



Draft
Long Term
Financial
Plan
2026-2036

A scenic coastal landscape featuring a cliffside with houses and a dolphin leaping from the water. The scene is captured in a wide-angle shot, showing the ocean, a sandy beach, and a hillside with buildings. A large white circle is overlaid on the center of the image, containing the text 'Introduction'.

Introduction

Introduction

About the Resourcing Strategy

Council operates under the *Local Government Act 1993* and undertakes planning as per the Integrated Planning and Reporting Framework (IP&R). The components of the framework and how this document relates is provided.



Community Strategic Plan

The Community Strategic Plan (CSP) represents the highest level of strategic planning undertaken by Council and identifies the main priorities and aspirations of the Central Coast community. It is a 10-year plan and covers everything from infrastructure to jobs, community, transport, the environment, culture, healthcare and more. The five key themes of the CSP are:



Our
People



Our
Environment



Our
Place



Our
Economy



Our
Leadership

Delivery Program and Operational Plan

The Delivery Program and Operational Plan cascade down from the CSP and brings the CSP to life. The Delivery Program details the focus and priorities of Council for the four year term, while the Operational Plan details the



specific actions, projects and annual budget to be delivered in the forthcoming financial year. The work to be delivered aligns to CSP and aims to achieve the community's aspirations.

Resourcing Strategy

In order to meet service levels and deliver the projects and actions outlined in the Delivery Program and Operational Plan, Council needs to allocate its resources - finances, people and assets. The Resourcing Strategy includes the following three elements:

- Long Term Financial Plan – a 10-year plan that details financial projections and scenario modelling based on assumptions and other economic factors.
- Workforce Management Strategy – a four-year strategy that details the workforce challenges and opportunities and the actions that will be undertaken to ensure continued service delivery.
- Asset Management Strategy – a 10-year strategy that details Council's asset portfolio and guides the planning, acquisition, operation, maintenance, renewal and disposal of assets.

Monitoring and Reporting

Council monitors its progress of performance through varying reports at varied points, including:

- Monthly Finance Reports
- Quarterly Budget and Operational Plan Progress Reviews
- Annual Report, including annual Audited Financial Statements
- End of Council Term Report, evaluating progress in achieving the CSP

What is the Long-Term Financial Plan

The Long-Term Financial Plan (LTFP) is an important part of Council's strategic planning process. It is the mechanism by which long-term community aspirations and goals, outlined within the CSP, are tested against financial realities. The LTFP is a 10-year rolling financial plan that demonstrates how the objectives of the CSP and commitments of the Delivery Program and Operational Plan will be resourced and funded.

The LTFP provides the framework in which Council can plan to remain financially sustainable and be able to continue to deliver its services over the long term. It is a tool to aid decision making, priority setting and problem solving and guides actions to address:

- Increasing financial pressures
- Emerging challenges
- Opportunities for future income and economic growth
- Affordability and prioritisation of desired service levels

The LTFP provides long-term financial projections and highlights potential issues that could impact our future financial sustainability. The LTFP tests various scenarios concerning different levels of revenue, expenditure and services and includes sensitivity testing different assumptions in the Plan.

Council reviews the LTFP annually and updates assumptions as required, to reflect the most current information.



Components of the Plan

This Plan includes the following key financial reports:

- The Income Statement (or Profit and Loss Statement) details Council's operating revenue and expenditure associated with ongoing activities with a focus on the operating results which shows whether Council is spending more or less than it earns.
- The Statement of Financial Position (or Balance Sheet) details changes in Council's assets and liabilities.
- The Statement of Cash Flows details where Council plans to generate and spend its cash on operating (ongoing) activities, investing activities and capital programs (renewals, upgrades and new assets).

A photograph of a modern library interior. A large, textured, brown tree trunk stands in the center. Branches extend from it, holding various stuffed animals like a sloth, a snake, and a bird. The ceiling is green with recessed lights. Bookshelves filled with books line the walls. In the foreground, several people, including women and children, are sitting on the floor or on green ottomans, engaged in reading or conversation. A large white circle with a teal bottom half is overlaid on the image, containing the text "Financial Sustainability".

Financial Sustainability



Financial Sustainability

Our Challenges

Councils across NSW, including ours, are facing increasing financial pressures. Rising costs, growing demand for services, ageing infrastructure and the impacts of climate change all make it more difficult to fund services and maintain assets over time.

Council's finances are also influenced by decisions made by State and Federal governments. Changes to laws, funding arrangements and charges, such as cost shifting and the NSW Waste Levy, place ongoing pressure on Council's budget. These costs reduce the funding available for services, while new requirements add further financial challenges.

Reviews by State and Federal governments have highlighted the need for fairer and more reliable funding, reduced cost shifting, and better support for essential services and disaster recovery.

Our Council also needs to plan for the expiry of the temporary Special Rate Variation in 2031, which would affect our ability to continue delivering services and projects if not addressed.

Ongoing engagement with our community is a key part of this planning, helping ensure limited resources are directed to the areas that matter most to our ratepayers and residents.

Our Financial Sustainability Strategy

This Long-Term Financial Plan should be read alongside Council's [Financial Sustainability Strategy](#). The Strategy sets out the key actions Council will take to manage its finances responsibly over the long term.

Council is committed to remaining financially sustainable while continuing to deliver services the community values. This includes improving how we work, carefully managing costs, exploring other income sources to reduce reliance on rates, and working with the community to ensure service levels are affordable and sustainable.

The scenarios in this Plan show how different assumptions about income, costs and services could affect Council's financial future.

A large Ferris wheel illuminated with blue lights at night, with people and orange lights in the foreground. The Ferris wheel is the central focus, with its structure and gondolas glowing. The foreground shows a paved area with orange lights and people, including children in costumes. The background features trees and a building under a dark sky.

Financial Drivers



Financial Drivers

The following financial objectives are the drivers to the LTFP. The key performance indicators (KPIs) are explained under *Financial Performance Measures* section of the Plan.

Financial Objective	KPI	Target
Positive Operating Performance	<ul style="list-style-type: none">• Council to deliver a modest surplus	<ul style="list-style-type: none">• Operating performance ratio >0• Own source operating ratio >=60%
Strong Liquidity	<ul style="list-style-type: none">• Maintain a strong cash position• Restricted cash and liabilities fully funded• Sufficient unrestricted cash to seize opportunity or cater for shocks	<ul style="list-style-type: none">• Unrestricted current ratio >=1.5• Rate and charges outstanding <5%• Cash expense cover ratio >=3 months
Focus on Assets	<ul style="list-style-type: none">• Align to Asset Management Policy and Strategy• Asset plans are funded• Attract funding from other funding bodies• Reduce and eliminate the asset backlog	<ul style="list-style-type: none">• Asset renewal ratio >=100.00%• Asset maintenance ratio >100%• Infrastructure backlog <=2%
Manage Debt Levels	<ul style="list-style-type: none">• Reduce debt levels over the medium term• Focus on intergenerational equity• Reduce funding costs	<ul style="list-style-type: none">• Debt service coverage ratio 2.00x



Long Term
Financial Plan
Scenarios



Long Term Financial Plan Scenarios

The LTFP is formally reviewed and updated on an annual basis to ensure assumptions remain current and relevant.

Assumptions in the Long-Term Financial Plan reflect the 2026-27 Budget as the base year and assumptions regarding the outer years are based on the latest information available at the time of writing the Plan.

The LTFP includes six scenarios to reflect different assumptions regarding revenue, expenditure and service levels. The 2026-27 base year is based on the draft Operational Plan 2026-27.

Council's preferred scenario is Scenario 2(a); however, this is dependent on the Independent Pricing and Regulatory Tribunal (IPART) approval of Council's Drainage Charge Special Variation application. If approval is not granted Council will need to pivot to Scenario 2(b).

Scenario 2(a) assumes that all revenue generated through the drainage charge is retained from 2026-27 onwards. This scenario also assumes that the current rating income base is retained in the outer years.

The implementation of Scenario 2(a) or 2(b) and achievement of the associated projected operating position will require actions to continue to increase operating revenue from Council's activities, and to achieve operating expenditure reductions through efficiencies. All reference to operating result means operating result before capital grants and contributions, being the relevant measure for Council's financial performance.

Scenarios 2(a) and 2(b) maintain positive unrestricted cash throughout the period of the Plan.

Water and Sewer Fund

This update of Council's LTFP excludes projections relating to the Water and Sewer Fund. The LTFP for Water and Sewer will be updated based on the final determination of Council's Water and Sewer Pricing Proposal 2026-2031, currently being reviewed by IPART. This information will be included in the final updated 2026-2036 LTFP to be submitted for adoption in June 2026.



Assumptions and Scenario Modelling

This LTFP has six scenarios reflecting different revenue assumptions and service levels.

Assumptions

General assumptions across all the scenarios are as follows:

- The LTFP is based on the 2026-27 budget as the base year.
- CPI is assumed to be 3.2% in 2026-27, 3.5% in 2027-28 and 3.0% from 2028-29 and onwards. Due to the anticipated increase over the next few months, this assumption for both revenue and expenditure will need to be reviewed in the applicable quarterly budget review.
- Rate peg applies each year. IPART determined 3.2% for 2026-27. Rate peg is forecasted at 3.5% from 2027-28 and onwards. It should be noted that IPART determine the rate peg each year and it will differ from year to year.
- Statutory User Charges and Fees are forecasted to increase by 2.0% however the actual charge or fee will be determined by legislation.
- All other sources of income excluding Grants and Contributions are forecasted to increase by CPI to reflect increase in fees and charges.
- Financial Assistance (FA) Grant is not forecasted to increase as the NSW Local Grants Commission has indicated that the negative floor will be re-introduced for the General Purpose Component of the FA Grant. That means, some Councils may receive less in 2026-27 than in 2025-26 depending on the application of the five Cost Adjusters.
- Operating Grants and Contributions other than the Financial Assistance Grant, are forecasted to increase by 1.0% from 2026-27 and onwards.
- Capital Grants and Contributions, with the exception of Developer Contributions, are not forecasted to increase, as a conservative notion, as grant funding is expected to be available for Council to apply for.
- Developer contributions are forecasted to increase in line with CPI noting that receipts will be dependent on other economic forces such as the impact of the property market and demand for housing.
- Employee salary and wages costs are forecasted to increase at 4.0% each year from 2026-27 to 2028-29 to reflect estimated Award increases noting that a new Award will apply from 1 July 2026. From 2029-30 and onwards the award increase assumption is 3.5%. Other employee costs are forecasted to increase by 4.0% each year.
- Borrowing costs are based on loan repayments schedules and forecasted refinancing with an expected increase in interest rates when loans are refinanced at 6.0% in 2026-27, 6.5% in 2027-28 and 6.0% from 2028-29 and onwards based on current economic forecasts.
- Materials and services are forecasted to increase each year by the CPI assumptions which is 4.2% in 2026-27, 3.5% in 2027-28 and 3.0% from 2028-29 and onwards.
- EPA waste levy, CALM levy and Emergency Services Levy within Other Expenses are forecasted to increase each year by the CPI assumptions.
- All other expenditure within Other Expenses is not forecasted to increase.
- Domestic Waste Fund charges are forecasted to increase by CPI.
- Election costs have been included in the financial years when elections are scheduled to be held. The estimated cost for the elections including indexation in the LTFP is as follows:
 - \$3.3 million in 2028-29; and
 - \$3.8 million in 2032-33.



- Capital expenditure included in the Plan reflects the pipeline of works planned over the next ten years.
- In the current forecasts within the scenarios there is only some allowance for population growth in either operating income or operating expenditure – this will be a refinement in future modelling.

In addition to the above general assumptions, the following scenarios include specific assumptions regarding revenue, expenditure and service levels.

Scenario 1 – No Action Taken (current levels of income reducing)

This scenario assumes that no actions are taken by Council to change the trajectory of its operating income and expenditure. Whilst Council has applied to IPART to retain the income currently generated through the stormwater drainage charges, the outcome of the application is not known at the time of updating this LTFFP. Scenario 1 assumes that there is no action taken by Council in response to an adverse outcome being advised by IPART regarding this application. This scenario represents Council's Base case.

Under this scenario, Council will have the following reductions in revenue:

- Stormwater drainage service charges income ceasing on 30 June 2026. Forecasted reduction in annual service charges income of \$22.4M in 2026-27. In 2031-32 this equates to \$26.6M based on annual increases.
- Removal of \$31.0M in 2031-32 reflecting the expiry of the temporary increase in rating income, currently in Council's rating base

Under this scenario, Council's operating result moves into deficit from 2026-27 following the loss of stormwater drainage charges. The deficit increases over time and worsens significantly in 2031-32 when the temporary increase in rating income ends.

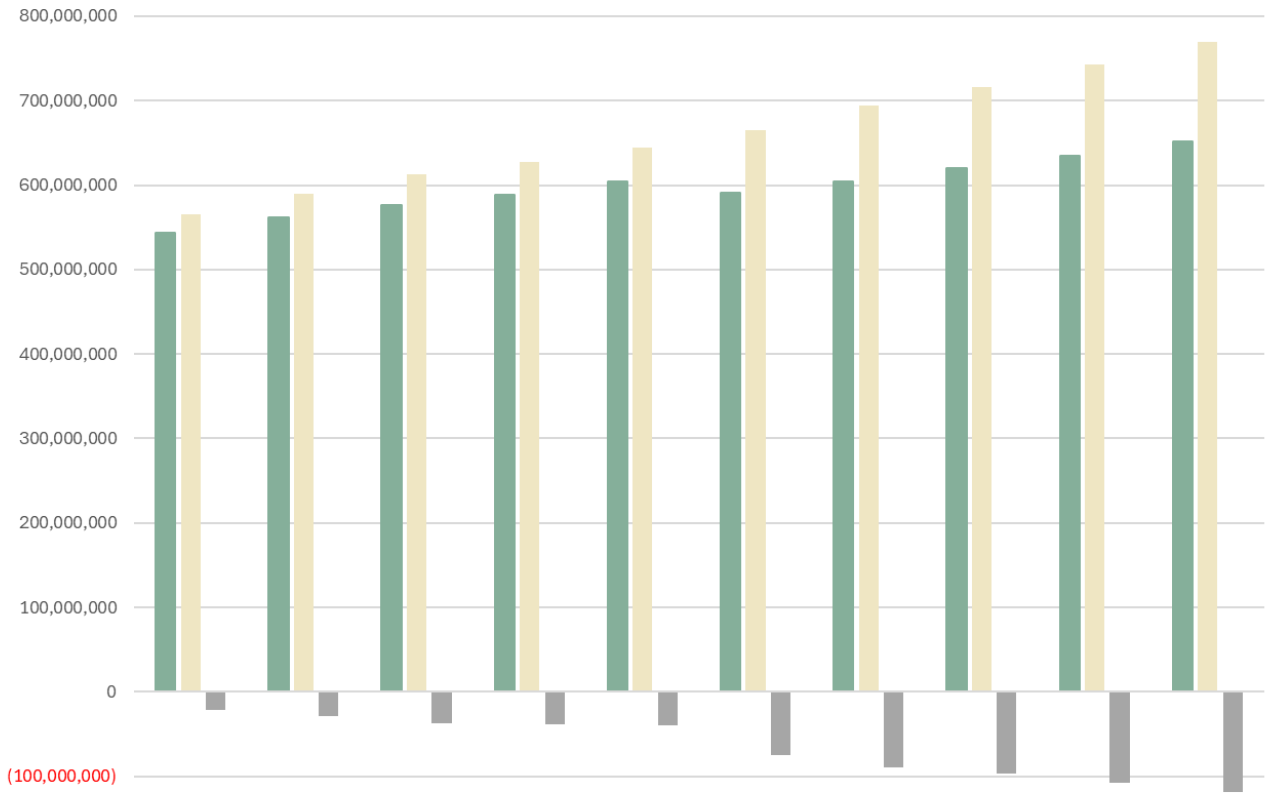
Unrestricted cash is forecast to decline from \$68.9 million in 2026-27 and becomes negative from 2029-30.

Scenario 1 does not support financial sustainability.

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Result	(21,825,175)	(28,510,455)	(37,101,092)	(38,598,937)	(40,088,666)	(75,203,736)	(89,948,781)	(96,620,340)	(107,594,608)	(118,058,600)
Capital Expenditure	213,695,955	226,971,979	207,113,221	216,279,532	195,411,414	214,961,548	247,937,466	226,237,723	231,181,402	240,017,924
Cash and Investments	678,031,014	645,582,488	612,069,178	569,920,097	550,900,640	488,975,570	385,944,277	304,972,474	217,386,211	119,326,591
Unrestricted Cash	68,869,439	47,057,711	18,606,917	(15,811,022)	(62,735,275)	(154,008,077)	(262,713,050)	(376,321,943)	(508,557,183)	(645,497,690)

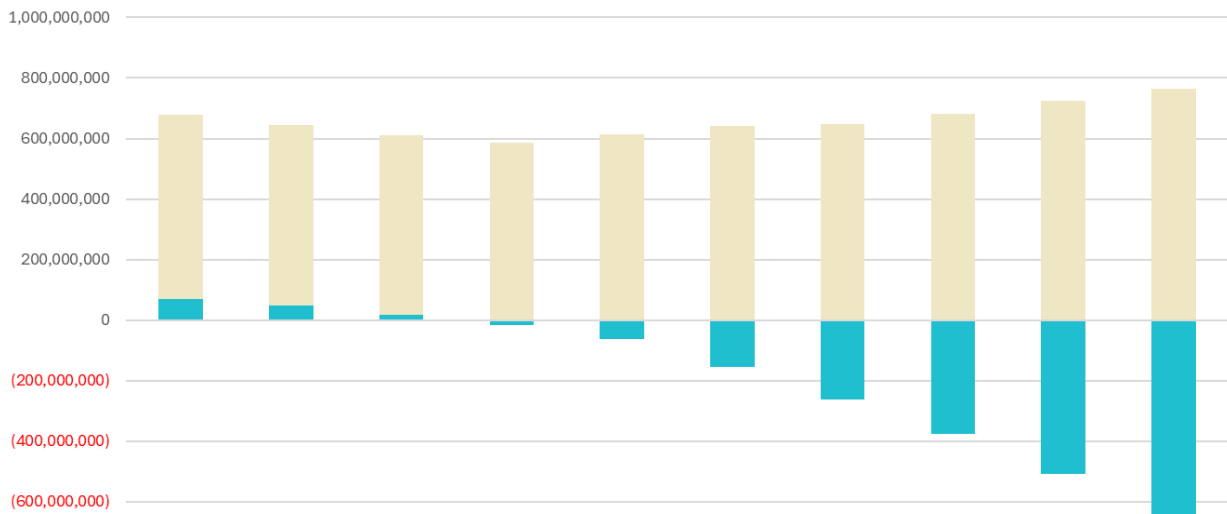


Scenario 1 - Operating Result (exc Water & Sewer)



	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Income	543,317,059	561,407,497	576,025,301	588,271,626	604,682,900	590,396,395	603,913,496	619,707,371	634,800,095	651,998,370
Operating Expenditure	565,142,234	589,917,952	613,126,393	626,870,563	644,771,566	665,600,130	693,862,277	716,327,711	742,394,703	770,056,970
Operating Result	(21,825,175)	(28,510,455)	(37,101,092)	(38,598,937)	(40,088,666)	(75,203,736)	(89,948,781)	(96,620,340)	(107,594,608)	(118,058,600)

Scenario 1 - Cash & Investments (exc Water & Sewer)



	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Restricted Cash	609,161,575	598,524,778	593,462,261	585,731,119	613,635,915	642,983,647	648,657,328	681,294,418	725,943,393	764,824,281
Unrestricted Cash	68,869,439	47,057,711	18,606,917	(15,811,022)	(62,735,275)	(154,008,077)	(262,713,050)	(376,321,943)	(508,557,183)	(645,497,690)



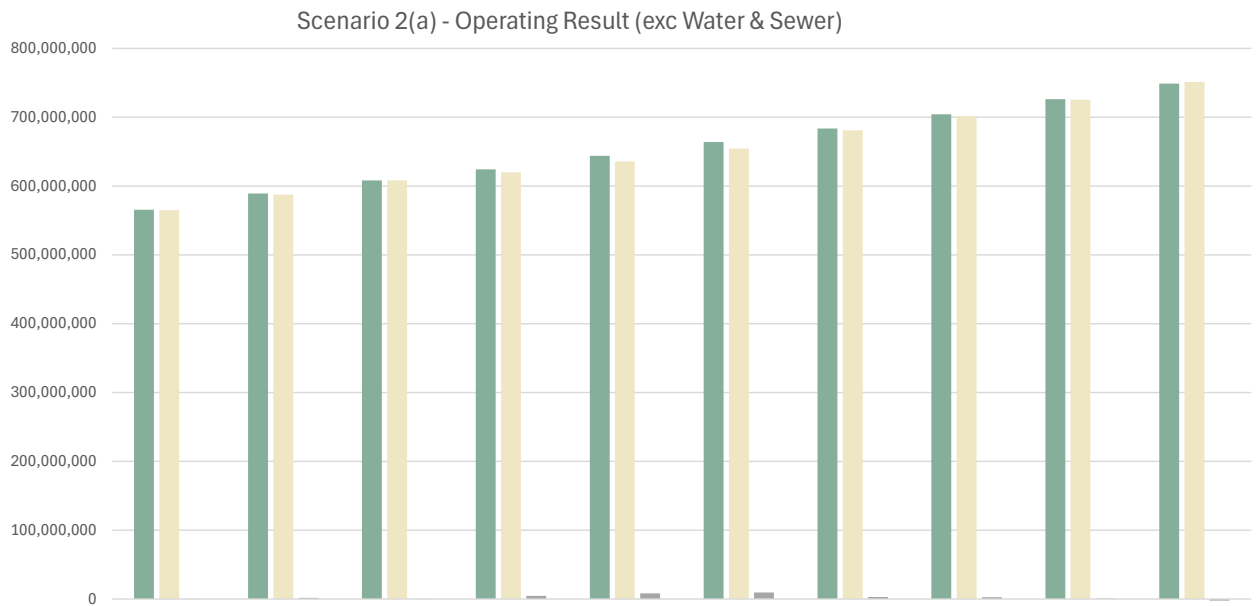
Scenario 2(a) – Maintain rating and annual charges income – Preferred Scenario

- Drainage charges continue from 2026-27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031-32
- Rating income of \$31.0M sought through a permanent special rate variation from 2031-32
- Increase in income from other sources of has been built into 2026-27 with \$4.9M over 3 years from 2027-28 to 2029-30, escalating to \$5.2M in 2031-32
- Efficiency target in each year, built into 2026-27, budget resulting in a reduction in operating expenditure which is forecasted as \$11.1M in 2031-32.

Under this scenario, Council’s operating result remains as a modest surplus across most financial years within the LTFP period and maintaining positive unrestricted cash throughout the whole period. The latter reduces over the second half of the LTFP period due to only very limited external grants being included in the projections for outer years due to uncertainty and reliance on other levels of government.

Scenario 2(a) is the preferred Scenario to support Council’s long term financial sustainability and continuation of services and service levels.

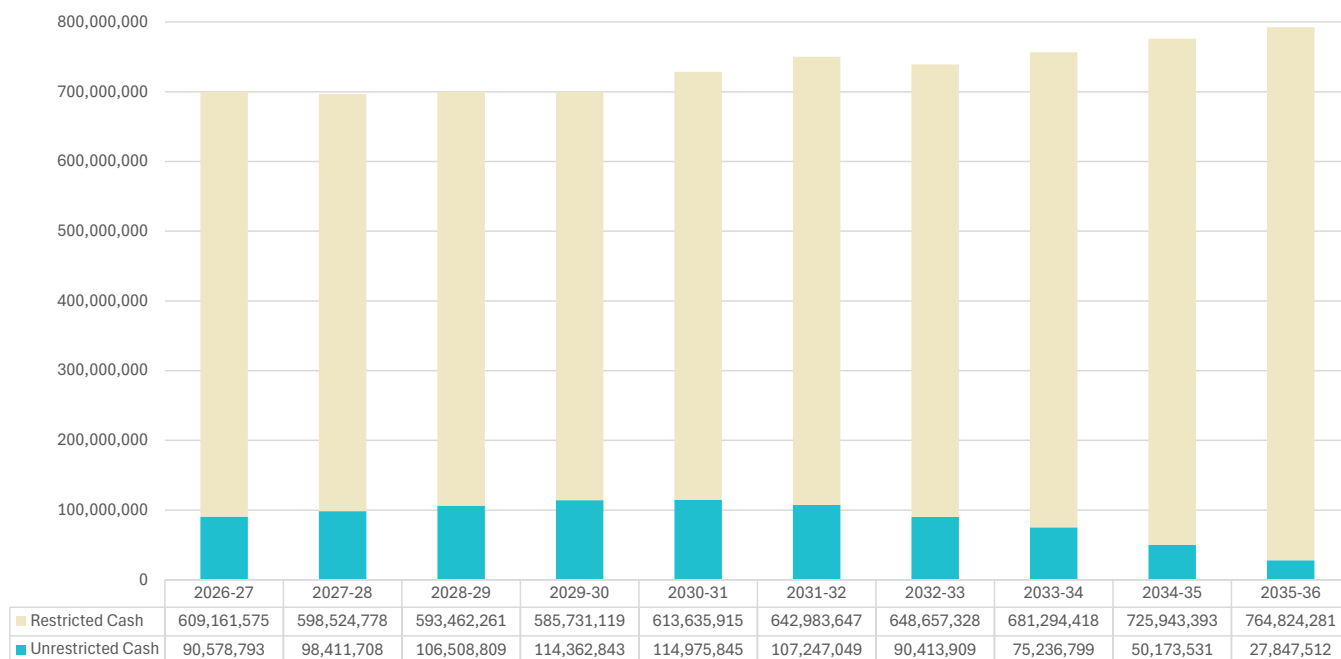
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Result	562,401	1,870,549	257,692	4,563,431	8,129,556	9,672,288	2,884,318	2,847,670	693,431	(2,256,458)
Capital Expenditure	213,695,955	226,971,979	207,113,221	216,279,532	195,411,414	214,961,548	247,937,466	226,237,723	231,181,402	240,017,924
Cash and Investments	699,740,368	696,936,486	699,971,071	700,093,962	728,611,759	750,230,696	739,071,237	756,531,216	776,116,925	792,671,793
Unrestricted Cash	90,578,793	98,411,708	106,508,809	114,362,843	114,975,845	107,247,049	90,413,909	75,236,799	50,173,531	27,847,512



(100,000,000)

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Income	565,704,635	589,352,649	608,401,257	624,513,770	643,941,416	664,161,146	683,848,912	704,388,642	726,305,020	748,907,444
Operating Expenditure	565,142,234	587,482,100	608,143,565	619,950,339	635,811,861	654,488,858	680,964,593	701,540,972	725,611,588	751,163,902
Operating Result	562,401	1,870,549	257,692	4,563,431	8,129,556	9,672,288	2,884,318	2,847,670	693,431	(2,256,458)

Scenario 2(a) - Cash & Investments (exc Water & Sewer)



Scenario 2(b) – Drainage SV not approved (reduced services)

- Stormwater drainage service charges cease from 2026-27
- Introduction of the Stormwater Management Charge under Section 496A of the Local Government Act
- Service reductions through 2026-27 to offset the net reduction in revenue resulting from the above two assumptions
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031-32
- Rating income of \$31.0M sought through a permanent special rate variation from 2031-32
- Increase in income from other sources of has been built into 2026-27 with \$4.9M over 3 years from 2027-28 to 2029-30, escalating to \$5.2M in 2031-32
- Efficiency target in each year, built into 2026-27, budget resulting in a reduction in operating expenditure which is forecasted as \$11.1M in 2031-32.

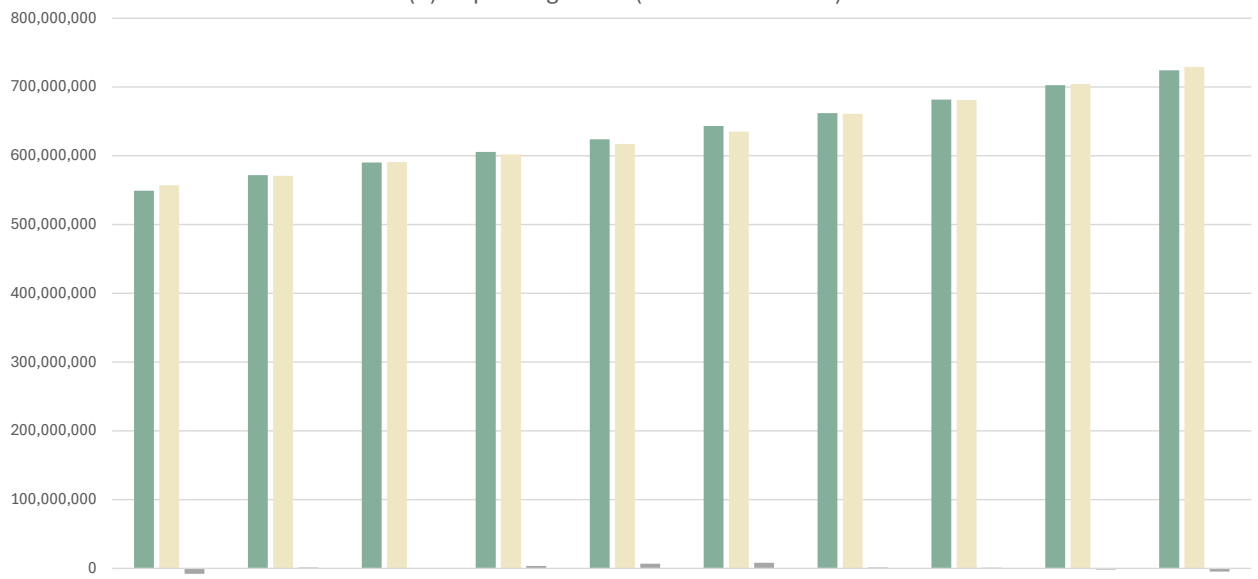
Under this scenario, Council’s operating result is a deficit in 2026-27, 2028-29 and in the last two years of the LTFP, however maintains positive unrestricted cash throughout the whole period. The latter reduces over the second half of the LTFP period due to only very limited external grants being included in the projections for outer years due to uncertainty and reliance on other levels of government. Significant service reductions will need to occur to realise the projected results.

Council’s preferred scenario is Scenario 2(a), but Scenario 2(b) will become the applicable scenario should IPART not approve Council’s retention of income from drainage charges.

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Result	(8,000,107)	1,220,464	(651,354)	3,492,159	6,840,304	8,149,526	1,111,736	808,139	(1,631,026)	(4,884,706)
Capital Expenditure	213,695,955	226,971,979	207,113,221	216,279,532	195,411,414	214,961,548	247,937,466	226,237,723	231,181,402	240,017,924
Cash and Investments	690,460,997	685,607,205	687,574,748	686,547,523	713,699,953	733,719,846	720,711,465	736,055,610	753,240,694	767,091,388
Unrestricted Cash	81,299,423	87,082,427	94,112,486	100,816,403	100,064,038	90,736,199	72,054,137	54,761,192	27,297,301	2,267,107



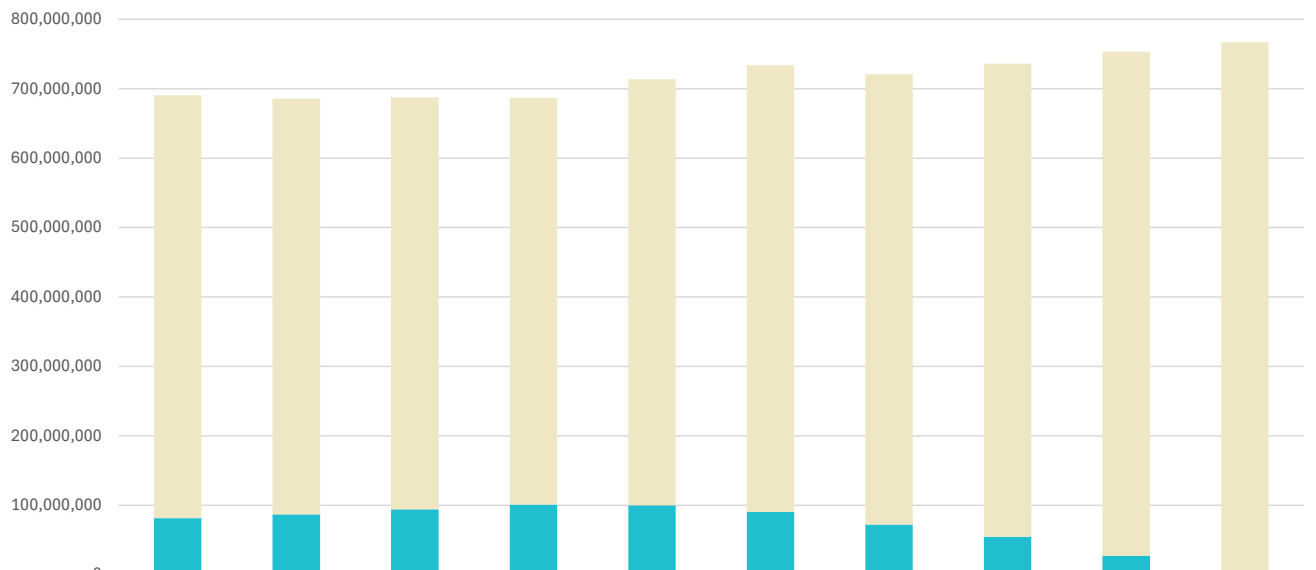
Scenario 2(b) - Operating Result (exc Water & Sewer)



(100,000,000)

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Income	548,948,339	571,771,819	590,009,436	605,323,545	623,882,438	643,203,008	661,960,145	681,536,673	702,456,137	724,026,756
Operating Expenditure	556,948,446	570,551,354	590,660,790	601,831,386	617,042,134	635,053,482	660,848,409	680,728,534	704,087,163	728,911,463
Operating Result	(8,000,107)	1,220,464	(651,354)	3,492,159	6,840,304	8,149,526	1,111,736	808,139	(1,631,026)	(4,884,706)

Scenario 2(b) - Cash & Investments (exc Water & Sewer)



	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Restricted Cash	609,161,575	598,524,778	593,462,261	585,731,119	613,635,915	642,983,647	648,657,328	681,294,418	725,943,393	764,824,281
Unrestricted Cash	81,299,423	87,082,427	94,112,486	100,816,403	100,064,038	90,736,199	72,054,137	54,761,192	27,297,301	2,267,107



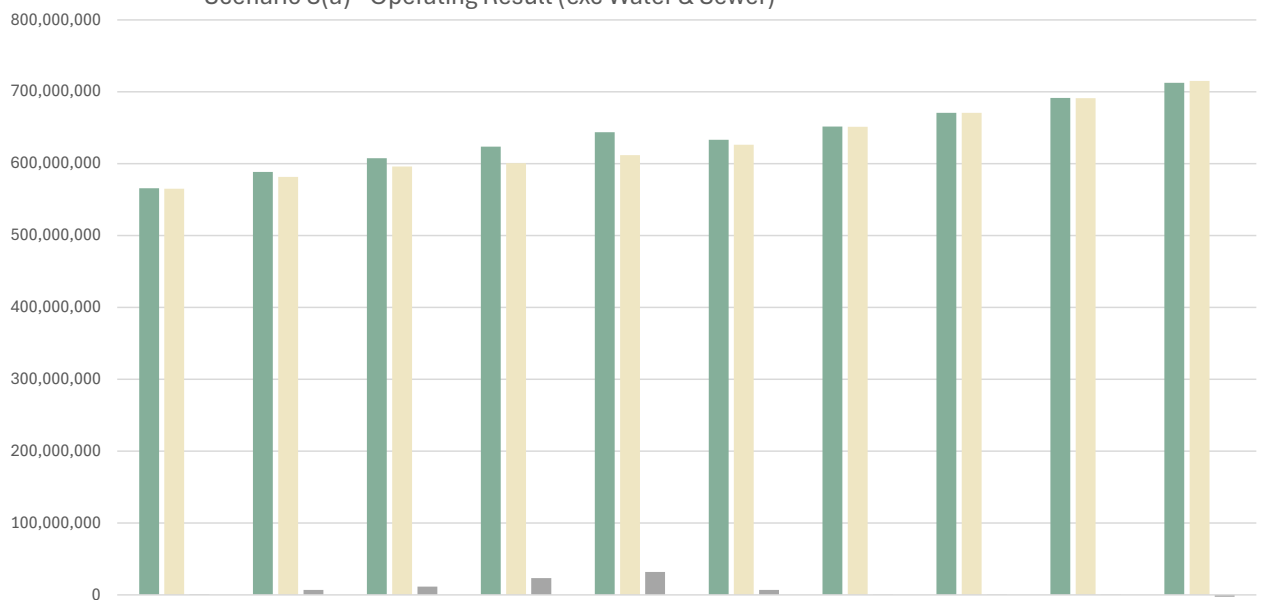
Scenario 3(a) – Reduction in rating income (temporary special rate variation ceases) and significant reduction in service levels to the community

- Drainage charges continue from 2026-27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031-32
- Increase in income from other sources of has been built into 2026-27 with \$4.9M over 3 years from 2027-28 to 2029-30, escalating to \$5.2M in 2031-32
- Efficiency target in each year resulting in a reduction in operating expenditure which is forecasted as \$20.7M in 2031-32. The efficiency target to be achieved from operational efficiencies (\$11.2M) with the remaining balance to be achieved through a reduction in internal service levels.
- Service level reduction of \$3.5M per year to 2031-32 which is estimated to total \$18.6M in 2031-32. This will be achieved through a reduction in service levels to the community.

Under this scenario, Council’s operating result remains as a modest surplus across most financial years within the LTFP period and maintaining positive unrestricted cash throughout the whole period. The latter reduces over the second half of the LTFP period due to only very limited external grants being included in the projections for outer years due to uncertainty and reliance on other levels of government. Significant service reductions will need to occur to realise the projected results.

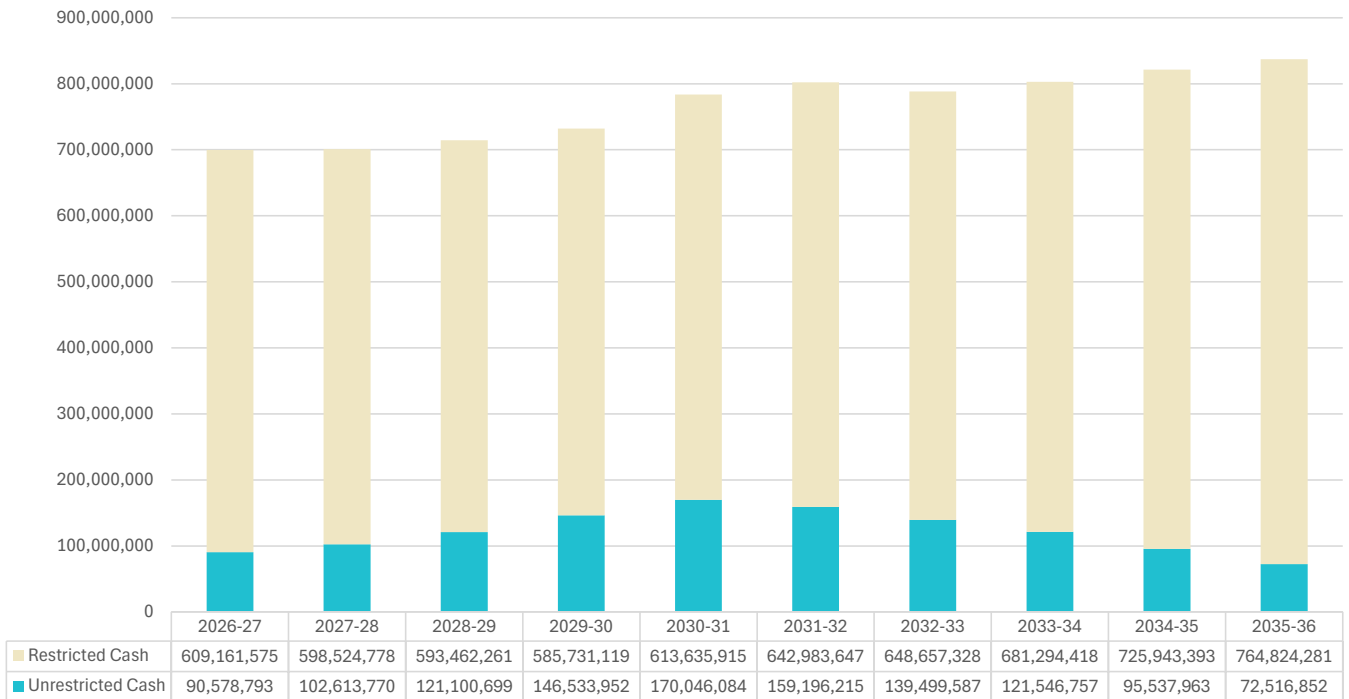
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Result	562,401	6,926,255	11,571,913	23,254,916	31,874,553	6,767,942	219,947	236,742	254,060	(2,765,040)
Capital Expenditure	213,695,955	226,971,979	207,113,221	216,279,532	195,411,414	214,961,548	247,937,466	226,237,723	231,181,402	240,017,924
Cash and Investments	699,740,368	701,138,548	714,562,960	732,265,071	783,681,999	802,179,862	788,156,915	802,841,175	821,481,356	837,341,133
Unrestricted Cash	90,578,793	102,613,770	121,100,699	146,533,952	170,046,084	159,196,215	139,499,587	121,546,757	95,537,963	72,516,852

Scenario 3(a) - Operating Result (exc Water & Sewer)



	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Income	565,704,635	588,352,649	607,401,257	623,713,770	643,641,416	633,106,118	651,510,458	670,728,842	691,284,627	712,385,838
Operating Expenditure	565,142,234	581,426,394	595,829,343	600,458,855	611,766,863	626,338,176	651,290,510	670,492,100	691,030,567	715,150,878
Operating Result	562,401	6,926,255	11,571,913	23,254,916	31,874,553	6,767,942	219,947	236,742	254,060	(2,765,040)

Scenario 3(a) - Cash & Investments (exc Water & Sewer)



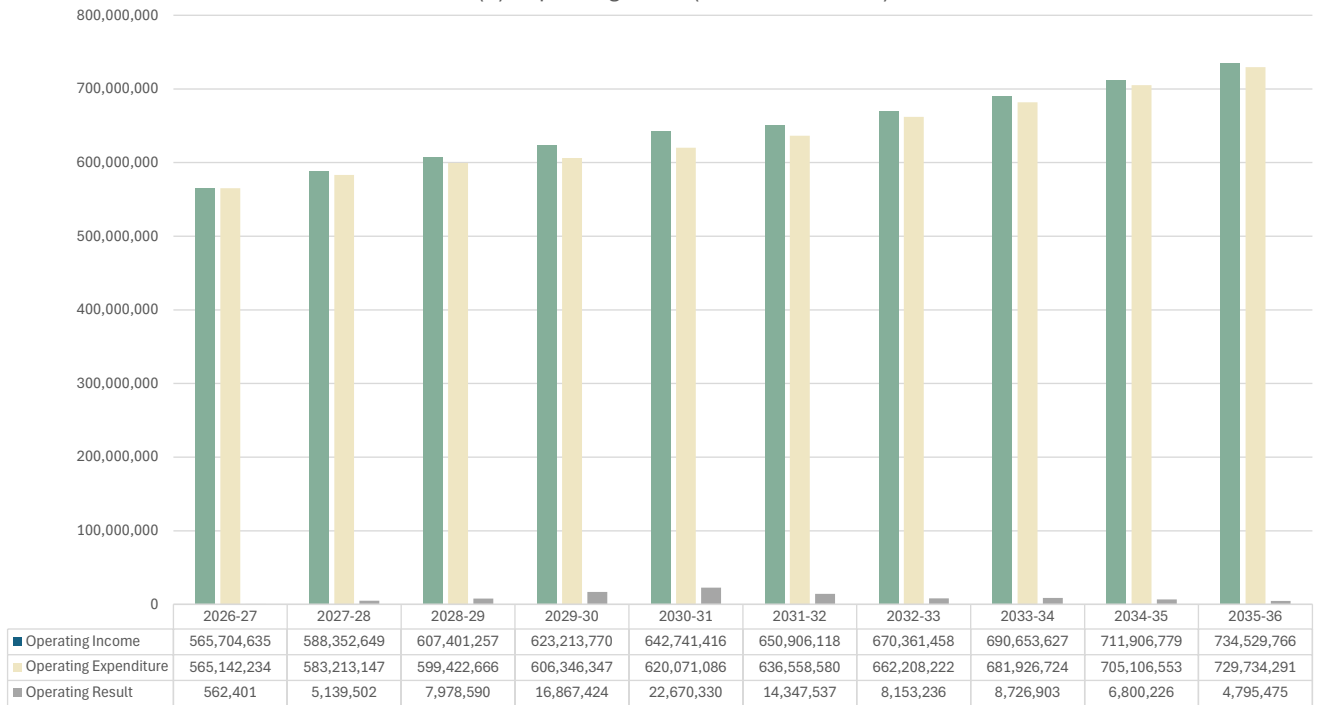
Scenario 3(b) – Reduction in rating income (temporary special rate variation of \$31.0M ceases and new permanent special rate variation of \$18.6M) and minor reduction in service levels to the community

- Drainage charges continue from 2026-27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031-32
- Rating income of \$18.6M sought through a permanent special rate variation from 2031-32
- Increase in income from other sources of has been built into 2026-27 with \$4.9M over 3 years from 2027-28 to 2029-30, escalating to \$5.2M in 2031-32
- Efficiency target in each year resulting in a reduction in operating expenditure which is forecasted as \$26.0M in 2031-32. The efficiency target to be achieved from operational efficiencies (\$19.5M) with the remaining balance to be achieved through a reduction in internal service levels.
- Service level reduction of \$0.9M in 2027-28 and then \$1.0M per year from 2028-29 to 2029-30 which totals approximately \$3.1M in 2031-32. This will be achieved through a reduction in service levels to the community.

Under this scenario, Council’s operating result remains as a modest surplus across most financial years within the LTFP period and maintaining positive unrestricted cash throughout the whole period. The latter reduces over the second half of the LTFP period due to only very limited external grants being included in the projections for outer years due to uncertainty and reliance on other levels of government. Minor service reductions will need to occur to realise the projected results.

	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Result	562,401	5,139,502	7,978,590	16,867,424	22,670,330	14,347,537	8,153,236	8,726,903	6,800,226	4,795,475
Capital Expenditure	213,695,955	226,971,979	207,113,221	216,279,532	195,411,414	214,961,548	247,937,466	226,237,723	231,181,402	240,017,924
Cash and Investments	699,740,368	699,603,687	709,701,100	721,374,576	764,014,701	790,101,166	784,056,972	807,238,414	832,767,021	856,198,627
Unrestricted Cash	90,578,793	101,078,909	116,238,839	135,643,456	150,378,786	147,117,519	135,399,645	125,943,997	106,823,628	91,374,346

Scenario 3(b) - Operating Result (exc Water & Sewer)



Scenario 3(b) - Cash & Investments (exc Water & Sewer)



Scenario 3(c) – Reduction in rating income (temporary special rate variation of \$31.0M ceases and new permanent special rate variation of \$22.6M)

- Drainage charges continue from 2026-27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031-32
- Rating income of \$22.6M sought through a permanent special rate variation from 2031-32
- Increase in income from other sources of has been built into 2026-27 with \$4.9M over 3 years from 2027-28 to 2029-30, escalating to \$5.2M in 2031-32



- Efficiency target in each year resulting in a reduction in operating expenditure which is forecasted as \$22.1M in 2031-32. The efficiency target to be achieved from operational efficiencies (\$19.5M) with the remaining balance to be achieved through a reduction in internal service levels.

Under this scenario, Council’s operating result remains as a modest surplus across most financial years within the LTFP period and maintaining positive unrestricted cash throughout the whole period. The latter reduces over the second half of the LTFP period due to only very limited external grants being included in the projections for outer years due to uncertainty and reliance on other levels of government. Community facing service reduction is minimal but reduction in expenditure on internal functions will be need to occur to realise the projected results. This will carry an increased level of risk.

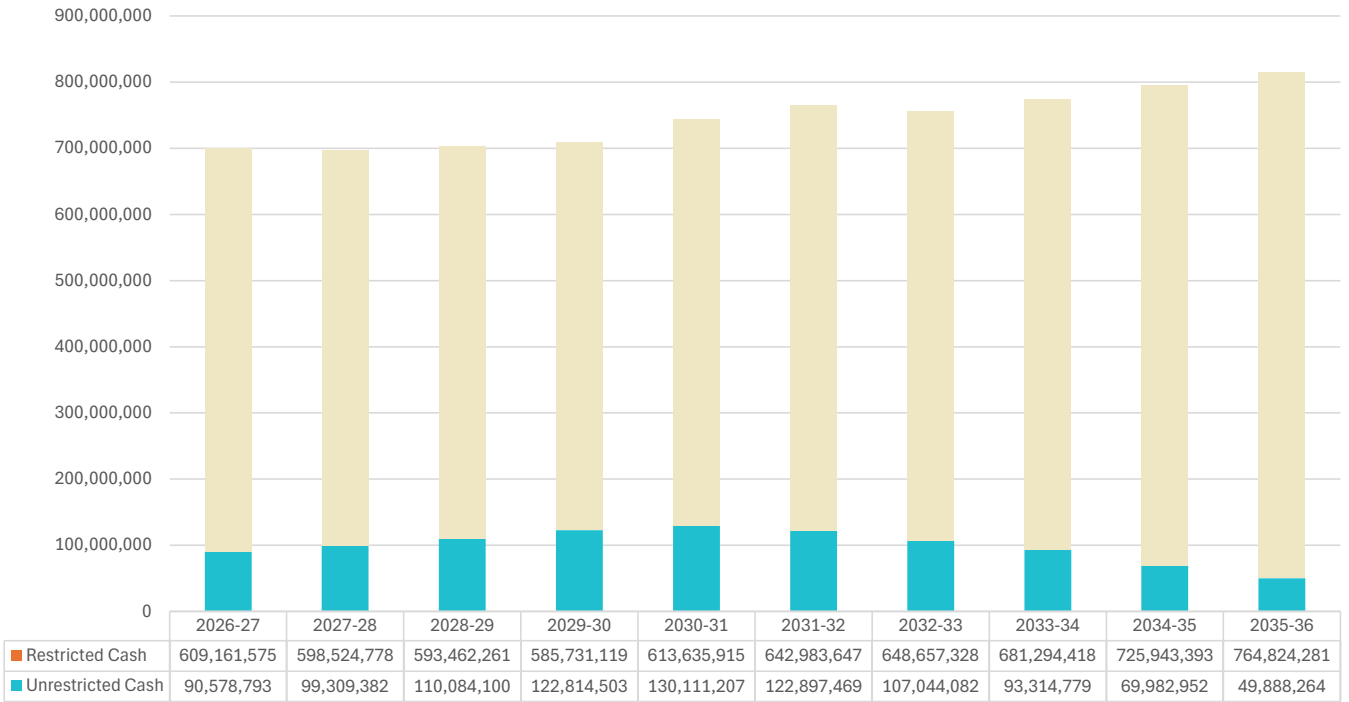
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Operating Result	562,401	3,036,534	3,217,788	9,792,944	15,158,096	10,394,259	3,961,443	4,396,811	2,532,094	89,612
Capital Expenditure	213,695,955	226,971,979	207,113,221	216,279,532	195,411,414	214,961,548	247,937,466	226,237,723	231,181,402	240,017,924
Cash and Investments	699,740,368	697,834,159	703,546,361	708,545,623	743,747,122	765,881,116	755,701,410	774,609,197	795,926,345	814,712,544
Unrestricted Cash	90,578,793	99,309,382	110,084,100	122,814,503	130,111,207	122,897,469	107,044,082	93,314,779	69,982,952	49,888,264

Scenario 3(c) - Operating Result (exc Water & Sewer)



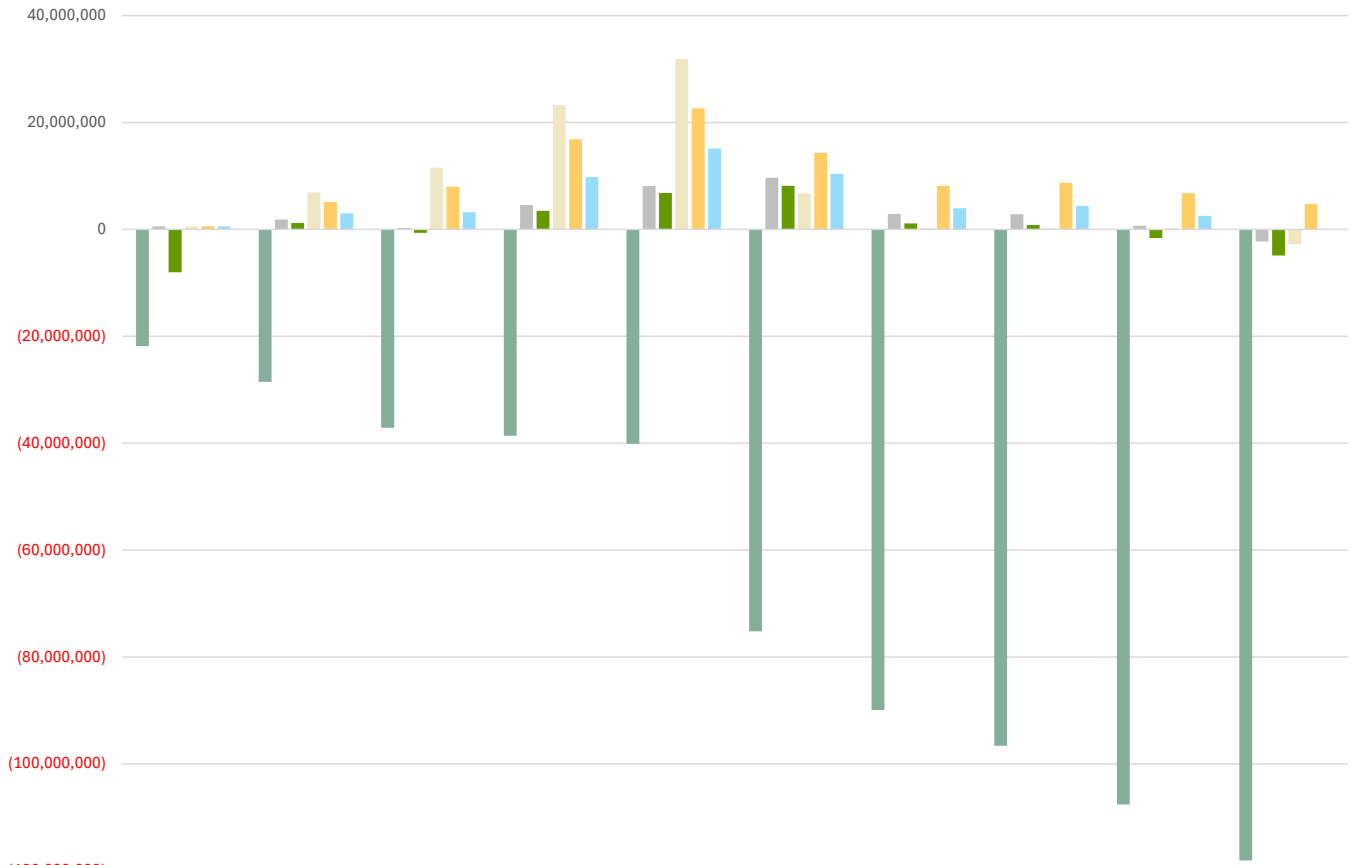


Scenario 3(c) - Cash & Investments (exc Water & Sewer)



Summary of operating results for each scenario

Operating Result by Scenario (exc Water & Sewer)

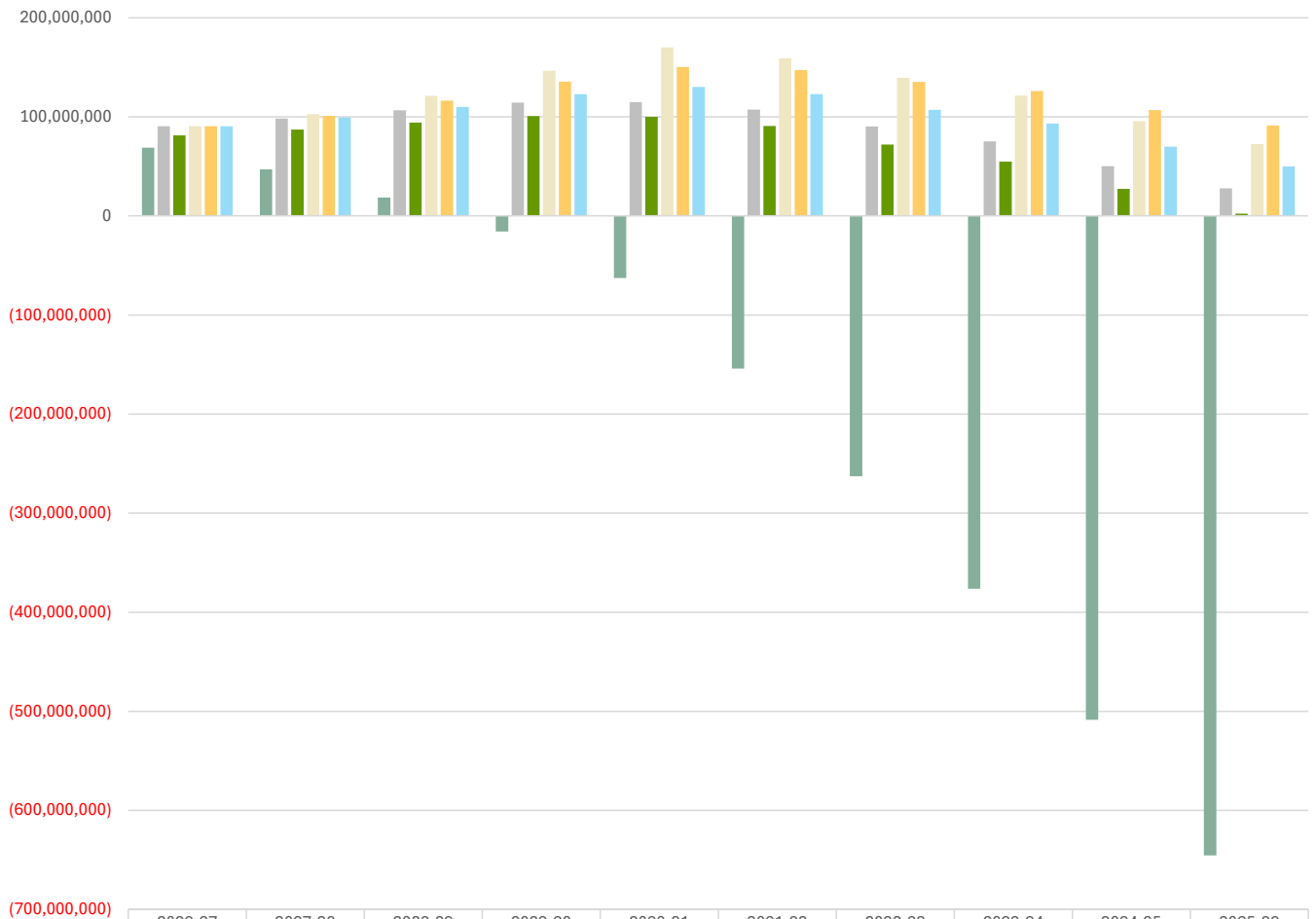


	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
■ Scenario 1	(21,825,175)	(28,510,455)	(37,101,092)	(38,598,937)	(40,088,666)	(75,203,736)	(89,948,781)	(96,620,340)	(107,594,608)	(118,058,600)
■ Scenario 2(a)	562,401	1,870,549	257,692	4,563,431	8,129,556	9,672,288	2,884,318	2,847,670	693,431	(2,256,458)
■ Scenario 2(b)	(8,000,107)	1,220,464	(651,354)	3,492,159	6,840,304	8,149,526	1,111,736	808,139	(1,631,026)	(4,884,706)
■ Scenario 3(a)	562,401	6,926,255	11,571,913	23,254,916	31,874,553	6,767,942	219,947	236,742	254,060	(2,765,040)
■ Scenario 3(b)	562,401	5,139,502	7,978,590	16,867,424	22,670,330	14,347,537	8,153,236	8,726,903	6,800,226	4,795,475
■ Scenario 3(c)	562,401	3,036,534	3,217,788	9,792,944	15,158,096	10,394,259	3,961,443	4,396,811	2,532,094	89,612



Summary of unrestricted cash for each scenario

Unrestricted Cash by Scenario (exc Water & Sewer)



	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
Scenario 1	68,869,439	47,057,711	18,606,917	(15,811,022)	(62,735,275)	(154,008,077)	(262,713,050)	(376,321,943)	(508,557,183)	(645,497,690)
Scenario 2(a)	90,578,793	98,411,708	106,508,809	114,362,843	114,975,845	107,247,049	90,413,909	75,236,799	50,173,531	27,847,512
Scenario 2(b)	81,299,423	87,082,427	94,112,486	100,816,403	100,064,038	90,736,199	72,054,137	54,761,192	27,297,301	2,267,107
Scenario 3(a)	90,578,793	102,613,770	121,100,699	146,533,952	170,046,084	159,196,215	139,499,587	121,546,757	95,537,963	72,516,852
Scenario 3(b)	90,578,793	101,078,909	116,238,839	135,643,456	150,378,786	147,117,519	135,399,645	125,943,997	106,823,628	91,374,346
Scenario 3(c)	90,578,793	99,309,382	110,084,100	122,814,503	130,111,207	122,897,469	107,044,082	93,314,779	69,982,952	49,888,264



Sensitivity Analysis

Long term financial plans are inherently uncertain. They contain a wide range of assumptions that can impact future outcomes, and future patterns of income and expenditure will rarely behave as they have in the past. However, understanding the events of the past and factors that may create impacts in the future assist with testing LTFP parameters and determine whether it is flexible enough to endure such pressures. The sensitivity analysis models the variability of key assumptions that will most likely affect the LTFP.

The Table below shows financial impacts to the operating result by individual key drivers. These are based on high level assumptions and 2026-27 budgeted estimates and may have other consequential outcomes if they are realised.

Key Driver	Variation (+ or -)	Approximate Operational Impact
Rate Peg	1.0% rates	\$2.4 million change in revenue
Interest Rate	1.0% rate	\$4.5 million change in revenue
Water Usage	1.0% consumption	\$0.9 million change in revenue
Materials and Services	1.0% change in inflation	\$2.8 million change in expenses
Employee Costs	1.0% change in award increase	\$2.4 million change in expenses

Primary Financial Reports – Scenario 1 - No Action Taken (current levels of income reducing)

Central Coast Council

10 Year Financial Plan for the Years ending 30 June 2036

INCOME STATEMENT - GENERAL FUND

Scenario: 1	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	335,820,590	348,137,281	360,411,667	373,115,657	386,264,286	368,918,089	381,919,804	395,376,578	409,304,340	423,719,573
User Charges & Fees	95,583,707	98,772,451	101,629,077	104,569,272	107,595,499	110,710,296	113,916,275	117,216,127	120,612,621	124,108,611
Other Revenues	21,326,778	21,999,115	22,608,700	23,235,566	23,880,209	24,543,143	25,224,896	25,926,010	26,647,045	27,388,577
Grants & Contributions provided for Operating Purposes	44,640,974	44,790,968	44,942,461	45,095,470	45,250,008	45,406,092	45,563,737	45,722,958	45,883,771	46,046,192
Grants & Contributions provided for Capital Purposes	58,636,214	55,763,371	35,638,335	32,871,659	31,799,439	32,753,422	35,360,080	34,748,106	35,790,549	36,864,266
Interest & Investment Revenue	34,364,758	35,722,121	34,088,267	29,540,180	28,595,952	27,328,920	23,394,235	21,154,312	17,611,590	15,552,466
Other Income:										
Other Income	11,580,252	11,985,561	12,345,128	12,715,482	13,096,946	13,489,854	13,894,550	14,311,386	14,740,728	15,182,950
Total Income from Continuing Operations	601,953,273	617,170,867	611,663,637	621,143,285	636,482,339	623,149,817	639,273,576	654,455,477	670,590,644	688,862,635
Expenses from Continuing Operations										
Employee Benefits & On-Costs	197,562,198	204,464,685	212,143,273	216,635,558	222,114,725	229,899,399	237,956,964	246,296,986	254,929,370	263,864,367
Borrowing Costs	3,800,162	3,842,817	3,881,341	3,905,831	3,928,828	3,951,797	3,975,042	4,012,661	4,093,258	4,185,786
Materials & Contracts	162,590,767	168,763,096	176,192,055	178,348,608	183,620,306	189,269,554	201,060,778	205,985,986	214,849,511	224,375,760
Depreciation & Amortisation	150,897,666	160,785,371	167,365,733	172,910,105	178,464,984	184,217,225	190,939,325	198,383,857	205,104,747	212,390,556
Other Expenses	50,111,442	51,781,983	53,263,992	54,790,461	56,362,723	57,982,154	59,650,168	61,368,222	63,137,817	64,960,501
Net Losses from the Disposal of Assets	180,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000
Total Expenses from Continuing Operations	565,142,234	589,917,952	613,126,393	626,870,563	644,771,566	665,600,130	693,862,277	716,327,711	742,394,703	770,056,970
Net Operating Result for the Year	36,811,039	27,252,915	(1,462,757)	(5,727,277)	(8,289,227)	(42,450,313)	(54,588,701)	(61,872,234)	(71,804,059)	(81,194,334)
Net Operating Result before Grants and Contributions provided for Capital Purposes	(21,825,175)	(28,510,455)	(37,101,092)	(38,598,937)	(40,088,666)	(75,203,736)	(89,948,781)	(96,620,340)	(107,594,608)	(118,058,600)

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036

BALANCE SHEET - GENERAL FUND

Scenario: 1	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	105,436,878	72,988,352	61,206,918	56,992,010	55,090,064	48,897,557	59,821,363	30,497,247	21,738,621	11,932,659
Investments	286,297,068	286,297,068	275,431,130	256,464,044	247,905,288	220,039,007	163,061,457	137,237,613	97,823,795	53,696,966
Receivables	46,906,267	46,041,565	44,280,517	45,057,774	50,079,380	43,069,201	43,629,818	44,246,179	44,921,071	45,563,069
Inventories	2,464,350	2,554,923	2,658,472	2,699,545	2,778,108	2,861,609	3,016,767	3,094,089	3,218,880	3,352,140
Other	11,091,555	11,491,817	11,930,958	12,145,650	12,498,156	12,870,587	13,504,749	13,859,051	14,387,567	14,949,062
Total Current Assets	452,196,119	419,373,726	395,507,995	373,359,023	368,350,996	327,737,961	283,034,154	228,934,180	182,089,933	129,493,895
Non-Current Assets										
Investments	286,297,068	286,297,068	275,431,130	256,464,044	247,905,288	220,039,007	163,061,457	137,237,613	97,823,795	53,696,966
Receivables	12,523,468	10,653,736	8,669,392	6,564,972	419,927	431,585	443,573	455,902	468,582	481,621
Infrastructure, Property, Plant & Equipment	7,146,140,682	7,399,617,534	7,607,325,314	7,824,558,444	8,021,440,571	8,237,409,886	8,485,418,570	8,710,820,990	8,940,256,710	9,177,100,897
Intangible Assets	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000
Right of use assets	3,154,915	2,812,836	2,471,692	2,135,334	1,817,574	1,529,474	1,247,966	1,076,567	963,925	850,973
Other	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000
Total Non-Current Assets	7,462,692,133	7,713,957,175	7,908,473,528	8,104,298,794	8,286,159,361	8,473,985,951	8,664,747,567	8,864,167,073	9,054,089,011	9,246,706,457
TOTAL ASSETS	7,914,888,252	8,133,330,901	8,303,981,524	8,477,657,816	8,654,510,356	8,801,723,912	8,947,781,721	9,093,101,253	9,236,178,944	9,376,200,352
LIABILITIES										
Current Liabilities										
Payables	100,289,659	103,638,569	107,199,647	109,341,508	112,279,836	114,270,756	118,798,651	122,031,837	126,156,569	130,495,042
Contract liabilities	16,671,547	16,476,817	14,167,795	13,975,698	13,993,754	14,262,461	14,736,460	14,822,850	15,114,981	15,415,383
Lease liabilities	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	138,933
Borrowings	1,135,420	1,192,356	1,249,597	1,310,508	1,375,189	1,442,619	902,280	713,436	734,661	756,649
Employee benefit provisions	58,419,864	61,696,289	65,103,772	68,630,516	72,280,696	76,058,633	79,968,797	84,015,817	88,204,483	92,539,752
Other provisions	9,330,226	9,617,495	9,896,483	10,045,971	9,993,060	9,926,538	9,962,391	10,032,049	10,109,709	10,190,811
Total Current Liabilities	186,165,758	192,974,580	197,988,402	203,693,551	210,288,324	216,360,066	224,581,579	231,730,237	240,446,605	249,536,570
Non-Current Liabilities										
Contract liabilities	3,871,467	3,801,430	3,172,449	3,104,543	3,091,888	3,145,213	3,252,470	3,256,364	3,314,279	3,373,814
Lease liabilities	3,810,634	3,457,580	3,086,473	2,697,123	2,331,334	1,932,276	1,719,278	1,605,031	1,478,830	1,339,897
Borrowings	12,090,225	10,897,869	9,648,272	8,337,764	6,962,576	5,519,957	4,617,677	3,904,240	3,169,579	2,412,930
Other provisions	90,246,192	89,014,387	90,464,483	92,123,322	92,526,012	92,689,599	95,113,581	98,323,324	101,765,231	105,343,188
Total Non-Current Liabilities	110,018,519	107,171,266	106,371,677	106,262,752	104,911,810	103,287,044	104,703,005	107,088,959	109,727,919	112,469,829
TOTAL LIABILITIES	296,184,277	300,145,845	304,360,079	309,956,303	315,200,134	319,647,110	329,284,584	338,819,196	350,174,524	362,006,399
Net Assets	7,618,703,975	7,833,185,055	7,999,621,445	8,167,701,513	8,339,310,223	8,482,076,802	8,618,497,137	8,754,282,057	8,886,004,420	9,014,193,953
EQUITY										
Retained Earnings	5,294,408,956	5,321,661,871	5,320,199,115	5,314,471,837	5,306,182,611	5,263,732,297	5,209,143,597	5,147,271,362	5,075,467,304	4,994,272,969
Revaluation Reserves	2,324,295,019	2,511,523,184	2,679,422,330	2,853,229,676	3,033,127,612	3,218,344,504	3,409,353,540	3,607,010,695	3,810,537,116	4,019,920,984
Total Equity	7,618,703,975	7,833,185,055	7,999,621,445	8,167,701,513	8,339,310,223	8,482,076,802	8,618,497,137	8,754,282,057	8,886,004,420	9,014,193,953

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
CASH FLOW STATEMENT - GENERAL FUND

Scenario: 1	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	337,767,695	349,644,695	362,042,626	373,002,089	386,146,744	369,073,156	381,803,575	395,256,281	409,179,832	423,590,708
User Charges & Fees	95,710,361	98,888,819	101,733,326	104,676,570	107,705,937	110,823,966	114,033,272	117,336,550	120,736,572	124,236,193
Investment & Interest Revenue Received	34,604,498	36,060,381	34,468,669	29,856,587	28,691,218	27,827,946	24,075,748	21,688,300	18,190,970	16,205,121
Grants & Contributions	101,371,432	100,203,008	78,003,604	77,629,887	76,931,039	78,302,747	81,280,496	80,412,645	81,829,577	83,069,957
Other	33,127,770	33,574,834	34,845,237	35,571,881	36,560,688	37,573,932	38,622,993	39,775,837	40,888,049	42,057,452
Payments:										
Employee Benefits & On-Costs	(191,687,986)	(199,706,239)	(207,694,489)	(212,676,877)	(218,481,544)	(226,069,124)	(233,992,629)	(242,193,900)	(250,682,675)	(259,469,038)
Materials & Contracts	(161,718,268)	(167,987,102)	(175,344,864)	(177,924,872)	(182,935,693)	(188,546,740)	(199,842,976)	(205,296,243)	(213,830,066)	(223,293,382)
Borrowing Costs	(794,662)	(741,153)	(671,129)	(599,328)	(523,145)	(443,962)	(361,989)	(290,824)	(259,622)	(237,140)
Other	(51,008,144)	(55,733,852)	(54,119,216)	(55,779,845)	(58,118,871)	(59,920,846)	(58,870,640)	(60,307,447)	(61,629,815)	(63,340,704)
Net Cash provided (or used in) Operating Activities	197,372,697	194,203,392	173,263,766	173,756,092	175,976,371	148,621,075	146,747,850	146,381,199	144,422,822	142,819,166
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	-	-	21,731,876	37,934,173	17,117,512	55,732,563	113,955,099	51,647,687	78,827,637	88,253,658
Deferred Debtors Receipts	1,673,601	1,774,524	1,881,554	1,995,063	2,115,444	6,156,380	-	-	-	-
Payments:										
Purchase of Infrastructure, Property, Plant & Equipment	(213,695,955)	(226,971,979)	(207,113,221)	(216,279,532)	(195,411,414)	(214,961,548)	(247,937,466)	(226,237,723)	(231,181,402)	(240,017,924)
Net Cash provided (or used in) Investing Activities	(212,022,354)	(225,197,456)	(183,499,791)	(176,350,296)	(176,178,458)	(153,072,605)	(133,982,367)	(174,590,036)	(152,353,765)	(151,764,266)
Cash Flows from Financing Activities										
Payments:										
Repayment of Borrowings & Advances	(1,084,073)	(1,135,420)	(1,192,356)	(1,249,597)	(1,310,508)	(1,375,189)	(1,442,619)	(902,280)	(713,436)	(734,661)
Repayment of lease liabilities (principal repayments)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)	(126,201)
Net Cash Flow provided (used in) Financing Activities	(1,372,827)	(1,454,463)	(1,545,409)	(1,620,704)	(1,699,858)	(1,740,977)	(1,841,677)	(1,115,279)	(827,683)	(860,862)
Net Increase/(Decrease) in Cash & Cash Equivalents	(16,022,484)	(32,448,526)	(11,781,435)	(4,214,908)	(1,901,946)	(6,192,507)	10,923,806	(29,324,116)	(8,758,626)	(9,805,962)
plus: Cash & Cash Equivalents - beginning of year	121,459,362	105,436,878	72,988,352	61,206,918	56,992,010	55,090,064	48,897,557	59,821,363	30,497,247	21,738,621
Cash & Cash Equivalents - end of the year	105,436,878	72,988,352	61,206,918	56,992,010	55,090,064	48,897,557	59,821,363	30,497,247	21,738,621	11,932,659
Cash & Cash Equivalents - end of the year	105,436,878	72,988,352	61,206,918	56,992,010	55,090,064	48,897,557	59,821,363	30,497,247	21,738,621	11,932,659
Investments - end of the year	572,594,136	572,594,136	550,862,260	512,928,088	495,810,576	440,078,013	326,122,914	274,475,227	195,647,590	107,393,932
Cash, Cash Equivalents & Investments - end of the year	678,031,014	645,582,488	612,069,178	569,920,097	550,900,640	488,975,570	385,944,277	304,972,474	217,386,211	119,326,591
Representing:										
- External Restrictions	424,765,823	431,720,336	436,692,426	437,183,013	458,938,281	479,774,167	472,425,473	490,016,101	527,645,331	559,648,911
- Internal Restrictions	184,395,752	166,804,442	156,769,835	148,548,106	154,697,634	163,209,480	176,231,855	191,278,317	198,298,063	205,175,370
- Unrestricted	68,869,439	47,057,711	18,606,917	(15,811,022)	(62,735,275)	(154,008,077)	(262,713,050)	(376,321,943)	(508,557,183)	(645,497,690)
	678,031,014	645,582,488	612,069,178	569,920,097	550,900,640	488,975,570	385,944,277	304,972,474	217,386,211	119,326,591

Long Term Financial Plan
Scenario 1 - GENERAL FUND
Performance Measurement Indicators

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

Budget Performance												
1	Operating Performance Ratio <i>measures the extent to which a council has succeeded in containing operating expenditure within operating revenue</i>	>0%	-3.98%	-5.03%	-6.39%	-6.51%	-6.58%	-12.69%	-14.85%	-15.55%	-16.91%	-18.06%
			x	x	x	x	x	x	x	x	x	x
2	Own Source Operating Revenue Ratio <i>measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions</i>	>60%	82.84%	83.71%	86.83%	87.45%	87.89%	87.46%	87.34%	87.70%	87.82%	87.96%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Operational Liquidity												
3	Unrestricted Current Ratio <i>assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.</i>	>1.5x	3.04	2.53	2.06	1.63	1.26	0.50	-0.27	-1.01	-1.88	-2.71
			✓	✓	✓	✓	x	x	x	x	x	x
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage <i>assess the impact of uncollected rates and annual charges on Council's liquidity and the adequacy of recovery efforts expressed as a percentage of total rates and charges available for collection in the financial year</i>	< 5%	5.94%	5.48%	4.99%	5.00%	5.00%	4.98%	5.00%	5.00%	5.00%	5.00%
			x	x	✓	✓	✓	✓	✓	✓	✓	✓
5	Cash Expense Cover Ratio <i>liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow</i>	>3 months	3.11	2.06	1.67	1.52	1.43	1.23	1.45	0.72	0.49	0.26
			✓	x	x	x	x	x	x	x	x	x

Liability and Debt Management												
6	Debt Service Cover Ratio <i>measures the availability of operating cash to service debt including interest and principal.</i>	>2x	25.72	25.75	24.77	25.06	25.33	19.89	18.09	20.68	20.70	19.58
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infrastructure asset performance indicators												
7	Building and Infrastructure Renewal Ratio <i>To assess the rate at which these assets are being renewed relative to the rate at which they are depreciating</i>	>100%	101.18%	105.71%	92.92%	100.56%	93.26%	93.92%	94.21%	95.75%	100.30%	101.18%
			✓	✓	✗	✓	✗	✗	✗	✗	✓	✓
8	Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	0.87%	0.87%	0.88%	0.88%	0.88%	0.89%	0.89%	0.90%	0.90%	0.91%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Asset Maintenance Ratio <i>Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.</i>	>100%	67.44%	72.07%	71.30%	70.20%	69.29%	67.02%	65.92%	65.38%	64.80%	64.07%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
10	Cost to bring assets to agreed service level <i>This ratio provides a snapshot of the proportion of outstanding renewal works compared to the total value of assets under Council's care and stewardship</i>	N/A	0.59%	0.59%	0.58%	0.57%	0.56%	0.56%	0.55%	0.54%	0.54%	0.53%

Primary Financial Reports – Scenario 2(a) - Maintain rating and annual charges income – Preferred Scenario

Central Coast Council

10 Year Financial Plan for the Years ending 30 June 2036

INCOME STATEMENT - GENERAL FUND

Scenario: 2(a)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	358,208,166	371,308,422	384,393,798	397,937,163	411,954,545	426,462,535	441,478,305	457,019,627	473,104,895	489,753,148
User Charges & Fees	95,583,707	98,772,451	101,629,077	104,569,272	107,595,499	110,710,296	113,916,275	117,216,127	120,612,621	124,108,611
Other Revenues	21,326,778	22,674,115	23,978,950	25,321,923	26,029,157	26,756,560	27,504,715	28,274,224	29,065,706	29,879,797
Grants & Contributions provided for Operating Purpose	44,640,974	44,790,968	44,942,461	45,095,470	45,250,008	45,406,092	45,563,737	45,722,958	45,883,771	46,046,192
Grants & Contributions provided for Capital Purposes	58,636,214	55,763,371	35,638,335	32,871,659	31,799,439	32,753,422	35,360,080	34,748,106	35,790,549	36,864,266
Interest & Investment Revenue	34,364,758	38,722,121	39,088,267	36,040,180	37,095,952	38,328,920	38,394,235	38,654,312	39,611,590	40,552,466
Other Income:										
Net Gains from the Disposal of Assets	-	-	-	-	-	-	-	-	-	-
Other Income	11,580,252	13,084,572	14,368,702	15,549,763	16,016,256	16,496,743	16,991,646	17,501,395	18,026,437	18,567,230
Total Income from Continuing Operations	624,340,849	645,116,020	644,039,592	657,385,430	675,740,855	696,914,568	719,208,992	739,136,748	762,095,569	785,771,710
Expenses from Continuing Operations										
Employee Benefits & On-Costs	197,562,198	204,464,685	212,143,273	216,635,558	222,114,725	229,899,399	237,956,964	246,296,986	254,929,370	263,864,367
Borrowing Costs	3,800,162	3,842,817	3,881,341	3,905,831	3,928,828	3,951,797	3,975,042	4,012,661	4,093,258	4,185,786
Materials & Contracts	162,590,767	166,327,244	171,209,227	171,428,385	174,660,600	178,158,282	188,163,095	191,199,247	198,066,396	205,482,692
Depreciation & Amortisation	150,897,666	160,785,371	167,365,733	172,910,105	178,464,984	184,217,225	190,939,325	198,383,857	205,104,747	212,390,556
Other Expenses	50,111,442	51,781,983	53,263,992	54,790,461	56,362,723	57,982,154	59,650,168	61,368,222	63,137,817	64,960,501
Net Losses from the Disposal of Assets	180,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000
Total Expenses from Continuing Operations	565,142,234	587,482,100	608,143,565	619,950,339	635,811,861	654,488,858	680,964,593	701,540,972	725,611,588	751,163,902
Net Operating Result for the Year	59,198,615	57,633,919	35,896,027	37,435,090	39,928,995	42,425,710	38,244,398	37,595,776	36,483,980	34,607,808
Net Operating Result before Grants and Contributions provided for Capital Purposes	562,401	1,870,549	257,692	4,563,431	8,129,556	9,672,288	2,884,318	2,847,670	693,431	(2,256,458)

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036

BALANCE SHEET - GENERAL FUND

Scenario: 2(a)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	122,454,564	119,650,682	122,685,268	122,808,159	145,722,352	150,046,139	138,886,680	151,306,243	155,223,385	158,534,359
Investments	288,642,902	288,642,902	288,642,902	288,642,902	291,444,704	300,092,278	300,092,278	302,612,487	310,446,770	317,068,717
Receivables	48,503,734	48,024,058	46,706,380	48,100,316	53,526,295	48,826,683	50,157,543	51,606,307	53,180,029	54,778,178
Inventories	2,464,350	2,525,911	2,599,123	2,617,120	2,671,391	2,729,265	2,863,146	2,917,969	3,018,981	3,127,110
Other	11,091,555	11,386,696	11,715,921	11,847,004	12,111,495	12,391,074	12,948,142	13,220,921	13,663,282	14,133,721
Total Current Assets	473,157,105	470,230,249	472,349,593	474,015,501	505,476,237	514,085,440	504,947,789	521,663,927	535,532,447	547,642,085
Non-Current Assets										
Investments	288,642,902	288,642,902	288,642,902	288,642,902	291,444,704	300,092,278	300,092,278	302,612,487	310,446,770	317,068,717
Receivables	12,523,468	10,665,606	8,693,488	6,601,660	457,716	470,507	483,663	497,195	511,113	525,429
Infrastructure, Property, Plant & Equipment	7,146,140,682	7,399,617,534	7,607,325,314	7,824,558,444	8,021,440,571	8,237,409,886	8,485,418,570	8,710,820,990	8,940,256,710	9,177,100,897
Intangible Assets	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000
Right of use assets	3,154,915	2,812,836	2,471,692	2,135,334	1,817,574	1,529,474	1,247,966	1,076,567	963,925	850,973
Other	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000
Total Non-Current Assets	7,465,037,967	7,716,314,878	7,921,709,395	8,136,514,340	8,329,736,565	8,554,078,145	8,801,818,478	9,029,583,239	9,266,754,517	9,510,122,015
TOTAL ASSETS	7,938,195,072	8,186,545,127	8,394,058,988	8,610,529,840	8,835,212,803	9,068,163,586	9,306,766,267	9,551,247,166	9,802,286,964	10,057,764,100
LIABILITIES										
Current Liabilities										
Payables	101,208,903	104,084,216	107,149,748	108,923,800	111,474,329	114,326,454	118,566,122	121,492,664	125,291,464	129,283,523
Contract liabilities	16,671,547	16,476,817	14,167,795	13,975,698	13,993,754	14,262,461	14,736,460	14,822,850	15,114,981	15,415,383
Lease liabilities	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	138,933
Borrowings	1,135,420	1,192,356	1,249,597	1,310,508	1,375,189	1,442,619	902,280	713,436	734,661	756,649
Employee benefit provisions	58,419,864	61,696,289	65,103,772	68,630,516	72,280,696	76,058,633	79,968,797	84,015,817	88,204,483	92,539,752
Other provisions	9,330,226	9,617,495	9,896,483	10,045,971	9,993,060	9,926,538	9,962,391	10,032,049	10,109,709	10,190,811
Total Current Liabilities	187,085,003	193,420,226	197,938,503	203,275,843	209,482,817	216,415,763	224,349,050	231,191,064	239,581,500	248,325,051
Non-Current Liabilities										
Contract liabilities	3,871,467	3,801,430	3,172,449	3,104,543	3,091,888	3,145,213	3,252,470	3,256,364	3,314,279	3,373,814
Lease liabilities	3,810,634	3,457,580	3,086,473	2,697,123	2,331,334	1,932,276	1,719,278	1,605,031	1,478,830	1,339,897
Borrowings	12,090,225	10,897,869	9,648,272	8,337,764	6,962,576	5,519,957	4,617,677	3,904,240	3,169,579	2,412,930
Other provisions	90,246,192	89,014,387	90,464,483	92,123,322	92,526,012	92,689,599	95,113,581	98,323,324	101,765,231	105,343,188
Total Non-Current Liabilities	110,018,519	107,171,266	106,371,677	106,262,752	104,911,810	103,287,044	104,703,005	107,088,959	109,727,919	112,469,829
TOTAL LIABILITIES	297,103,521	300,591,492	304,310,180	309,538,596	314,394,627	319,702,807	329,052,056	338,280,023	349,309,419	360,794,879
Net Assets	7,641,091,551	7,885,953,635	8,089,748,809	8,300,991,245	8,520,818,176	8,748,460,778	8,977,714,212	9,212,967,143	9,452,977,545	9,696,969,220
EQUITY										
Retained Earnings	5,316,796,532	5,374,430,451	5,410,326,478	5,447,761,569	5,487,690,564	5,530,116,274	5,568,360,672	5,605,956,448	5,642,440,428	5,677,048,236
Revaluation Reserves	2,324,295,019	2,511,523,184	2,679,422,330	2,853,229,676	3,033,127,612	3,218,344,504	3,409,353,540	3,607,010,695	3,810,537,116	4,019,920,984
Total Equity	7,641,091,551	7,885,953,635	8,089,748,809	8,300,991,245	8,520,818,176	8,748,460,778	8,977,714,212	9,212,967,143	9,452,977,545	9,696,969,220

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
CASH FLOW STATEMENT - GENERAL FUND

Scenario: 2(a)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	359,731,261	372,916,852	386,133,363	397,816,091	411,829,236	426,332,840	441,344,071	456,880,695	472,961,100	489,604,320
User Charges & Fees	95,710,361	98,888,819	101,733,326	104,676,570	107,705,937	110,823,966	114,033,272	117,336,550	120,736,572	124,236,193
Investment & Interest Revenue Received	34,350,286	38,867,876	39,219,198	36,059,156	36,854,517	38,135,052	38,431,919	38,486,606	39,427,293	40,388,716
Grants & Contributions	101,371,432	100,203,008	78,003,604	77,629,887	76,931,039	78,302,747	81,280,496	80,412,645	81,829,577	83,069,957
Other	33,127,770	35,075,612	37,957,632	40,202,647	41,603,610	42,768,141	43,973,029	45,286,374	46,563,902	47,903,580
Payments:										
Employee Benefits & On-Costs	(191,687,986)	(199,706,239)	(207,694,489)	(212,676,877)	(218,481,544)	(226,069,124)	(233,992,629)	(242,193,900)	(250,682,675)	(259,469,038)
Materials & Contracts	(161,718,268)	(165,749,823)	(170,569,667)	(171,162,587)	(174,142,249)	(177,610,866)	(187,090,923)	(190,663,502)	(197,209,697)	(204,572,320)
Borrowing Costs	(794,662)	(741,153)	(671,129)	(599,328)	(523,145)	(443,962)	(361,989)	(290,824)	(259,622)	(237,140)
Other	(51,008,144)	(55,906,917)	(54,300,176)	(55,917,495)	(58,263,774)	(60,073,712)	(58,997,563)	(60,441,662)	(61,771,655)	(63,490,615)
Net Cash provided (or used in) Operating Activities	219,082,051	223,848,036	209,811,661	216,028,065	223,513,625	232,165,081	238,619,684	244,812,982	251,594,794	257,433,653
Cash Flows from Investing Activities										
Receipts:										
Deferred Debtors Receipts	1,673,601	1,774,524	1,881,554	1,995,063	2,115,444	6,156,380	-	-	-	-
Payments:										
Purchase of Investment Securities	(4,691,667)	-	-	-	(5,603,604)	(17,295,149)	-	(5,040,416)	(15,668,567)	(13,243,894)
Purchase of Infrastructure, Property, Plant & Equipment	(213,695,955)	(226,971,979)	(207,113,221)	(216,279,532)	(195,411,414)	(214,961,548)	(247,937,466)	(226,237,723)	(231,181,402)	(240,017,924)
Net Cash provided (or used in) Investing Activities	(216,714,022)	(225,197,456)	(205,231,667)	(214,284,469)	(198,899,574)	(226,100,317)	(247,937,466)	(231,278,140)	(246,849,969)	(253,261,818)
Cash Flows from Financing Activities										
Payments:										
Repayment of Borrowings & Advances	(1,084,073)	(1,135,420)	(1,192,356)	(1,249,597)	(1,310,508)	(1,375,189)	(1,442,619)	(902,280)	(713,436)	(734,661)
Repayment of lease liabilities (principal repayments)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)	(126,201)
Net Cash Flow provided (used in) Financing Activities	(1,372,827)	(1,454,463)	(1,545,409)	(1,620,704)	(1,699,858)	(1,740,977)	(1,841,677)	(1,115,279)	(827,683)	(860,862)
Net Increase/(Decrease) in Cash & Cash Equivalents	995,202	(2,803,882)	3,034,585	122,891	22,914,193	4,323,787	(11,159,459)	12,419,563	3,917,142	3,310,974
plus: Cash & Cash Equivalents - beginning of year	121,459,362	122,454,564	119,650,682	122,685,268	122,808,159	145,722,352	150,046,139	138,886,680	151,306,243	155,223,385
Cash & Cash Equivalents - end of the year	122,454,564	119,650,682	122,685,268	122,808,159	145,722,352	150,046,139	138,886,680	151,306,243	155,223,385	158,534,359
Cash & Cash Equivalents - end of the year	122,454,564	119,650,682	122,685,268	122,808,159	145,722,352	150,046,139	138,886,680	151,306,243	155,223,385	158,534,359
Investments - end of the year	577,285,803	577,285,803	577,285,803	577,285,803	582,889,408	600,184,557	600,184,557	605,224,973	620,893,540	634,137,434
Cash, Cash Equivalents & Investments - end of the year	699,740,368	696,936,486	699,971,071	700,093,962	728,611,759	750,230,696	739,071,237	756,531,216	776,116,925	792,671,793
Representing:										
- External Restrictions	424,765,823	431,720,336	436,692,426	437,183,013	458,938,281	479,774,167	472,425,473	490,016,101	527,645,331	559,648,911
- Internal Restrictions	184,395,752	166,804,442	156,769,835	148,548,106	154,697,634	163,209,480	176,231,855	191,278,317	198,298,063	205,175,370
- Unrestricted	90,578,793	98,411,708	106,508,809	114,362,843	114,975,845	107,247,049	90,413,909	75,236,799	50,173,531	27,847,512
	699,740,368	696,936,486	699,971,071	700,093,962	728,611,759	750,230,696	739,071,237	756,531,216	776,116,925	792,671,793

Long Term Financial Plan
Scenario 2(a) - GENERAL FUND
Performance Measurement Indicators

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

Budget Performance												
1	Operating Performance Ratio	>0%	0.13%	0.36%	0.09%	0.78%	1.31%	1.50%	0.46%	0.44%	0.13%	-0.26%
	<i>measures the extent to which a council has succeeded in containing operating expenditure within operating revenue</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
2	Own Source Operating Revenue Ratio	>= 60%	83.46%	84.41%	87.49%	88.14%	88.60%	88.78%	88.75%	89.11%	89.28%	89.45%
	<i>measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Operational Liquidity												
3	Unrestricted Current Ratio	>= 1.5	3.25	3.02	2.88	2.81	2.81	2.69	2.57	2.49	2.28	2.09
	<i>assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.97%	5.48%	4.99%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
	<i>assess the impact of uncollected rates and annual charges on Council's liquidity and the adequacy of recovery efforts expressed as a percentage of total rates and charges available for collection in the financial year</i>		✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
5	Cash Expense Cover Ratio	>= 3 months	3.61	3.39	3.39	3.33	3.86	3.86	3.46	3.67	3.65	3.60
	<i>liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio <i>measures the availability of operating cash to service debt including interest and principal.</i>	2.00x	30.05	31.48	31.66	32.87	33.90	34.80	34.05	40.08	42.71	42.52
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infrastructure asset performance indicators												
7	Building and Infrastructure Renewal Ratio <i>To assess the rate at which these assets are being renewed relative to the rate at which they are depreciating</i>	>100%	101.18%	105.71%	92.92%	100.56%	93.26%	93.92%	94.21%	95.75%	100.30%	101.18%
			✓	✓	✗	✓	✗	✗	✗	✗	✓	✓
8	Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	0.87%	0.87%	0.88%	0.88%	0.88%	0.89%	0.89%	0.90%	0.90%	0.91%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Asset Maintenance Ratio <i>Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.</i>	>100%	67.44%	72.07%	71.30%	70.20%	69.29%	67.02%	65.92%	65.38%	64.80%	64.07%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
10	Cost to bring assets to agreed service level <i>This ratio provides a snapshot of the proportion of outstanding renewal works compared to the total value of assets under Council's care and stewardship</i>	N/A	0.59%	0.59%	0.58%	0.57%	0.56%	0.56%	0.55%	0.54%	0.54%	0.53%

Primary Financial Reports – Scenario 2(b) – Drainage SV not approved (reduced services)

Central Coast Council

10 Year Financial Plan for the Years ending 30 June 2036

INCOME STATEMENT - GENERAL FUND

Scenario: 2(b)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	341,820,590	354,137,281	366,411,667	379,115,657	392,264,286	405,873,117	419,958,258	434,536,378	449,624,733	465,241,180
User Charges & Fees	95,583,707	98,772,451	101,629,077	104,569,272	107,595,499	110,710,296	113,916,275	117,216,127	120,612,621	124,108,611
Other Revenues	21,326,778	22,674,115	23,978,950	25,321,923	26,029,157	26,756,560	27,504,715	28,274,224	29,065,706	29,879,797
Grants & Contributions provided for Operating Purposes	44,640,974	44,790,968	44,942,461	45,095,470	45,250,008	45,406,092	45,563,737	45,722,958	45,883,771	46,046,192
Grants & Contributions provided for Capital Purposes	58,636,214	55,763,371	35,638,335	32,871,659	31,799,439	32,753,422	35,360,080	34,748,106	35,790,549	36,864,266
Interest & Investment Revenue	33,996,038	38,312,432	38,678,578	35,671,460	36,727,232	37,960,200	38,025,515	38,285,592	39,242,870	40,183,746
Other Income:										
Other Income	11,580,252	13,084,572	14,368,702	15,549,763	16,016,256	16,496,743	16,991,646	17,501,395	18,026,437	18,567,230
Total Income from Continuing Operations	607,584,553	627,535,189	625,647,772	638,195,204	655,681,877	675,956,431	697,320,225	716,284,779	738,246,686	760,891,022
Expenses from Continuing Operations										
Employee Benefits & On-Costs	197,562,198	204,464,685	212,143,273	216,635,558	222,114,725	229,899,399	237,956,963	246,296,986	254,929,370	263,864,367
Borrowing Costs	3,800,162	3,842,817	3,881,341	3,905,831	3,928,828	3,951,797	3,975,042	4,012,661	4,093,258	4,185,786
Materials & Contracts	154,396,979	149,396,498	153,726,452	153,309,431	155,890,874	158,722,906	168,046,910	170,386,809	176,541,971	183,230,253
Depreciation & Amortisation	150,897,666	160,785,371	167,365,733	172,910,105	178,464,984	184,217,225	190,939,325	198,383,857	205,104,747	212,390,556
Other Expenses	50,111,442	51,781,983	53,263,992	54,790,461	56,362,723	57,982,154	59,650,168	61,368,222	63,137,817	64,960,501
Net Losses from the Disposal of Assets	180,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000
Total Expenses from Continuing Operations	556,948,446	570,551,354	590,660,790	601,831,386	617,042,134	635,053,482	660,848,409	680,728,534	704,087,163	728,911,463
Net Operating Result for the Year	50,636,107	56,983,835	34,986,981	36,363,818	38,639,743	40,902,949	36,471,816	35,556,245	34,159,523	31,979,559
Net Operating Result before Grants and Contributions provided for Capital Purposes	(8,000,107)	1,220,464	(651,354)	3,492,159	6,840,304	8,149,526	1,111,736	808,139	(1,631,026)	(4,884,706)

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
BALANCE SHEET - GENERAL FUND

Scenario: 2(b)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	117,866,861	113,013,068	114,980,611	113,953,386	124,897,492	128,400,973	115,392,592	128,809,732	131,817,121	134,240,993
Investments	286,297,068	286,297,068	286,297,068	286,297,068	294,401,231	302,659,436	302,659,436	303,622,939	310,711,786	316,425,197
Receivables	47,381,441	46,939,774	45,666,058	47,010,486	52,380,906	47,622,498	48,891,133	50,274,067	51,778,165	53,302,701
Inventories	2,366,757	2,324,253	2,390,891	2,401,310	2,447,831	2,497,776	2,623,548	2,670,077	2,762,609	2,862,068
Other	10,737,948	10,656,040	10,961,442	11,065,070	11,301,477	11,552,330	12,080,017	12,322,749	12,734,383	13,173,405
Total Current Assets	464,650,075	459,230,204	460,296,070	460,727,321	485,428,935	492,733,013	481,646,727	497,699,564	509,804,065	520,004,364
Non-Current Assets										
Investments	286,297,068	286,297,068	286,297,068	286,297,068	294,401,231	302,659,436	302,659,436	303,622,939	310,711,786	316,425,197
Receivables	12,523,468	10,665,606	8,693,488	6,601,660	457,716	470,507	483,663	497,195	511,113	525,429
Infrastructure, Property, Plant & Equipment	7,146,140,682	7,399,617,534	7,607,325,314	7,824,558,444	8,021,440,571	8,237,409,886	8,485,418,570	8,710,820,990	8,940,256,710	9,177,100,897
Intangible Assets	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000
Right of use assets	3,154,915	2,812,836	2,471,692	2,135,334	1,817,574	1,529,474	1,247,966	1,076,567	963,925	850,973
Other	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000
Total Non-Current Assets	7,462,692,133	7,713,969,045	7,919,363,562	8,134,168,506	8,332,693,092	8,556,645,303	8,804,385,636	9,030,593,692	9,267,019,534	9,509,478,496
TOTAL ASSETS	7,927,342,208	8,173,199,249	8,379,659,632	8,594,895,827	8,818,122,027	9,049,378,316	9,286,032,363	9,528,293,256	9,776,823,599	10,029,482,860
LIABILITIES										
Current Liabilities										
Payables	98,918,547	99,950,930	102,872,030	104,482,697	106,865,716	109,546,108	113,609,723	116,355,791	119,969,593	123,772,025
Contract liabilities	16,671,547	16,476,817	14,167,795	13,975,698	13,993,754	14,262,461	14,736,460	14,822,850	15,114,981	15,415,383
Lease liabilities	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	138,933
Borrowings	1,135,420	1,192,356	1,249,597	1,310,508	1,375,189	1,442,619	902,280	713,436	734,661	756,649
Employee benefit provisions	58,419,864	61,696,289	65,103,772	68,630,516	72,280,696	76,058,633	79,968,797	84,015,817	88,204,483	92,539,753
Other provisions	9,330,226	9,617,495	9,896,483	10,045,971	9,993,060	9,926,538	9,962,391	10,032,049	10,109,709	10,190,811
Total Current Liabilities	184,794,647	189,286,940	193,660,784	198,834,740	204,874,204	211,635,417	219,392,651	226,054,190	234,259,629	242,813,553
Non-Current Liabilities										
Contract liabilities	3,871,467	3,801,430	3,172,449	3,104,543	3,091,888	3,145,213	3,252,470	3,256,364	3,314,279	3,373,814
Lease liabilities	3,810,634	3,457,580	3,086,473	2,697,123	2,331,334	1,932,276	1,719,278	1,605,031	1,478,830	1,339,897
Borrowings	12,090,225	10,897,869	9,648,272	8,337,764	6,962,576	5,519,957	4,617,677	3,904,240	3,169,579	2,412,930
Other provisions	90,246,192	89,014,387	90,464,483	92,123,322	92,526,012	92,689,599	95,113,581	98,323,324	101,765,231	105,343,188
Total Non-Current Liabilities	110,018,519	107,171,266	106,371,677	106,262,752	104,911,810	103,287,044	104,703,005	107,088,959	109,727,919	112,469,829
TOTAL LIABILITIES	294,813,165	296,458,206	300,032,461	305,097,492	309,786,013	314,922,461	324,095,657	333,143,149	343,987,548	355,283,382
Net Assets	7,632,529,043	7,876,741,043	8,079,627,171	8,289,798,334	8,508,336,014	8,734,455,855	8,961,936,707	9,195,150,106	9,432,836,051	9,674,199,478
EQUITY										
Retained Earnings	5,308,234,024	5,365,217,859	5,400,204,840	5,436,568,659	5,475,208,402	5,516,111,350	5,552,583,166	5,588,139,411	5,622,298,934	5,654,278,494
Revaluation Reserves	2,324,295,019	2,511,523,184	2,679,422,330	2,853,229,676	3,033,127,612	3,218,344,504	3,409,353,540	3,607,010,695	3,810,537,116	4,019,920,984
Total Equity	7,632,529,043	7,876,741,043	8,079,627,171	8,289,798,334	8,508,336,014	8,734,455,855	8,961,936,707	9,195,150,106	9,432,836,051	9,674,199,478

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
CASH FLOW STATEMENT - GENERAL FUND

Scenario: 2(b)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	343,654,058	355,674,695	368,072,626	379,002,089	392,146,744	405,751,461	419,832,343	434,406,057	449,489,850	465,101,576
User Charges & Fees	95,710,361	98,888,819	101,733,326	104,676,570	107,705,937	110,823,966	114,033,272	117,336,550	120,736,572	124,236,193
Investment & Interest Revenue Received	34,120,604	38,459,021	38,810,853	35,697,975	36,497,919	37,780,169	38,078,891	38,135,557	39,078,351	40,042,018
Grants & Contributions	101,371,432	100,203,008	78,003,604	77,629,887	76,931,039	78,302,747	81,280,496	80,412,645	81,829,577	83,069,957
Other	33,127,770	35,075,612	37,957,632	40,202,647	41,603,610	42,768,141	43,973,029	45,286,374	46,563,902	47,903,580
Payments:										
Employee Benefits & On-Costs	(191,604,132)	(199,702,885)	(207,691,000)	(212,673,702)	(218,478,259)	(226,065,724)	(233,989,109)	(242,190,256)	(250,678,905)	(259,465,136)
Materials & Contracts	(154,192,446)	(149,531,324)	(153,131,895)	(153,095,496)	(155,425,574)	(158,229,755)	(167,030,238)	(169,907,824)	(175,743,314)	(182,379,230)
Borrowing Costs	(794,662)	(741,153)	(671,129)	(599,328)	(523,145)	(443,962)	(361,989)	(290,824)	(259,622)	(237,140)
Other	(51,590,304)	(56,527,670)	(54,339,397)	(55,962,695)	(58,310,011)	(60,121,006)	(59,045,933)	(60,491,130)	(61,822,241)	(63,542,339)
Net Cash provided (or used in) Operating Activities	209,802,681	221,798,125	208,744,619	214,877,948	222,148,258	230,566,038	236,770,762	242,697,147	249,194,169	254,729,480
Cash Flows from Investing Activities										
Receipts:										
Deferred Debtors Receipts	1,673,601	1,774,524	1,881,554	1,995,063	2,115,444	6,156,380	-	-	-	-
Payments:										
Purchase of Investment Securities	-	-	-	-	(16,208,325)	(16,516,412)	-	(1,927,005)	(14,177,694)	(11,426,823)
Purchase of Infrastructure, Property, Plant & Equipment	(213,695,955)	(226,971,979)	(207,113,221)	(216,279,532)	(195,411,414)	(214,961,548)	(247,937,466)	(226,237,723)	(231,181,402)	(240,017,924)
Net Cash provided (or used in) Investing Activities	(212,022,354)	(225,197,456)	(205,231,667)	(214,284,469)	(209,504,295)	(225,321,579)	(247,937,466)	(228,164,729)	(245,359,096)	(251,444,746)
Cash Flows from Financing Activities										
Payments:										
Repayment of Borrowings & Advances	(1,084,073)	(1,135,420)	(1,192,356)	(1,249,597)	(1,310,508)	(1,375,189)	(1,442,619)	(902,280)	(713,436)	(734,661)
Repayment of lease liabilities (principal repayments)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)	(126,201)
Net Cash Flow provided (used in) Financing Activities	(1,372,827)	(1,454,463)	(1,545,409)	(1,620,704)	(1,699,858)	(1,740,977)	(1,841,677)	(1,115,279)	(827,683)	(860,862)
Net Increase/(Decrease) in Cash & Cash Equivalents	(3,592,501)	(4,853,793)	1,967,543	(1,027,225)	10,944,105	3,503,481	(13,008,381)	13,417,140	3,007,390	2,423,871
plus: Cash & Cash Equivalents - beginning of year	121,459,362	117,866,861	113,013,068	114,980,611	113,953,386	124,897,492	128,400,973	115,392,592	128,809,732	131,817,121
Cash & Cash Equivalents - end of the year	117,866,861	113,013,068	114,980,611	113,953,386	124,897,492	128,400,973	115,392,592	128,809,732	131,817,121	134,240,993
Cash & Cash Equivalents - end of the year	117,866,861	113,013,068	114,980,611	113,953,386	124,897,492	128,400,973	115,392,592	128,809,732	131,817,121	134,240,993
Investments - end of the year	572,594,136	572,594,136	572,594,136	572,594,136	588,802,461	605,318,873	605,318,873	607,245,878	621,423,572	632,850,395
Cash, Cash Equivalents & Investments - end of the year	690,460,997	685,607,205	687,574,748	686,547,523	713,699,953	733,719,846	720,711,465	736,055,610	753,240,694	767,091,388
Representing:										
- External Restrictions	424,765,823	431,720,336	436,692,426	437,183,013	458,938,281	479,774,167	472,425,473	490,016,101	527,645,331	559,648,911
- Internal Restrictions	184,395,752	166,804,442	156,769,835	148,548,106	154,697,634	163,209,480	176,231,855	191,278,317	198,298,063	205,175,370
- Unrestricted	81,299,423	87,082,427	94,112,486	100,816,403	100,064,038	90,736,199	72,054,137	54,761,192	27,297,301	2,267,107
	690,460,997	685,607,205	687,574,748	686,547,523	713,699,953	733,719,846	720,711,465	736,055,610	753,240,694	767,091,388

Long Term Financial Plan
Scenario 2(b) - GENERAL FUND
Performance Measurement Indicators

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

Budget Performance												
1	Operating Performance Ratio <i>measures the extent to which a council has succeeded in containing operating expenditure within operating revenue</i>	>0%	-1.42%	0.26%	-0.06%	0.62%	1.14%	1.31%	0.21%	0.16%	-0.19%	-0.64%
			x	✓	x	✓	✓	✓	✓	✓	x	x
2	Own Source Operating Revenue Ratio <i>measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions</i>	>= 60%	83.00%	83.98%	87.12%	87.78%	88.25%	88.44%	88.40%	88.77%	88.94%	89.10%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Operational Liquidity												
3	Unrestricted Current Ratio <i>assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.</i>	>= 1.5	3.21	3.00	2.85	2.77	2.77	2.63	2.49	2.40	2.17	1.96
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage <i>assess the impact of uncollected rates and annual charges on Council's liquidity and the adequacy of recovery efforts expressed as a percentage of total rates and charges available for collection in the financial year</i>	< 5%	5.95%	5.48%	4.99%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
			x	x	✓	✓	✓	✓	✓	✓	✓	✓
5	Cash Expense Cover Ratio <i>liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow</i>	>= 3 months	3.54	3.32	3.31	3.23	3.45	3.45	3.00	3.26	3.23	3.18
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio <i>measures the availability of operating cash to service debt including interest and principal.</i>	2.00x	28.39	31.36	31.49	32.68	33.67	34.53	33.75	39.68	42.24	42.00
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infrastructure asset performance indicators												
7	Building and Infrastructure Renewal Ratio <i>To assess the rate at which these assets are being renewed relative to the rate at which they are depreciating</i>	>100%	101.18%	105.71%	92.92%	100.56%	93.26%	93.92%	94.21%	95.75%	100.30%	101.18%
			✓	✓	✗	✓	✗	✗	✗	✗	✓	✓
8	Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	0.87%	0.87%	0.88%	0.88%	0.88%	0.89%	0.89%	0.90%	0.90%	0.91%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Asset Maintenance Ratio <i>Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.</i>	>100%	67.44%	72.07%	71.30%	70.20%	69.29%	67.02%	65.92%	65.38%	64.80%	64.07%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
10	Cost to bring assets to agreed service level <i>This ratio provides a snapshot of the proportion of outstanding renewal works compared to the total value of assets under Council's care and stewardship</i>	N/A	0.59%	0.59%	0.58%	0.57%	0.56%	0.56%	0.55%	0.54%	0.54%	0.53%

Primary Financial Reports – Scenario 3(a) - Reduction in rating income (temporary special rate variation ceases) and significant reduction in service levels to the community

Central Coast Council

10 Year Financial Plan for the Years ending 30 June 2036

INCOME STATEMENT - GENERAL FUND

Scenario: 3(a)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	358,208,166	371,308,422	384,393,798	397,937,163	411,954,545	395,507,507	409,439,851	423,859,827	438,784,502	454,231,541
User Charges & Fees	95,583,707	98,772,451	101,629,077	104,569,272	107,595,499	110,710,296	113,916,275	117,216,127	120,612,621	124,108,611
Other Revenues	21,326,778	22,674,115	23,978,950	25,321,923	26,029,157	26,756,560	27,504,715	28,274,224	29,065,706	29,879,797
Grants & Contributions provided for Operating Purpose	44,640,974	44,790,968	44,942,461	45,095,470	45,250,008	45,406,092	45,563,737	45,722,958	45,883,771	46,046,192
Grants & Contributions provided for Capital Purposes	58,636,214	55,763,371	35,638,335	32,871,659	31,799,439	32,753,422	35,360,080	34,748,106	35,790,549	36,864,266
Interest & Investment Revenue	34,364,758	37,722,121	38,088,267	35,240,180	36,795,952	38,228,920	38,094,235	38,154,312	38,911,590	39,552,466
Other Income:										
Other Income	11,580,252	13,084,572	14,368,702	15,549,763	16,016,256	16,496,743	16,991,646	17,501,395	18,026,437	18,567,230
Total Income from Continuing Operations	624,340,849	644,116,020	643,039,592	656,585,430	675,440,855	665,859,540	686,870,538	705,476,948	727,075,176	749,250,103
Expenses from Continuing Operations										
Employee Benefits & On-Costs	197,562,198	201,614,685	206,329,273	207,768,068	212,936,873	220,400,322	228,125,419	236,121,337	244,397,573	252,963,958
Borrowing Costs	3,800,162	3,842,817	3,881,341	3,905,831	3,928,828	3,951,797	3,975,042	4,012,661	4,093,258	4,185,786
Materials & Contracts	162,590,767	163,121,538	164,709,005	160,804,390	159,793,455	159,506,677	168,320,556	170,326,023	174,017,171	180,370,077
Depreciation & Amortisation	150,897,666	160,785,371	167,365,733	172,910,105	178,464,984	184,217,225	190,939,325	198,383,857	205,104,747	212,390,556
Other Expenses	50,111,442	51,781,983	53,263,992	54,790,461	56,362,723	57,982,154	59,650,168	61,368,222	63,137,817	64,960,501
Net Losses from the Disposal of Assets	180,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000
Total Expenses from Continuing Operations	565,142,234	581,426,394	595,829,343	600,458,855	611,766,863	626,338,176	651,290,510	670,492,100	691,030,567	715,150,878
Net Operating Result for the Year	59,198,615	62,689,625	47,210,248	56,126,575	63,673,993	39,521,364	35,580,028	34,984,848	36,044,609	34,099,225
Net Operating Result before Grants and Contributions provided for Capital Purposes	562,401	6,926,255	11,571,913	23,254,916	31,874,553	6,767,942	219,947	236,742	254,060	(2,765,040)

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
BALANCE SHEET - GENERAL FUND

Scenario: 3(a)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	122,454,564	123,852,744	137,277,157	146,453,014	156,736,400	160,435,972	146,413,025	160,568,235	164,296,271	167,468,227
Investments	288,642,902	288,642,902	288,642,902	292,906,029	313,472,799	320,871,945	320,871,945	321,136,470	328,592,542	334,936,453
Receivables	48,503,734	48,053,957	46,809,992	48,328,484	53,916,510	47,547,482	48,812,234	50,182,090	51,687,931	53,217,742
Inventories	2,464,350	2,487,728	2,521,701	2,490,581	2,494,313	2,507,111	2,626,807	2,669,353	2,732,537	2,828,001
Other	11,091,555	11,248,352	11,435,400	11,388,520	11,469,895	11,586,154	12,091,826	12,320,126	12,625,424	13,049,972
Total Current Assets	473,157,105	474,285,683	486,687,151	501,566,627	538,089,917	542,948,665	530,815,837	546,876,274	559,934,706	571,500,395
Non-Current Assets										
Investments	288,642,902	288,642,902	288,642,902	292,906,029	313,472,799	320,871,945	320,871,945	321,136,470	328,592,542	334,936,453
Receivables	12,523,468	10,665,606	8,693,488	6,601,660	457,716	470,507	483,663	497,195	511,113	525,429
Infrastructure, Property, Plant & Equipment	7,146,140,682	7,399,617,534	7,607,325,314	7,824,558,444	8,021,440,571	8,237,409,886	8,485,418,570	8,710,820,990	8,940,256,710	9,177,100,897
Intangible Assets	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000
Right of use assets	3,154,915	2,812,836	2,471,692	2,135,334	1,817,574	1,529,474	1,247,966	1,076,567	963,925	850,973
Other	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000
Total Non-Current Assets	7,465,037,967	7,716,314,878	7,921,709,395	8,140,777,466	8,351,764,661	8,574,857,812	8,822,598,144	9,048,107,222	9,284,900,290	9,527,989,751
TOTAL ASSETS	7,938,195,072	8,190,600,562	8,408,396,546	8,642,344,093	8,889,854,578	9,117,806,477	9,353,413,982	9,594,983,497	9,844,834,996	10,099,490,146
LIABILITIES										
Current Liabilities										
Payables	101,208,903	103,083,944	105,117,379	105,676,641	107,309,694	108,067,281	111,976,144	114,602,230	117,652,102	121,330,757
Contract liabilities	16,671,547	16,476,817	14,167,795	13,975,698	13,993,754	14,262,461	14,736,460	14,822,850	15,114,981	15,415,383
Lease liabilities	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	138,933
Borrowings	1,135,420	1,192,356	1,249,597	1,310,508	1,375,189	1,442,619	902,280	713,436	734,661	756,649
Employee benefit provisions	58,419,864	61,696,289	65,103,772	68,630,516	72,280,696	76,058,633	79,968,797	84,015,817	88,204,483	92,539,752
Other provisions	9,330,226	9,617,495	9,896,483	10,045,971	9,993,060	9,926,538	9,962,391	10,032,049	10,109,709	10,190,811
Total Current Liabilities	187,085,003	192,419,954	195,906,134	200,028,685	205,318,182	210,156,590	217,759,072	224,300,629	231,942,138	240,372,285
Non-Current Liabilities										
Contract liabilities	3,871,467	3,801,430	3,172,449	3,104,543	3,091,888	3,145,213	3,252,470	3,256,364	3,314,279	3,373,814
Lease liabilities	3,810,634	3,457,580	3,086,473	2,697,123	2,331,334	1,932,276	1,719,278	1,605,031	1,478,830	1,339,897
Borrowings	12,090,225	10,897,869	9,648,272	8,337,764	6,962,576	5,519,957	4,617,677	3,904,240	3,169,579	2,412,930
Other provisions	90,246,192	89,014,387	90,464,483	92,123,322	92,526,012	92,689,599	95,113,581	98,323,324	101,765,231	105,343,188
Total Non-Current Liabilities	110,018,519	107,171,266	106,371,677	106,262,752	104,911,810	103,287,044	104,703,005	107,088,959	109,727,919	112,469,829
TOTAL LIABILITIES	297,103,521	299,591,220	302,277,811	306,291,437	310,229,992	313,443,634	322,462,077	331,389,588	341,670,057	352,842,114
Net Assets	7,641,091,551	7,891,009,341	8,106,118,736	8,336,052,657	8,579,624,586	8,804,362,842	9,030,951,905	9,263,593,908	9,503,164,939	9,746,648,032
EQUITY										
Retained Earnings	5,316,796,532	5,379,486,157	5,426,696,406	5,482,822,981	5,546,496,973	5,586,018,338	5,621,598,365	5,656,583,213	5,692,627,822	5,726,727,048
Revaluation Reserves	2,324,295,019	2,511,523,184	2,679,422,330	2,853,229,676	3,033,127,612	3,218,344,504	3,409,353,540	3,607,010,695	3,810,537,116	4,019,920,984
Total Equity	7,641,091,551	7,891,009,341	8,106,118,736	8,336,052,657	8,579,624,586	8,804,362,842	9,030,951,905	9,263,593,908	9,503,164,939	9,746,648,032

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
CASH FLOW STATEMENT - GENERAL FUND

Scenario: 3(a)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	359,731,261	372,916,852	386,133,363	397,816,091	411,829,236	395,654,536	409,315,302	423,730,919	438,651,083	454,093,452
User Charges & Fees	95,710,361	98,888,819	101,733,326	104,676,570	107,705,937	110,823,966	114,033,272	117,336,550	120,736,572	124,236,193
Investment & Interest Revenue Received	34,350,286	37,837,977	38,145,484	35,134,600	36,392,471	38,156,715	38,143,856	38,009,447	38,737,145	39,396,993
Grants & Contributions	101,371,432	100,203,008	78,003,604	77,629,887	76,931,039	78,302,747	81,280,496	80,412,645	81,829,577	83,069,957
Other	33,127,770	35,075,612	37,957,632	40,202,647	41,603,610	42,768,141	43,973,029	45,286,374	46,563,902	47,903,580
Payments:										
Employee Benefits & On-Costs	(191,687,986)	(196,988,399)	(202,017,935)	(203,950,984)	(209,318,084)	(216,584,943)	(224,176,501)	(232,034,208)	(240,167,394)	(248,585,722)
Materials & Contracts	(161,718,268)	(162,805,450)	(164,338,019)	(160,874,767)	(159,621,009)	(159,267,775)	(167,345,470)	(169,874,301)	(173,419,384)	(179,546,394)
Borrowing Costs	(794,662)	(741,153)	(671,129)	(599,328)	(523,145)	(443,962)	(361,989)	(290,824)	(259,622)	(237,140)
Other	(51,008,144)	(56,337,169)	(54,744,838)	(56,427,433)	(58,587,297)	(60,365,417)	(59,105,799)	(60,539,340)	(62,022,611)	(63,592,357)
Net Cash provided (or used in) Operating Activities	219,082,051	228,050,098	220,201,488	233,607,285	246,412,755	229,044,008	235,756,195	242,037,262	250,649,267	256,738,562
Cash Flows from Investing Activities										
Receipts:										
Deferred Debtors Receipts	1,673,601	1,774,524	1,881,554	1,995,063	2,115,444	6,156,380	-	-	-	-
Payments:										
Purchase of Investment Securities	(4,691,667)	-	-	(8,526,254)	(41,133,542)	(14,798,291)	-	(529,050)	(14,912,145)	(12,687,821)
Purchase of Infrastructure, Property, Plant & Equipment	(213,695,955)	(226,971,979)	(207,113,221)	(216,279,532)	(195,411,414)	(214,961,548)	(247,937,466)	(226,237,723)	(231,181,402)	(240,017,924)
Net Cash provided (or used in) Investing Activities	(216,714,022)	(225,197,456)	(205,231,667)	(222,810,723)	(234,429,512)	(223,603,458)	(247,937,466)	(226,766,773)	(246,093,547)	(252,705,745)
Cash Flows from Financing Activities										
Payments:										
Repayment of Borrowings & Advances	(1,084,073)	(1,135,420)	(1,192,356)	(1,249,597)	(1,310,508)	(1,375,189)	(1,442,619)	(902,280)	(713,436)	(734,661)
Repayment of lease liabilities (principal repayments)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)	(126,201)
Net Cash Flow provided (used in) Financing Activities	(1,372,827)	(1,454,463)	(1,545,409)	(1,620,704)	(1,699,858)	(1,740,977)	(1,841,677)	(1,115,279)	(827,683)	(860,862)
Net Increase/(Decrease) in Cash & Cash Equivalents	995,202	1,398,180	13,424,412	9,175,858	10,283,385	3,699,573	(14,022,948)	14,155,210	3,728,036	3,171,955
plus: Cash & Cash Equivalents - beginning of year	121,459,362	122,454,564	123,852,744	137,277,157	146,453,014	156,736,400	160,435,972	146,413,025	160,568,235	164,296,271
Cash & Cash Equivalents - end of the year	122,454,564	123,852,744	137,277,157	146,453,014	156,736,400	160,435,972	146,413,025	160,568,235	164,296,271	167,468,227
Cash & Cash Equivalents - end of the year	122,454,564	123,852,744	137,277,157	146,453,014	156,736,400	160,435,972	146,413,025	160,568,235	164,296,271	167,468,227
Investments - end of the year	577,285,803	577,285,803	577,285,803	585,812,057	626,945,599	641,743,890	641,743,890	642,272,940	657,185,085	669,872,906
Cash, Cash Equivalents & Investments - end of the year	699,740,368	701,138,548	714,562,960	732,265,071	783,681,999	802,179,862	788,156,915	802,841,175	821,481,356	837,341,133
Representing:										
- External Restrictions	424,765,823	431,720,336	436,692,426	437,183,013	458,938,281	479,774,167	472,425,473	490,016,101	527,645,331	559,648,911
- Internal Restrictions	184,395,752	166,804,442	156,769,835	148,548,106	154,697,634	163,209,480	176,231,855	191,278,317	198,298,063	205,175,370
- Unrestricted	90,578,793	102,613,770	121,100,699	146,533,952	170,046,084	159,196,215	139,499,587	121,546,757	95,537,963	72,516,852
	699,740,368	701,138,548	714,562,960	732,265,071	783,681,999	802,179,862	788,156,915	802,841,175	821,481,356	837,341,133

Long Term Financial Plan
Scenario 3(a) - GENERAL FUND
Performance Measurement Indicators

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

Budget Performance												
1	Operating Performance Ratio	>0%	0.13%	1.22%	1.95%	3.77%	5.00%	1.11%	0.08%	0.08%	0.08%	-0.35%
	<i>measures the extent to which a council has succeeded in containing operating expenditure within operating revenue</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
2	Own Source Operating Revenue Ratio	>= 60%	83.46%	84.39%	87.47%	88.13%	88.59%	88.26%	88.22%	88.59%	88.77%	88.93%
	<i>measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Operational Liquidity												
3	Unrestricted Current Ratio	>= 1.5	3.25	3.09	3.06	3.17	3.39	3.26	3.08	2.97	2.73	2.51
	<i>assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.97%	5.48%	4.99%	5.00%	5.00%	4.98%	5.00%	5.00%	5.00%	5.00%
	<i>assess the impact of uncollected rates and annual charges on Council's liquidity and the adequacy of recovery efforts expressed as a percentage of total rates and charges available for collection in the financial year</i>		✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
5	Cash Expense Cover Ratio	>= 3 months	3.61	3.55	3.89	4.15	4.38	4.39	3.88	4.15	4.14	4.08
	<i>liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio <i>measures the availability of operating cash to service debt including interest and principal.</i>	2.00x	30.05	32.44	33.74	36.25	38.12	34.29	33.60	39.57	42.62	42.42
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infrastructure asset performance indicators												
7	Building and Infrastructure Renewal Ratio <i>To assess the rate at which these assets are being renewed relative to the rate at which they are depreciating</i>	>100%	101.18%	105.71%	92.92%	100.56%	93.26%	93.92%	94.21%	95.75%	100.30%	101.18%
			✓	✓	✗	✓	✗	✗	✗	✗	✓	✓
8	Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	0.87%	0.87%	0.88%	0.88%	0.88%	0.89%	0.89%	0.90%	0.90%	0.91%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Asset Maintenance Ratio <i>Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.</i>	>100%	67.44%	72.07%	71.30%	70.20%	69.29%	67.02%	65.92%	65.38%	64.80%	64.07%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
10	Cost to bring assets to agreed service level <i>This ratio provides a snapshot of the proportion of outstanding renewal works compared to the total value of assets under Council's care and stewardship</i>	N/A	0.59%	0.59%	0.58%	0.57%	0.56%	0.56%	0.55%	0.54%	0.54%	0.53%

Primary Financial Reports – Scenario 3(b) - Reduction in rating income (temporary special rate variation of \$31.0M ceases and new permanent special rate variation of \$18.6M) and minor reduction in service levels to the community

Central Coast Council

10 Year Financial Plan for the Years ending 30 June 2036

INCOME STATEMENT - GENERAL FUND

Scenario: 3(b)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	358,208,166	371,308,422	384,393,798	397,937,163	411,954,545	414,107,507	428,690,851	443,784,612	459,406,655	475,575,469
User Charges & Fees	95,583,707	98,772,451	101,629,077	104,569,272	107,595,499	110,710,296	113,916,275	117,216,127	120,612,621	124,108,611
Other Revenues	21,326,778	22,674,115	23,978,950	25,321,923	26,029,157	26,756,560	27,504,715	28,274,224	29,065,706	29,879,797
Grants & Contributions provided for Operating Purpose	44,640,974	44,790,968	44,942,461	45,095,470	45,250,008	45,406,092	45,563,737	45,722,958	45,883,771	46,046,192
Grants & Contributions provided for Capital Purposes	58,636,214	55,763,371	35,638,335	32,871,659	31,799,439	32,753,422	35,360,080	34,748,106	35,790,549	36,864,266
Interest & Investment Revenue	34,364,758	37,722,121	38,088,267	34,740,180	35,895,952	37,428,920	37,694,235	38,154,312	38,911,590	40,352,466
Other Income:										
Other Income	11,580,252	13,084,572	14,368,702	15,549,763	16,016,256	16,496,743	16,991,646	17,501,395	18,026,437	18,567,230
Total Income from Continuing Operations	624,340,849	644,116,020	643,039,592	656,085,430	674,540,855	683,659,540	705,721,538	725,401,733	747,697,328	771,394,031
Expenses from Continuing Operations										
Employee Benefits & On-Costs	197,562,198	202,514,685	208,165,273	210,568,328	215,835,142	223,400,031	231,230,117	239,334,700	247,723,404	256,406,193
Borrowing Costs	3,800,162	3,842,817	3,881,341	3,905,831	3,928,828	3,951,797	3,975,042	4,012,661	4,093,258	4,185,786
Materials & Contracts	162,590,767	164,008,291	166,466,328	163,891,622	165,199,409	166,727,373	176,133,569	178,547,284	184,767,327	191,511,256
Depreciation & Amortisation	150,897,666	160,785,371	167,365,733	172,910,105	178,464,984	184,217,225	190,939,325	198,383,857	205,104,747	212,390,556
Other Expenses	50,111,442	51,781,983	53,263,992	54,790,461	56,362,723	57,982,154	59,650,168	61,368,222	63,137,817	64,960,501
Net Losses from the Disposal of Assets	180,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000
Total Expenses from Continuing Operations	565,142,234	583,213,147	599,422,666	606,346,347	620,071,086	636,558,580	662,208,222	681,926,724	705,106,553	729,734,291
Net Operating Result for the Year	59,198,615	60,902,872	43,616,926	49,739,083	54,469,769	47,100,960	43,513,316	43,475,009	42,590,775	41,659,740
Net Operating Result before Grants and Contributions provided for Capital Purposes	562,401	5,139,502	7,978,590	16,867,424	22,670,330	14,347,537	8,153,236	8,726,903	6,800,226	4,795,475

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036

BALANCE SHEET - GENERAL FUND

Scenario: 3(b)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	122,454,564	122,317,883	132,415,297	144,088,772	152,802,940	158,020,233	151,976,039	161,447,683	166,553,404	171,239,725
Investments	288,642,902	288,642,902	288,642,902	288,642,902	305,605,880	316,040,467	316,040,467	322,895,366	333,106,808	342,479,451
Receivables	48,503,734	48,043,036	46,775,476	48,251,241	53,777,122	48,451,599	49,800,314	51,265,861	52,857,117	54,478,576
Inventories	2,464,350	2,498,290	2,542,632	2,527,352	2,558,702	2,593,115	2,719,866	2,767,275	2,860,579	2,960,700
Other	11,091,555	11,286,621	11,511,239	11,521,751	11,703,192	11,897,767	12,429,001	12,674,919	13,089,353	13,530,776
Total Current Assets	473,157,105	472,788,732	481,887,545	495,032,018	526,447,836	537,003,181	532,965,687	551,051,103	568,467,262	584,689,229
Non-Current Assets										
Investments	288,642,902	288,642,902	288,642,902	288,642,902	305,605,880	316,040,467	316,040,467	322,895,366	333,106,808	342,479,451
Receivables	12,523,468	10,665,606	8,693,488	6,601,660	457,716	470,507	483,663	497,195	511,113	525,429
Infrastructure, Property, Plant & Equipment	7,146,140,682	7,399,617,534	7,607,325,314	7,824,558,444	8,021,440,571	8,237,409,886	8,485,418,570	8,710,820,990	8,940,256,710	9,177,100,897
Intangible Assets	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000
Right of use assets	3,154,915	2,812,836	2,471,692	2,135,334	1,817,574	1,529,474	1,247,966	1,076,567	963,925	850,973
Other	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000
Total Non-Current Assets	7,465,037,967	7,716,314,878	7,921,709,395	8,136,514,340	8,343,897,742	8,570,026,334	8,817,766,666	9,049,866,118	9,289,414,556	9,535,532,749
TOTAL ASSETS	7,938,195,072	8,189,103,610	8,403,596,940	8,631,546,357	8,870,345,577	9,107,029,514	9,350,732,353	9,600,917,221	9,857,881,818	10,120,221,978
LIABILITIES										
Current Liabilities										
Payables	101,208,903	103,373,746	105,697,848	106,646,473	108,772,485	110,682,514	114,753,422	117,504,701	121,121,504	124,924,654
Contract liabilities	16,671,547	16,476,817	14,167,795	13,975,698	13,993,754	14,262,461	14,736,460	14,822,850	15,114,981	15,415,383
Lease liabilities	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	138,933
Borrowings	1,135,420	1,192,356	1,249,597	1,310,508	1,375,189	1,442,619	902,280	713,436	734,661	756,649
Employee benefit provisions	58,419,864	61,696,289	65,103,772	68,630,516	72,280,696	76,058,633	79,968,797	84,015,817	88,204,483	92,539,752
Other provisions	9,330,226	9,617,495	9,896,483	10,045,971	9,993,060	9,926,538	9,962,391	10,032,049	10,109,709	10,190,811
Total Current Liabilities	187,085,003	192,709,756	196,486,603	200,998,516	206,780,973	212,771,823	220,536,350	227,203,100	235,411,540	243,966,182
Non-Current Liabilities										
Contract liabilities	3,871,467	3,801,430	3,172,449	3,104,543	3,091,888	3,145,213	3,252,470	3,256,364	3,314,279	3,373,814
Lease liabilities	3,810,634	3,457,580	3,086,473	2,697,123	2,331,334	1,932,276	1,719,278	1,605,031	1,478,830	1,339,897
Borrowings	12,090,225	10,897,869	9,648,272	8,337,764	6,962,576	5,519,957	4,617,677	3,904,240	3,169,579	2,412,930
Other provisions	90,246,192	89,014,387	90,464,483	92,123,322	92,526,012	92,689,599	95,113,581	98,323,324	101,765,231	105,343,188
Total Non-Current Liabilities	110,018,519	107,171,266	106,371,677	106,262,752	104,911,810	103,287,044	104,703,005	107,088,959	109,727,919	112,469,829
TOTAL LIABILITIES	297,103,521	299,881,022	302,858,280	307,261,268	311,692,783	316,058,868	325,239,355	334,292,059	345,139,459	356,436,011
Net Assets	7,641,091,551	7,889,222,588	8,100,738,660	8,324,285,089	8,558,652,794	8,790,970,646	9,025,492,998	9,266,625,162	9,512,742,359	9,763,785,967
EQUITY										
Retained Earnings	5,316,796,532	5,377,699,404	5,421,316,330	5,471,055,413	5,525,525,182	5,572,626,142	5,616,139,458	5,659,614,467	5,702,205,242	5,743,864,982
Revaluation Reserves	2,324,295,019	2,511,523,184	2,679,422,330	2,853,229,676	3,033,127,612	3,218,344,504	3,409,353,540	3,607,010,695	3,810,537,116	4,019,920,984
Total Equity	7,641,091,551	7,889,222,588	8,100,738,660	8,324,285,089	8,558,652,794	8,790,970,646	9,025,492,998	9,266,625,162	9,512,742,359	9,763,785,967

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036
CASH FLOW STATEMENT - GENERAL FUND

Scenario: 3(b)	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	359,731,261	372,916,852	386,133,363	397,816,091	411,829,236	414,088,260	428,560,483	443,649,681	459,267,001	475,430,927
User Charges & Fees	95,710,361	98,888,819	101,733,326	104,676,570	107,705,937	110,823,966	114,033,272	117,336,550	120,736,572	124,236,193
Investment & Interest Revenue Received	34,350,286	37,848,898	38,169,079	34,677,327	35,554,616	37,243,211	37,692,442	37,947,445	38,686,598	40,141,434
Grants & Contributions	101,371,432	100,203,008	78,003,604	77,629,887	76,931,039	78,302,747	81,280,496	80,412,645	81,829,577	83,069,957
Other	33,127,770	35,075,612	37,957,632	40,202,647	41,603,610	42,768,141	43,973,029	45,286,374	46,563,902	47,903,580
Payments:										
Employee Benefits & On-Costs	(191,687,986)	(197,846,664)	(203,810,531)	(206,706,529)	(212,211,809)	(219,579,948)	(227,276,331)	(235,242,531)	(243,488,009)	(252,022,559)
Materials & Contracts	(161,718,268)	(163,619,914)	(166,024,371)	(163,853,583)	(164,837,939)	(166,340,531)	(175,110,197)	(178,062,282)	(183,963,381)	(190,655,696)
Borrowing Costs	(794,662)	(741,153)	(671,129)	(599,328)	(523,145)	(443,962)	(361,989)	(290,824)	(259,622)	(237,140)
Other	(51,008,144)	(56,210,222)	(54,616,483)	(56,264,434)	(58,415,591)	(60,229,274)	(59,056,256)	(60,502,613)	(61,834,945)	(63,556,305)
Net Cash provided (or used in) Operating Activities	219,082,051	226,515,237	216,874,489	227,578,649	237,635,953	236,632,611	243,734,949	250,534,444	257,537,692	264,310,391
Cash Flows from Investing Activities										
Receipts:										
Deferred Debtors Receipts	1,673,601	1,774,524	1,881,554	1,995,063	2,115,444	6,156,380	-	-	-	-
Payments:										
Purchase of Investment Securities	(4,691,667)	-	-	-	(33,925,957)	(20,869,173)	-	(13,709,798)	(20,422,886)	(18,745,285)
Purchase of Infrastructure, Property, Plant & Equipment	(213,695,955)	(226,971,979)	(207,113,221)	(216,279,532)	(195,411,414)	(214,961,548)	(247,937,466)	(226,237,723)	(231,181,402)	(240,017,924)
Net Cash provided (or used in) Investing Activities	(216,714,022)	(225,197,456)	(205,231,667)	(214,284,469)	(227,221,927)	(229,674,340)	(247,937,466)	(239,947,522)	(251,604,288)	(258,763,208)
Cash Flows from Financing Activities										
Payments:										
Repayment of Borrowings & Advances	(1,084,073)	(1,135,420)	(1,192,356)	(1,249,597)	(1,310,508)	(1,375,189)	(1,442,619)	(902,280)	(713,436)	(734,661)
Repayment of lease liabilities (principal repayments)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)	(126,201)
Net Cash Flow provided (used in) Financing Activities	(1,372,827)	(1,454,463)	(1,545,409)	(1,620,704)	(1,699,858)	(1,740,977)	(1,841,677)	(1,115,279)	(827,683)	(860,862)
Net Increase/(Decrease) in Cash & Cash Equivalents	995,202	(136,681)	10,097,413	11,673,475	8,714,168	5,217,293	(6,044,194)	9,471,644	5,105,721	4,686,321
plus: Cash & Cash Equivalents - beginning of year	121,459,362	122,454,564	122,317,883	132,415,297	144,088,772	152,802,940	158,020,233	151,976,039	161,447,683	166,553,404
Cash & Cash Equivalents - end of the year	122,454,564	122,317,883	132,415,297	144,088,772	152,802,940	158,020,233	151,976,039	161,447,683	166,553,404	171,239,725
Cash & Cash Equivalents - end of the year	122,454,564	122,317,883	132,415,297	144,088,772	152,802,940	158,020,233	151,976,039	161,447,683	166,553,404	171,239,725
Investments - end of the year	577,285,803	577,285,803	577,285,803	577,285,803	611,211,760	632,080,933	632,080,933	645,790,731	666,213,617	684,958,902
Cash, Cash Equivalents & Investments - end of the year	699,740,368	699,603,687	709,701,100	721,374,576	764,014,701	790,101,166	784,056,972	807,238,414	832,767,021	856,198,627
Representing:										
- External Restrictions	424,765,823	431,720,336	436,692,426	437,183,013	458,938,281	479,774,167	472,425,473	490,016,101	527,645,331	559,648,911
- Internal Restrictions	184,395,752	166,804,442	156,769,835	148,548,106	154,697,634	163,209,480	176,231,855	191,278,317	198,298,063	205,175,370
- Unrestricted	90,578,793	101,078,909	116,238,839	135,643,456	150,378,786	147,117,519	135,399,645	125,943,997	106,823,628	91,374,346
	699,740,368	699,603,687	709,701,100	721,374,576	764,014,701	790,101,166	784,056,972	807,238,414	832,767,021	856,198,627

Long Term Financial Plan
Scenario 3(b) - GENERAL FUND
Performance Measurement Indicators

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

Budget Performance												
1	Operating Performance Ratio	>0%	0.13%	0.92%	1.36%	2.75%	3.57%	2.25%	1.26%	1.30%	0.99%	0.69%
	<i>measures the extent to which a council has succeeded in containing operating expenditure within operating revenue</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Own Source Operating Revenue Ratio	>= 60%	83.46%	84.39%	87.47%	88.12%	88.58%	88.57%	88.53%	88.91%	89.08%	89.25%
	<i>measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Operational Liquidity												
3	Unrestricted Current Ratio	>= 1.5	3.25	3.06	3.00	3.05	3.18	3.10	3.00	2.96	2.76	2.61
	<i>assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.97%	5.48%	4.99%	5.00%	5.00%	4.99%	5.00%	5.00%	5.00%	5.00%
	<i>assess the impact of uncollected rates and annual charges on Council's liquidity and the adequacy of recovery efforts expressed as a percentage of total rates and charges available for collection in the financial year</i>		✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
5	Cash Expense Cover Ratio	>= 3 months	3.61	3.50	3.72	4.03	4.19	4.23	3.93	4.08	4.08	4.05
	<i>liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio <i>measures the availability of operating cash to service debt including interest and principal.</i>	2.00x	30.05	32.10	33.08	35.10	36.48	35.62	34.96	41.23	43.95	43.92
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infrastructure asset performance indicators												
7	Building and Infrastructure Renewal Ratio <i>To assess the rate at which these assets are being renewed relative to the rate at which they are depreciating</i>	>100%	101.18%	105.71%	92.92%	100.56%	93.26%	93.92%	94.21%	95.75%	100.30%	101.18%
			✓	✓	✗	✓	✗	✗	✗	✗	✓	✓
8	Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	0.87%	0.87%	0.88%	0.88%	0.88%	0.89%	0.89%	0.90%	0.90%	0.91%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Asset Maintenance Ratio <i>Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.</i>	>100%	67.44%	72.07%	71.30%	70.20%	69.29%	67.02%	65.92%	65.38%	64.80%	64.07%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
10	Cost to bring assets to agreed service level <i>This ratio provides a snapshot of the proportion of outstanding renewal works compared to the total value of assets under Council's care and stewardship</i>	N/A	0.59%	0.59%	0.58%	0.57%	0.56%	0.56%	0.55%	0.54%	0.54%	0.53%

Primary Financial Reports – Scenario 3(c) - Reduction in rating income (temporary special rate variation of \$31.0M ceases and new permanent special rate variation of \$22.6M)

Central Coast Council

10 Year Financial Plan for the Years ending 30 June 2036

INCOME STATEMENT - GENERAL FUND

Scenario: 3(c)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	358,208,166	371,308,422	384,393,798	397,937,163	411,954,545	418,107,507	432,830,851	448,069,512	463,841,526	480,165,561
User Charges & Fees	95,583,707	98,772,451	101,629,077	104,569,272	107,595,499	110,710,296	113,916,275	117,216,127	120,612,621	124,108,611
Other Revenues	21,326,778	22,674,115	23,978,950	25,321,923	26,029,157	26,756,560	27,504,715	28,274,224	29,065,706	29,879,797
Grants & Contributions provided for Operating Purpose	44,640,974	44,790,968	44,942,461	45,095,470	45,250,008	45,406,092	45,563,737	45,722,958	45,883,771	46,046,192
Grants & Contributions provided for Capital Purposes	58,636,214	55,763,371	35,638,335	32,871,659	31,799,439	32,753,422	35,360,080	34,748,106	35,790,549	36,864,266
Interest & Investment Revenue	34,364,758	37,722,121	37,688,267	34,340,180	35,195,952	36,428,920	36,494,235	36,854,312	37,711,590	38,752,466
Other Income:										
Other Income	11,580,252	13,084,572	14,368,702	15,549,763	16,016,256	16,496,743	16,991,646	17,501,395	18,026,437	18,567,230
Total Income from Continuing Operations	624,340,849	644,116,020	642,639,592	655,685,430	673,840,855	686,659,540	708,661,538	728,386,633	750,932,200	774,384,123
Expenses from Continuing Operations										
Employee Benefits & On-Costs	197,562,198	202,514,685	208,165,273	210,568,328	215,835,142	223,400,031	231,230,117	239,334,700	247,723,404	256,406,193
Borrowing Costs	3,800,162	3,842,817	3,881,341	3,905,831	3,928,828	3,951,797	3,975,042	4,012,661	4,093,258	4,185,786
Materials & Contracts	162,590,767	166,111,259	170,827,130	170,566,101	172,011,644	173,680,651	183,265,362	185,862,277	192,270,330	199,207,210
Depreciation & Amortisation	150,897,666	160,785,371	167,365,733	172,910,105	178,464,984	184,217,225	190,939,325	198,383,857	205,104,747	212,390,556
Other Expenses	50,111,442	51,781,983	53,263,992	54,790,461	56,362,723	57,982,154	59,650,168	61,368,222	63,137,817	64,960,501
Net Losses from the Disposal of Assets	180,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000	280,000
Total Expenses from Continuing Operations	565,142,234	585,316,115	603,783,468	613,020,826	626,883,321	643,511,859	669,340,015	689,241,717	712,609,557	737,430,246
Net Operating Result for the Year	59,198,615	58,799,904	38,856,124	42,664,604	46,957,535	43,147,681	39,321,523	39,144,916	38,322,643	36,953,878
Net Operating Result before Grants and Contributions provided for Capital Purposes	562,401	3,036,534	3,217,788	9,792,944	15,158,096	10,394,259	3,961,443	4,396,811	2,532,094	89,612

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036

BALANCE SHEET - GENERAL FUND

Scenario: 3(c)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	122,454,564	120,548,356	126,260,558	131,259,819	148,749,424	153,176,223	142,996,517	154,921,839	159,185,269	162,942,509
Investments	288,642,902	288,642,902	288,642,902	288,642,902	297,498,849	306,352,446	306,352,446	309,843,679	318,370,538	325,885,018
Receivables	48,503,734	48,030,445	46,731,773	48,160,271	53,633,560	48,492,992	49,818,410	51,261,420	52,830,846	54,427,661
Inventories	2,464,350	2,523,338	2,594,572	2,606,850	2,639,840	2,675,934	2,804,811	2,854,401	2,949,945	3,052,365
Other	11,091,555	11,377,375	11,699,432	11,809,792	11,997,178	12,197,840	12,736,778	12,990,602	13,413,149	13,862,899
Total Current Assets	473,157,105	471,122,416	475,929,236	482,479,633	514,518,852	522,895,435	514,708,963	531,871,942	546,749,747	560,170,452
Non-Current Assets										
Investments	288,642,902	288,642,902	288,642,902	288,642,902	297,498,849	306,352,446	306,352,446	309,843,679	318,370,538	325,885,018
Receivables	12,523,468	10,665,606	8,693,488	6,601,660	457,716	470,507	483,663	497,195	511,113	525,429
Infrastructure, Property, Plant & Equipment	7,146,140,682	7,399,617,534	7,607,325,314	7,824,558,444	8,021,440,571	8,237,409,886	8,485,418,570	8,710,820,990	8,940,256,710	9,177,100,897
Intangible Assets	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000	13,851,000
Right of use assets	3,154,915	2,812,836	2,471,692	2,135,334	1,817,574	1,529,474	1,247,966	1,076,567	963,925	850,973
Other	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000	725,000
Total Non-Current Assets	7,465,037,967	7,716,314,878	7,921,709,395	8,136,514,340	8,335,790,710	8,560,338,313	8,808,078,646	9,036,814,431	9,274,678,286	9,518,938,316
TOTAL ASSETS	7,938,195,072	8,187,437,295	8,397,638,631	8,618,993,973	8,850,309,562	9,083,233,748	9,322,787,609	9,568,686,373	9,821,428,033	10,079,108,768
LIABILITIES										
Current Liabilities										
Payables	101,208,903	103,810,398	106,603,310	108,032,338	110,186,953	112,290,510	116,404,232	119,199,500	122,861,499	126,711,086
Contract liabilities	16,671,547	16,476,817	14,167,795	13,975,698	13,993,754	14,262,461	14,736,460	14,822,850	15,114,981	15,415,383
Lease liabilities	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	138,933
Borrowings	1,135,420	1,192,356	1,249,597	1,310,508	1,375,189	1,442,619	902,280	713,436	734,661	756,649
Employee benefit provisions	58,419,864	61,696,289	65,103,772	68,630,516	72,280,696	76,058,633	79,968,797	84,015,817	88,204,483	92,539,752
Other provisions	9,330,226	9,617,495	9,896,483	10,045,971	9,993,060	9,926,538	9,962,391	10,032,049	10,109,709	10,190,811
Total Current Liabilities	187,085,003	193,146,408	197,392,064	202,384,381	208,195,441	214,379,819	222,187,160	228,897,899	237,151,535	245,752,614
Non-Current Liabilities										
Contract liabilities	3,871,467	3,801,430	3,172,449	3,104,543	3,091,888	3,145,213	3,252,470	3,256,364	3,314,279	3,373,814
Lease liabilities	3,810,634	3,457,580	3,086,473	2,697,123	2,331,334	1,932,276	1,719,278	1,605,031	1,478,830	1,339,897
Borrowings	12,090,225	10,897,869	9,648,272	8,337,764	6,962,576	5,519,957	4,617,677	3,904,240	3,169,579	2,412,930
Other provisions	90,246,192	89,014,387	90,464,483	92,123,322	92,526,012	92,689,599	95,113,581	98,323,324	101,765,231	105,343,188
Total Non-Current Liabilities	110,018,519	107,171,266	106,371,677	106,262,752	104,911,810	103,287,044	104,703,005	107,088,959	109,727,919	112,469,829
TOTAL LIABILITIES	297,103,521	300,317,674	303,763,741	308,647,133	313,107,251	317,666,863	326,890,165	335,986,858	346,879,454	358,222,443
Net Assets	7,641,091,551	7,887,119,620	8,093,874,890	8,310,346,840	8,537,202,311	8,765,566,884	8,995,897,444	9,232,699,515	9,474,548,579	9,720,886,325
EQUITY										
Retained Earnings	5,316,796,532	5,375,596,436	5,414,452,560	5,457,117,164	5,504,074,699	5,547,222,380	5,586,543,903	5,625,688,820	5,664,011,463	5,700,965,340
Revaluation Reserves	2,324,295,019	2,511,523,184	2,679,422,330	2,853,229,676	3,033,127,612	3,218,344,504	3,409,353,540	3,607,010,695	3,810,537,116	4,019,920,984
Total Equity	7,641,091,551	7,887,119,620	8,093,874,890	8,310,346,840	8,537,202,311	8,765,566,884	8,995,897,444	9,232,699,515	9,474,548,579	9,720,886,325

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2036

CASH FLOW STATEMENT - GENERAL FUND

Scenario: 3(c)

	Projected Years									
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	359,731,261	372,916,852	386,133,363	397,816,091	411,829,236	418,052,502	432,699,231	447,933,286	463,700,532	480,019,632
User Charges & Fees	95,710,361	98,888,819	101,733,326	104,676,570	107,705,937	110,823,966	114,033,272	117,336,550	120,736,572	124,236,193
Investment & Interest Revenue Received	34,350,286	37,861,489	37,800,191	34,324,594	34,907,207	36,258,256	36,522,739	36,677,227	37,515,927	38,573,839
Grants & Contributions	101,371,432	100,203,008	78,003,604	77,629,887	76,931,039	78,302,747	81,280,496	80,412,645	81,829,577	83,069,957
Other	33,127,770	35,075,612	37,957,632	40,202,647	41,603,610	42,768,141	43,973,029	45,286,374	46,563,902	47,903,580
Payments:										
Employee Benefits & On-Costs	(191,687,986)	(197,846,664)	(203,810,531)	(206,706,529)	(212,211,809)	(219,579,948)	(227,276,331)	(235,242,531)	(243,488,009)	(252,022,559)
Materials & Contracts	(161,718,268)	(165,551,446)	(170,201,112)	(170,339,449)	(171,638,943)	(173,282,311)	(182,227,437)	(185,362,340)	(191,451,058)	(198,335,921)
Borrowing Costs	(794,662)	(741,153)	(671,129)	(599,328)	(523,145)	(443,962)	(361,989)	(290,824)	(259,622)	(237,140)
Other	(51,008,144)	(56,060,808)	(54,456,066)	(56,100,050)	(58,405,803)	(60,219,253)	(59,043,573)	(60,489,597)	(61,821,587)	(63,542,596)
Net Cash provided (or used in) Operating Activities	219,082,051	224,745,710	212,489,278	220,904,435	230,197,327	232,680,139	239,599,437	246,260,789	253,326,233	259,664,985
Cash Flows from Investing Activities										
Receipts:										
Deferred Debtors Receipts	1,673,601	1,774,524	1,881,554	1,995,063	2,115,444	6,156,380	-	-	-	-
Payments:										
Purchase of Investment Securities	(4,691,667)	-	-	-	(17,711,894)	(17,707,195)	-	(6,982,465)	(17,053,718)	(15,028,959)
Purchase of Infrastructure, Property, Plant & Equipment	(213,695,955)	(226,971,979)	(207,113,221)	(216,279,532)	(195,411,414)	(214,961,548)	(247,937,466)	(226,237,723)	(231,181,402)	(240,017,924)
Net Cash provided (or used in) Investing Activities	(216,714,022)	(225,197,456)	(205,231,667)	(214,284,469)	(211,007,864)	(226,512,363)	(247,937,466)	(233,220,188)	(248,235,121)	(255,046,883)
Cash Flows from Financing Activities										
Payments:										
Repayment of Borrowings & Advances	(1,084,073)	(1,135,420)	(1,192,356)	(1,249,597)	(1,310,508)	(1,375,189)	(1,442,619)	(902,280)	(713,436)	(734,661)
Repayment of lease liabilities (principal repayments)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)	(126,201)
Net Cash Flow provided (used in) Financing Activities	(1,372,827)	(1,454,463)	(1,545,409)	(1,620,704)	(1,699,858)	(1,740,977)	(1,841,677)	(1,115,279)	(827,683)	(860,862)
Net Increase/(Decrease) in Cash & Cash Equivalents	995,202	(1,906,208)	5,712,202	4,999,262	17,489,605	4,426,799	(10,179,706)	11,925,322	4,263,430	3,757,240
plus: Cash & Cash Equivalents - beginning of year	121,459,362	122,454,564	120,548,356	126,260,558	131,259,819	148,749,424	153,176,223	142,996,517	154,921,839	159,185,269
Cash & Cash Equivalents - end of the year	122,454,564	120,548,356	126,260,558	131,259,819	148,749,424	153,176,223	142,996,517	154,921,839	159,185,269	162,942,509
Cash & Cash Equivalents - end of the year	122,454,564	120,548,356	126,260,558	131,259,819	148,749,424	153,176,223	142,996,517	154,921,839	159,185,269	162,942,509
Investments - end of the year	577,285,803	577,285,803	577,285,803	577,285,803	594,997,697	612,704,893	612,704,893	619,687,358	636,741,076	651,770,035
Cash, Cash Equivalents & Investments - end of the year	699,740,368	697,834,159	703,546,361	708,545,623	743,747,122	765,881,116	755,701,410	774,609,197	795,926,345	814,712,544
Representing:										
- External Restrictions	424,765,823	431,720,336	436,692,426	437,183,013	458,938,281	479,774,167	472,425,473	490,016,101	527,645,331	559,648,911
- Internal Restrictions	184,395,752	166,804,442	156,769,835	148,548,106	154,697,634	163,209,480	176,231,855	191,278,317	198,298,063	205,175,370
- Unrestricted	90,578,793	99,309,382	110,084,100	122,814,503	130,111,207	122,897,469	107,044,082	93,314,779	69,982,952	49,888,264
	699,740,368	697,834,159	703,546,361	708,545,623	743,747,122	765,881,116	755,701,410	774,609,197	795,926,345	814,712,544

Long Term Financial Plan
Scenario 3(c) - GENERAL FUND
Performance Measurement Indicators

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

Budget Performance												
1	Operating Performance Ratio	>0%	0.13%	0.56%	0.58%	1.62%	2.40%	1.63%	0.63%	0.67%	0.39%	0.05%
	<i>measures the extent to which a council has succeeded in containing operating expenditure within operating revenue</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Own Source Operating Revenue Ratio	>= 60%	83.46%	84.39%	87.46%	88.11%	88.57%	88.62%	88.58%	88.95%	89.12%	89.29%
	<i>measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Operational Liquidity												
3	Unrestricted Current Ratio	>= 1.5	3.25	3.04	2.93	2.90	2.97	2.86	2.74	2.67	2.46	2.28
	<i>assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.97%	5.48%	4.99%	5.00%	5.00%	4.99%	5.00%	5.00%	5.00%	5.00%
	<i>assess the impact of uncollected rates and annual charges on Council's liquidity and the adequacy of recovery efforts expressed as a percentage of total rates and charges available for collection in the financial year</i>		✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
5	Cash Expense Cover Ratio	>= 3 months	3.61	3.43	3.52	3.62	4.02	4.04	3.65	3.85	3.84	3.80
	<i>liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow</i>		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio <i>measures the availability of operating cash to service debt including interest and principal.</i>	2.00x	30.05	31.70	32.20	33.82	35.15	34.93	34.24	40.38	43.08	42.99
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Infrastructure asset performance indicators												
7	Building and Infrastructure Renewal Ratio <i>To assess the rate at which these assets are being renewed relative to the rate at which they are depreciating</i>	>100%	101.18%	105.71%	92.92%	100.56%	93.26%	93.92%	94.21%	95.75%	100.30%	101.18%
			✓	✓	✗	✓	✗	✗	✗	✗	✓	✓
8	Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	0.87%	0.87%	0.88%	0.88%	0.88%	0.89%	0.89%	0.90%	0.90%	0.91%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9	Asset Maintenance Ratio <i>Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.</i>	>100%	67.44%	72.07%	71.30%	70.20%	69.29%	67.02%	65.92%	65.38%	64.80%	64.07%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
10	Cost to bring assets to agreed service level <i>This ratio provides a snapshot of the proportion of outstanding renewal works compared to the total value of assets under Council's care and stewardship</i>	N/A	0.59%	0.59%	0.58%	0.57%	0.56%	0.56%	0.55%	0.54%	0.54%	0.53%

Long Term Financial Plan Assumptions

The financial assumptions that have been included in this LTFP include the following and are applicable to all scenarios.

Type	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036
CPI	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Rates	3.20%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Drainage Annual Charge	3.20%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Other Annual Charges	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Non-Domestic Waste Charges	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Domestic Waste Charges (including 0.5% growth)	3.00%	4.00%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
User Charges & Fees	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Statutory User Charges & Fees	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Other Revenue	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Other Income	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Grants and Contributions - Operating	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Financial Assistance Grant	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest & Investment Revenue	4.50%	5.00%	5.00%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Interest on Overdue Charges - determined by Minister	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
Internal Revenue	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Gain on Asset Disposal	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grants and Contributions - Capital	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Developer Contributions - Capital	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Employee Costs	4.00%	4.00%	4.00%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Borrowing Costs (new borrowings)	6.00%	6.50%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Waste EPA Levy and CALM Levy	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Materials and Services	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Insurance	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Electricity and Gas	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Other Expenses	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Contribution to Emergency Services	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Loss On Asset Disposal	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Internal Expenses - Ex Overheads	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Internal Expenses - Overheads	3.20%	3.50%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%

Financial Performance Measures

Methods of Monitoring Financial Performance

The following information details the mathematical formula for each of the financial ratios above.

Operating Performance Ratio

This ratio measures Council's achievement of containing operating expenditure within operating revenue. This ratio focuses on operating performance and excludes capital income from grants and contributions.

$$= \frac{\text{Total continuing operating revenue (excluding capital grants and contributions) less operating expenses}}{\text{Total continuing operating revenue (excluding capital grants and contributions)}}$$

Own Source Operating Revenue Ratio

This ratio measures fiscal flexibility and the degree of reliance on external funding sources. A Council's fiscal flexibility improves the higher the level of its own source of revenue.

$$= \frac{\text{Total continuing operating revenue excluding all grants and contributions}}{\text{Total continuing operating revenue inclusive of capital grants and contributions}}$$

Unrestricted Current Ratio

The purpose of this ratio is to demonstrate whether there are sufficient funds available to meet short term obligations.

$$= \frac{\text{Current assets less all external restrictions}}{\text{Current liabilities less specific purpose liabilities}}$$

Cash Expense Cover Ratio

This liquidity ratio indicates the number of months Council can continue paying for its immediate expenses without additional cash inflow.

$$= \frac{\text{Cash and cash equivalents plus term deposits}}{\text{Cash flows from operating and financing activities}}$$

Rates and Annual Charges Outstanding Percentage

The purpose of this measure is to assess the impact of uncollected rates and annual charges on liquidity and the adequacy of recovery efforts.

$$= \frac{\text{Rates and annual charges outstanding}}{\text{Rates and annual charges collectible}}$$



Debt Service Cover Ratio

This ratio measures the availability of operating cash to service debt including interest, principal and lease payments.

$$= \frac{\text{Operating result before capital (excluding interest and depreciation, amortisation, impairment)}}{\text{Principal repayments and borrowing costs}}$$

Building and infrastructure renewal ratio

To assess the rate at which these assets are being renewed against the rate at which they are depreciating. The benchmark is greater than 100%.

$$= \frac{\text{Asset Renewals}}{\text{Depreciation, amortisation and impairment}}$$

Infrastructure backlog ratio

This ratio shows what proportion the infrastructure backlog is against the total value of a council's infrastructure. The benchmark is less than 2%.

$$= \frac{\text{Estimated cost to bring assets to a satisfactory condition}}{\text{Carrying value of infrastructure, building, other structures and depreciable land improvement assets}}$$

Asset maintenance ratio

This ratio compares actual versus required annual asset maintenance. A ratio above 100% indicates that the council is investing enough funds that year to halt the infrastructure backlog from growing. The benchmark is greater than 100%

$$= \frac{\text{Actual asset maintenance}}{\text{Required asset maintenance}}$$

Cost to bring assets to agreed service level

The ratio indicates proportion of the gross replacement cost of council assets that have reached the intervention level set by council based on the condition of the asset. This ratio is simply the sum of the outstanding renewal works, valued as the work will be undertaken, compared to the total replacement cost of council's assets.

$$= \frac{\text{Estimated cost to bring assets to an agreed level of service set by council}}{\text{Gross replacement cost}}$$



Central
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Draft Long Term Financial Plan 2026-2036

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