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# SNB Business Plan

2023-2025



# **Service New Brunswick**

## **BUSINESS PLAN 2023-2025**

Province of New Brunswick  
PO 6000, Fredericton NB E3B 5H1 CANADA

[www.snb.ca](http://www.snb.ca)

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# Chair's Message

HONOURABLE MARY E. WILSON  
MINISTER  
SERVICE NEW BRUNSWICK

Dear Minister,

It is my privilege to submit the Business Plan of Service New Brunswick for April 1, 2023 to March 31, 2025.

In response to Service New Brunswick's Mandate Letter, the following Business Plan outlines the priority areas for the corporation, defines measurable targets for key performance indicators, and, in accordance with the *Accountability and Continuous Improvement Act*, identifies how the Board intends to deliver on the corporation's mandate.

As we move into the 2023-2024 fiscal year, the Board of Directors will continue to provide good governance and good oversight in service to this government and its mandate, and ensure that all decisions and actions of the Board are to be generally based on sound business practices.

This plan was approved by the Board of Directors on June 29, 2023. As Chair of the Board of Directors, I submit the plan to you with the full confidence of the Board for your consideration.

Respectfully submitted,

Karen O. Taylor  
Board Chair  
Service New Brunswick



# Chief Executive Officer's message

On behalf of the management and staff at Service New Brunswick (SNB), I am pleased to present our two-year Business Plan for the years 2023 to 2025. The plan will provide an overview of our organization and highlight the goals and objectives for this time period.

Service New Brunswick launched a new five-year Strategic Plan in 2022 and it is that plan that will guide our work going forward. SNB's Strategic Plan is centred around three pillars: Our People; Our Customers and Our Organization. Each of these pillars supports SNB's vision of providing excellence in service delivery. Over the coming years, we will focus on initiatives that support these three areas along with the ongoing work that our organization provides to our customers and the people of New Brunswick.

On behalf of the dedicated employees, along with our Board of Directors and the many partners and stakeholders with whom we work, please accept this recommendation for the 2023-2025 Business Plan.

Alan Roy  
Chief Executive Officer  
Service New Brunswick





# *Service New Brunswick Act*

Government has provided the following mandate direction to Service New Brunswick under the *Service New Brunswick Act*:

- to provide services to public bodies, local government bodies, other governments, the public and other bodies or persons;
- to provide services to the public on behalf of public bodies, local government bodies, other governments and other bodies or persons;
- to acquire and maintain the infrastructure needed to support the delivery of services;
- to provide products for sale or otherwise to public bodies, local government bodies, other governments, the public and other bodies or persons;
- to administer any legislation that it is responsible to administer; and
- to carry out any other activities or duties that the Lieutenant-Governor in Council directs.

## **VISION**

Excellence in Service Delivery

## **MISSION**

Providing high quality, innovative services for customers with a focus on value for all New Brunswickers.

## **GUIDING PRINCIPLES**

The following five guiding principles are foundational to the operation of Service New Brunswick, and direct the organization's business plan and decision making. They inform the corporation's objectives and deliverables as well as each employee's workplan.

- Accountable
- Collaborative
- Evidence-based decisions
- Inclusive and diverse
- Responsive

# Values

Service New Brunswick has adopted the Government of New Brunswick values to guide the behaviour of employees in our organization. Due to its mandate as a service-oriented, customer-focused delivery agent, the organization has elected to change the order of those GNB values, placing “service” first.

- **Service** - Public servants provide service to the public that is timely, competent, fair, efficient and effective.
- **Competence** - Public servants strengthen their own capabilities and foster the professional development of other public servants so as to serve well the government of the day and the public.
- **Impartiality** - Public servants act objectively, professionally and lawfully, and with respect for the authority of the government of the day.
- **Integrity** - Public servants act honestly, fairly and openly; they honour their commitments; and they do not use public office for private or personal gain.
- **Respect** - Public servants treat one another and all citizens with respect by ensuring fairness, upholding the merit principle, supporting diversity, valuing workplace safety and wellness, and ensuring that the workplace is free from discrimination and harassment.



# Governance of the Corporation

Service New Brunswick's Board of Directors endorses the principle that sound corporate governance practices are essential for the proper functioning of the corporation and for enhancing the interest of its sole shareholder, the Government of New Brunswick.

The Board discharges its responsibilities directly and through committees in accordance with the *Service New Brunswick Act*, Service New Brunswick's bylaws, and the Board of Directors' Governance Manual. The Board holds at least five scheduled meetings each year, with unscheduled meetings held as required.

## BOARD COMMITTEES

The Board of Directors is responsible for the overall administration of the business and affairs of Service New Brunswick and all decisions and actions of the Board are to be based generally on sound business practices. The Board of Directors is also responsible for the governance and functioning of the following two committees:

- Audit and Finance Committee which has responsibility for reviewing and recommending finance and risk items; and
- Governance and Human Resources Committee which has responsibility for reviewing relevant governance and human resource items.

These committees do not take action or make decisions on behalf of the Board unless specifically mandated to do so.





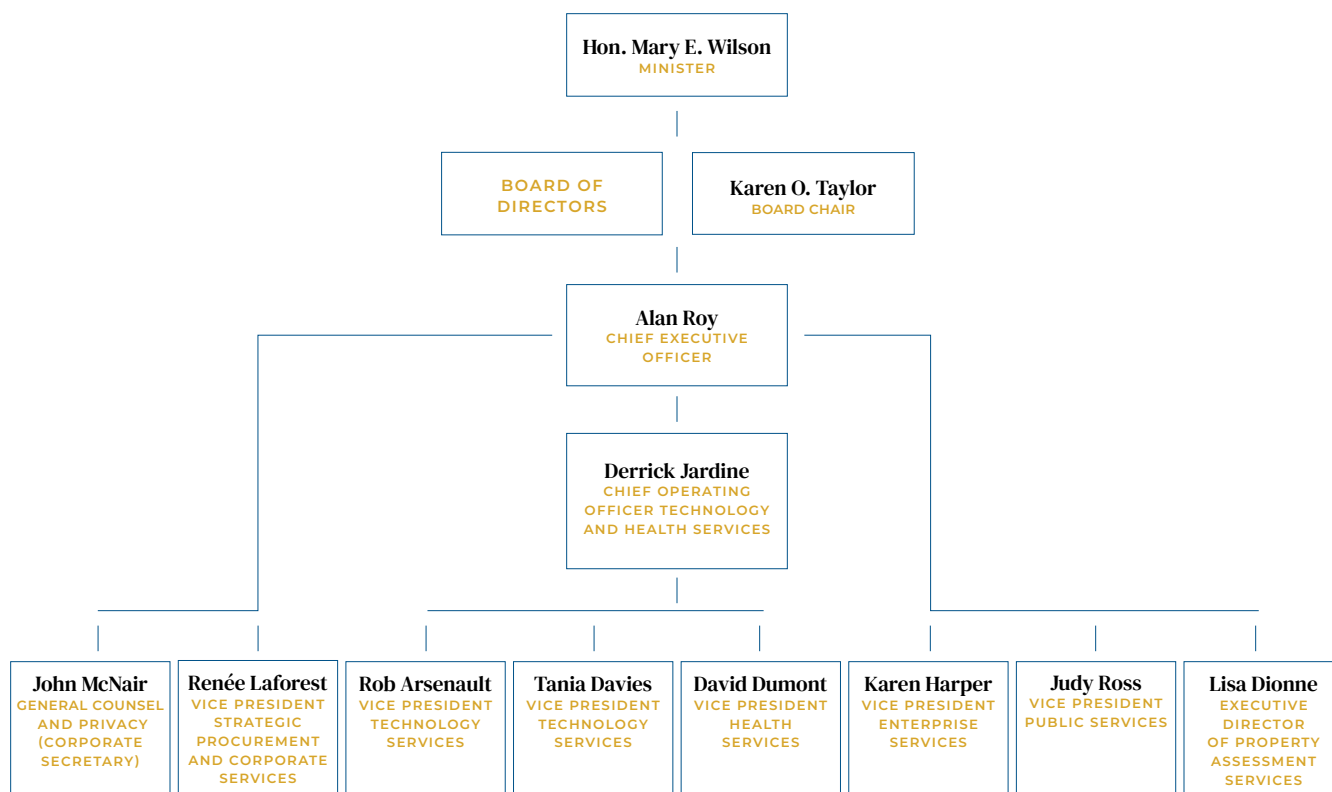
# Corporate Overview

Service New Brunswick is a Part 1 Crown corporation created to deliver shared services for the Government of New Brunswick with the express purpose of standardizing services and reducing costs. The *Service New Brunswick Act* provides the context for the activities of the corporation. Our mandate is to provide high-quality, innovative services for customers with a focus on value for all New Brunswickers.

Service New Brunswick fulfils its mission by delivering high-quality services, standardizing processes and products, adopting best practices, and leveraging greater economies of scale in the procurement of goods and services. Service New Brunswick's operations are funded through a combination of regulated fees for registry services, payments from the Government of New Brunswick and municipalities, grants that the Government of New Brunswick provides to deliver service on its behalf, and sales of products and services.

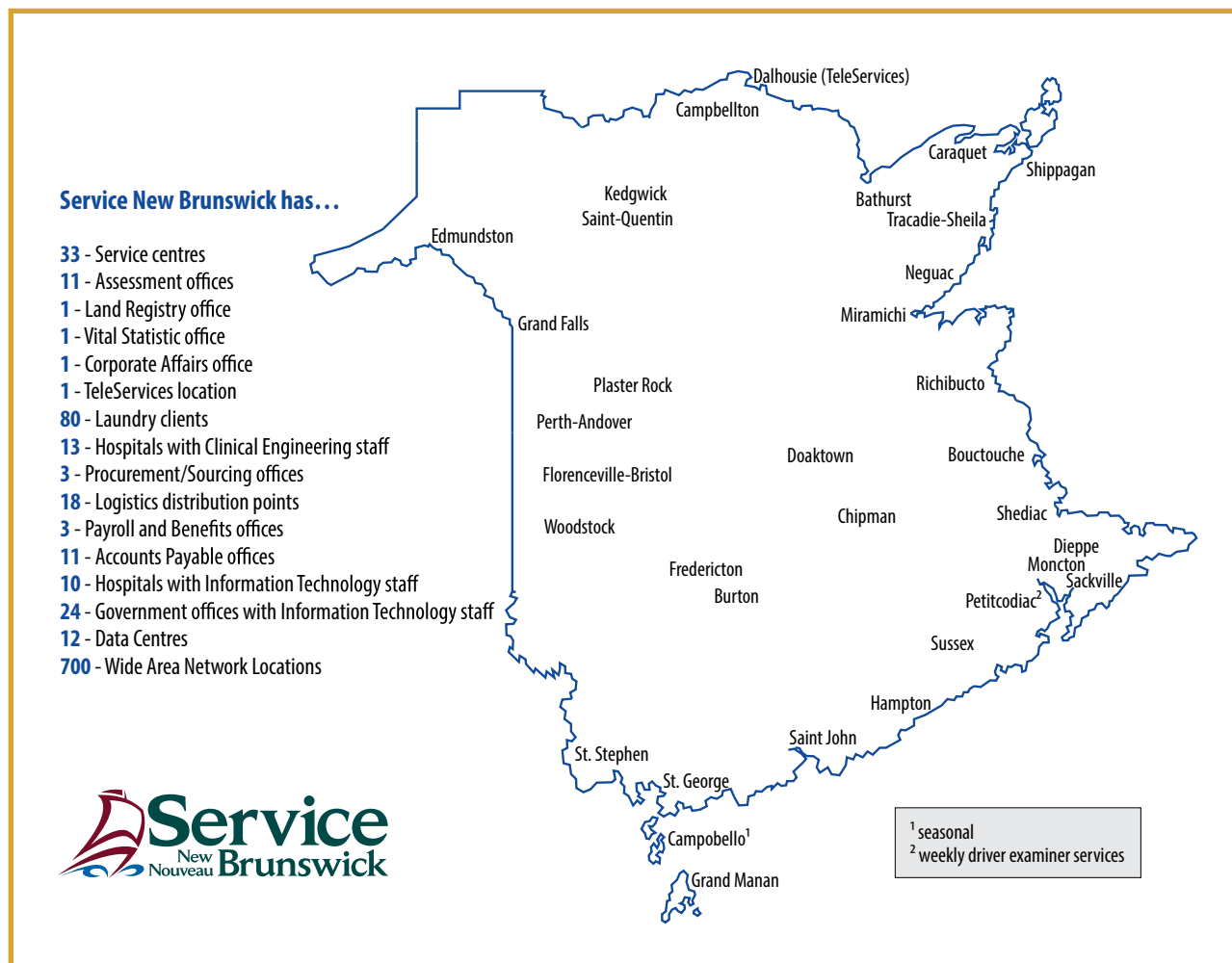
Service New Brunswick employs more than 2,400 people and has a budget of more than \$329.8M in 2023-2024.

## HIGH LEVEL ORGANIZATIONAL CHART



# Service Delivery

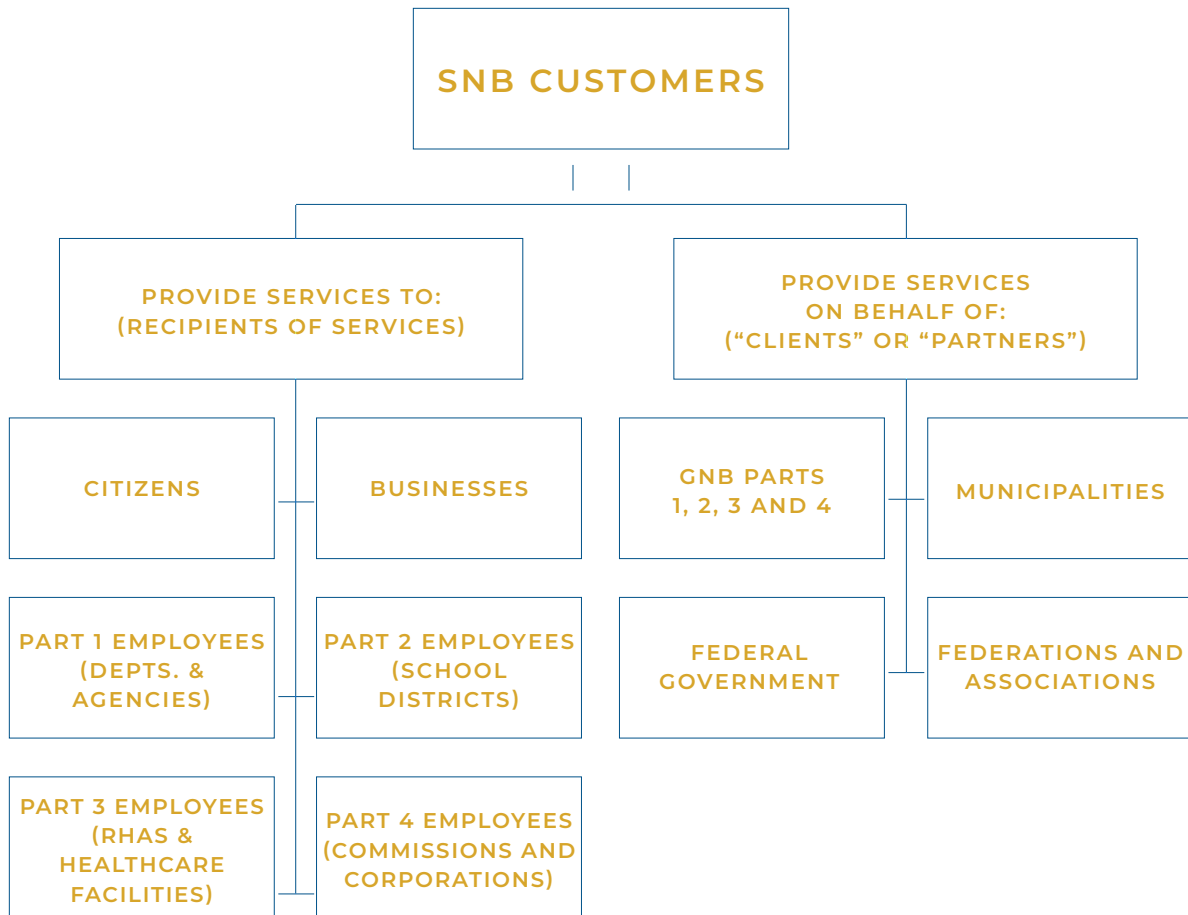
Service New Brunswick offers services through a multichannel service delivery network; in person, over the telephone and online. Its physical offices can be found throughout the province as illustrated below.



# Customers

Service New Brunswick performs complex and diverse work for the people of the province. Our customers include citizens, businesses, employees, departments and agencies, with services ranging from property assessment to Information Technology (IT) to laundry for the Regional Health Authorities (RHAs). Service New Brunswick must balance needs from all these areas.

For Service New Brunswick, customers include not only those direct recipients of transactional services (e.g. IT, payroll and benefits), but also those individuals representing what were traditionally called “clients” or “partners” with whom there exists a more strategic or business type of relationship.



# Services

SNB services are provided in the following ways:

- directly to the public (e.g., birth certificates);
- to the public on behalf of other government departments or agencies (e.g., fish and wildlife e-licensing), local government bodies, other governments (e.g., pleasure craft licensing for the Federal government or Translation Services for the Province of Manitoba);
- to the Government of New Brunswick employees on behalf of GNB departments or agencies (e.g., payroll and benefits, IT services); and
- to employees of healthcare facilities and organizations on behalf of Regional Health Authorities (e.g., laundry services, clinical engineering).


Service New Brunswick enters into service agreements with entities to deliver services on their behalf.

The following describes each of the programs and services that Service New Brunswick provides:

**Corporate Services** brings together several functions that support SNB's daily operation. The Strategy and Organizational Performance Branch is responsible for corporate performance reporting, strategic planning, policy and legislation, records management, continuous improvement, business intelligence, as well as internal communications and customer relationship management. The People and Culture Branch is responsible for talent acquisition, employee relations, wellness, health and safety, and employee experience. The Financial Services branch provides financial and operational reporting and analysis; internal controls; accounting for receivables, payables and assets; coordination of external audits; and the preparation of financial statements. It is also responsible for facilities management services and fulfills organizational

administrative requirements. Finally, the Audit Services Unit conducts internal compliance reviews with respect to cash management at SNB's service centres, performs IT security reviews, and audits automobile dealerships enrolled in the Online Dealer program. The unit also conducts investigations as required.

**Accounts Payable** manages the delivery of payments to suppliers of the Government of New Brunswick and to clients of Social Development, Education and Early Childhood Development, and Post-Secondary Education, Training and Labour. It is also responsible for ensuring compliance with purchasing policies and regulations, and for the administration of the purchase-card and i-Expense processes, e.g., employee reimbursement for work-related expenses.



**Collections Services** manages debt owed to the Government of New Brunswick by collecting on overdue property tax and student loan accounts.

**Managed Print and Distribution** manages the print centre and the Government of New Brunswick's centralized mail and delivery service, including interoffice mail. It is also responsible for Distributed Print Services, which manages a contract that provisions efficient multi-functioning printing devices to all parts of government.


**Payroll and Benefits** is responsible for making payroll and benefits payments, maintaining employee records including benefits and leave data, producing and distributing notices of deposits and T4 slips and reporting for accounting and regulatory compliance. Staff also handle employee questions or issues related to pay or benefits.

**Translation Bureau** provides quality translation to multiple languages, revision and proofreading services to the Government of New Brunswick's departments and agencies. It also provides interpretation services from English into French and French into English for the Legislative Assembly and its committees, as well as for conferences, court proceedings and administrative tribunal hearings.

**Strategic Procurement** facilitates procurement and contracting of goods, services and construction through a competitive tendering process; provides advice on procurement approaches, contract management, procurement legislation, processes and policies; provides user support for the New Brunswick Opportunities Network (NBON) system; and manages the tender process, e.g., assistance with issuing a Request for Proposals (RFP).

**Supply Chain** supports health care professionals by ensuring the right goods and services are available at the right time and place. It is responsible for the purchasing, storage, delivery, and distribution of equipment, supplies and services for New Brunswick's health care sector. The Supply Chain branch includes purchasing, inventory management/ stores, shipping and receiving, distribution, logistics, print shops, and mail rooms.

**Laundry and linen services** provides complete service from pick-up of soiled linen to delivery of clean items throughout New Brunswick's many health care facilities and nursing homes. This includes the preparation and processing of products such as isolation gowns, surgical linen, patient gowns, bed sheets, towels, and environmental products.



**Energy Management** is responsible for leading and coordinating the Government of New Brunswick Energy Management Strategy. This service incorporates energy efficiency and conservation into everyday operational practices while maintaining or improving thermal comfort and indoor air quality for its patrons (patients, students, public service employees). The unit uses a continuous improvement approach which is instrumental in optimizing energy use, an essential solution to climate change challenges. Staff work directly with the Regional Health Authorities, laundry operations, and school districts.

**Clinical Engineering** works with clinicians and health care administrators to plan for and evaluate new and existing health care technologies. Responsibilities include inspecting and maintaining equipment, and ensuring the technology complies with all applicable regulations. Clinical Engineering helps determine when equipment has reached end-of-life status and plays a role in the decommissioning process.

**Technology Services** operates as an Information Technology (IT) shared services provider and is accountable for the effective and efficient delivery of these services across the Government of New Brunswick. It is responsible for all aspects of IT service delivery, including the provincial IT service desk, infrastructure management, and implementing and supporting IT solutions that support the operation of the Government of New Brunswick departments, the public school system, and Regional Health Authorities.

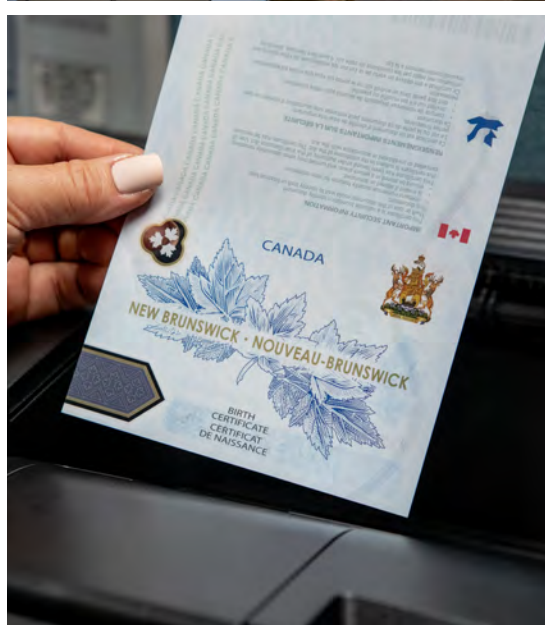
**Land Information Infrastructure Secretariat** leads the coordination of geomatics and base mapping in New Brunswick (which includes the GeoNB infrastructure).

**Customer Care** delivers numerous government services to the public through three channels of delivery: in person, through a network of service centres; over the telephone (TeleServices) at 1-888-762-8600; and online at [www.snb.ca](http://www.snb.ca). Services are delivered on behalf of various departments and agencies, including the federal government. Service New Brunswick also accepts payments on behalf of more than 60 municipalities. Services include: motor vehicle (driver's licences, registration, placards for disabled persons); recreation (hunting and fishing licences, online tickets for some major attractions); Medicare; the federal government (pleasure craft licensing); and municipalities (water and sewage payments).

**Registries** is an area of SNB with legislative responsibility for the delivery of Vital Statistics, Personal Property, Land Registry, Corporate Registry, and Condominiums.

**Property Assessment Services** is responsible for the assessment of all real property in the province, in compliance with the *Assessment Act* and its regulations, for property taxation purposes. Property Assessment Services issues a Property Assessment Notice in October indicating the Real Property Assessment value as of January 1 for future year taxation.







# SNB Strategic Plan

2022-2027

## VISION

Excellence in service delivery

## MISSION

Providing high quality, innovative services for customers with a focus on value for all New Brunswickers

### OUR PEOPLE

**Equip Employees to be Leaders at all Levels**

Empowered employees delivering their best



### OUR CUSTOMERS

**Optimize Customer Service**

Simplified customer experience



### OUR ORGANIZATION

**Improve Organizational Effectiveness**

Efficient and sustainable business practices



## VALUES

Service | Competence | Impartiality | Integrity | Respect

## PRINCIPLES

Accountable | Collaborative | Evidence-based decisions | Inclusive and diverse | Responsive



EXPECT OUR BEST  
LE MEILLEUR DE NOUS



# Performance Measures

STRATEGIC GOALS	RESULTS	PERFORMANCE MEASURE	MEASURE FREQUENCY	BASE	TARGET	STRETCH
<b>OUR PEOPLE</b>						
<b>Equip Employees to be leaders at all levels</b>	<b>Empowered employees delivering their best</b>	Employee Engagement Index	A	68%	70%	72%
		SNB Position Vacancy Rate	Q	N/A	TBD	TBD
		Average # of paid sick days used (cumulative measure)	Q	7.8	6.6	N/A
		Average # of days lost per WCB claim	Q	72	65	N/A
<b>OUR CUSTOMERS</b>						
<b>Optimize Customer Service</b>	<b>Simplified customer experience</b>	Real-time Service Experience Evaluation (IT-Portal-Internal)	Q	N/A	90%	92%
		Customer Satisfaction Index (Internal)	A	73.4%	80%	81%
		Customer Satisfaction Index (External)	A	90.2%	90%	91%
		# of new or expanded services (cumulative measure)	Q	21	10	15
		Digital Service Transactions	Q	63%	65%	N/A
<b>OUR ORGANIZATION</b>						
<b>Improve Organizational Effectiveness</b>	<b>Efficient and sustainable business practices</b>	Time to Fill Positions	Q	51	45	41
		Balanced Statement of Operations	Q	(\$0.4M)	(\$1.6M)	\$0
		# of SNB Communications Published	Q	N/A	TBD	TBD

# Description of Performance Measures

OUR PEOPLE	
EQUIP EMPLOYEES TO BE LEADERS AT ALL LEVELS EMPOWERED EMPLOYEES DELIVERING THEIR BEST	
<b>EMPLOYEE ENGAGEMENT INDEX</b>	The Employee Engagement Index measures the extent to which employees are motivated to work harder and care more. This is considered the most important factor to improving the performance of a team. The engagement index is calculated using the “percent favorable” responses to four specific questions on the employee experience survey. Percent favorable is the percentage of respondents who selected the most positive responses of “Strongly agree” and “Agree” to the survey questions. A high percent favorable score indicates a consensus, where the respondents have a strong positive view of the topic.
<b>SNB POSITION VACANCY RATE</b>	The position vacancy rate measures the percent of permanent staffing positions not filled. Measuring the number of vacant positions as a percentage of total positions within SNB is an indicator of how well resourced the corporation is to conduct business.
<b>AVERAGE # OF PAID SICK DAYS USED (CUMULATIVE MEASURE)</b>	A reduction in absenteeism will help reduce the costs associated with lost productivity and staff replacement. This cumulative measure calculates the average number of sick days per eligible employee. Employees not eligible for sick days will be excluded from the calculation, as will unpaid and maternity leave.
<b>AVERAGE # OF DAYS LOST PER WCB CLAIM</b>	A lost time Worker's Compensation Benefit (WCB) claim is defined as one where an employee misses their next scheduled shift due to an occupational illness or injury. The longer an employee is absent from work due to injury or occupational illness, the less likely they will return to work. The average days lost per claim is the total days lost divided by the total lost time claims for a defined time period.
OUR CUSTOMERS	
OPTIMIZE CUSTOMER SERVICE SIMPLIFIED CUSTOMER EXPERIENCE	
<b>REAL-TIME SERVICE EXPERIENCE EVALUATION</b>	Indicates the average satisfaction score (out of 5) from respondents of the IT client portal experience evaluation implemented in February 2023. This targeted evaluation is a ‘pulse check’ on how satisfied our internal customers are with the IT service they experienced. The satisfaction score is transactional and is used to respond quickly to client service needs and improve IT services. This measure is a leading indicator of overall internal customer satisfaction with SNB services.
<b>CUSTOMER SATISFACTION INDEX (INTERNAL AND EXTERNAL)</b>	Indicates all SNB customers' (citizens, GNB employees, etc.) satisfaction in SNB services received. Data is collected via online and telephone surveys. Survey questions are aligned with 6 key drivers of satisfaction (timeliness, issue resolution, staff interaction, service design, positive outcome and channel functionality). There will be 2 measures: Customer Satisfaction for internal customers (GNB employees) and external customers (NB citizens and businesses).
<b># OF NEW OR EXPANDED SERVICES (CUMULATIVE MEASURE)</b>	SNB service areas continue to grow the business and optimize the customer experience through additional or expanded services and/or customers. The success in growth will be measured by new sustainable ongoing revenue/funding for SNB, which is associated with new/expanded SNB services resulting in an addendum to an existing Service Agreement, or new customers requiring a Service Agreement for the provision of services by SNB. This is a cumulative measure.
<b>DIGITAL SERVICE TRANSACTIONS</b>	The goal of SNB's online presence and services is to provide New Brunswickers with a premium digital experience. Tracking the percent of service transactions that are completed digitally by external customers will help indicate how customers are using SNB digital services compared to other service channels. The data for this measure includes services provided to individuals, businesses and municipalities.
OUR ORGANIZATION	
IMPROVE ORGANIZATIONAL EFFECTIVENESS EFFICIENT AND SUSTAINABLE BUSINESS PRACTICES	
<b>TIME TO FILL POSITIONS</b>	Time to Fill Positions is the number of calendar days it takes the organization to find and hire a new candidate. This is measured by the number of days between approving a job requisition and the candidate accepting the offer. Specific HR objectives will be delivered incrementally to allow SNB to offer more agility and speed in how it attracts and hires quality candidates.
<b>BALANCED STATEMENT OF OPERATIONS</b>	Measures how SNB is managing its revenue and expenses for the fiscal year with a goal of meeting the budgeted statement of operations target. This measure will be populated using the forecasted revenues and expenditures for Q1, Q2 and Q3. For Q4 it will use the actual results for the fiscal year. The 2023-2024 target is a deficit of \$1.6M, meaning that the corporation was successful in maintaining the budgeted deficit.
<b># OF SNB COMMUNICATIONS PUBLISHED</b>	SNB recognizes that the organization has challenges with public perception related to certain areas of the corporation. These challenges can impact recruitment and retention efforts, employee experience, and psychological and physical safety of front line employees. The objective of this measure is to increase understanding of the services SNB delivers; promote SNB's values and principles to the public and our customers; and put a human face to the corporation and the 2,400 individuals who work there.



# Objectives

Over the next two years from 2023 to 2025, Service New Brunswick will deliver its vision of “Excellence in Service Delivery” by focusing on the three pillars of its new five-year strategic plan, our people, our customers and our organization. Over the next two years, SNB will implement initiatives and measures that will support the strategic plan objectives; equip employees to be leaders at all levels, optimize customer service and improve organizational effectiveness. The result will be empowered employees delivering their best, simplified customer experience and efficient and sustainable business practices.

As a primary provider of government services for New Brunswickers and key delivery entity of shared services, Service New Brunswick is expected to operate with a high degree of quality, innovation and efficiency while standardizing services and reducing costs where possible.

Service New Brunswick is dedicated to ensuring the needs of residents are put first. Guiding us in our work is a collective focus on Government’s overall priorities, including:

- energized private sector;
- vibrant and sustainable communities;
- affordable, responsive and high-performing organization;
- dependable public health care;
- world-class education; and,
- environment.

It is government’s expectation that SNB:

- work collaboratively with the Department of Environment and Local Government to meet commitments and achieve actions set out in the Climate Change Action Plan.
- work through the Department of Aboriginal Affairs for advice and support on the Crown’s Duty to Consult obligations throughout all initiatives.

The following section sets out the goals and objectives to be met during the period covered by the plan. Specifically, Service New Brunswick shall deliver on the following items:

PRIORITY AREAS	EXPECTED RESULT / OUTCOME	TIMELINE
<b>SNB.CA MODERNIZATION</b>	Migrate SNB.ca to a modern technology platform that provides online capabilities to improve the client experience. Develop and implement a customer centric, collaborative process to deliver fast, simple, and secure online services for all New Brunswickers. This will advance us toward our target to have 65% of SNB transactions completed online.	April 2024
<b>PROPERTY ASSESSMENT SERVICES MODERNIZATION (CRAVES)</b>	Finalized implementation plan for the CAMA (Computer Assisted Mass Appraisal) <b>Renewal And Valuation Enhancement Solution</b> (CRAVES) and digitization of the first 20% of documents.	December 2023
<b>GNB IT SECURITY ENHANCEMENTS</b>	Enhance GNB's IT security posture, protect information assets, and ensure the delivery of GNB services are secure, safe, and resilient by equipping 100% of targeted GNB managed end user devices with modern security technology.	March 2024
<b>MODERNIZE CORPORATE REGISTRY</b>	Update our Corporate Registry legislation and select an IT system to support businesses in a modern and customer-oriented manner. <ul style="list-style-type: none"> <li>• Amendments to modernize the <i>Business Corporations Act</i>.</li> <li>• Proposal to Government to procure a new corporate registry IT solution.</li> </ul>	December 2023
<b>2023-2025 BUSINESS PLAN</b>	Ensure the business plan is compliant with the statutory obligations in the <i>Accountability and Continuous Improvement Act</i> and present the SNB 2023-2025 Business Plan no later than June 30, 2023, for approval and signature. The plan shall be published on SNB's website no later than June 30, 2023.	June 30, 2023
<b>2022-2023 ANNUAL REPORT</b>	Ensure the Annual Report is compliant with the statutory obligations in the <i>Accountability and Continuous Improvement Act</i> and present your 2022-2023 annual report – including an update on the status of Auditor General recommendations provided to the corporation in the past 5 years – no later than September 30, 2023, for approval and signature and file it with the Clerk of the Legislature pursuant to section 31 of the <i>Service New Brunswick Act</i> .	September 30, 2023



# Financial Information

## SERVICE NEW BRUNSWICK 2023-24 BUDGET SUMMARY MARCH 31, 2024 \$000'S

	BUDGET 2022-23	BUDGET 2023-24	VARIANCE FROM PREVIOUS YEAR BUDGET	% CHANGE
<b>REVENUES</b>				
GOVERNMENT TRANSFERS	\$198,281	\$225,948	\$27,667	14.0%
GOVERNMENT TRANSFER (LAUNDRY CAPITAL)	306	-	(306)	-100.0%
MUNICIPAL SERVICES	14,746	16,350	1,604	10.9%
REGISTRY SERVICES	27,177	26,720	(457)	-1.7%
PRODUCTS AND SERVICES	51,920	56,475	4,555	8.8%
REBATES AND RECOVERIES	2,709	2,709	-	0.0%
INVESTMENTS	126	0	(126)	-100.0%
<b>TOTAL REVENUE</b>	<b>\$295,265</b>	<b>\$328,202</b>	<b>\$32,937</b>	<b>11.2%</b>

<b>EXPENSES</b>				
EXECUTIVE ADMINISTRATION	\$788	\$793	\$5	0.6%
FINANCE, HUMAN RESOURCES & STRATEGY	17,433	18,072	639	3.7%
STRATEGIC PROCUREMENT	5,659	5,758	99	1.7%
TECHNOLOGY SERVICES	169,983	183,446	13,463	7.9%
HEALTH SERVICES	42,844	47,052	4,208	9.8%
ENTERPRISE SERVICES	24,473	27,173	2,700	11.0%
PUBLIC SERVICES	35,585	47,508	11,923	33.5%
<b>TOTAL EXPENSES</b>	<b>\$296,765</b>	<b>\$329,802</b>	<b>\$33,037</b>	<b>11.1%</b>
<b>SURPLUS/(DEFICIT)</b>	<b>\$(1,500)</b>	<b>\$(1,600)</b>	<b>\$(100)</b>	<b>6.7%</b>

<b>CAPITAL BUDGET</b>				
EQUIPMENT	\$3,169	\$6,510	\$3,341	105.4%
PROJECTS	419	195	(224)	-53.5%
VEHICLES	0	162	162	100.0%
LEASEHOLD IMPROVEMENTS	0	1,250	1,250	100.0%
MAIN ESTIMATES CAPITAL	306	-	(306)	-100.0%
<b>PROPOSED CAPITAL</b>	<b>\$3,894</b>	<b>\$8,117</b>	<b>\$4,223</b>	<b>108.4%</b>



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# SNB Business Plan

2023-2025

