



9765 Maple Street / P.O. Box 366 / Bridgman, MI 49106 / Tel: 269•465•5144 / [www.bridgman.org](http://www.bridgman.org)

May 22, 2019

**RE: Fiscal Year 2020 Budget (July 1, 2019 – June 30, 2020)**

Dear Honorable Mayor and City Council:

In accordance with Chapter 7, Section 7.7 of the City Charter, the City Manager is required to prepare and submit a proposed annual budget for the ensuing fiscal year based upon detailed estimates furnished by City officers. The Charter requires that summaries of the proposed budget be available for public review in the City Clerk's office and the Bridgman Public Library at least one week in advance of a public hearing, which shall be held by the Council before adoption of the budget. A public hearing has been scheduled on Monday, June 3, 2019 at 6:30 PM.

Bridgman's FY 2020 budget is fiscally conservative with respect to revenues and expenditures, particularly in light of the capital investments that were made in FY 2019. Some of the more infrequent expenditure which are being undertaken in FY 2020 include the following:

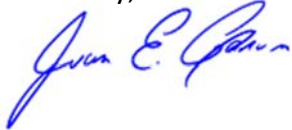
Reconstruction of Fire Department driveway (phase 2):	\$35,000
Server replacement:	\$9,500
City Hall energy efficient lighting upgrade:	\$8,000
City Hall furnishing modernization:	\$5,500
Laptop replacement for City Council (2)	\$1,000

The City will continue to make investments in projects which enhance quality of life through its *Beautification* account, which was added to the Building and Grounds Department of the General Fund in FY 2018. Flowers, banners, seasonal decorations and public space amenities will be tracked through this line item.

The consolidated FY 2020 budget, which includes the total expenses within the General Fund and Enterprise Funds, is \$4,324,993. This amount includes the use of \$212,135 from General Fund reserves to balance the budget. Despite the use of reserves the City will maintain a Fund Balance of 55% which exceeds the minimum of 40% as required by the Fund Balance Policy.

I wish to take this opportunity to thank the City Council for its guidance during the budget process. I would also like to thank our City staff for their dedication and ongoing commitment in providing the citizens of Bridgman with exceptional value for their tax dollars. The City's fiscal position remains healthy in no small part to the diligence, focused effort and innovative spirit of our employees.

Sincerely,

A handwritten signature in blue ink, appearing to read "Juan E. Ganum". The signature is fluid and cursive, with the first name "Juan" being the most prominent.

Juan E. Ganum  
City Manager

# CITY OF BRIDGMAN BUDGET

**FY 2020 (July 1, 2019 to June 30, 2020)**



**Vincent Rose, Mayor  
Ricky Fuller, Mayor Pro-Tem**

**Council Members**

**Sarah Buist  
Linda Gedeon-Kuhn  
Georgia Gipson  
Stacy Stine  
Jan Trapani**

**APPROVED 6/17/19**

**City of Bridgman  
Fiscal Year 2019  
Budget Summary - All Funds**

	Revenues	Expenditures
<b>General Fund Revenues</b>	\$ 1,984,742	
<b>General Fund Expenditures</b>		
City Council		41,129
City Manager		127,467
Elections		13,015
Assessor		34,616
General Office Services		246,216
Building & Grounds		134,314
Economic Development		10,200
Police Department		574,897
Fire Department		130,209
Building Inspector		20,450
Planning Commission		5,500
Zoning Board of Appeals		2,000
Public Works Department		268,319
Other Functions		369,706
<b>Transfers Out:</b>		
Debt Service		62,310
Capital Equipment		30,000
Sewer Fund		-
Water Fund		-
<b>Total Expenditures</b>		<b>\$ 2,070,347</b>
<b>Major Street (202)</b>		
Revenues	203,966	
Expenditures		230,102
<b>Local Streets (203)</b>		
Revenues	190,700	
Expenditures		222,896
<b>Corridor Improvement (251)</b>		
Revenues	5,000	
Expenditures		4,000
<b>Drug Law Enforcement (265)</b>		
Revenues	500	
Expenditures		-
<b>Act 302 Training (266)</b>		
Revenues	1,000	
Expenditures		1,000
<b>ENTERPRISE FUNDS</b>		
<b>Park/Recreation Fund (508)</b>		
Revenues	480,550	
Expenditures		459,950
<b>Sewer Fund (590)</b>		
Revenues	620,050	
Transfer In from General Fund	-	
Expenditures		782,780
<b>Water Fund (591)</b>		
Revenues	476,400	
Transfer In from General Fund	-	
Expenditures		480,266
<b>Vehicle &amp; Equipment (661)</b>		
Revenues	200	
Expenditures		-
<b>TOTAL REVENUES</b>	<b>3,963,108</b>	
<b>TOTAL EXPENDITURES</b>		<b>4,251,342</b>
<b>Total Fund Reserves used to Balance Budgets</b>		<b>288,235</b>

**City of Bridgman  
Fiscal Year 2020  
General Fund  
Summary of Revenue and Expenditures**

***Revenues***

	2019	2020	Difference
Property Taxes	1,599,015	1,647,485	48,469
Other Revenues	119,984	100,400	(19,584)
State Revenue	234,068	236,857	2,789
<b>TOTAL REVENUES</b>	<b>1,953,067</b>	<b>1,984,742</b>	<b>31,675</b>

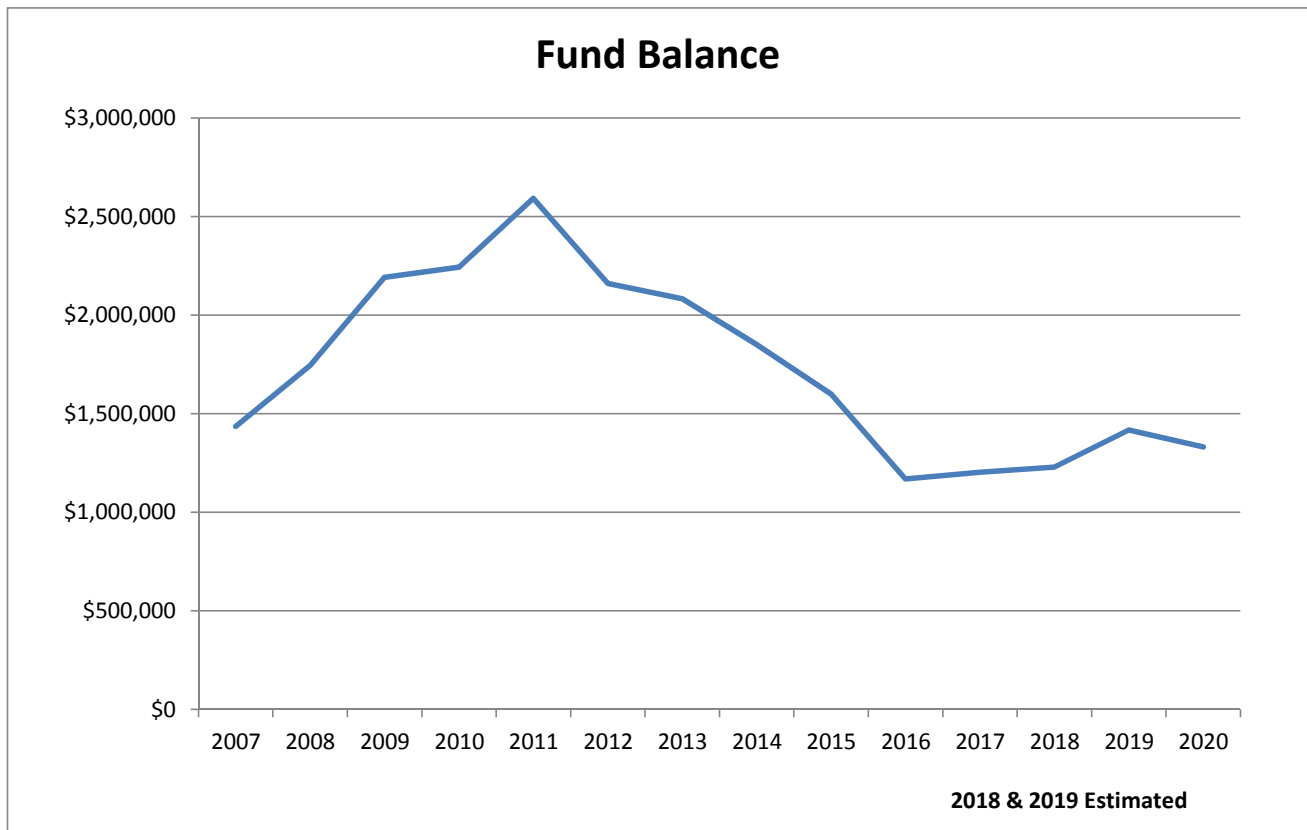
***Expenditures By Department***

City Council	35,970	41,129	5,159
City Manager	127,244	127,467	223
Elections	10,740	13,015	2,275
Assessor	31,529	34,616	3,087
General Office Services	225,931	246,216	20,285
Building & Grounds	126,702	134,314	7,612
Economic Development	10,000	10,200	200
Police Department	558,644	574,897	16,253
Fire Department	105,801	130,209	24,408
Building Inspector	13,816	20,450	6,634
Planning Commission	2,525	5,500	2,975
Zoning Board of Appeals	632	2,000	1,368
Public Works Department	251,673	268,319	16,646
Other Functions	409,768	369,706	(40,062)
Transfers Out	79,213	92,310	13,097
<b>TOTAL EXPENDITURES</b>	<b>1,990,188</b>	<b>2,070,347</b>	<b>80,159</b>
Revenues Over Expenditures Surplus/(Deficit)	(37,121)	(85,605)	111,834

**City of Bridgman  
Fiscal Year 2020  
General Fund  
Estimated Fund Balance**

	2019	2020
Beginning Fund Balance	1,454,675	1,417,554
Revenues	1,953,067	1,984,742
Expenditures	<u>(1,990,188)</u>	<u>(2,070,347)</u>
Surplus (Deficit)	(37,121)	(85,605)
Ending Fund Balance	<u><u>1,417,554</u></u>	<u><u>1,331,949</u></u>

<b>Estimated Percentage of Fund Balance to Expenditures</b>	<b>71.23%</b>	<b>64.33%</b>
---	---------------	---------------



**City of Bridgman  
Fiscal Year 2020  
General Fund Revenues**

<b>REVENUES</b>	Actual 2018	Estimated 2019	Proposed 2020
Property Taxes	1,542,102	1,588,275	1,636,047
Prior Year Tax Adjustments	299	-	200
Industrial Facilities Tax	12,840	7,632	7,238
Interest & Penalty on Taxes	4,512	3,109	4,000
CATV Franchise Taxes	37,887	40,331	38,800
Non-Business Licenses & Permits	14,976	20,404	20,000
State Shared Revenue - Constitutional	189,314	199,757	206,144
State Shared Revenue - Statutory	22,837	22,824	23,513
PPT Reimbursement/LCSA	26,039	12,647	5,000
Other State Revenue Sharing	10,889	9,527	5,000
Liquor License Fees	2,132	1,960	2,200
Police Reports - Charges for Services	464	418	500
Other - Charges for Services	8,742	8,007	9,000
Bail/Bond Revenue	120	170	100
Parking Fines	2,090	3,000	3,000
Ordinance Fines	5,695	7,225	7,000
Interest on Investments	8,798	14,571	12,000
Interest on Loans	641	-	-
Donations from Private Sources	8,435	8,910	1,500
Weko Beach Concert Contributions	5,000	4,000	3,000
Other Miscellaneous	971	301	500
<b>TOTAL REVENUES</b>	<b><u>1,904,784</u></b>	<b><u>1,953,067</u></b>	<b><u>1,984,742</u></b>

**City of Bridgman  
Fiscal Year 2020  
General Fund Expenditures**

	Actual 2018	Estimated 2019	Proposed 2020	
<b><u>LEGISLATIVE - 101</u></b>				
Compensation-Elected Officials	11,100	11,025	13,650	
Payroll Taxes	849	843	1,044	
Workers Compensation	66	71	64	
Contractual Services	4,056	3,042	3,100	
Community Promotion	17,551	19,302	20,000	
Workshops & Seminars	-	-	1,500	
Memberships	1,651	1,686	1,770	
	<b>35,273</b>	<b>35,970</b>	<b>41,129</b>	
<b><u>EXECUTIVE - 172</u></b>				
Salaries & Wages - Full Time	77,724	80,403	79,785	
Automobile Allowance	3,600	4,800	3,600	
Payroll Taxes	6,090	6,262	6,129	
Unemployment Compensation	5	5	5	
Pension	7,595	7,897	7,141	
Group Insurance	21,949	23,573	23,798	
Telephone	558	609	610	
Community Promotions	615	480	1,800	
Miscellaneous	29	-	100	
Workshops & Seminars	2,242	1,500	2,700	
Memberships	1,024	1,713	1,800	
	<b>121,432</b>	<b>127,244</b>	<b>127,467</b>	
<b><u>ELECTION - 191</u></b>				
Election Workers	35	5,025	2,500	
Payroll Taxes	-	7	10	
Office Supplies & Expense	123	271	300	
Operating Supplies	1,067	417	2,000	
Outside Svc.-Board of Canvassers	-	400	200	
Printing & Publishing	-	2,996	1,000	
Miscellaneous	1,518	260	300	
Workshops & Seminars	-	525	1,200	
Memberships	245	330	305	
Office Equipment & Furniture	-	510	5,200	
	<b>2,987</b>	<b>10,740</b>	<b>13,015</b>	



**City of Bridgman  
Fiscal Year 2020  
General Fund Expenditures**

	Actual 2018	Estimated 2019	Proposed 2020	
<b><u>ASSESSOR - 209</u></b>				
Salaries & Wages - Full Time	21,698	22,494	22,835	
Board of Review Compensation	950	1,200	1,200	
Payroll Taxes	1,686	1,721	1,735	
Unemployment Compensation	5	6	6	
Workers Compensation	-	-	139	
Office Supplies & Expense	981	15	1,100	
Professional Services	5,564	5,277	6,000	
Printing & Publishing	1,143	817	1,500	
Miscellaneous	-	-	100	
	<b>32,027</b>	<b>31,529</b>	<b>34,616</b>	
<b><u>GENERAL OFFICE SERVICES - 260</u></b>				
Salaries & Wages - Full Time	112,347	127,397	130,210	
Payroll Taxes	8,612	8,962	9,570	
Unemployment Compensation	16	16	16	
Pension	11,480	14,243	15,261	
Group Insurance	42,383	43,659	45,390	
Workers Compensation	804	953	748	
Office Supplies & Expense	5,983	2,580	7,500	
Operating Supplies	1,697	2,611	2,000	
Tax Notices-Printing	1,534	1,576	1,600	
IS/IT Services	6,035	10,045	7,570	
Contractual Services	8,388	4,719	9,000	
Telephone	5,449	6,175	6,000	
Communications	1,978	2,030	2,000	
Printing & Publishing	1,278	946	1,000	
Repairs & Maintenance	-	-	200	
Miscellaneous	288	-	300	
Workshops & Seminars	-	-	200	
Memberships	30	20	150	
Capital Expenditures	-	-	7,500	
	<b>208,302</b>	<b>225,931</b>	<b>246,216</b>	
<b><u>BUILDING &amp; GROUNDS - 265</u></b>				
Salaries & Wages - Full Time	3,102	7,540	9,859	
Overtime	31	-	-	
Payroll Taxes	231	543	710	
Workers Compensation	310	731	746	
Operating Supplies	596	1,000	1,000	

**City of Bridgman  
Fiscal Year 2020  
General Fund Expenditures**

	Actual 2018	Estimated 2019	Proposed 2020	
<b><u>BUILDING &amp; GROUNDS - 265 (cont.)</u></b>				
Engineering	630	-	2,000	
Contractual Services	10,854	15,260	12,500	
Utilities - Electricity	11,455	11,511	12,000	
Utilities - Gas	5,520	5,658	6,000	
Water	3,980	3,522	4,500	
Building Maintenance	3,632	73,225	52,500	
Repair & Maintenance			20,000	
Beautification	25,075	7,559	12,000	
Miscellaneous	9	153	500	
	<u>65,426</u>	<u>126,702</u>	<u>134,314</u>	
<b><u>ECONOMIC DEVELOPMENT - 278</u></b>				
Growth Alliance	10,000	10,000	10,000	
Workshops & Seminars	-	-	200	
Consulting	2,292	-	-	
	<u>12,292</u>	<u>10,000</u>	<u>10,200</u>	
<b><u>POLICE - 301</u></b>				
Salaries & Wages - Full Time	282,210	300,172	302,288	
Overtime	23,579	19,976	25,000	
Compens-Apptd-Part Time Officers	7,628	4,484	10,000	
Payroll Taxes	23,873	23,374	24,285	
Unemployment Compensation	38	32	35	
Pension	25,736	29,470	31,740	
Group Insurance	100,021	107,026	111,319	
Workers Compensation	5,811	7,204	6,731	
Office Supplies & Expense	828	1,085	1,000	
Operating Supplies	820	877	1,500	
Uniforms	3,745	4,780	3,000	
Gas & Oil	11,654	11,433	12,000	
Contractual Services	11,037	9,745	10,000	
Telephone	3,693	3,862	4,000	
Repairs & Maintenance	947	1,488	1,500	
Repairs & Maintenance-Vehicles	5,850	4,883	7,000	
Miscellaneous	101	59	100	
Workshops & Seminars	460	460	500	
Memberships	215	240	300	
Police Training	1,668	3,108	2,000	
Capital Expenditures	-	24,886	20,600	
	<u>509,913</u>	<u>558,644</u>	<u>574,897</u>	

**City of Bridgman  
Fiscal Year 2020  
General Fund Expenditures**

	Actual 2018	Estimated 2019	Proposed 2020	
<b><i>FIRE - 336</i></b>				
Compensation - Fire Dept. Admin	16,663	17,784	18,744	
Compensation - Volunteer Fire	12,136	13,668	15,000	
Volunteer Fire-1st Responders	6,160	7,360	7,000	
Fire Training	5,248	6,258	6,500	
Payroll Taxes	3,239	3,565	3,402	
Workers Compensation	2,111	2,582	2,038	
Office Supplies & Expense	183	-	-	
Operating Supplies	-	2,897	8,000	
Operating Supplies - Equipment	644	-	-	
Gas & Oil	2,365	2,313	2,800	
Contractual Services	4,786	11,824	6,000	
Telephone	564	564	600	
Repairs & Maintenance	276	4,269	3,000	
Repairs & Maintenance-Equipment	6,458	6,461	15,400	
Repairs & Maintenance-Vehicles	9,660	9,922	13,000	
Equipment Rental	60,365	-	-	
Workshops & Seminars	150	2,005	2,000	
Memberships	125	125	425	
Capital Equipment	6,308	8,500	17,300	
Equipment	5,124	5,704	9,000	
	<b>142,567</b>	<b>105,801</b>	<b>130,209</b>	
<b><i>INSPECTION SERVICES - 378</i></b>				
Office Supplies & Expense	995	1,217	1,500	
Operating Supplies - Equipment	134	-	1,000	
Building Inspector	7,014	7,989	12,000	
Electrical Inspector	4,569	4,475	5,000	
Contractual Services	-	-	500	
Miscellaneous	-	-	300	
Memberships	135	135	150	
	<b>12,846</b>	<b>13,816</b>	<b>20,450</b>	
<b><i>PLANNING COMMISSION - 400</i></b>				
Compens-Apptd Part-Time	2,850	2,150	3,000	
Contractual Services	525	375	1,000	
Printing & Publishing	1,015	-	1,000	
Workshops & Seminars	-	-	500	
	<b>4,390</b>	<b>2,525</b>	<b>5,500</b>	

**City of Bridgman  
Fiscal Year 2020  
General Fund Expenditures**

	Actual 2018	Estimated 2019	Proposed 2020	
<b><u>ZONING ADMINISTRATION - 405</u></b>				
Compens-Apptd Part-Time	-	-	-	
Contractual Services	-	632	1,000	
Printing & Publishing	499	-	1,000	
	<u>499</u>	<u>632</u>	<u>1,000</u>	<b>2,000</b>
<b><u>PUBLIC WORKS DEPARTMENT - 441</u></b>				
Salaries & Wages - Full Time	64,605	90,521	76,404	
Overtime	967	1,927	1,000	
Payroll Taxes	4,666	7,071	5,573	
Unemployment Compensation	16	16	16	
Pension	13,466	11,189	12,939	
Group Insurance	54,009	53,133	43,226	
Workers Compensation	1,931	2,651	12,661	
Office Supplies & Expense	334	360	500	
Operating Supplies	4,051	5,970	7,500	
Operating Supplies - Equipment	367	679	3,000	
Uniforms	2,291	2,003	2,300	
Gas & Oil	9,607	10,177	9,000	
Repairs Supplies	154	462	1,000	
Engineering	1,576	3,622	2,000	
Contractual Services	16,570	19,649	20,000	
Jail Crew	4,500	1,600	4,500	
Tree Trimming	-	4,630	5,000	
Sidewalk Replacement	-	-	5,000	
Telephone	1,500	1,558	1,700	
Repairs & Maintenance	-	25	6,500	
Repairs & Maintenance - Equipment	13,326	12,883	12,000	
Repairs & Maintenance - Storm Sewer	9,249	6,000	7,500	
Repairs & Maintenance - Vehicles	3,537	11,923	10,000	
Equipment Rental	160	-	1,500	
Miscellaneous	38	-	500	
Workshops & Seminars	502	1,959	2,000	
Memberships	1,436	1,662	2,000	
Equipment	-	-	-	
Capital Expenditures	-	-	13,000	
	<u>208,856</u>	<u>251,673</u>	<u>268,319</u>	

**City of Bridgman  
Fiscal Year 2020  
General Fund Expenditures**

	Actual 2018	Estimated 2019	Proposed 2020
<b><u>OTHER FUNCTIONS - 800</u></b>			
Audit	19,000	19,500	20,000
Attorney Fees	14,348	47,720	25,000
IS/IT Services	2,384	4,662	16,000
Contractual Services - Garbage	106,986	124,013	132,735
Street Lighting	21,516	19,533	21,000
Ambulance Services	29,462	29,757	30,345
Prior Year Adjustments	2,338	14,127	2,000
Insurance	41,811	42,947	43,876
Hydrant Rental	75,000	75,000	75,000
Copier Expense	5,006	3,221	750
Miscellaneous	498	347	500
Land Improvement-Drains at Large	1,583	28,941	2,500
	<u>319,932</u>	<u>409,768</u>	<u>369,706</u>
<b><u>TRANSFERS OUT - 965</u></b>			
Transfer to Local Streets	-	-	
Transfer to Capital Equipment	-	10,000	30,000
Transfer to Debt Service	-	69,213	62,310
Transfer to Sewer Fund	-	-	-
Transfer to Water Fund	-	-	-
	<u>-</u>	<u>79,213</u>	<u>92,310</u>
<b>TOTAL EXPENDITURES</b>	<b><u><u>1,676,741</u></u></b>	<b><u><u>1,990,188</u></u></b>	<b><u><u>2,070,347</u></u></b>

**City of Bridgman  
Fiscal Year 2020  
Street Funds**

	Major Streets Fund 202			Local Streets Fund 203		
	2018	2019	2020	2018	2019	2020
	Actual	Estimated	Proposed	Actual	Estimated	Proposed
<b><u>REVENUES</u></b>						
Motor Vehicle Tax	189,864	191,715	197,466	64,773	65,386	70,617
Winter Maintenance	-	3,000	5,000	-	3,000	4,000
Other State Grants	-	-	-	18,611	31,903	10,000
Interest Earned	1,341	1,681	1,500	441	378	250
Special Assessment Interest			-	1,568	1,421	1,400
Special Assessments			-	5,768	5,700	5,700
Miscellaneous			-	-		
Transfers In			-	94,932	95,857	98,733
<b>TOTAL REVENUES</b>	<b>191,205</b>	<b>196,396</b>	<b>203,966</b>	<b>186,094</b>	<b>203,645</b>	<b>190,700</b>
<b><u>EXPENDITURES</u></b>						
<b><u>ROUTINE MAINTENANCE:</u></b>						
Salaries & Wages	18,883	18,276	19,190	15,113	9,302	9,767
Overtime	-	-	-	-	15	200
Payroll Taxes	981	1,322	1,468	761	671	718
Group Insurance	4,431	4,911	4,274	4,431	4,911	4,274
Workers Compensation	850	2,556	1,281	847	2,552	2,396
Operating Supplies	988	2,766	7,500	7,238	2,723	5,500
Gas & Oil	1,019	900	900	890	1,000	1,000
Insurance	191	190	400	191	191	200
Repairs & Maintenance	29,311	16,184	40,000	-	7,452	25,000
Landfill Disposal	2,145	1,595	2,000	1,437	527	500
Equipment Rental	2,800	3,000	3,000	-	-	-
Capital Expenditures					17,074	
<b><u>TRAFFIC SERVICES:</u></b>						
Salaries & Wages	2,184	1,077	1,131	2,315	1,591	1,671
Overtime	174	-	200	-	-	
Payroll Taxes	275	78	87	201	115	128
Group Insurance	4,431	4,911	4,274	4,431	4,911	4,274
Operating Supplies	291	1,226	1,000	-	501	1,000
Contractual Services	2,191	-	3,000	-	-	-
Utilities - Electricity	559	372	600	-	-	600
<b><u>WINTER SERVICES</u></b>						
Salaries & Wages	8,079	5,064	5,000	5,625	3,939	5,000
Overtime	6,392	6,789	6,000	4,521	4,055	6,000
Payroll Taxes	1,055	853	792	439	576	792
Group Insurance	5,881	4,883	4,274	4,431	4,883	4,274
Operating Supplies	9,760	17,946	20,000	8,364	17,946	20,000
Equipment Rental	4,850	5,200	5,000	600	1,800	750
	<u>107,723</u>	<u>100,100</u>	<u>131,369</u>	<u>61,836</u>	<u>86,734</u>	<u>94,042</u>
Contribution to Local	94,932	95,857	98,733			
Transfer to Debt Service	-	-	-	70,675	130,820	128,854
<b>TOTAL EXPENDITURES</b>	<b>202,654</b>	<b>195,957</b>	<b>230,102</b>	<b>132,511</b>	<b>217,554</b>	<b>222,896</b>
Fund Balance July 1	220,455	209,005	209,444	15,249	68,832	54,923
Fund Balance June 30	<u><b>209,005</b></u>	<u><b>209,444</b></u>	<u><b>183,308</b></u>	<u><b>68,832</b></u>	<u><b>54,923</b></u>	<u><b>22,726</b></u>

**City of Bridgman  
Fiscal Year 2020  
Parks & Recreation Fund**

<b>REVENUES</b>	Actual 2018	Estimated 2019	Proposed 2020
Souvenirs	3,517	4,139	4,000
Ice & Firewood Sales	7,464	8,375	8,000
Concession Sales	45,005	39,952	45,000
Seasonal Parking Passes	39,305	36,070	40,000
Daily Parking Passes	112,855	99,260	110,000
Seasonal Boat Ramp Passes	2,165	2,205	2,000
Daily Boat Ramp Passes	1,485	1,290	1,500
Camping Income	137,687	158,400	170,000
Cabin Income	39,940	47,400	46,350
Interest on Investments	2,361	3,572	3,500
Sunset Room Income	22,900	17,206	50,000
Donations From Private Sources	8,000	36,000	-
Miscellaneous	169	10	200
<b>TOTAL REVENUES</b>	<b>422,852</b>	<b>453,879</b>	<b>480,550</b>

<b>EXPENDITURES</b>	Actual 2018	Estimated 2019	Proposed 2020
<b><u>CITY PARKS:</u></b>			
Salaries & Wages - Full Time	608	8,782	13,700
Seasonal Wages	336	478	750
Payroll Taxes	132	648	1,040
Pension	-	2,218	6,668
Group Insurance	4,348	3,413	681
Operating Supplies	3,123	692	4,500
Gas & Oil	1,248	920	1,200
IS/IT Services	535	1,635	2,000
Contractual Services	1,000	325	1,200
Jail Crew	2,295	786	1,200
Insurance	1,136	1,140	1,500
Utilities - Electricity	435	383	450
Water	293	436	600
Repairs & Maintenance	12,031	668	6,000
Repairs & Maintenance - Vehicles	2,285	7,183	2,500
Workshops & Seminars	-	-	1,000
Memberships	-	-	600
<b>City Parks Subtotal</b>	<b>29,804</b>	<b>29,705</b>	<b>43,989</b>

**CAMPGROUNDS:**

Salaries & Wages - Full Time	5,021	18,195	29,400
Seasonal Wages	54,069	63,596	61,600
Overtime	709	2,550	3,000
Payroll Taxes	4,568	6,073	6,768
Unemployment Compensation	49	61	75
Group Insurance	4,348	3,134	-

**CAMPGROUNDS: (cont.)**

**City of Bridgman  
Fiscal Year 2020  
Parks & Recreation Fund**

	Actual 2018	Estimated 2019	Proposed 2020
Office Supplies & Expense	729	707	1,000
Credit Card Fees	4,585	4,002	7,500
Operating Supplies	3,466	8,403	2,500
Operating Supplies - Equipment	-	-	2,500
Gas & Oil	700	700	1,000
Contractual Services	19,230	20,123	5,000
Jail Crew	1,260	1,962	2,000
Contractual Services - Garbage	1,941	1,645	2,500
Contractual Services-Portajohn	3,525	3,500	4,000
Contractual Services-Cleaning	-	-	15,000
Contractual Services-Security	-	-	6,500
Telephone	733	1,302	-
Communications	-	-	1,800
Printing & Publishing	1,438	2,009	1,500
Park Advertising	2,391	1,869	3,600
Utilities - Electricity	13,454	15,229	15,000
Utilities - Gas	557	1,983	1,000
Water	2,899	3,084	4,000
Repairs & Maintenance	11,624	32,674	11,500
Capital Expenditures	-		
<b><i>Campgrounds Subtotal</i></b>	<b>137,297</b>	<b>192,798</b>	<b>188,743</b>
<b><u>WEKO BEACH:</u></b>			
Salaries & Wages - Full Time	22,718	33,883	40,892
Seasonal Wages	37,921	37,529	60,120
Ramp	552	1,549	2,700
Overtime	3,392	2,746	4,000
Payroll Taxes	4,841	5,451	7,863
Group Insurance	5,073	4,040	681
Workers Compensation	1,923	2,680	2,662
Office Supplies & Expense	42	263	150
Operating Supplies	5,716	6,309	4,000
Operating Supplies - Ramp	(8,215)	-	1,500
Operating Supplies - Equipment	-	-	1,500
Contractual Services	18,243	34,476	10,000
Jail Crew	3,150	3,852	3,500
Contractual Services-Garbage	2,344	1,951	2,900
Contractual Services - Cleaning	-	-	15,000
Telephone	1,661	2,047	-
Communications	-	-	2,500
Community Promotions	1,976	1,118	3,000
Souvenirs	3,346	2,749	2,700
Ice and Firewood	4,021	4,644	3,000
Concession Supplies	14,385	14,647	15,000
Printing & Publishing	2,009	2,580	2,000
Utilities - Electric	-	-	11,000
<b><u>WEKO BEACH: (cont.)</u></b>			
Utilities - Gas	-	-	2,250



**City of Bridgman  
Fiscal Year 2020  
Parks & Recreation Fund**

	Actual 2018	Estimated 2019	Proposed 2020
Utilities - Electric Restaurant	1,443	1,706	-
Utilities - Electric Beach House	3,817	2,914	-
Utilities - Gas Restaurant	509	693	-
Utilities - Gas Beach House	1,268	1,073	-
Utilities - Water Restaurant	1,106	1,130	-
Utilities - Water Beach House	2,741	1,734	-
Utilities - Water			3,300
Repairs & Maintenance	2,763	7,246	15,000
Repairs & Maintenance - Ramp	10,274	8,387	5,000
Repairs & Maintenance - Beach House	11,656	6,372	5,000
Workshops & Seminars	513	1,484	-
Memberships	580	639	-
Capital Expenditures		105,285	
<b><i>Weko Beach Subtotal</i></b>	<b>161,766</b>	<b>301,178</b>	<b>227,218</b>
<b><i>TOTAL EXPENDITURES</i></b>	<b><u>328,867</u></b>	<b><u>523,681</u></b>	<b><u>459,950</u></b>
Revenues Over Expenditures			
Surplus/(Deficit)	<u>93,985</u>	<u>(69,802)</u>	<u>20,600</u>
Cash Balance July 1	357,402	451,387	381,585
Cash Balance June 30	<u>451,387</u>	<u>381,585</u>	<u>402,185</u>

**City of Bridgman  
Fiscal Year 2020  
Sewer Fund**

<b>REVENUES</b>	Actual 2018	Estimated 2019	Proposed 2020
State Grants (SAW Grant)	293,003	30,552	-
Tap Fees		1,330	250
Other Charges for Services	3,537	1,000	1,000
Sewer Sales	606,107	598,829	610,000
Penalties	8,716	9,455	8,000
Interest on Investments	1,487	801	800
Transfers In - General Fund	-		-
<b>TOTAL REVENUES</b>	<b><u>912,850</u></b>	<b><u>641,968</u></b>	<b><u>620,050</u></b>

<b>EXPENDITURES</b>	Actual 2018	Estimated 2019	Proposed 2020
Salaries & Wages Full Time	23,513	17,901	14,856
Overtime	1,034	-	1,000
Payroll Taxes	1,803	1,289	1,142
Group Insurance	6,512	5,484	2,338
Workers Compensation	407	33	8
Office Supplies & Expense	1,376	1,317	1,500
Credit Card Fees	678	872	750
Gas & Oil	704	665	800
IS/IT Services	850	850	1,000
Contractual Services	12,637	32,639	5,000
Contractual Services - GRSD	544,166	498,779	465,000
Telephone	1,330	1,441	1,500
Insurance	522	524	534
Utilities - Electricity	1,995	6,805	5,000
Utilities - Gas	-	413	1,000
Repairs & Maintenance	21,826	8,678	25,000
Depreciation	32,395	-	-
Capital Expenditures	-	374,228	-
GIS/SAW Grant	380,769	37,940	-
Bond Interest	61,999	70,766	67,186
<b>TOTAL EXPENDITURES</b>	<b><u>1,094,515</u></b>	<b><u>1,060,624</u></b>	<b><u>593,615</u></b>

Debt Service GRSD - Principle	141,795	185,055	189,165
Revenues Over Expenditures	<u>(181,665)</u>	<u>(603,711)</u>	<u>(162,730)</u>
Cash Balance July 1	282,920	427,823	(175,888)
Cash Balance June 30	<u>427,823</u>	<u>(175,888)</u>	<u>(338,618)</u>

**City of Bridgman  
Fiscal Year 2020  
Water Fund**

<b>REVENUES</b>	Actual 2018	Estimated 2019	Proposed 2020
Meter Sales	255	105	500
Tap Fees	490	1,680	700
Charges for Service-Wat/Sew	3,550	4,005	4,500
Other Charges for Service	5,474	5,128	5,200
Water Sales	352,972	326,801	385,000
Hydrant Rental	75,000	75,000	75,000
Penalties	4,038	3,716	4,500
Interest on Investments	660	104	500
Miscellaneous Income	-	60	500
Transfers In - General Fund	-	-	-
<b>TOTAL REVENUES</b>	<b><u>442,439</u></b>	<b><u>416,598</u></b>	<b><u>476,400</u></b>

<b>EXPENDITURES</b>	Actual 2018	Estimated 2019	Proposed 2020
Salaries & Wages - Full Time	183,069	162,586	174,647
Overtime	8,178	9,136	10,000
Payroll Taxes	13,938	12,364	13,295
Unemployment Compensation	22	21	22
Pension	18,276	20,174	22,165
Group Insurance	58,532	64,343	60,473
Workers Compensation	4,657	6,058	5,266
Office Supplies & Expense	2,814	1,991	2,000
Credit Card Fees	578	509	500
Operating Supplies - Consumable	4,495	3,939	3,500
Operarting Supplies - Chemicals	9,590	9,729	11,000
Uniforms	1,777	1,264	2,100
Gas & Oil	2,304	2,095	2,000
Engineering	-	-	1,500
IT/IS Services	850	1,950	2,000
Mandated Services	3,654	2,274	3,000
Contractual Services	3,696	4,237	4,000
Telephone	4,881	5,186	5,100
Printing & Publishing	127	44	250
Insurance	5,451	5,374	5,481
Utilities - Electricity	14,527	14,644	15,000
Utilities - Gas	2,318	2,303	2,500
Repairs & Maintenance - Plant	8,084	9,706	25,000
Repairs & Maintenance - Mains	12,402	9,774	8,000
Repairs & Maintenance - Vehicles	1,980	741	3,000
Workshops & Seminars	2,129	310	1,000
Memberships	857	1,001	1,100
Capital Expenditures	-	-	-
Water System - Meters	27,074	16,920	5,000
Water System - Taps	350	189	1,000
2010 CI Bond Interest	43,945	45,532	44,767
<b>TOTAL EXPENDITURES</b>	<b><u>440,553</u></b>	<b><u>414,393</u></b>	<b><u>434,666</u></b>

**City of Bridgman  
Fiscal Year 2020  
Water Fund**

<b>REVENUES</b>	Actual 2018	Estimated 2019	Proposed 2020
Debt Service - Principal	19,000	21,000	23,000
Transfer to Reserve Account	22,600	22,600	22,600
Revenues Over Expenditures	<u>(39,714)</u>	<u>(41,395)</u>	<u>(3,866)</u>
Cash Balance July 1	76,462	73,845	32,450
Cash Balance June 30	<u><u>73,845</u></u>	<u><u>32,450</u></u>	<u><u>28,583</u></u>

**WATER REPLACEMENT & IMPROVEMENT RESERVE**

As a requirement of the USDA loan program we are required to set aside funds in a Replacements and Improvements Reserve account. The balance noted below is restricted for capital projects.

Water Reserve for Replacements and Improvements (RRI)	<b>69,505</b>	<b>92,105</b>	<b>114,705</b>
--	---------------	---------------	----------------

**City of Bridgman  
Fiscal Year 2020  
Special Revenues**

	Corridor Improvement Fund 251		Drug Law Enforcement Fund 265		Act 302 Training Fund 266		Capital Improvements Fund 469	
	Estimated 2019	Budget 2020	Estimated 2019	Budget 2020	Estimated 2019	Budget 2020	Estimated 2019	Budget 2020
<b>REVENUES</b>								
Property Tax	5,326	5,000						
Penalty & Interest	-	-						
Forfeitures			-	500				
State Grants - Police Training					465	1,000		
Bond Proceeds								-
Interest Earned							912	200
<b>TOTAL REVENUES</b>	<b>5,326</b>	<b>5,000</b>	<b>-</b>	<b>500</b>	<b>465</b>	<b>1,000</b>	<b>912</b>	<b>200</b>
<b>EXPENDITURES</b>								
Equipment - Police								
Police Training					308	1,000		
Street Truck							53,785	
Beautification	3,300	4,000						
Miscellaneous								
DPW Garage Reno Engineering							8,594	
DPW Garage Reno Construction							248,978	
Donna/Vista Construction							34,493	
Donna/Vista Engineering							32,000	
<b>TOTAL EXPENDITURES</b>	<b>3,300</b>	<b>4,000</b>	<b>-</b>	<b>-</b>	<b>308</b>	<b>1,000</b>	<b>377,850</b>	<b>-</b>
Transfer to Sewer Fund								
Revenues Over Expenditures Surplus/(Deficit)	2,026	1,000	-	500	156	-	(376,938)	200
Fund Balance July 1	4,861	6,887	713	713	249	405	388,424	11,486
Fund Balance June 30	<b>6,887</b>	<b>7,887</b>	<b>713</b>	<b>1,213</b>	<b>405</b>	<b>405</b>	<b>11,486</b>	<b>11,686</b>

**City of Bridgman**  
**Fiscal Year Ending June 30**  
**Debt Summary**

**Fiscal Year Ending 2020**

Description	Principal	Interest	Total
2012 LTGO - Street Paving	55,000	13,275	68,275
2010 Water Improvements	23,000	44,767	67,767
2013 GRSD - Refinancing	150,015	56,142	206,157
2017 Capital Improvements	135,000	38,084	173,084
	<u>363,015</u>	<u>152,268</u>	<u>515,283</u>

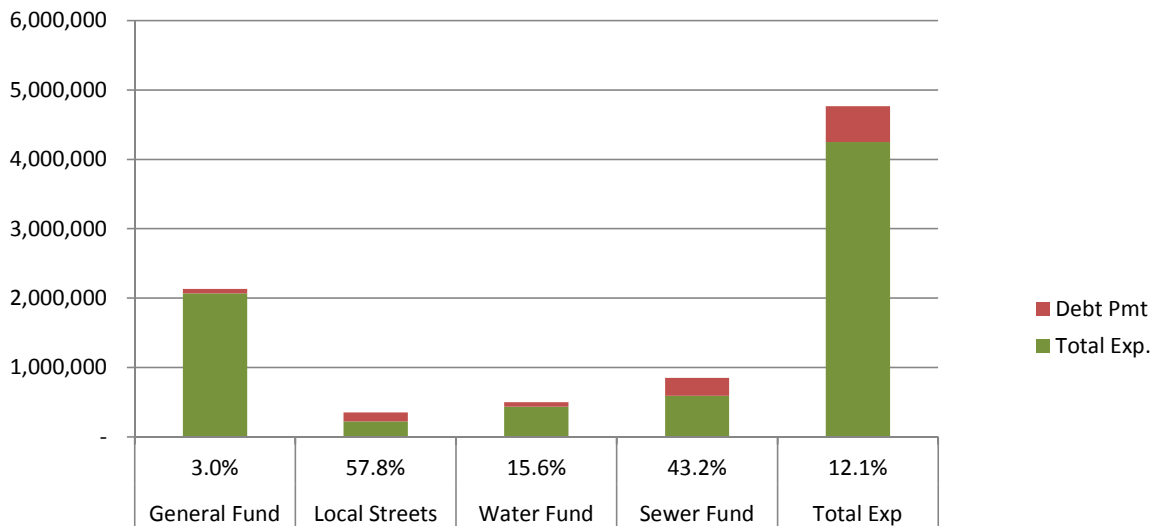
**Fiscal Year Ending 2021**

Description	Principal	Interest	Total
2012 LTGO - Street Paving	60,000	12,120	72,120
2010 Water Improvements	23,000	43,994	66,994
2013 GRSD - Refinancing	152,070	52,361	204,431
2017 Capital Improvements	140,000	34,317	174,317
	<u>375,070</u>	<u>142,792</u>	<u>517,862</u>

**Fiscal Year Ending 2022**

Description	Principal	Interest	Total
2012 LTGO - Street Paving	60,000	13,275	73,275
2010 Water Improvements	24,000	43,181	67,181
2013 GRSD - Refinancing	156,180	48,518	204,698
2017 Capital Improvements	145,000	30,411	175,411
	<u>385,180</u>	<u>135,386</u>	<u>520,566</u>

**Debt Service as a Percentage of Expenditures**



Note: State law limits the total Debt Service to no greater than 10% of SEV (excluding Enterprise Funds) Currently the City's Debt Service is **\$1,875,000** which is **1.3%** of the 2019 SEV of \$146,147,900.

**City of Bridgman**  
**Fiscal Year End June 30**  
**Debt Schedule**

2012 Limited Tax General Obligation - Maple/Vine/Willow

Amount Issued: \$870,000

Date Issued: March 1, 2012

Interest Rate: 2.43%

Fiscal Year	Interest Due Nov 1	Interest Due May 1	Principal Due May 1	Total
2020	6,638	6,638	55,000	68,275
2021	6,060	6,060	60,000	72,120
2022	5,370	5,370	60,000	70,740
2023	4,620	4,620	65,000	74,240
2024	3,775	3,775	65,000	72,550
2025	2,898	2,898	65,000	70,795
2026	2,004	2,004	70,000	74,008
2027	1,006	1,006	70,000	72,013
	32,370	32,370	510,000	574,740

**City of Bridgman**  
**Fiscal Year End June 30**  
**Debt Schedule**

2017 Limited Tax General Obligation - Capital Improvement

Amount Issued: \$1,500,000

Date Issued: March 15, 2017

Interest Rate: 2.79%

Fiscal Year	Interest Due Sept 1	Interest Due March 1	Principal Due March 1	Total
2020	19,042	19,042	135,000	173,084
2021	17,159	17,159	140,000	174,317
2022	15,206	15,206	145,000	175,411
2023	13,183	13,183	145,000	171,366
2024	11,160	11,160	150,000	172,320
2025	9,068	9,068	155,000	173,135
2026	6,905	6,905	160,000	173,811
2027	4,673	4,673	165,000	174,347
2028	2,372	2,372	170,000	174,743
	98,766	98,766	1,365,000	1,562,532

General Fund - 36%	13,710.06	62,310
Local Streets Fund - 35%	13,329.23	60,579
Sewer Fund - 29%	11,044.22	50,194



**City of Bridgman**  
**Fiscal Year End June 30**  
**Sewer - Debt Schedule**

2013 Improvements GRSD

Amount Issued: \$5,900,000 (City's Portion 41.1%)

Date Issued: May 22, 2013

Fiscal Year	Interest Due Nov 1	Interest Due May 1	Principal Due Nov. 1	Total
2020	28,821	27,321	150,015	206,157
2021	27,321	25,040	152,070	204,431
2022	25,040	23,478	156,180	204,698
2023	23,478	21,043	162,345	206,866
2024	21,043	17,714	166,455	205,212
2025	17,714	14,262	172,620	204,596
2026	14,262	11,549	180,840	206,651
2027	11,549	7,850	184,950	204,349
2028	7,850	3,987	193,170	205,007
2029	3,987		199,335	203,322
	<u>181,065</u>	<u>152,245</u>	<u>1,717,980</u>	<u>2,051,290</u>

**City of Bridgman**  
**Fiscal Year End June 30**  
**Debt Schedule**

Amount Issued: \$ 1,460,000  
Date Issued: December 14, 2010  
Interest Rate: 3.75%  
Principal Due: December 1

Fiscal Year	Principal	Dec 1 Interest	Jun 1 Interest	Total
2020	23,000	22,575	22,193	67,767
2021	23,000	22,193	21,801	66,994
2022	24,000	21,791	21,390	67,181
2023	25,000	21,381	20,961	67,341
2024	27,000	20,951	20,500	68,451
2025	27,000	20,500	20,040	67,540
2026	28,000	20,031	19,561	67,591
2027	29,000	19,552	19,063	67,615
2028	30,000	19,054	18,546	67,600
2029	31,000	18,546	18,011	67,556
2030	32,000	18,003	17,463	67,465
2031	33,000	17,455	16,896	67,351
2032	34,000	16,889	16,311	67,200
2033	35,000	16,311	15,707	67,018
2034	36,000	15,701	15,085	66,786
2035	38,000	15,078	14,431	67,510
2036	40,000	14,425	13,740	68,165
2037	41,000	13,740	13,030	67,770
2038	42,000	13,025	12,302	67,326
2039	43,000	12,297	11,554	66,851
2040	46,000	11,549	10,757	68,307
2041	47,000	10,757	9,941	67,699
2042	48,000	9,937	9,107	67,044
2043	50,000	9,103	8,235	67,338
2044	52,000	8,231	7,332	67,563
2045	54,000	7,332	6,391	67,723
2046	56,000	6,389	5,413	67,802
2047	58,000	5,411	4,404	67,815
2048	60,000	4,403	3,358	67,760
2049	62,000	3,358	2,274	67,632
2050	65,000	2,273	1,152	68,425
2051	66,000	1,152		67,152
	<b>1,305,000</b>	<b>439,393</b>	<b>416,949</b>	<b>2,161,341</b>

**City of Bridgman**  
**Fiscal Year End June 30**  
**Tax Levy**

	Real	Personal	Total
Ad Valorem	105,035,041	5,377,500	110,412,541
PILT	2,241,581	-	2,241,581
Land Bank	411,033		411,033
IFT	557,515		557,515
CFT	220,526		220,526
CRA	518,176		518,176
	108,983,872	5,377,500	114,361,372
Less IFT	(278,758)	-	(278,758)
Less CRA	(518,176)	-	(518,176)
Less Land Bank	(205,517)	-	(205,517)
	109,189,389	5,377,500	113,358,922
 Millage Rate:			
City Operating	14.4963		1,643,284.94
Library	1.7105		193,900.44
 Ad Valorem			1,636,047.18
IFT			7,237.76
			1,643,284.94