long-term lease options, posing a serious risk to service continuity.
- Exterior building condition issues, including accessibility and drainage concerns.
- Interior building deficiencies: no accessible public washroom, no HVAC, insufficient fire protection, and the presence of asbestos; seismic and BC Building Code compliance issues.
- The community is underserved due to facility limitations, seasonal population surges, and projected growth.
- A District-led, mixed-use facility is in development, with designated space for VIRL.
- Capital Project funds are available to continue planning with the District through 2025–2026 as this opportunity evolves.

In September 2024, as part of the 2025 Budget process, the VIRL Board approved the initial phase of the Tofino branch project, involving co-location within the new mixed-use facility led by the District of Tofino (DoT) and the Tofino Housing Corporation (THC). A capital allocation of \$1.7 million was established, based on a unit price methodology informed by VIRL's recent capital projects. Ten percent of this amount was committed in 2025 to support early planning and design activities, which commenced in Q2–Q3 2025 and include joint feasibility assessments, preliminary design development, and ongoing collaboration with DoT and THC. The remaining projected budget is included in the 2026-2030 Financial Plan, pending approvals.

Discussion

In April 2025, VIRL entered into a Memorandum of Understanding (MOU) with the DoT and the THC, with the Tla-o-qui-aht First Nation engaged through the District. This agreement formalizes the joint exploration of a mixed-use development that includes a ground-floor public library co-located with residential units.

Throughout Q2 and Q3 2025, VIRL staff have actively participated in feasibility workshops and ongoing planning meetings with DoT, THC, and the broader design team. Preliminary design work is currently underway, with staff continuing to contribute to the development of the emerging design concept and project scope.

The draft design was presented informally to Tofino Council at the Committee of the Whole meeting on July 29, 2025, providing an opportunity for early feedback ahead of detailed costing anticipated in August. A formal review of the final design and associated costs is scheduled for the Committee of the Whole meeting on September 9, 2025.

The preliminary design supports a hub-and-spoke service delivery model, featuring dedicated spaces for children, teens, study, and programming. The emerging concept includes approximately 2,400 ft² of purpose-built library space, complemented by shared amenities such as universally accessible ground-floor washrooms. This mixed-use development integrates housing, municipal infrastructure, and library services to create an inclusive, centrally located community hub in a vibrant, tourism-driven area. The project aligns with VIRL's commitment to equitable access to collective services, affirms diversity, and supports opportunities for meaningful community connection.

Financial Considerations

In September 2024, the VIRL Board approved an initial capital allocation of \$1.7 million for the Tofino project. This estimate was based on a proposed branch size of 2,100 to 2,400 ft², consistent with VIRL's Small/Rural branch designation, which serves communities with populations between 1,000 and 8,000. The estimate also incorporated a projected 8% increase in the 2025 Construction Price Index, using a unit price methodology informed by VIRL's recent capital projects.

The Board-approved 2025 Budget committed 10% of the total project funding to support early planning and design activities, with the remaining 90% allocated for consideration in the 2026 Budget.

2026-2030 Financial Plan
Business Case: Tofino Branch

As part of the 2026-2030 Financial Plan, a total of **\$2 million** was allocated to the Tofino project. While the working project budget remains at **\$1.7 million**, the additional funds have been earmarked as contingency funding to account for potential market fluctuations and possible space fluctuations due to design changes. In the event the contingency funding is not required, it will be returned to the facilities reserve fund and can be used for other future capital projects.

Annual operating costs for the new branch are projected to rise from approximately \$40,000 (\$40/ft²) to \$88,000 (\$41.10/ft²), reflecting the increased branch size and a transition to a new lease aligned with current commercial rates. Current operating costs are based on favourable legacy lease terms under an overhold status that has been in place since 2011. After more detailed design work and costing happens in Fall 2025, more accurate estimates for operating costs like rent, utilities, custodial services, and maintenance will be able to be developed.

One Time Costs	Amount
Construction Estimate (2025)	\$1,628,141
Furniture and Moving Costs	\$ 80,000
Total Project Cost (2025 estimate)	\$1,708,141
2025 Capital Plan Component (10%)	\$ 170,814
2026 Forecast, pending 2026 adjustment (90%)	\$1,457,327

Annual Costs (2027 forward)	Rent, tax inclusive	Utilities & Custodial	Maintenance	Total
New, 2,100 sq ft space	\$TBC	\$TBC	\$TBC	\$88,000

Appendix A: Tofino Branch Photos 2025



Appendix B: Timeline

The branch has been in its current iteration since 2006 and the building dates from 1970. The District of Tofino requested a new location in 2013 and again in 2017. Here is a select timeline:

- **2013-2015:** The DoT undertakes a Civic Centre feasibility study, including a library as part of a mixed-use facility with theatre, municipal, public, and leasable office space. VIRL participates in the needs assessment and final design.
- **2016-2018:** VIRL presents its facility decision process to Tofino Council. The Council resolves to identify and evaluate potential locations for the Tofino branch on municipally owned land. Community consultation confirms a preference for a mixed-use building. The Council designates 385 & 391 Main Street as the preferred site. VIRL, the DoT, and Clayoquot Biosphere Trust explore the feasibility of a mixed-use building combining a biosphere centre, library, and attainable housing.
- **2019-2021:** Catalyst Community Developments Society drafts a report on the viability of a mixed-use building. The project is abandoned, and VIRL and the DoT discuss opportunities for a stand-alone prototype branch.
- **2024:** The VIRL Board approved the allocation of 10% of Tofino project funding in the 2025 Budget to support planning, with the remaining 90% expected in the 2026 Budget, subject to emerging opportunities.
- **2025:** VIRL staff have actively participated in feasibility workshops and ongoing planning meetings with DoT, THC, and BC Housing.
- **2025 (July and August):** Tofino Council at the Committee of the Whole meeting on July 29, 2025, providing an opportunity for early feedback ahead of detailed costing anticipated in August. A formal review of the final design and associated costs is scheduled for the Committee of the Whole meeting on September 9, 2025.

Appendix C: Population, Demographics, and Usage Analysis

- Tofino population increased 27.91% from 2016 to 2021: total population is 2,516.
- 37% of the population has a library card and 88% of Tofino's cardholders are 20 years or older.
- On average, the population is 38, with a median age of 36.

- BC Stats estimates Tofino’s population will continue to increase with growth of 16% in the next 10 years and 22% over the next 20 years.
- 19% of the population lives in single-detached houses, with 3% living in an apartment or flat in a duplex. 3% of Tofino residents live in households that have 5 or more persons, with 13% in households with 2 persons.
- 34.4% of Tofino’s children are vulnerable on one or more scales of the Early Development Instrument’s (EDI) wave 8 data (2016-2019). The provincial average is 32.9%.

An analysis branch performance metrics uses five criteria to determine the operational usage performance of a branch relative to other branches in the system. The overall branch performance score is the sum of the variance between branch performance and the threshold target. Tofino scores acceptable in 5/5 criteria and ranks 14th in the overall branch performance score. Tofino exceeds the minimal acceptable systemwide threshold targets.

2024	System Average	Tofino Performance
Percent of Pop with a Card	38%	37%
Circ/Cardholder	19.06	12.60
Circ/Open Hour	22.33	11.80
Staffing Cost/Circ	\$ 8.27	\$ 5.28
Staffing Cost/Cardholder	\$ 159.41	\$ 66.50

Appendix D: At a Glance – Current Branch Programs and Services

Tofino branch offers the following programming and services in the community:

- Promotion of system-wide virtual programming including Learning with Syeyutsus and the Virtual Gardening Series.
- Spring Break and Summer Reading Club programming.
- Weekly Storytime as of April 2024.

Features include:

- 2 public computers, printer/photocopier, and high-speed WiFi
- A study table and limited seating capacity throughout the branch
- A small, dedicated children’s area

In-branch Collection size:

- 9,500

Hours of Operation (Open 20 hours a week):

- Monday Closed
- Tuesday Closed
- Wednesday 10:00 am – 12:00 pm, 1:00 pm – 5:00 pm
- Thursday 1:00 pm – 4:00 pm, 5:00 pm – 8:00 pm
- Friday 1:00 pm – 5 pm
- Saturday 10:00 am – 2:00 pm
- Sunday Closed

Appendix E: The Case for Rural Libraries

As rural communities re-envision and reposition themselves, the library plays a key role in revitalizing communities, contributing to quality of life of residents, spaces to connect, and programs and services for all ages. The services and connections that happen in libraries contribute to the social, economic, environmental, and cultural sustainability within the community.

Challenges for rural communities include declining and aging populations, higher cost of living, problems with youth retention, limited economic and social opportunities for residents, depleting natural resources/climate change, and loss of local services.

Across Canada, libraries in rural and northern communities are investing in new services and partnerships directly tied to poverty reduction, language preservation, youth development, job development, tourism, health, food security, broadband connectivity, health, and education.

Infrastructure

Challenges associated with aging library buildings include safety, comfort, and technology requirements for 21st century library. Emerging library services and programs are limited in aging facilities and presents barriers to provide essential community services. In *Palaces for the People: How Social Infrastructure Can Help Fight Inequality, Polarization, and the Decline of Civil Life* (2018), Klinenberg chronicles the innumerable benefits of social infrastructure investments in communities large and small. Shared spaces like Public Libraries are leading examples in his analysis, and have increasingly complex operating and regulatory environments, owing to their unique mandate, shifting community needs, and intersecting crises, and the responsive and evolving Collective Services they deliver¹.

Investing in library infrastructure in rural and remote communities contributes to:

- Capacity building in the community: Building partnerships and networking opportunities
- Celebrating people focused spaces that support community gathering, learning, connection, and transformation
- Bridging the digital divide by offering a variety of media, tools, resources, and services
- Flexible gathering spaces that build community partnerships, networking opportunities and foster collaborations
- Increasing social inclusion and build stronger communities
- Improving physical environment and fostering common experiences that express a sense of place
- Rural revitalization, increasing community participation and dialogue.
- Creating a space that draws people together who would otherwise not be engaged
- Anchoring and refuge for community
- Supporting local tourism and tourism initiatives
- Youth engagement and connection
- Providing a welcoming space for all and providing a “third place” for the community

¹ Read or listen via the libby app and your VIRL card!... [eBook](#) | [audiobook](#) | [hard copy](#)

Resources:

- <https://ised-isde.canada.ca/site/rural/en>
- <https://www.oecd.org/regional/rural-development/>
- <https://ised-isde.canada.ca/site/rural/en/rural-opportunity-national-prosperity-economic-development-strategy-rural-canada>
- <https://www.infrastructure.gc.ca/plan/rnc-crn-eng.html>

Vancouver Island Regional Library
2026-2030 Financial Plan: Summary

	2026-2030 FINANCIAL PLAN					
	2025	2026	2027	2028	2029	2030
Revenues:						
Municipal and Regional District Levies - Operating	30,321,592	31,849,477	33,366,146	34,780,515	36,243,631	37,783,775
Grant Revenue	1,774,370	1,459,370	1,488,500	1,518,200	1,548,500	1,579,400
Interest Income	46,571	120,000	124,800	129,790	134,980	140,380
Other Library Revenues	108,581	20,000	20,000	20,000	20,000	20,000
Total Revenues	32,251,114	33,448,847	34,999,446	36,448,505	37,947,111	39,523,555
Expenditures:						
Board of Trustees and Executive	159,520	174,550	181,530	188,800	196,360	204,220
Branch Costs	372,731	393,410	408,960	425,080	441,800	459,210
Collections	3,424,719	3,468,115	3,646,030	3,791,880	3,943,570	4,101,270
Communications	143,370	141,440	147,080	152,960	159,080	165,440
Debt Repayment	1,170,047	1,608,310	1,608,310	1,608,310	1,608,310	1,608,310
Facilities	4,031,227	4,229,145	4,531,475	4,712,680	4,901,210	5,097,230
Finance and Insurance	491,711	600,500	624,520	649,510	675,490	702,500
Information Technology	1,051,000	1,143,700	1,191,440	1,245,320	1,288,090	1,345,520
Library Services	132,375	132,375	137,670	143,180	148,910	154,870
People & Culture	320,882	292,470	304,170	316,340	328,980	342,150
Purchasing	185,925	168,300	175,030	182,020	189,300	196,860
Security	503,360	530,350	551,570	573,640	596,580	620,420
Wages and Benefits	20,264,248	20,566,182	21,491,661	22,458,785	23,469,431	24,525,555
Total Expenses	32,251,114	33,448,847	34,999,446	36,448,505	37,947,111	39,523,555
Capital Projects:						
Municipal and Regional District Levies - Capital	4,135,897	4,192,559	4,249,997	4,308,222	4,367,244	4,427,076
Reserve Fund Contributions	-	(720,559)	(2,119,997)	(3,158,222)	(3,262,244)	(3,327,076)
Capital Project Expenditures	(4,135,897)	(3,472,000)	(2,130,000)	(1,150,000)	(1,105,000)	(1,100,000)
Capital Levy % Increase		1.37%	1.37%	1.37%	1.37%	1.37%
Net Capital Expenditures	0	(0)	(0)	(0)	0	(0)
Net Financial Plan	32,251,114	33,448,847	34,999,446	36,448,505	37,947,111	39,523,555
Combined Operating and Capital Levy	34,457,489	36,042,036	37,616,143	39,088,737	40,610,875	42,210,851
\$ Increase	1,940,488	1,584,547	1,574,107	1,472,594	1,522,139	1,599,975
% Increase	5.97%	4.60%	4.37%	3.91%	3.89%	3.94%

Vancouver Island Regional Library
2026-2030 Financial Plan: Capital Projects

	2026-2030 CAPITAL PLAN					
	2025	2026	2027	2028	2029	2030
Facilities Levy (.76%)	2,497,022	2,531,231	2,565,909	2,601,062	2,636,697	2,672,819
FFE&S Levy (.61%)	1,638,875	1,661,328	1,684,088	1,707,160	1,730,548	1,754,256
Total Capital Revenues (Levies)	4,135,897	4,192,559	4,249,997	4,308,222	4,367,244	4,427,076
		1.37%	1.37%	1.37%	1.37%	1.37%
Capital Expenditures - Information Technology						
Information Technology - Public Computing Lease	200,000	200,000	275,000	300,000	300,000	300,000
Information Technology - End User Computing	292,704	200,000	175,000	150,000	150,000	125,000
Information Technology - Network Refresh	-	77,000	75,000	75,000	75,000	75,000
Information Technology - People Counters	50,000	50,000	45,000	45,000	-	-
Information Technology - Self Check Lease and Warranty	104,000	-	-	-	-	-
Information Technology - Managed Print Renewal	80,000	80,000	80,000	80,000	80,000	80,000
Information Technology - Discovery Catalog Updates	-	40,000	20,000	-	-	-
Information Technology - Network Phone Updates	-	30,000	30,000	-	-	-
Information Technology - Display TV's and Digital Signage	-	80,000	30,000	-	-	-
Information Technology - UPS Battery Replacements	-	20,000	-	-	-	20,000
Capital Expenditures - Vehicles, Furniture, Equipment						
Facilities - Furniture & Equipment	193,048	300,000	300,000	300,000	300,000	300,000
Facilities - Truck Tailgates (\$65k x 3)		195,000				
Facilities - Truck Replacements			200,000	200,000	200,000	200,000
Capital Expenditures - Branch Updates or Upgrades						
Facilities - Tofino New Leasehold	170,814	2,000,000	-	-	-	-
Facilities - Tahsis New Leasehold	326,771	-	-	-	-	-
Facilities - Harbourfront - Roof Replacement	966,000	-	-	-	-	-
Facilities - Sointula - HVAC & Shelving Updates	-	200,000	-	-	-	-
Facilities - Courtenay - Planning for Leasehold Improvements			100,000	-	-	-
Capital Expenditures - Mobile Infrastructure						
Library Services - Potential Holds Lockers or Bookmobile	-	-	800,000	-	-	-
Capital Reserve Fund Contributions	-	720,559	2,119,997	3,158,222	3,262,244	3,327,076
Finance - Debt Servicing (in operating budgets after 2025)	1,752,560	-	-	-	-	-
Total Capital Expenditures	4,135,897	4,192,559	4,249,997	4,308,222	4,367,244	4,427,076

Vancouver Island Regional Library

2026-2030 Financial Plan: Member Levies by Apportionment

Municipalities	2025					2026									
	Population	Converted Land Value	Operating Levy	Capital Levy	2025 Total Levy	Population	Converted Land Value	Apportionment per \$100 of Shared Cost	Operating Levy	\$ Change	Capital Levy	\$ Change	TOTAL Levy	\$ Change	% Change
Campbell River	38,658	\$ 1,249,874,256	\$ 2,088,486	\$ 284,872	\$ 2,373,357	38,028	\$ 1,280,448,450	\$ 6.84	\$ 2,178,840	\$ 90,354	\$ 286,815	\$ 1,944	\$ 2,465,655	\$ 92,298	3.89%
Comox	15,902	\$ 536,094,471	\$ 875,174	\$ 119,375	\$ 994,549	15,962	\$ 558,180,144	\$ 2.92	\$ 930,263	\$ 55,088	\$ 122,457	\$ 3,082	\$ 1,052,719	\$ 58,170	5.85%
Courtenay	31,242	\$ 1,143,895,800	\$ 1,785,781	\$ 243,582	\$ 2,029,363	32,049	\$ 1,182,119,487	\$ 6.01	\$ 1,914,351	\$ 128,570	\$ 251,999	\$ 8,416	\$ 2,166,350	\$ 136,986	6.75%
Cumberland	4,901	\$ 168,310,698	\$ 271,988	\$ 37,099	\$ 309,088	4,962	\$ 174,579,376	\$ 0.91	\$ 289,989	\$ 18,001	\$ 38,173	\$ 1,074	\$ 328,163	\$ 19,075	6.17%
Daajing Giids	1,033	\$ 21,529,339	\$ 47,119	\$ 6,427	\$ 53,546	992	\$ 21,565,538	\$ 0.15	\$ 47,864	\$ 745	\$ 6,301	\$ (126)	\$ 54,164	\$ 619	1.16%
Duncan	5,513	\$ 172,559,431	\$ 293,677	\$ 40,058	\$ 333,734	5,669	\$ 180,726,750	\$ 1.00	\$ 317,110	\$ 23,433	\$ 41,743	\$ 1,686	\$ 358,853	\$ 25,119	7.53%
Gold River	1,296	\$ 26,103,275	\$ 58,451	\$ 7,973	\$ 66,424	1,318	\$ 26,646,519	\$ 0.19	\$ 62,072	\$ 3,621	\$ 8,171	\$ 198	\$ 70,243	\$ 3,820	5.75%
Ladysmith	9,690	\$ 329,750,086	\$ 535,546	\$ 73,049	\$ 608,595	9,903	\$ 338,101,437	\$ 1.79	\$ 570,929	\$ 35,382	\$ 75,155	\$ 2,106	\$ 646,084	\$ 37,488	6.16%
Lake Cowichan	3,748	\$ 115,730,899	\$ 198,496	\$ 27,075	\$ 225,572	3,717	\$ 118,037,401	\$ 0.65	\$ 207,571	\$ 9,075	\$ 27,324	\$ 249	\$ 234,895	\$ 9,324	4.13%
Lantzville	4,099	\$ 209,695,425	\$ 277,938	\$ 37,911	\$ 315,849	4,210	\$ 214,980,262	\$ 0.93	\$ 296,729	\$ 18,792	\$ 39,060	\$ 1,149	\$ 335,790	\$ 19,941	6.31%
Masset	766	\$ 16,788,545	\$ 35,543	\$ 4,848	\$ 40,391	918	\$ 17,721,811	\$ 0.13	\$ 42,599	\$ 7,056	\$ 5,608	\$ 759	\$ 48,206	\$ 7,815	19.35%
Nanaimo	108,438	\$ 3,815,894,098	\$ 6,085,204	\$ 830,028	\$ 6,915,232	110,707	\$ 3,889,724,968	\$ 20.30	\$ 6,465,917	\$ 380,713	\$ 851,152	\$ 21,124	\$ 7,317,069	\$ 401,836	5.81%
North Cowichan	34,546	\$ 1,279,183,120	\$ 1,985,115	\$ 270,772	\$ 2,255,887	34,495	\$ 1,307,796,507	\$ 6.55	\$ 2,087,337	\$ 102,221	\$ 274,770	\$ 3,998	\$ 2,362,107	\$ 106,220	4.71%
North Saanich	13,198	\$ 928,795,732	\$ 1,080,565	\$ 147,390	\$ 1,227,955	13,340	\$ 912,428,926	\$ 3.50	\$ 1,115,537	\$ 34,972	\$ 146,846	\$ (545)	\$ 1,262,383	\$ 34,427	2.80%
Parksville	14,710	\$ 669,840,747	\$ 936,898	\$ 127,794	\$ 1,064,691	14,995	\$ 697,192,881	\$ 3.16	\$ 1,004,934	\$ 68,036	\$ 132,286	\$ 4,492	\$ 1,137,220	\$ 72,529	6.81%
Port Alberni	20,264	\$ 529,718,747	\$ 1,002,922	\$ 136,800	\$ 1,139,722	19,685	\$ 538,999,779	\$ 3.25	\$ 1,033,994	\$ 31,072	\$ 136,112	\$ (688)	\$ 1,170,105	\$ 30,384	2.67%
Port Alice	700	\$ 14,525,865	\$ 31,883	\$ 4,349	\$ 36,232	810	\$ 15,584,298	\$ 0.12	\$ 37,547	\$ 5,664	\$ 4,943	\$ 594	\$ 42,490	\$ 6,258	17.27%
Port Clements	267	\$ 7,942,379	\$ 13,919	\$ 1,899	\$ 15,818	353	\$ 8,131,870	\$ 0.05	\$ 17,379	\$ 3,460	\$ 2,288	\$ 389	\$ 19,667	\$ 3,849	24.33%
Port Hardy	4,552	\$ 83,700,210	\$ 199,455	\$ 27,206	\$ 226,661	4,148	\$ 87,177,172	\$ 0.62	\$ 197,867	\$ (1,588)	\$ 26,047	\$ (1,159)	\$ 223,913	\$ (2,748)	-1.21%
Port McNeill	2,591	\$ 58,839,927	\$ 121,727	\$ 16,604	\$ 138,331	2,384	\$ 58,109,893	\$ 0.38	\$ 119,791	\$ (1,936)	\$ 15,769	\$ (835)	\$ 135,560	\$ (2,771)	-2.00%
Qualicum Beach	9,663	\$ 498,145,219	\$ 657,999	\$ 89,752	\$ 747,751	9,363	\$ 514,603,260	\$ 2.16	\$ 687,587	\$ 29,588	\$ 90,512	\$ 760	\$ 778,099	\$ 30,347	4.06%
Sayward	305	\$ 7,508,970	\$ 14,756	\$ 2,013	\$ 16,768	363	\$ 7,937,046	\$ 0.06	\$ 17,549	\$ 2,794	\$ 2,310	\$ 297	\$ 19,859	\$ 3,091	18.43%
Sidney	12,951	\$ 769,254,206	\$ 956,275	\$ 130,437	\$ 1,086,712	13,288	\$ 772,210,717	\$ 3.16	\$ 1,007,580	\$ 51,304	\$ 132,634	\$ 2,197	\$ 1,140,214	\$ 53,502	4.92%
Sooke	16,866	\$ 582,186,138	\$ 938,179	\$ 127,969	\$ 1,066,148	17,128	\$ 589,456,476	\$ 3.11	\$ 991,016	\$ 52,837	\$ 130,454	\$ 2,485	\$ 1,121,470	\$ 55,322	5.19%
Tahsis	277	\$ 7,945,563	\$ 14,225	\$ 1,940	\$ 16,166	378	\$ 8,832,528	\$ 0.06	\$ 18,705	\$ 4,479	\$ 2,462	\$ 522	\$ 21,167	\$ 5,001	30.94%
Tofino	2,653	\$ 257,801,944	\$ 269,258	\$ 36,727	\$ 305,985	2,767	\$ 260,451,085	\$ 0.90	\$ 285,361	\$ 16,103	\$ 37,564	\$ 837	\$ 322,925	\$ 16,940	5.54%
Ucluelet	2,309	\$ 156,254,221	\$ 184,478	\$ 25,163	\$ 209,641	2,413	\$ 154,266,749	\$ 0.61	\$ 193,613	\$ 9,134	\$ 25,487	\$ 323	\$ 219,099	\$ 9,458	4.51%
Zeballos	121	\$ 2,505,589	\$ 5,507	\$ 751	\$ 6,259	135	\$ 2,704,106	\$ 0.02	\$ 6,339	\$ 831	\$ 834	\$ 83	\$ 7,173	\$ 915	14.61%
	361,259	\$ 13,660,374,900	\$ 20,966,567	\$ 2,859,861	\$ 23,826,428	364,480	\$ 13,938,715,436		\$ 22,146,368	\$ 1,179,801	\$ 2,915,274	\$ 55,413	\$ 25,061,642	\$ 1,235,214	5.18%
Regional Districts															
Alberni-Clayoquot	8,624	\$ 477,724,698.00	\$ 611,510	\$ 83,411	\$ 694,921	8,962	\$ 477,738,355	\$ 2.03	\$ 646,899	\$ 35,389	\$ 85,156	\$ 1,745	\$ 732,055	\$ 37,134	5.34%
Capital	4,473	\$ 315,970,920	\$ 367,080	\$ 50,070	\$ 417,150	4,257	\$ 325,910,955	\$ 1.20	\$ 382,322	\$ 15,242	\$ 50,328	\$ 258	\$ 432,650	\$ 15,500	3.72%
Central Coast	1,459	\$ 38,203,080	\$ 72,257	\$ 9,856	\$ 82,112	1,544	\$ 39,954,478	\$ 0.25	\$ 79,341	\$ 7,085	\$ 10,444	\$ 588	\$ 89,785	\$ 7,673	9.34%
Comox Valley	25,992	\$ 1,248,902,726	\$ 1,703,279	\$ 232,329	\$ 1,935,608	25,989	\$ 1,262,516,182	\$ 5.60	\$ 1,782,788	\$ 79,509	\$ 234,680	\$ 2,351	\$ 2,017,468	\$ 81,860	4.23%
Cowichan Valley	37,614	\$ 1,923,337,268	\$ 2,549,798	\$ 347,795	\$ 2,897,593	36,678	\$ 1,911,327,925	\$ 8.21	\$ 2,614,248	\$ 64,450	\$ 344,131	\$ (3,664)	\$ 2,958,379	\$ 60,786	2.10%
Mount Waddington	2,143	\$ 162,451,151	\$ 183,975	\$ 25,094	\$ 209,070	1,962	\$ 169,832,924	\$ 0.60	\$ 191,086	\$ 7,111	\$ 25,154	\$ 60	\$ 216,240	\$ 7,170	3.43%
Nanaimo	45,308	\$ 2,324,584,772	\$ 3,077,092	\$ 419,719	\$ 3,496,811	45,735	\$ 2,315,349,629	\$ 10.07	\$ 3,208,278	\$ 131,186	\$ 422,327	\$ 2,608	\$ 3,630,605	\$ 133,794	3.83%
North Coast	1,145	\$ 36,488,180	\$ 61,469	\$ 8,384	\$ 69,854	997	\$ 37,599,774	\$ 0.19	\$ 60,179	\$ (1,290)	\$ 7,922	\$ (463)	\$ 68,101	\$ (1,753)	-2.51%
qathet	510	\$ 24,821,986	\$ 33,653	\$ 4,590	\$ 38,243	535	\$ 25,107,900	\$ 0.11	\$ 36,031	\$ 2,379	\$ 4,743	\$ 153	\$ 40,774	\$ 2,531	6.62%
Strathcona	10,898	\$ 497,355,750	\$ 694,912	\$ 94,787	\$ 789,699	10,141	\$ 500,929,104	\$ 2.20	\$ 701,936	\$ 7,024	\$ 92,400	\$ (2,386)	\$ 794,336	\$ 4,638	0.59%
	138,166	\$ 7,049,840,531	\$ 9,355,025	\$ 1,276,035	\$ 10,631,060	136,800	\$ 7,066,267,226		\$ 9,703,109	\$ 348,084	\$ 1,277,285	\$ 1,250	\$ 10,980,394	\$ 349,334	3.29%
TOTALS	499,425	\$ 20,710,215,431	\$ 30,321,592	\$ 4,135,896	\$ 34,457,488	501,280	\$ 21,004,982,662		\$ 31,849,477	\$ 1,527,885	\$ 4,192,559	\$ 56,663	\$ 36,042,036	\$ 1,584,548	4.60%
Increase %						0.37%	1.42%					1.37%			4.60%

2026 VIRL Weighted Votes

Municipalities	Combined 2026 levy	Proportion of total levy	Base vote	Additional vote*	2026 weighted vote
Campbell River	\$ 2,465,655	6.84%	1	26	27
Comox	\$ 1,052,719	2.92%	1	10	11
Courtenay	\$ 2,166,350	6.01%	1	23	24
Cumberland	\$ 328,163	0.91%	1	2	3
Daajing Giids	\$ 54,164	0.15%	1	0	1
Duncan	\$ 358,853	1.00%	1	2	3
Gold River	\$ 70,243	0.19%	1	0	1
Ladysmith	\$ 646,084	1.79%	1	6	7
Lake Cowichan	\$ 234,895	0.65%	1	1	2
Lantzville	\$ 335,790	0.93%	1	2	3
Masset	\$ 48,206	0.13%	1	0	1
Nanaimo	\$ 7,317,069	20.30%	1	80	81
North Cowichan	\$ 2,362,107	6.55%	1	25	26
North Saanich	\$ 1,262,383	3.50%	1	13	14
Parksville	\$ 1,137,220	3.16%	1	11	12
Port Alberni	\$ 1,170,105	3.25%	1	11	12
Port Alice	\$ 42,490	0.12%	1	0	1
Port Clements	\$ 19,667	0.05%	1	0	1
Port Hardy	\$ 223,913	0.62%	1	1	2
Port McNeill	\$ 135,560	0.38%	1	0	1
Qualicum Beach	\$ 778,099	2.16%	1	7	8
Sayward	\$ 19,859	0.06%	1	0	1
Sidney	\$ 1,140,214	3.16%	1	11	12
Sooke	\$ 1,121,470	3.11%	1	11	12
Tahsis	\$ 21,167	0.06%	1	0	1
Tofino	\$ 322,925	0.90%	1	2	3
Ucluelet	\$ 219,099	0.61%	1	1	2
Zeballos	\$ 7,173	0.02%	1	0	1
\$ 25,061,642	69.53%	28	245	273	
Regional Districts					
Alberni-Clayoquot	\$ 732,055	2.03%	1	7	8
Capital	\$ 432,650	1.20%	1	3	4
Central Coast	\$ 89,785	0.25%	1	0	1
Comox Valley	\$ 2,017,468	5.60%	1	21	22
Cowichan Valley	\$ 2,958,379	8.21%	1	31	32
Mount Waddington	\$ 216,240	0.60%	1	1	2
Nanaimo	\$ 3,630,605	10.07%	1	39	40
North Coast	\$ 68,101	0.19%	1	0	1
qathet	\$ 40,774	0.11%	1	0	1
Strathcona	\$ 794,336	2.20%	1	7	8
\$ 10,980,394	30.47%	10	109	119	
TOTALS	\$ 36,042,036	100%	38	354	392

*Per Procedural Bylaws "...each jurisdiction receives one (1) weighted vote plus one (1) additional vote for each ¼ percent of total VIRL tax contributions after the first ¼ percent. Where the formula results in a fraction of a vote, normal rounding will apply."

For more information please visit:

www.virl.bc.ca

Vancouver Island Regional Library

Box 3333, 6250 Hammond Bay Road

Nanaimo, BC V9R 5N3

