

Long Term
Financial Plan
2025-2035
(Draft)

Acknowledgement of Country

We acknowledge the Traditional Custodians of the land on which we live, work and play.

We pay our respects to Darkinjung country, and Elders past and present.

We recognise the continued connection to these lands and waterways and extend this acknowledgement to the homelands and stories of those who also call this place home.

We recognise our future leaders and the shared responsibility to care for and protect our place and people





A scenic coastal landscape featuring a prominent cliff with a small building on top, surrounded by trees. Below the cliff, there are several houses and a parking area. The foreground shows a body of water with a dolphin jumping out of the surf on the right side. The bottom of the image is blurred, showing green grass. A large white circle is overlaid in the center, containing the word "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

Central Coast Council is regulated by the *Local Government Act 1993*. Council has the following funds to ensure appropriate reporting of services based on funds restricted for specific purposes:

- General Fund
- Drainage Fund
- Domestic Waste Fund
- Water and Sewer Funds

In this LTFP projected results are presented as:

- Consolidated Fund (all Funds excluding Water and Sewer Funds)
- Water and Sewer Funds

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).

The image shows a vibrant, modern library space. A large, stylized tree trunk and branches made of wood and painted to look like bark dominate the left side. A yellow snake is coiled around one of the branches, and several small, colorful parrots are perched on them. In the background, there are white bookshelves filled with books. In the foreground, several people, including adults and children, are sitting on the floor. Some are sitting on green ottomans, while others are on the floor. The ceiling is a bright green color with recessed lighting. The overall atmosphere is bright and inviting.

Financial Sustainability



Financial Sustainability

Our Challenges

It is our priority to continue to engage with our community to understand what it is important to them and what they see as priorities for the Central Coast. This ongoing conversation will continue to be key to Council's financial planning to ensure that the limited resources are aligned to areas of most importance to our residents.

Council, like most councils in NSW is facing a growing challenge when planning for a financially sustainable future. These challenges include:

- Increased costs to deliver services and meet regulatory requirements
- Increased demand for services from the community
- The diversion of resources away from local government due to cost shifting
- Constraints over major income streams due to rate pegging
- Constraints over income streams subject to relatively static statutory fees
- Caps placed on development contributions which have not increased, although the cost of providing the infrastructure continues to increase
- Ageing infrastructure and escalating expenditure required for asset maintenance and renewals
- Natural disasters

In addition to the above challenges, our Council needs to plan for the expiry of the temporary Special Rate Variation in 2031. This event, if not addressed will significantly impact Council's ability to continue to provide services and deliver works to the community.

Considerations by other levels of government

The financial sustainability of councils in NSW has been the subject of significant discussion at all levels of government. Over the last 12 months both the NSW government and the Australian government respectively have undertaken inquiries into the financial sustainability of local government.

In December 2024, the NSW Parliamentary Inquiry report into the ability of councils to fund infrastructure and services was released, including the following key recommendations:

- Reviewing rate exemptions and concessions to achieve a better balance between local council financial sustainability, community benefits and principles of equity.
- Redesigning the rating system to provide councils with greater flexibility in setting rates, while keeping rates affordable for the community.
- Streamlining the special variation process.
- Advocating to the Australian Government to increase Financial Assistance Grants to councils
- Grant models that are more secure, sustainable and predictable.
- Changes to the developer contributions framework to better support councils to fund the ongoing costs of new infrastructure, and support development including community facilities.
- More timely disaster recovery assistance to councils.
- Dedicated and ongoing funding streams for disaster mitigation and preparedness.
- Incorporation of betterment into disaster recovery funding programs.
- Appropriately recognising that Rural Fire Service assets are vested in the NSW Government, and not councils.
- Reducing cost shifting onto councils and consideration of how the Waste Levy can better support infrastructure and services that support the transition to the circular economy.

In February 2025, the interim report on the Federal Parliamentary Inquiry was issued, highlighting emerging issues including infrastructure and asset management, depreciation costs, environmental obligations, climate adaptation management, skills shortages and rate-pegging.

Our Financial Sustainability Strategy

This LTFP should be read in conjunction with Council's adopted Financial Sustainability Strategy.

[financial sustainability strategy - november 2023.pdf](#)

The Strategy outlines several high-level actions that Council will need to undertake to continue to manage its financial settings to maintain financial sustainability.

Council's commitment to ratepayers and residents going forward is to maintain financial sustainability and the key drivers are meeting our delivery program, productivity improvement and fiscal accountability.

We will continue to look at efficient and effective ways of working, exploring potential other sources of revenue to minimise the reliance on income from rates, as well engaging with the community regarding sustainable service levels.

The various scenarios outlined in this document represent various assumptions in regard to revenue, costs, and service levels.



Financial Drivers



Financial Drivers

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

Financial Objective	KPI	Target
Positive Operating Performance	Council to deliver a modest surplus in the Consolidated Fund (excluding Water and Sewer Funds)	- Operating performance ratio >0 - Own source operating ratio >=60%
Strong Liquidity	- Maintain a strong cash position - Restricted cash and liabilities fully funded - Sufficient unrestricted cash to seize opportunity or cater for shocks	- Unrestricted current ratio >=1.5 - Rate and charges outstanding <5% - Cash expense cover ratio >=3 months
Focus on Assets	- Align to Asset Management Policy and Strategy - Asset plans are funded - Attract funding from other funding bodies - Reduce and eliminate the asset backlog	- Asset renewal ratio >=100.00% - Asset maintenance ratio >100% - Infrastructure backlog <=2%
Manage Debt Levels	- Reduce debt levels over the medium term - Focus on intergenerational equity - Reduce funding costs	Debt service coverage ratio 2.00x





Impacts on Council's Financial Performance



Impacts on Council's Financial Performance

State or Federal Legislation

All aspects of Council operations are heavily regulated and are therefore highly sensitive to State or Federal Government legislative changes. Legislative decisions, for example increases to Waste Levy and Cost Shifting have a material impact on Council's financial position. Every service Council offers can potentially be materially impacted by legislative change.

Cost Shifting

Cost shifting is where the responsibility and/or costs of providing a certain service, asset or regulatory function, are shifted from a higher level of government to a lower level of government. The cost is shifted without providing corresponding funding or adequate revenue raising capacity.

Cost shifting continues to place a significant burden on Council's financial situation. Despite the recognition of cost shifting and its adverse impacts on NSW Local Government there has been no change in funding for these costs.

Examples of cost shifting include contributions to the NSW Fire and Rescue, NSW Rural Fire Services and NSW State Emergency Service, lack of adequate funding for public libraries and the failure to fully reimburse councils for mandatory pensioner rebates.

Section 88 Waste Levy

Included in the cost shifting analysis, but worthy of specific mention, is the NSW Government's Waste Levy in s. 88 of the *Protection of the Environment Operations Act 1997*. This levy requires Council to pay a contribution to the NSW Government for each tonne of waste received for disposal at Council's waste management facilities and continues to be increased annually. It presents a particularly material impost on Council. In 2025/26 the budgeted expenditure on the Waste Levy is \$42.0 million.

Traditionally this State Government tax has been passed on to consumers and businesses through the Domestic Waste Management Charge (for kerbside collections), and waste disposal fees (for waste received over the weighbridge at Council's Waste Management Facilities).

We will continue to analyse the economic feasibility and availability of end markets to implement other alternate waste management techniques to increase the amount of waste diverted from landfill and reduce the waste levy amount and are in the process of finalising a business case associated with the implementation of Food Organics and Garden Organics (FOGO). The NSW Parliament has recently passed legislation to mandate FOGO collection services for households by July 2030, and for businesses and institutions in stages from July 2026.

IPART Water and Sewerage (Wastewater) and Stormwater Drainage Pricing

Water, sewerage (wastewater) and stormwater drainage prices are regulated by IPART. As the pricing regulator, IPART undertakes periodic reviews and determines maximum price levels for the services provided for a predetermined number of years, also known as the price path.

This LTFP reflects IPART's determination for the period from 1 July 2022 to 30 June 2026.

During the review of the 2024/25 LTFP, assumptions were developed for water and sewerage (wastewater) income and expenditure from 1 July 2026 (commencement of the next IPART determination) based on the required level of expenditure to deliver water and sewerage services which meet the quality standards expected by its customers and legislative requirements with indexation. Since then, further community engagement work has been undertaken and Council is in the process of incorporating the feedback provided in the development of Council's pricing submission for the next determination from 1 July 2026 to 30 June 2031. The LTFP for Water and Sewer will be updated during 2025/26 to reflect Council's final pricing submission and again once the IPART determination is received in June 2026.

Natural Disasters

In recent times natural disasters have impacted significantly on the Central Coast economy. Natural disasters such as droughts, bush fires, storm events and pandemics negatively impacted on the services which Council provides and may cause damage to Council assets. Natural disaster events impact on the delivery of services and the progress of the capital works program all of which have a financial impact, such as additional costs for clean-up and repairs, additional costs for materials due to scarcity, cost to replace damaged assets and loss of income where services are reduced or ceased temporarily.

Natural disasters have not been factored into the LTFP as the financial impact will be different for each event. However, the financial impact will be factored into the forecast results for the reporting periods in which any future natural disaster impacts.

Long Term
Financial Plan
Scenarios



Long Term Financial Plan Scenarios

In November 2023 Council adopted a Financial Sustainability Strategy supported by a Long-Term Financial Plan. 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 2025/26 Budget as the base year and assumptions regarding the outer years based on the latest information available at the time of writing the Plan.

The LTFP includes five scenarios to reflect different assumptions in regard to revenue, expenditure and service levels. The 2025/26 base year is based on the draft Operational Plan 2025/26 and is the same in all scenarios. The draft Delivery Program 2025-2029 has been based on Scenario 2, for the outer years.

Scenario 2 results in a small operating surplus of between \$1M and \$6M each year being maintained in the Consolidated Fund (excluding Water and Sewer Funds). The Consolidated Fund excluding Water and Sewer Funds includes the General, Drainage and Domestic Waste Funds. The scenario assumes that all revenue currently generated through the drainage charge as determined by IPART will be retained and become part of Council's rating income from 2026/27. The scenario also assumes that the current rating income base is retained in the outer years.

The implementation of Scenario 2 and achievement of the projected operating position will require actions to increase operating revenue from Council's activities, and to achieve operating expenditure reductions through efficiencies.

Capital expenditure included in the Plan reflects the pipeline of works planned over the next ten years. As Council continues to improve its asset management planning processes and data, it will continue to refine the pipeline of works in the outer years to ensure the LTFP can continue to support the required investment in asset renewal and new assets to support growth in the region.

The Plan maintains positive unrestricted cash in the Consolidated Fund throughout the period of the Plan.

Assumptions and Scenario Modelling

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

Assumptions

General assumptions across all the scenarios are as follows:

- The LTFP is generally based on the 2025/26 budget.
- CPI is assumed to be 2.9% in 2025/26 and 2.6% from 2026/27 and onwards.
- Rate peg applies each year. IPART determined 4.3% for 2025/26. Rate peg is forecasted at 3.5% from 2026/27 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 2025/26 than in 2024/25 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 are not forecasted to increase, as a conservative notion, as grant funding is expected to be available for Council to apply for and contributions receipts will be dependent on other economic forces such as the impact of the property market and demand for housing on developer contributions.
- Employee salary and wages costs are forecasted to increase at 3.0% each year from 2026/27 and onwards to reflect estimated Award increases noting that a new Award will apply from 1 July 2026. 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 5.5% based on current economic forecasts.
- Materials and services are forecasted to increase each year by the CPI assumptions which is 2.6% from 2026/27 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
 - \$3.6 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.
- Water, Sewer (Wastewater) and Drainage 2025/26 budgets reflect IPART's final report and final determination released on 24 May 2022.

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

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

This scenario assumes that no specific actions are taken by Council to change the current trajectory of its operating income and expenditure. 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
- Increased asset renewals (roads infrastructure) of \$20M over the next 3 years from 2025/26 to 2027/28

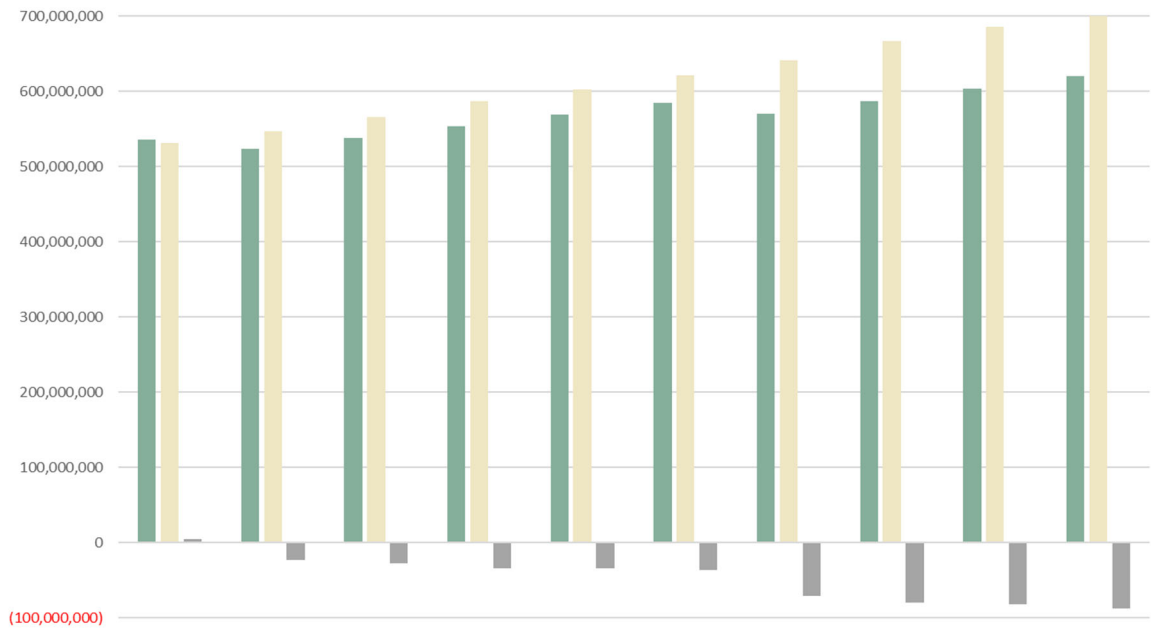
In 2031/32 Council will have an operating deficit of \$71.2M. Unrestricted cash will go into negative in 2031/32 and therefore this option is not viable.

Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$4.5M in 2025/26 and in 2025/26 moves to an operating deficit in 2026/27 due to stormwater drainage service charges ceasing and increases further in 2031/32 with the removal of the temporary increase in rating income. The operating deficit in 2026/27 is \$23.5M and increases to \$88.2M in 2034/35.

Unrestricted cash is forecasted at \$168.0M in 2025/26 and steadily decreases due to a reduction in operating income which will result in negative unrestricted cash from 2031/32. This is not a viable option and other actions will need to be taken.

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Result	4,533,537	(23,480,309)	(27,386,188)	(34,045,402)	(33,939,581)	(36,763,939)	(71,193,293)	(79,949,979)	(82,378,423)	(88,228,959)
Capital Expenditure	183,282,084	236,946,249	214,499,241	182,516,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	645,607,477	611,236,600	587,328,384	564,477,885	551,580,478	560,423,435	520,913,592	442,531,213	390,293,729	336,891,779
Unrestricted Cash	168,001,158	148,975,477	116,698,999	92,082,757	68,284,895	45,823,298	(9,792,647)	(100,034,190)	(187,702,871)	(271,708,552)

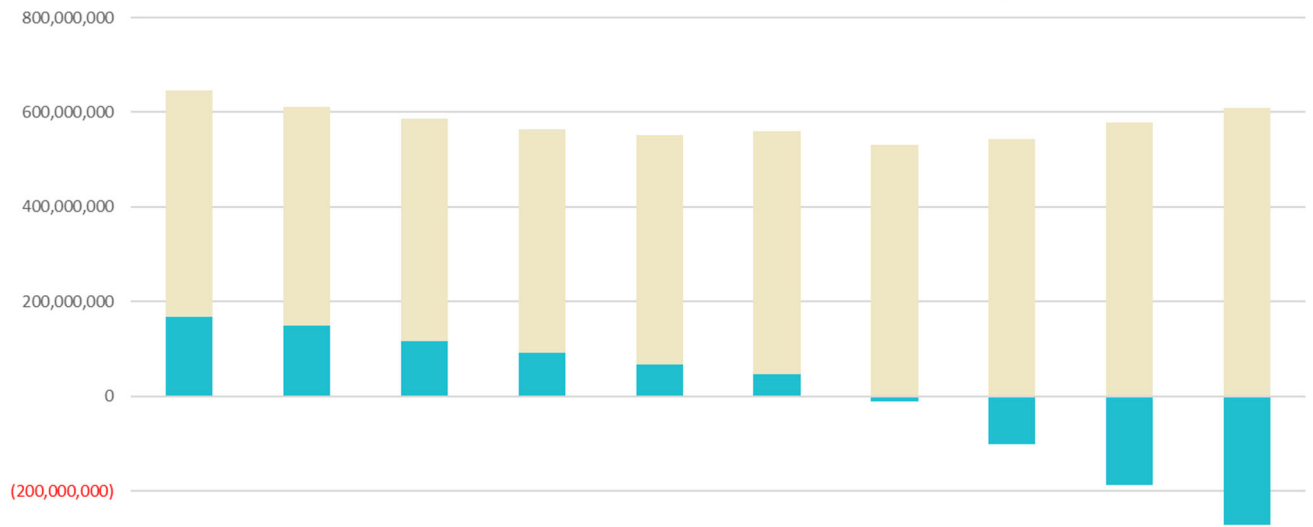
Scenario 1 - Consolidated Operating Result (exc Water & Sewer)



(200,000,000)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Income	535,687,302	523,162,136	537,817,317	552,949,048	568,573,662	584,708,114	570,324,994	586,446,043	603,133,721	620,436,939
Operating Expenditure	531,153,764	546,642,446	565,203,505	586,994,450	602,513,243	621,472,053	641,518,287	666,396,021	685,512,143	708,665,898
Operating Result	4,533,537	(23,480,309)	(27,386,188)	(34,045,402)	(33,939,581)	(36,763,939)	(71,193,293)	(79,949,979)	(82,378,423)	(88,228,959)

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



(400,000,000)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Restricted Cash	477,606,319	462,261,123	470,629,384	472,395,129	483,295,583	514,600,138	530,706,240	542,565,403	577,996,600	608,600,331
Unrestricted Cash	168,001,158	148,975,477	116,698,999	92,082,757	68,284,895	45,823,298	(9,792,647)	(100,034,190)	(187,702,871)	(271,708,552)

Scenario 2 – Maintain rating and annual charges income – Preferred Scenario

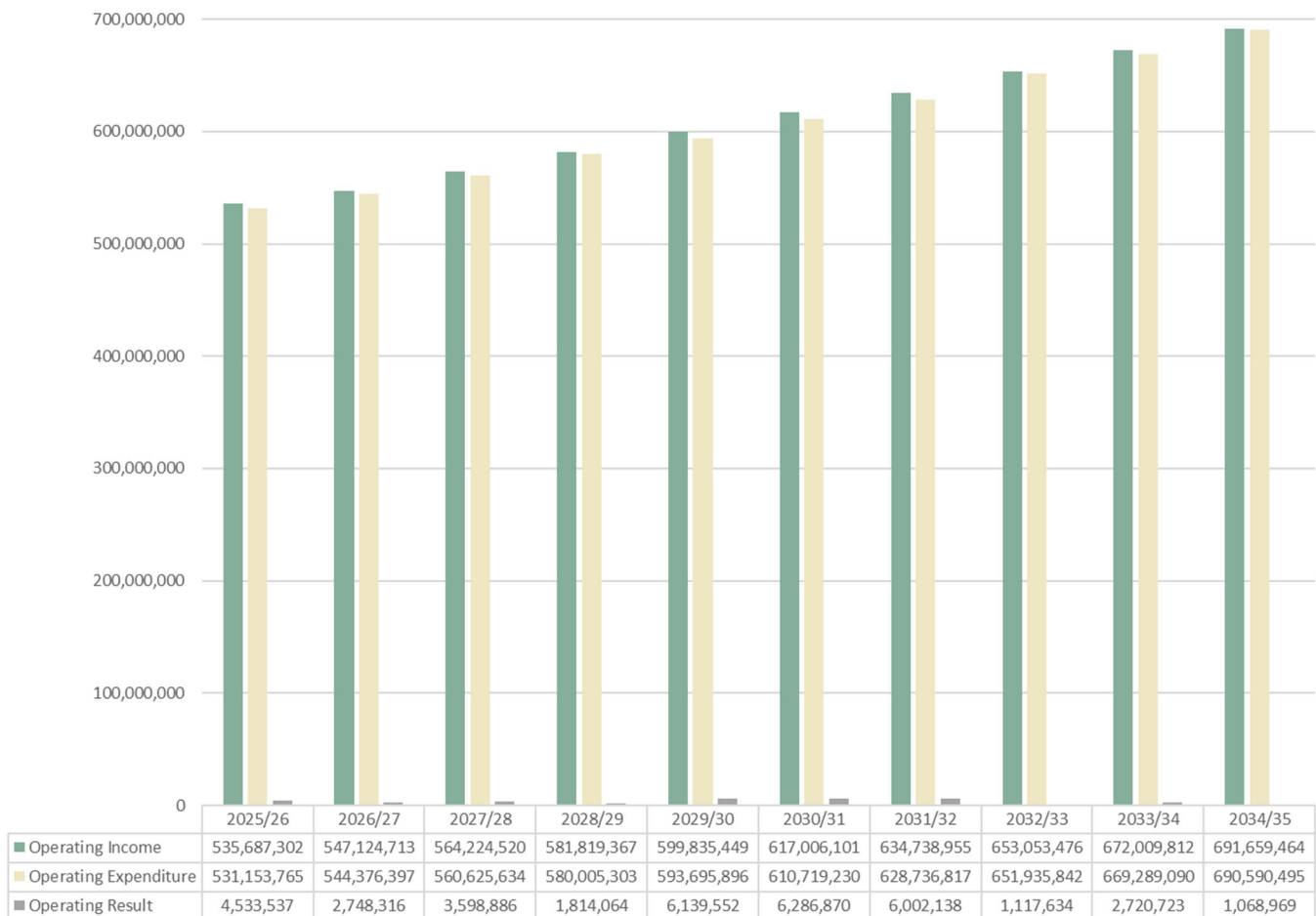
- Stormwater drainage service charges continue from 2026/27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031/32
- Rating income of \$31.0M sought through a permanent special rate variation from 2031/32
- Increase in income from other sources of \$5.7M over 4 years from 2026/27 to 2029/30, escalating to \$6.8M in 2031/32
- Efficiency target in each year commencing in 2026/27 resulting in a reduction in operating expenditure which is forecasted as \$12.7M in 2031/32
- Increased asset renewals (roads infrastructure) of \$20M over the next 3 years from 2025/26 to 2027/28

In 2031/32 Council will have an operating surplus of \$6.0M. Unrestricted cash is positive throughout the 10 years of the Plan.

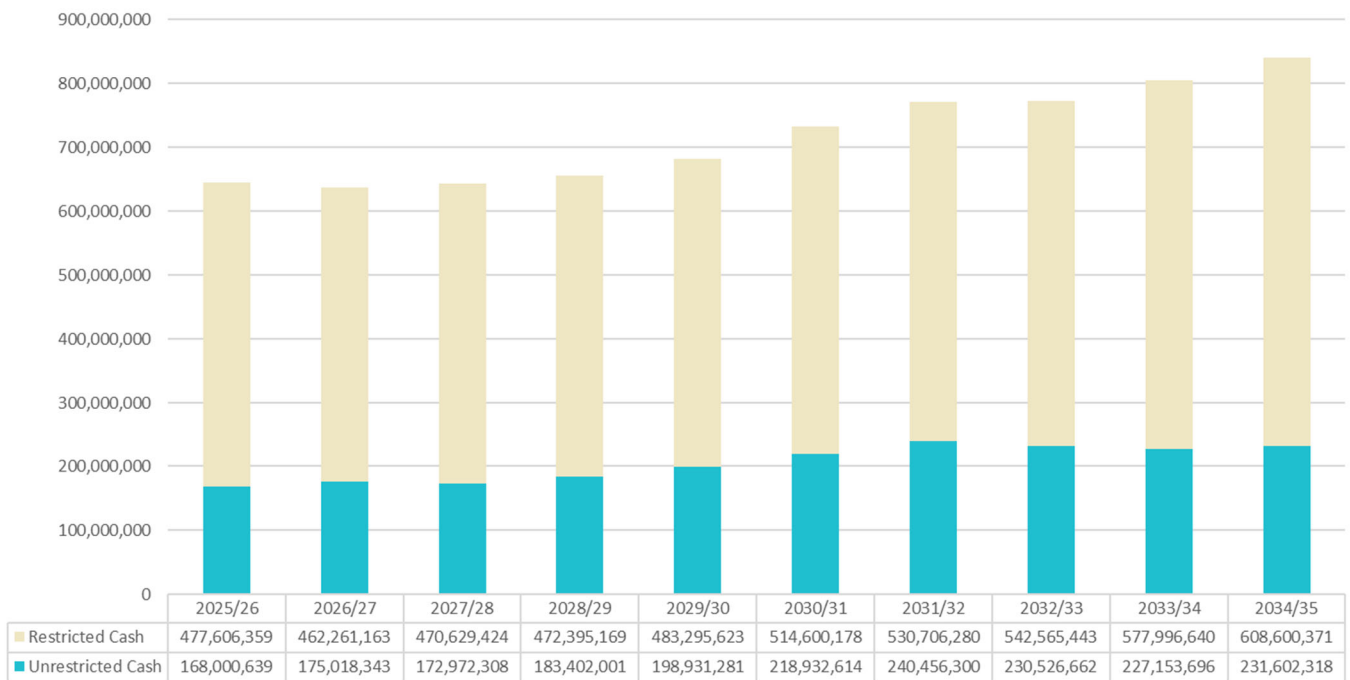
Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$4.5M in 2025/26 and there is a small operating surplus in each financial year in the 10-year LTFP.

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Result	4,533,537	2,748,316	3,598,886	1,814,064	6,139,552	6,286,870	6,002,138	1,117,634	2,720,723	1,068,969
Capital Expenditure	183,282,084	236,946,249	214,499,241	182,516,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	645,606,998	637,279,506	643,601,732	655,797,170	682,226,904	733,532,792	771,162,579	773,092,106	805,150,335	840,202,688
Unrestricted Cash	168,000,639	175,018,343	172,972,308	183,402,001	198,931,281	218,932,614	240,456,300	230,526,662	227,153,696	231,602,318

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



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



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

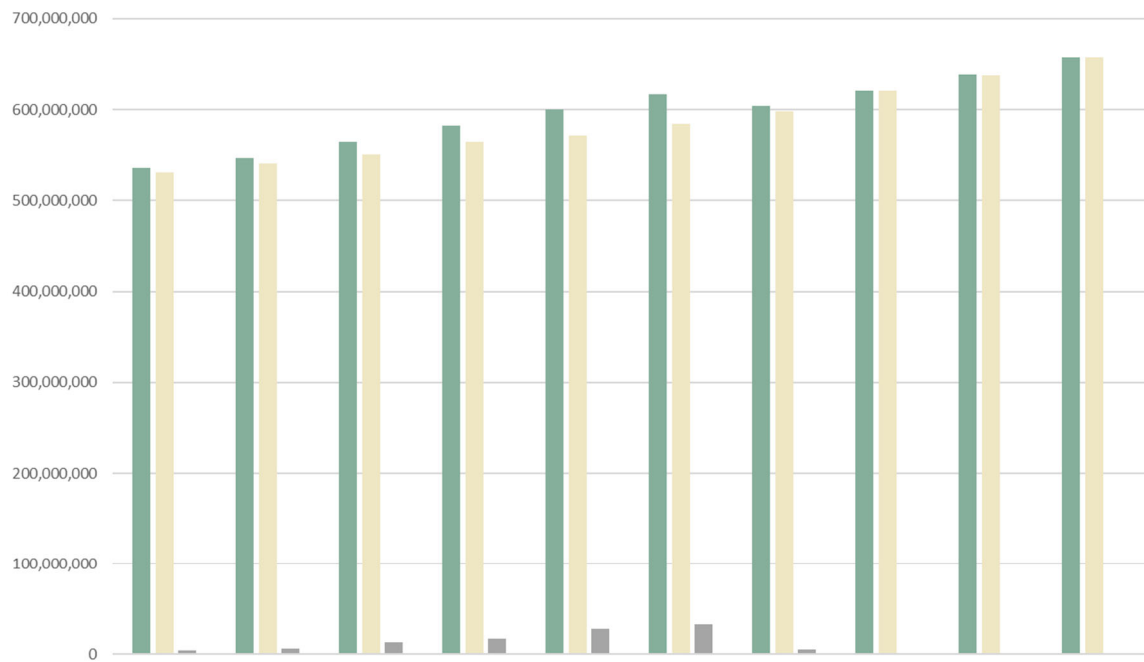
- Stormwater drainage service charges continue from 2026/27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031/32
- Increase in income from income generating assets and other sources of \$5.7M over 4 years from 2026/27 to 2029/30, escalating to \$6.8M in 2031/32
- Efficiency target in each year commencing in 2026/27 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 (\$13.0M) with the remaining balance to be achieved through a reduction in internal service levels.
- Service level reduction of \$3.5M per year for 6 years from 2026/27 to 2031/32 which is estimated to total \$22.4M in 2031/32. This will be achieved through a reduction in service levels to the community.
- Increased asset renewals (roads infrastructure) of \$20M over the next 3 years from 2025/26 to 2027/28

In 2031/32 Council will have an operating surplus of \$5.3M, noting that annual surpluses will increase year on year from 2026/27 to reflect the adjustment in financial settings to accommodate the \$31.0M reduction in income in 2031/32. Unrestricted cash is positive throughout the 10 years of the Plan.

Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$4.5M in 2025/26 and maintains an operating surplus until 2034/35 where there is a small operating deficit of \$366K.

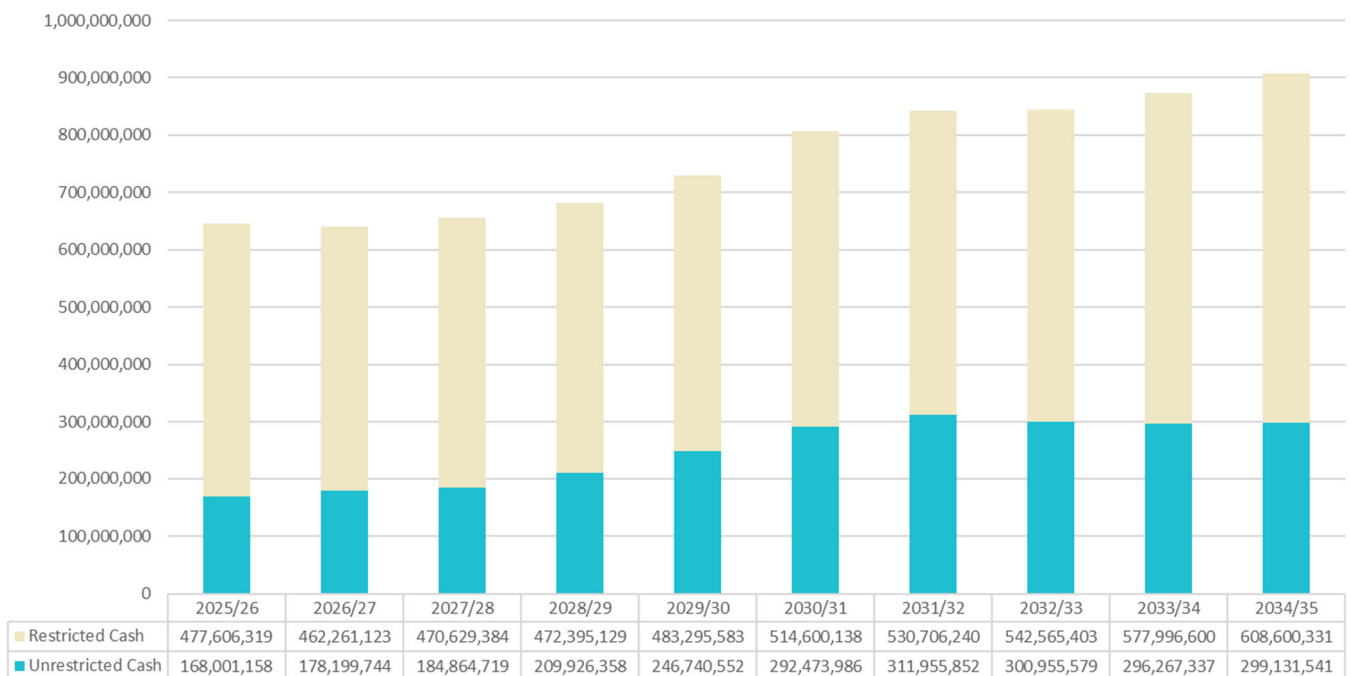
	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Result	4,533,537	6,521,262	13,193,874	17,390,601	28,545,483	32,842,746	5,321,565	200,076	1,551,812	(366,328)
Capital Expenditure	183,282,084	236,946,249	214,499,241	182,516,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	645,607,477	640,460,867	655,494,104	682,321,487	730,036,134	807,074,124	842,662,091	843,520,982	874,263,937	907,731,872
Unrestricted Cash	168,001,158	178,199,744	184,864,719	209,926,358	246,740,552	292,473,986	311,955,852	300,955,579	296,267,337	299,131,541

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



(100,000,000)	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
■ Operating Income	535,687,302	547,124,713	564,224,520	581,819,367	599,835,448	617,006,100	603,693,940	620,921,886	638,753,617	657,239,302
■ Operating Expenditure	531,153,765	540,603,451	551,030,645	564,428,765	571,289,965	584,163,354	598,372,375	620,721,810	637,201,804	657,605,630
■ Operating Result	4,533,537	6,521,262	13,193,874	17,390,601	28,545,483	32,842,746	5,321,565	200,076	1,551,812	(366,328)

Scenario 3(a) - Consolidated 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

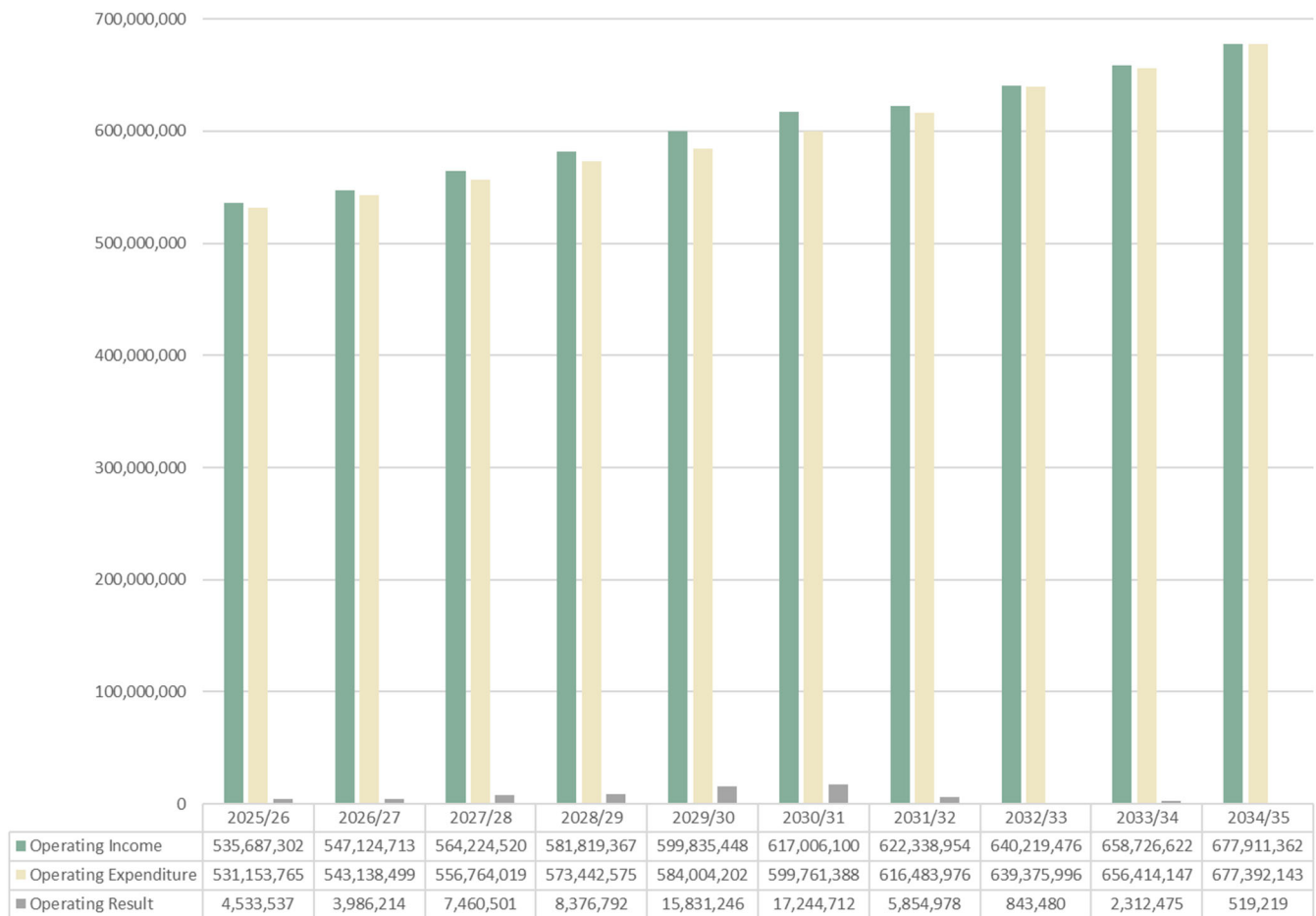
- stormwater drainage service charges continue from 2026/27 with forecasted increases in line with rate peg assumption
- the rating income from the temporary special rate variation of \$31.0M ceases in 2031/32
- rating income of \$18.6M sought through a permanent special rate variation from 2031/32
- increase in income from income generating assets and other sources of \$5.7M over 4 years from 2026/27 to 2029/30, escalating to \$6.8M in 2031/32
- efficiency target in each year commencing in 2026/27 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 (\$13.0M) with the remaining balance to be achieved through a reduction in internal service levels.
- service level reduction of \$0.9M per year for 2 years from 2026/27 to 2027/28 and then \$1.0M per year from 2028/29 to 2029/30 which totals approximately \$4.0M in 2031/32. This will be achieved through a reduction in service levels to the community.
- increased asset renewals (roads infrastructure) of \$20M over the next 3 years from 2025/26 to 2027/28

In 2031/32 Council will have an operating surplus of \$5.9M, noting that annual surpluses will increase year on year from 2026/27 to reflect the adjustment in financial settings to accommodate the \$12.4M reduction in income in 2031/32. Unrestricted cash is positive throughout the 10 years of the Plan.

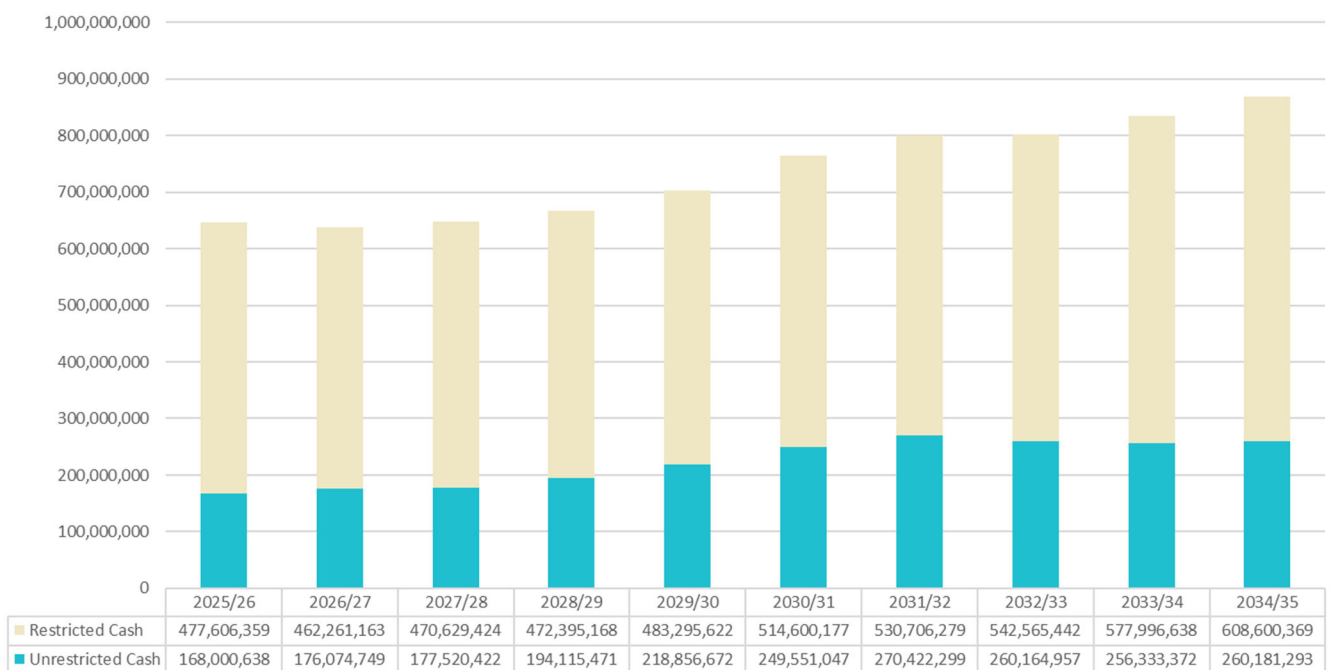
Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$4.5M in 2025/26 and there is an operating surplus in each financial year in the 10-year LTFP.

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Result	4,533,537	3,986,214	7,460,501	8,376,792	15,831,246	17,244,712	5,854,978	843,480	2,312,475	519,219
Capital Expenditure	183,282,084	236,946,249	214,499,241	182,516,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	645,606,998	638,335,912	648,149,846	666,510,639	702,152,295	764,151,225	801,128,578	802,730,399	834,330,011	868,781,663
Unrestricted Cash	168,000,638	176,074,749	177,520,422	194,115,471	218,856,672	249,551,047	270,422,299	260,164,957	256,333,372	260,181,293

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



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



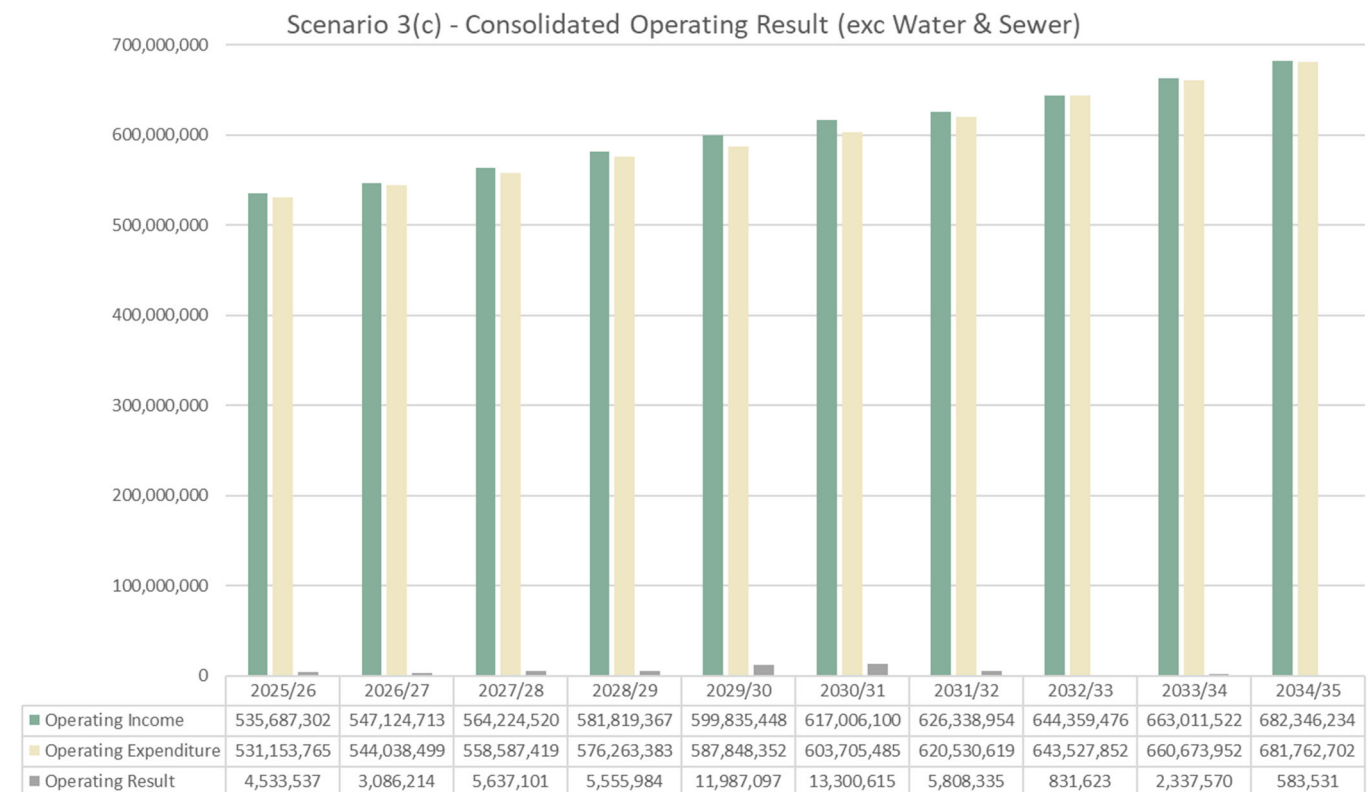
Scenario 3(c) – Reduction in rating income (temporary special rate variation of \$31.0M ceases and new permanent special rate variation of \$22.6M)

- Stormwater drainage service 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 income generating assets and other sources of \$5.7M over 4 years from 2026/27 to 2029/30, escalating to \$6.8M in 2031/32
- Efficiency target in each year commencing in 2026/27 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 (\$13.0M) with the remaining balance to be achieved through a reduction in internal service levels.
- Increased asset renewals (roads infrastructure) of \$20M over the next 3 years from 2025/26 to 2027/28

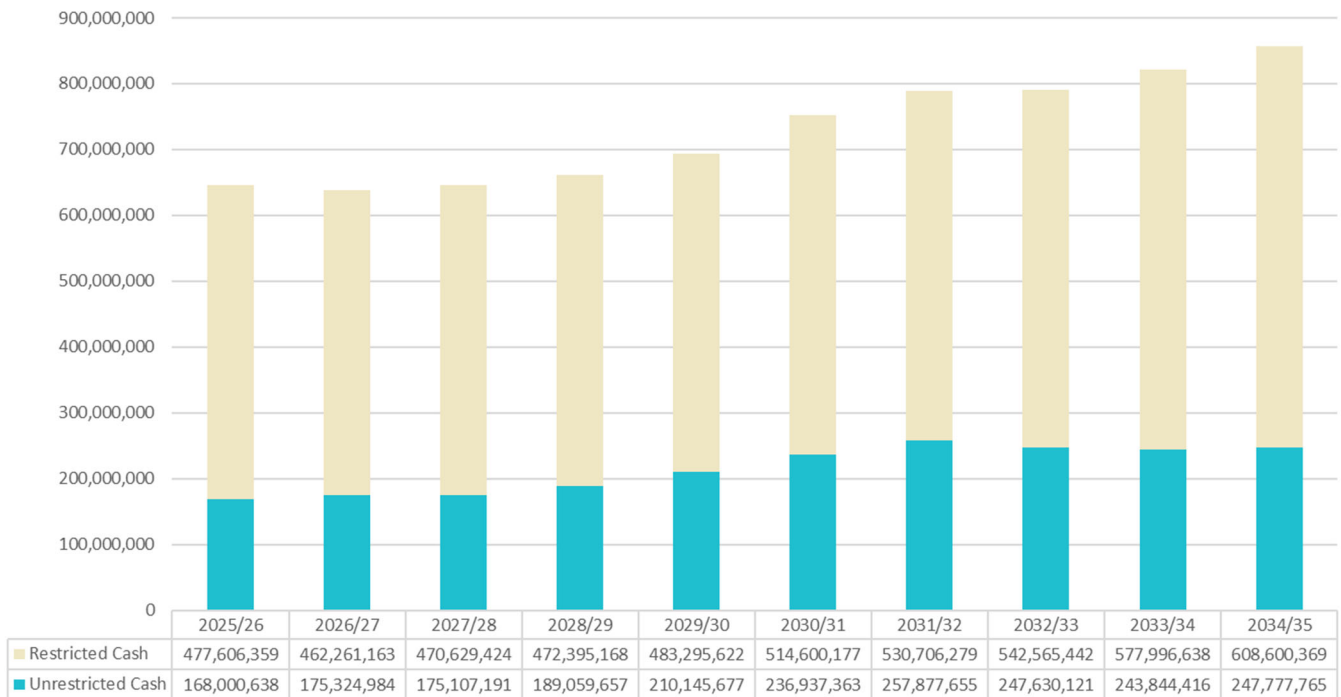
In 2031/32 Council will have an operating surplus of \$5.8M, noting that annual surpluses will increase year on year from 2026/27 to reflect the adjustment in financial settings to accommodate the \$8.4M reduction in income in 2031/32. Unrestricted cash is positive throughout the 10 years of the Plan.

Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$4.5M in 2025/26 and there is an operating surplus in each financial year in the 10-year LTFP.

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Result	4,533,537	3,086,214	5,637,101	5,555,984	11,987,097	13,300,615	5,808,335	831,623	2,337,570	583,531
Capital Expenditure	521,598,672	521,598,672	521,598,672	521,598,672	521,598,672	521,598,672	521,598,672	521,598,672	521,598,672	521,598,672
Cash and Investments	645,606,998	637,586,147	645,736,615	661,454,825	693,441,299	751,537,540	788,583,934	790,195,564	821,841,054	856,378,135
Unrestricted Cash	168,000,638	175,324,984	175,107,191	189,059,657	210,145,677	236,937,363	257,877,655	247,630,121	243,844,416	247,777,765



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

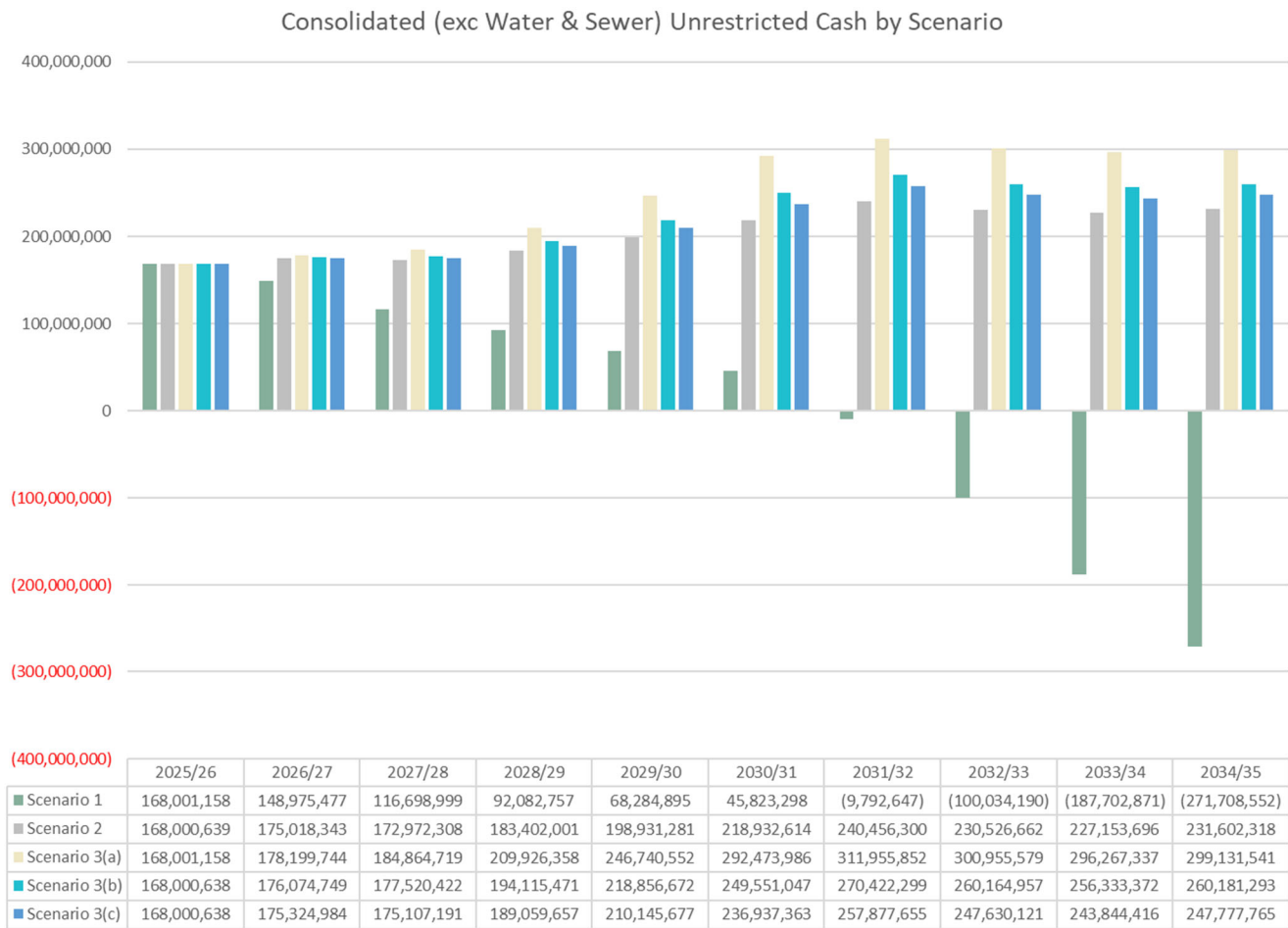


Summary of operating results for each scenario

Consolidated (exc Water & Sewer) Operating Result by Scenario



Summary of unrestricted cash for each scenario



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 LTFF 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 LTFF.

The Table below shows financial impacts to the operating result by individual key drivers. These are based on high level assumptions and 2025/26 budgeted estimates and may have other consequential outcomes if they are realised.

Key Driver	Variation (+ or -)	Approximate Operational Impact
Rate Peg	1.0% rates	\$2.3 million change in revenue
Interest Rate	1.0% rate	\$8.4 million change in revenue
Water Usage	1.0% consumption	\$0.7 million change in revenue
Materials and Services	1.0% change in inflation	\$2.4 million change in expenses
Employee Costs	1.0% change in award increase	\$2.2 million change in expenses

It is important to remember that the LTFF is subject to uncertainties and change including changes due to uncontrollable events such as legislative changes, natural disasters, and economic shock.

Consolidated 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 2035
INCOME STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 1

	2025/26	2026/27	2027/28	2028/29	2029/30	Projected Years					2033/34	2034/35
						2030/31	2031/32	2032/33	2033/34	2034/35		
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	346,439,813	335,904,973	347,377,654	359,240,192	371,505,870	384,188,423	366,257,044	378,729,875	391,625,641	404,958,722		
User Charges & Fees	91,274,924	87,321,029	89,531,581	91,798,411	94,122,959	96,506,701	98,951,151	101,457,863	104,028,428	106,684,482		
Other Revenues	18,130,736	18,602,135	19,085,791	19,582,022	20,091,154	20,613,524	21,149,476	21,699,362	22,263,546	22,842,398		
Grants & Contributions provided for Operating Purposes	44,993,168	45,127,696	45,263,569	45,400,801	45,539,405	45,679,395	45,820,785	45,963,589	46,107,821	46,253,495		
Grants & Contributions provided for Capital Purposes	75,608,516	71,233,623	59,353,018	30,416,243	30,504,513	31,297,631	32,111,369	32,946,265	33,802,867	34,681,742		
Interest & Investment Revenue	23,617,501	24,683,134	24,735,950	24,797,458	24,868,726	24,950,938	25,045,408	25,153,595	25,317,040	25,568,025		
Other Income	11,231,159	11,523,169	11,822,771	12,130,163	12,445,548	12,769,132	13,101,129	13,441,759	13,791,244	14,149,817		
Total Income from Continuing Operations	611,295,818	594,395,759	597,170,335	583,365,291	599,078,175	616,005,745	602,436,363	619,392,307	636,936,588	655,118,681		
Expenses from Continuing Operations												
Employee Benefits & On-Costs	187,952,986	193,615,275	199,448,382	205,436,431	211,619,407	217,995,716	224,584,422	231,331,342	238,302,470	245,483,980		
Borrowing Costs	4,313,768	4,104,610	4,117,369	4,124,777	4,132,534	4,137,607	4,145,742	4,160,505	4,188,395	4,259,865		
Materials & Contracts	151,908,608	150,274,730	156,108,486	165,592,560	168,516,275	175,158,828	182,621,636	193,827,698	198,360,963	207,396,732		
Depreciation & Amortisation	133,184,015	143,547,589	149,089,221	154,025,994	159,019,958	163,507,783	168,029,694	173,396,406	179,417,365	184,678,856		
Other Expenses	52,794,388	54,100,241	55,440,047	56,814,687	58,225,068	59,672,119	61,156,793	62,680,069	64,242,950	65,846,466		
Net Losses from the Disposal of Assets	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		
Total Expenses from Continuing Operations	531,153,764	546,642,446	565,203,505	586,994,450	602,513,243	621,472,053	641,518,287	666,396,021	685,512,143	708,665,898		
Net Operating Result for the Year	80,142,053	47,753,314	31,966,830	(3,629,159)	(3,435,068)	(5,466,308)	(39,081,924)	(47,003,714)	(48,575,555)	(53,547,217)		
Net Operating Result before Grants and Contributions provided for Capital Purposes	4,533,537	(23,480,309)	(27,386,186)	(34,045,402)	(33,939,581)	(36,763,939)	(71,193,293)	(79,949,979)	(82,378,423)	(86,228,959)		

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 1

	2025/26	2026/27	2027/28	2028/29	2029/30	Projected Years					2033/34	2034/35
	\$	\$	\$	\$	\$	2030/31	2031/32	2032/33	2033/34	2034/35	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	124,207,300	100,643,097	105,817,430	110,451,705	112,972,364	119,160,406	120,256,198	125,072,673	127,698,177	133,485,272		
Investments	261,451,518	255,296,752	240,755,477	227,013,090	219,304,057	220,631,514	200,328,697	158,729,270	131,297,776	101,703,253		
Receivables	46,443,900	44,110,725	44,079,909	42,588,097	43,795,356	45,241,959	44,942,180	44,124,766	45,171,381	71,081,057		
Inventories	4,058,946	4,000,267	4,133,334	4,357,649	4,415,165	4,565,395	4,735,359	4,998,349	5,091,515	5,297,091		
Other	11,495,575	11,440,822	11,796,633	12,348,827	12,547,389	12,945,558	13,387,823	14,030,462	14,313,229	14,837,806		
Non-current assets classified as "held for sale"	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000		
Total Current Assets	466,247,239	434,081,662	425,172,784	415,349,368	411,624,332	421,134,833	402,240,257	365,545,520	342,162,077	344,994,480		
Non-Current Assets												
Investments	259,948,660	255,296,752	240,755,477	227,013,090	219,304,057	220,631,514	200,328,697	158,729,270	131,297,776	101,703,253		
Receivables	14,363,205	12,608,276	10,742,929	8,760,229	6,652,807	4,412,830	2,031,974	1,260,599	440,442	451,894		
Infrastructure, Property, Plant & Equipment	6,069,080,018	6,277,549,584	6,464,559,764	6,619,577,656	6,789,795,855	6,900,832,869	7,049,975,508	7,235,589,550	7,395,978,840	7,407,483,077		
Intangible Assets	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000		
Right of use assets	3,521,008	3,179,864	2,837,785	2,496,641	2,160,283	1,842,523	1,554,422	1,272,915	1,101,516	988,873		
Other	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000		
Total Non-Current Assets	6,362,804,890	6,565,526,475	6,735,787,954	6,874,739,616	7,014,805,002	7,144,611,737	7,270,782,602	7,413,724,334	7,545,710,575	7,527,519,098		
TOTAL ASSETS	6,829,052,129	6,999,608,137	7,160,960,738	7,290,088,984	7,426,429,334	7,565,746,569	7,673,022,859	7,779,269,854	7,887,872,652	7,872,513,578		
LIABILITIES												
Current Liabilities												
Payables	115,216,857	116,691,068	120,029,877	124,302,485	127,053,327	130,757,043	132,464,627	137,309,516	140,611,231	145,059,251		
Contract liabilities	19,004,286	18,311,009	16,831,233	13,097,180	13,204,927	13,408,081	13,616,179	13,829,345	14,047,708	14,271,398		
Lease liabilities	288,754	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201		
Borrowings	1,219,068	1,279,194	1,345,478	1,412,677	1,484,192	1,375,189	1,442,619	902,734	713,436	734,661		
Employee benefit provisions	54,833,408	58,495,829	62,268,244	66,153,955	70,156,368	74,278,989	78,525,428	82,899,406	87,404,756	92,045,425		
Other provisions	7,343,569	7,487,222	7,634,610	7,785,830	7,940,982	8,100,167	8,263,492	8,431,063	8,602,991	8,779,389		
Total Current Liabilities	197,905,941	202,583,363	208,462,497	213,123,235	220,229,146	228,285,257	234,711,403	243,585,062	251,494,369	261,016,325		
Non-Current Liabilities												
Contract liabilities	2,690,156	2,593,443	2,369,720	1,810,387	1,822,764	1,849,246	1,876,367	1,904,142	1,932,589	1,961,725		
Lease liabilities	4,129,676	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		
Borrowings	13,859,759	12,580,566	11,235,087	9,822,410	8,338,218	6,963,029	5,520,411	4,617,677	3,904,241	28,872,579		
Other provisions	92,755,357	95,845,817	99,016,628	102,269,881	105,607,718	109,032,339	112,546,001	116,151,017	119,849,764	123,644,678		
Total Non-Current Liabilities	113,434,948	114,830,460	116,079,015	116,989,151	118,465,823	120,175,948	121,875,054	124,392,114	127,291,625	155,957,811		
TOTAL LIABILITIES	311,340,890	317,413,823	324,541,512	330,112,386	338,694,969	348,461,205	356,586,457	367,977,176	378,785,994	416,974,136		
Net Assets	6,517,711,239	6,682,194,314	6,836,419,226	6,959,976,598	7,087,734,365	7,217,285,364	7,316,436,403	7,411,292,678	7,509,086,658	7,455,539,441		
EQUITY												
Retained Earnings	5,143,816,492	5,191,569,806	5,223,536,636	5,219,907,477	5,216,472,410	5,211,006,102	5,171,924,177	5,124,920,463	5,076,344,908	5,022,797,692		
Revaluation Reserves	1,373,894,747	1,490,624,508	1,612,882,589	1,740,069,121	1,871,261,955	2,006,279,262	2,144,512,225	2,286,372,215	2,432,741,750	2,432,741,750		
Total Equity	6,517,711,239	6,682,194,314	6,836,419,226	6,959,976,598	7,087,734,365	7,217,285,364	7,316,436,403	7,411,292,678	7,509,086,658	7,455,539,441		

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 1

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	346,593,917	338,277,246	347,472,074	359,338,603	371,608,432	384,295,304	385,403,149	378,812,137	391,711,581	405,048,494
User Charges & Fees	91,443,354	87,265,294	89,562,742	91,830,366	94,155,727	96,540,304	98,985,609	101,493,199	104,064,664	106,701,641
Investment & Interest Revenue Received	23,546,818	24,840,322	24,671,751	24,722,471	24,688,758	24,629,002	25,218,795	25,369,538	25,357,582	25,599,413
Grants & Contributions	119,801,895	116,034,294	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,275
Other	28,652,944	30,226,773	30,812,890	31,837,746	32,267,983	33,097,658	33,958,287	34,841,294	35,747,261	36,676,785
Payments:										
Employee Benefits & On-Costs	(184,200,643)	(189,783,784)	(195,501,826)	(201,371,354)	(207,432,248)	(213,682,806)	(220,121,985)	(226,755,486)	(233,589,187)	(240,629,139)
Materials & Contracts	(151,311,683)	(149,940,709)	(155,197,533)	(164,387,105)	(167,801,961)	(174,145,716)	(181,531,914)	(192,435,623)	(197,466,092)	(206,141,104)
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107)
Other	(51,517,844)	(53,624,249)	(54,304,989)	(55,355,148)	(57,303,829)	(58,418,182)	(59,815,173)	(61,003,769)	(63,113,629)	(64,316,393)
Net Cash provided (or used in) Operating Activities	221,827,327	202,423,068	190,425,006	159,489,329	165,602,826	168,808,736	139,632,092	138,916,790	142,381,717	143,664,864
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	432,034	10,806,674	29,082,550	27,484,773	15,418,066	-	40,605,634	83,198,855	54,862,988	59,189,045
Deferred Debtors Receipts	1,562,143	1,660,126	1,764,255	1,874,915	1,992,517	2,117,494	2,250,311	2,391,459	782,253	831,319
Payments:										
Purchase of Investment Securities	-	-	-	-	-	(2,654,915)	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	(183,282,084)	(236,946,249)	(214,499,241)	(182,516,210)	(178,708,966)	(160,209,730)	(179,651,269)	(217,848,951)	(194,285,722)	(197,070,450)
Net Cash provided (or used in) Investing Activities	(181,287,907)	(224,479,449)	(183,652,436)	(153,156,522)	(161,298,383)	(160,747,151)	(136,795,323)	(132,258,638)	(138,640,481)	(137,050,086)
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances	768,656	-	-	-	-	-	-	-	-	-
Payments:										
Repayment of Borrowings & Advances	(39,573,745)	(1,219,068)	(1,279,194)	(1,345,478)	(1,412,677)	(1,484,192)	(1,375,189)	(1,442,619)	(902,734)	(713,436)
Repayment of lease liabilities (principal repayments)	(257,548)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)
Net Cash Flow provided (used in) Financing Activities	(39,062,638)	(1,507,822)	(1,598,236)	(1,698,532)	(1,783,784)	(1,873,542)	(1,740,978)	(1,841,677)	(1,115,732)	(827,683)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,476,781	(23,564,203)	5,174,334	4,634,275	2,520,659	6,188,043	1,095,791	4,816,475	2,625,504	5,787,095
plus: Cash & Cash Equivalents - beginning of year	122,730,518	124,207,300	100,643,097	105,817,430	110,451,705	112,972,364	119,160,406	120,256,198	125,072,673	127,698,177
Cash & Cash Equivalents - end of the year	124,207,300	100,643,097	105,817,430	110,451,705	112,972,364	119,160,406	120,256,198	125,072,673	127,698,177	133,485,272
Cash & Cash Equivalents - end of the year	124,207,300	100,643,097	105,817,430	110,451,705	112,972,364	119,160,406	120,256,198	125,072,673	127,698,177	133,485,272
Investments - end of the year	521,400,178	510,593,503	481,510,953	454,026,180	438,608,114	441,263,029	400,657,394	317,458,540	282,595,552	203,406,506
Cash, Cash Equivalents & Investments - end of the year	645,607,477	611,236,600	587,328,384	564,477,885	551,580,478	560,423,435	520,913,592	442,531,213	390,293,729	336,891,779
Representing:										
- External Restrictions	379,087,465	381,933,602	392,784,128	400,226,864	409,757,479	430,447,323	435,559,552	434,016,980	454,590,712	478,263,410
- Internal Restrictions	98,518,854	80,327,521	77,845,256	72,168,265	73,538,104	84,152,815	95,146,688	108,548,423	123,405,888	130,336,921
- Unrestricted	168,001,158	148,975,477	116,698,999	92,082,757	68,284,895	45,823,298	(9,792,647)	(100,034,190)	(187,702,871)	(271,708,552)
645,607,477	611,236,600	587,328,384	564,477,885	551,580,478	551,580,478	560,423,435	520,913,592	442,531,213	390,293,729	336,891,779

**Long Term Financial Plan
Scenario 1**
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	1.03%	-4.30%	-4.91%	-5.98%	-6.12%	-12.31%	-13.46%	-13.49%	-14.06%
			✓	✗	✗	✗	✗	✗	✗	✗	✗
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%	80.27%	80.42%	82.48%	87.00%	87.31%	87.50%	87.26%	87.45%	87.65%
			✓	✓	✓	✓	✓	✓	✓	✓	✓

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	2.97	2.57	2.18	1.83	1.60	1.46	1.10	0.51	0.01	-0.32
			✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
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%	5.23%	4.86%	4.89%	4.89%	4.88%	4.88%	4.89%	4.91%	4.90%	4.90%
			✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	3.48	3.05	3.12	3.13	3.12	3.19	3.11	3.11	3.09	3.13
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio	>2x	3.24	22.30	22.19	21.48	22.01	21.94	17.32	16.43	19.27	19.99
measures the availability of operating cash to service debt including interest and principal.												
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Long Term Financial Plan
Scenario 1
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators

	Year 1 2025-26 \$ '000	Year 2 2026-27 \$ '000	Year 3 2027-28 \$ '000	Year 4 2028-29 \$ '000	Year 5 2029-30 \$ '000	Year 6 2030-31 \$ '000	Year 7 2031-32 \$ '000	Year 8 2032-33 \$ '000	Year 9 2033-34 \$ '000	Year 10 2034-35 \$ '000
TARGET										
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>	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
8 Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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>	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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>	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%

Consolidated Primary Financial Reports – Scenario 2 – Maintain rating and annual charges income – Preferred Scenario

Central Coast Council 10 Year Financial Plan for the Years ending 30 June 2035 INCOME STATEMENT - CONSOLIDATED (exc WATER & SEWER) Scenario: Scenario 2

	2025/26	2026/27	2027/28	2028/29	2029/30	Projected Years				2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations													
Revenue:													
Rates & Annual Charges	346,439,813	358,292,550	370,548,796	383,222,324	396,327,376	409,878,683	423,891,476	438,381,513	453,365,086	468,859,048			
User Charges & Fees	91,274,924	87,321,029	89,531,581	91,798,411	94,122,959	96,506,701	98,951,151	101,457,863	104,028,428	106,664,482			
Other Revenues	18,130,736	19,277,135	20,453,341	21,680,128	22,898,291	23,493,647	24,104,482	24,731,198	25,374,209	26,033,939			
Grants & Contributions provided for Operating Purposes	44,993,168	45,127,696	45,263,589	45,400,801	45,539,405	45,679,395	45,820,785	45,963,589	46,107,821	46,253,495			
Grants & Contributions provided for Capital Purposes	75,608,516	71,233,623	59,353,018	30,416,243	30,504,513	31,297,631	32,111,369	32,946,265	33,802,867	34,681,742			
Interest & Investment Revenue	23,617,501	24,683,134	24,735,950	24,797,458	24,868,726	24,950,938	25,045,408	25,153,595	25,317,040	25,568,025			
Other Income	11,231,159	12,423,169	13,691,282	14,940,244	16,078,691	16,496,737	16,925,652	17,365,719	17,817,227	18,280,475			
Total Income from Continuing Operations	611,295,818	618,358,336	623,577,538	612,235,610	630,339,962	648,303,731	666,850,323	685,999,741	705,812,680	726,341,207			
Expenses from Continuing Operations													
Employee Benefits & On-Costs	187,952,986	193,615,275	199,448,382	205,436,431	211,619,407	217,995,716	224,564,422	231,331,342	238,302,470	245,483,980			
Borrowing Costs	4,313,769	4,104,610	4,117,369	4,124,777	4,132,534	4,137,607	4,145,742	4,160,505	4,188,395	4,259,864			
Materials & Contracts	151,908,608	148,008,682	151,530,615	158,603,413	159,698,928	164,406,006	169,840,166	179,367,519	182,137,910	189,321,330			
Depreciation & Amortisation	133,184,015	143,547,589	149,089,221	154,025,994	159,019,958	163,507,783	168,029,694	173,396,406	179,417,365	184,678,856			
Other Expenses	52,794,388	54,100,241	55,440,047	56,814,687	58,225,068	59,672,119	61,156,793	62,680,069	64,242,950	65,846,466			
Net Losses from the Disposal of Assets	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000			
Revaluation decrement/impairment of IPPE	-	-	-	-	-	-	-	-	-	-			
Total Expenses from Continuing Operations	531,153,765	544,376,397	560,625,634	580,005,303	593,695,896	610,719,230	628,736,817	651,935,842	669,289,090	690,590,495			
Net Operating Result for the Year	80,142,053	73,981,939	62,951,904	32,230,308	36,644,066	37,584,501	38,113,506	34,063,899	36,523,590	35,750,711			
Net Operating Result before Grants and Contributions provided for Capital Purposes	4,533,537	2,748,316	3,598,886	1,814,064	6,139,552	6,286,870	6,002,138	1,117,634	2,720,723	1,068,969			

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 2

	2025/26	2026/27	2027/28	2028/29	2029/30	Projected Years				2033/34	2034/35
	\$	\$	\$	\$	\$	2030/31	2031/32	2032/33	2033/34	2034/35	\$
ASSETS											
Current Assets											
Cash & Cash Equivalents	124,207,227	105,850,462	109,042,810	109,163,252	114,674,799	118,932,226	120,130,435	122,059,961	124,445,342	137,899,929	
Investments	261,451,225	265,714,522	267,279,461	273,316,959	283,776,053	307,300,283	325,516,072	325,516,072	340,352,497	351,151,380	
Receivables	46,443,895	45,541,538	45,934,081	44,910,023	46,619,280	48,401,470	50,146,934	49,957,554	51,671,323	78,279,061	
Inventories	4,058,946	3,943,013	4,017,671	4,181,064	4,192,389	4,293,717	4,412,427	4,633,003	4,681,628	4,840,404	
Other	11,495,575	11,318,779	11,550,081	11,972,410	12,072,511	12,366,440	12,699,447	13,251,676	13,439,499	13,864,314	
Non-current assets classified as "held for sale"	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	
Total Current Assets	466,246,868	450,958,314	456,414,104	462,133,707	479,925,031	509,884,137	531,495,316	534,008,267	553,180,290	604,625,087	
Non-Current Assets											
Investments	259,948,545	265,714,522	267,279,461	273,316,959	283,776,053	307,300,283	325,516,072	325,516,072	340,352,497	351,151,380	
Receivables	14,363,205	12,621,629	10,769,983	8,801,341	6,708,341	4,469,808	2,090,433	1,320,578	501,981	515,032	
Infrastructure, Property, Plant & Equipment	6,068,080,018	6,277,549,584	6,464,559,764	6,619,577,656	6,769,795,855	6,900,832,869	7,049,975,508	7,235,569,550	7,395,978,840	7,407,483,077	
Intangible Assets	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	
Right of use assets	3,521,008	3,179,864	2,837,785	2,496,641	2,160,283	1,842,523	1,554,422	1,272,915	1,101,516	988,873	
Other	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	
Total Non-Current Assets	6,362,804,776	6,575,957,599	6,762,338,993	6,921,084,596	7,079,332,532	7,231,337,483	7,396,028,436	7,580,571,115	7,754,826,834	7,777,030,363	
TOTAL ASSETS	6,829,051,644	7,026,915,913	7,218,753,096	7,383,218,303	7,559,257,563	7,741,221,619	7,927,523,752	8,114,579,382	8,308,007,124	8,381,655,450	
LIABILITIES											
Current Liabilities											
Payables	115,216,869	117,771,763	120,611,201	124,362,498	126,734,394	130,035,484	133,574,932	138,162,387	141,191,545	145,350,785	
Contract liabilities	19,004,286	18,311,009	16,831,233	13,097,180	13,204,927	13,408,081	13,616,179	13,829,345	14,047,708	14,271,398	
Lease liabilities	288,754	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201	
Borrowings	1,219,068	1,279,194	1,345,478	1,412,677	1,484,192	1,375,189	1,442,619	902,734	713,436	734,661	
Employee benefit provisions	54,832,911	58,494,286	62,265,580	66,150,095	70,151,231	74,272,489	78,517,477	82,889,911	87,393,617	92,032,538	
Other provisions	7,343,569	7,487,222	7,634,610	7,785,830	7,940,982	8,100,167	8,263,492	8,431,063	8,602,991	8,779,389	
Total Current Liabilities	197,905,457	203,662,515	209,041,156	213,179,388	219,905,076	227,557,199	235,813,756	244,428,438	252,063,544	261,294,972	
Non-Current Liabilities											
Contract liabilities	2,690,156	2,593,443	2,369,720	1,810,387	1,822,764	1,849,246	1,876,367	1,904,142	1,932,589	1,961,725	
Lease liabilities	4,129,676	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	
Borrowings	13,859,759	12,580,566	11,235,087	9,822,410	8,338,218	6,963,029	5,520,411	4,617,677	3,904,241	28,872,579	
Other provisions	92,755,357	95,845,817	99,016,628	102,269,881	105,607,718	109,032,339	112,546,001	116,151,017	119,849,764	123,644,678	
Total Non-Current Liabilities	113,434,948	114,830,460	116,079,015	116,989,151	118,465,823	120,175,948	121,875,054	124,392,114	127,291,625	155,957,811	
TOTAL LIABILITIES	311,340,405	318,492,975	325,120,171	330,168,539	338,370,899	347,733,147	357,688,810	368,820,552	379,355,168	417,252,784	
Net Assets	6,517,711,239	6,708,422,939	6,893,632,925	7,053,049,764	7,220,886,664	7,393,488,472	7,569,834,942	7,745,758,830	7,928,651,955	7,964,402,666	
EQUITY											
Retained Earnings	5,143,816,492	5,217,798,431	5,280,750,336	5,312,980,643	5,349,624,709	5,387,209,210	5,425,322,716	5,459,386,615	5,495,910,205	5,531,660,916	
Revaluation Reserves	1,373,894,747	1,490,624,508	1,612,882,589	1,740,069,121	1,871,261,955	2,006,279,262	2,144,512,225	2,286,372,215	2,432,741,750	2,432,741,750	
Total Equity	6,517,711,239	6,708,422,939	6,893,632,925	7,053,049,764	7,220,886,664	7,393,488,472	7,569,834,942	7,745,758,830	7,928,651,955	7,964,402,666	

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 2

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	348,593,917	361,360,909	370,667,579	383,345,951	396,456,037	410,012,575	424,030,807	438,526,494	453,515,941	469,016,006
User Charges & Fees	91,443,354	87,265,294	89,562,742	91,830,366	94,155,727	96,540,304	98,985,609	101,493,199	104,064,664	106,701,641
Investment & Interest Revenue Received	23,548,823	24,531,460	24,478,039	24,490,626	24,429,106	24,350,269	24,521,641	24,847,153	24,799,578	25,014,121
Grants & Contributions	119,801,895	116,034,294	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,275
Other	28,652,944	31,596,313	33,838,149	36,509,650	38,486,357	39,683,169	40,715,022	41,773,704	42,859,914	43,974,367
Payments:										
Employee Benefits & On-Costs	(184,201,140)	(189,784,832)	(195,502,946)	(201,372,551)	(207,433,525)	(213,684,168)	(220,123,436)	(226,757,031)	(233,590,830)	(240,630,887)
Materials & Contracts	(151,311,683)	(147,848,522)	(150,797,036)	(157,582,961)	(159,124,882)	(163,541,392)	(168,906,091)	(178,104,242)	(181,378,294)	(188,207,822)
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,123)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107)
Other	(51,517,833)	(53,816,344)	(54,500,976)	(55,559,566)	(57,458,816)	(58,582,264)	(59,987,153)	(61,146,082)	(63,263,077)	(64,473,426)
Net Cash provided (or used in) Operating Activities	221,826,846	228,466,454	220,655,448	194,535,265	204,929,968	211,271,666	216,771,723	219,228,695	226,677,431	232,119,167
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	432,442	3,445,169	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	1,562,143	1,660,126	1,764,255	1,874,915	1,992,517	2,117,494	2,250,311	2,391,459	782,253	831,319
Payments:										
Purchase of Investment Securities	-	(13,474,443)	(3,129,878)	(12,074,996)	(20,918,187)	(47,048,460)	(36,431,579)	-	(29,672,849)	(21,597,766)
Purchase of Infrastructure, Property, Plant & Equipment	(183,282,084)	(236,946,249)	(214,499,241)	(182,516,210)	(178,708,966)	(160,209,730)	(179,651,269)	(217,848,951)	(194,285,722)	(197,070,450)
Net Cash provided (or used in) Investing Activities	(181,287,500)	(245,315,397)	(215,864,864)	(192,716,291)	(197,634,637)	(205,140,696)	(213,832,536)	(215,457,492)	(223,176,318)	(217,836,897)
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances	768,656	-	-	-	-	-	-	-	-	-
Payments:										
Repayment of Borrowings & Advances	(39,573,745)	(1,219,068)	(1,279,194)	(1,345,478)	(1,412,677)	(1,484,192)	(1,375,189)	(1,442,619)	(902,734)	(713,436)
Repayment of lease liabilities (principal repayments)	(257,548)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)
Net Cash Flow provided (used in) Financing Activities	(39,062,638)	(1,507,822)	(1,598,236)	(1,698,532)	(1,783,784)	(1,873,543)	(1,740,977)	(1,841,677)	(1,115,732)	(827,683)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,476,709	(18,356,766)	3,192,348	120,442	5,511,547	4,257,428	1,198,209	1,929,526	2,385,380	13,454,587
plus: Cash & Cash Equivalents - beginning of year	122,730,518	124,207,227	105,850,462	109,042,810	109,163,252	114,674,799	118,932,226	120,130,435	122,059,961	124,445,342
Cash & Cash Equivalents - end of the year	124,207,227	105,850,462	109,042,810	109,163,252	114,674,799	118,932,226	120,130,435	122,059,961	124,445,342	137,899,929
Cash & Cash Equivalents - end of the year	124,207,227	105,850,462	109,042,810	109,163,252	114,674,799	118,932,226	120,130,435	122,059,961	124,445,342	137,899,929
Investments - end of the year	521,399,770	531,429,044	534,558,922	546,633,918	567,552,105	614,600,566	651,032,144	651,032,144	680,704,993	702,302,759
Cash, Cash Equivalents & Investments - end of the year	645,606,998	637,279,506	643,601,732	655,797,170	682,226,904	733,532,792	771,162,579	773,092,106	805,150,335	840,202,688
Representing:										
- External Restrictions	379,087,505	381,933,642	392,784,168	400,226,904	409,757,519	430,447,363	435,559,592	434,017,020	454,590,752	478,263,450
- Internal Restrictions	98,518,854	80,327,521	77,845,256	72,168,265	73,538,104	84,152,815	95,146,688	108,548,423	123,405,888	130,336,921
- Unrestricted	168,000,639	175,018,343	172,972,308	183,402,001	198,931,281	218,932,614	240,456,300	230,526,662	227,153,696	231,602,318
645,606,998	637,279,506	643,601,732	655,797,170	682,226,904	733,532,792	771,162,579	773,092,106	805,150,335	840,202,688	840,202,688

**Long Term Financial Plan
Scenario 2
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	1.03%	0.69%	0.82%	0.48%	1.19%	1.18%	1.10%	0.55%	0.30%
			✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	80.27%	81.18%	83.22%	87.62%	87.94%	88.13%	88.31%	88.50%	88.68%
			✓	✓	✓	✓	✓	✓	✓	✓	✓

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	2.97	2.78	2.65	2.58	2.64	2.79	2.94	2.84	2.85	2.98
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	5.23%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.8%
			✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	3.48	3.23	3.25	3.14	3.23	3.26	3.19	3.13	3.11	3.35
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio	2.00x	3.24	26.98	27.61	27.64	28.78	29.10	30.44	29.93	35.32	37.54
measures the availability of operating cash to service debt including interest and principal.			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Long Term Financial Plan
Scenario 2
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators

	Year 1 2025-26	Year 2 2026-27	Year 3 2027-28	Year 4 2028-29	Year 5 2029-30	Year 6 2030-31	Year 7 2031-32	Year 8 2032-33	Year 9 2033-34	Year 10 2034-35
	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000
TARGET										
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>	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
8 Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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>	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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>	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%

Consolidated 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 2035 INCOME STATEMENT - CONSOLIDATED (exc WATER & SEWER) Scenario: Scenario 3(a)												
	2025/26	2026/27	2027/28	2028/29	2029/30	Projected Years			2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	346,439,813	358,292,550	370,548,796	383,222,324	396,327,376	409,878,683	392,846,462	406,249,923	420,108,891	434,438,886		
User Charges & Fees	91,274,924	87,321,029	89,531,581	91,798,411	94,122,959	96,506,701	98,951,151	101,457,863	104,028,428	106,664,482		
Other Revenues	18,130,736	19,277,135	20,453,341	21,660,128	22,898,291	23,493,647	24,104,482	24,731,198	25,374,209	26,033,939		
Grants & Contributions provided for Operating Purposes	44,993,168	45,127,696	45,263,569	45,400,801	45,539,405	45,679,395	45,820,785	45,963,589	46,107,821	46,253,495		
Grants & Contributions provided for Capital Purposes	75,608,516	71,233,623	59,353,018	30,416,243	30,504,513	31,297,631	32,111,369	32,946,265	33,802,867	34,681,742		
Interest & Investment Revenue	23,617,501	24,683,134	24,735,950	24,797,458	24,868,726	24,950,938	25,045,408	25,153,595	25,317,040	25,568,025		
Other Income	11,231,159	12,423,169	13,691,282	14,940,244	16,078,690	16,496,736	16,925,651	17,365,718	17,817,227	18,280,475		
Total Income from Continuing Operations	611,295,818	618,358,336	623,577,538	612,235,610	630,339,961	648,303,731	635,805,309	653,868,151	672,556,484	691,921,044		
Expenses from Continuing Operations												
Employee Benefits & On-Costs	187,952,986	192,665,275	195,619,882	198,643,076	201,772,252	207,853,145	214,117,574	220,571,090	227,219,410	234,068,427		
Borrowing Costs	4,313,769	4,104,610	4,117,370	4,124,778	4,132,535	4,137,608	4,145,742	4,160,505	4,188,396	4,259,865		
Materials & Contracts	151,908,608	145,185,736	145,764,126	149,820,230	147,140,152	147,992,699	149,922,572	158,913,740	161,133,684	167,752,016		
Depreciation & Amortisation	133,184,015	143,547,589	149,089,221	154,025,994	159,019,958	163,507,783	168,029,694	173,396,406	179,417,365	184,678,856		
Other Expenses	52,794,388	54,100,241	55,440,047	56,814,687	58,225,068	59,672,119	61,156,793	62,680,069	64,242,950	65,846,466		
Net Losses from the Disposal of Assets	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		
Total Expenses from Continuing Operations	531,153,765	540,603,451	551,030,645	564,428,765	571,289,965	584,163,354	598,372,375	620,721,810	637,201,804	657,605,630		
Net Operating Result for the Year	80,142,053	77,754,885	72,546,893	47,806,845	59,049,997	64,140,377	37,432,933	33,146,340	35,354,680	34,315,414		
Net Operating Result before Grants and Contributions provided for Capital Purposes	4,533,537	6,521,262	13,193,874	17,390,601	28,545,483	32,842,746	5,321,565	200,076	1,551,812	(366,328)		

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(a)

	2025/26	2026/27	2027/28	2028/29	2029/30	Projected Years					2033/34	2034/35
	\$	\$	\$	\$	\$	2030/31	2031/32	2032/33	2033/34	2034/35	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	124,207,300	106,493,239	107,549,720	105,218,735	109,441,298	113,380,763	114,848,301	115,707,192	118,152,170	130,349,888		
Investments	261,451,518	266,983,814	273,972,192	288,551,376	310,297,418	346,846,680	363,906,895	363,906,895	378,055,884	388,690,992		
Receivables	46,443,900	45,562,208	46,011,254	45,081,980	46,929,051	48,877,684	49,127,860	48,889,134	50,540,725	77,082,731		
Inventories	4,058,946	3,871,887	3,872,378	3,959,763	3,875,913	3,880,079	3,910,270	4,117,319	4,152,056	4,296,575		
Other	11,495,575	11,167,163	11,240,369	11,500,676	11,397,898	11,484,712	11,629,029	12,152,422	12,310,643	12,705,066		
Non-current assets classified as "held for sale"	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000		
Total Current Assets	466,247,239	452,668,310	461,235,912	472,902,529	500,531,578	543,059,919	562,012,356	563,362,961	581,801,477	631,715,252		
Non-Current Assets												
Investments	259,948,660	266,983,814	273,972,192	288,551,376	310,297,418	346,846,680	363,906,895	363,906,895	378,055,884	388,690,992		
Receivables	14,363,205	12,621,629	10,769,983	8,801,341	6,708,341	4,469,808	2,090,433	1,320,578	501,981	515,032		
Infrastructure, Property, Plant & Equipment	6,068,080,018	6,277,549,584	6,464,559,764	6,619,577,656	6,769,795,855	6,900,832,869	7,049,975,508	7,235,569,550	7,395,978,840	7,407,483,077		
Intangible Assets	16,485,000	16,485,000	16,485,000	16,485,000	16,485,000	16,485,000	16,485,000	16,485,000	16,485,000	16,485,000		
Right of use assets	3,521,008	3,179,864	2,837,785	2,496,641	2,160,283	1,842,523	1,554,422	1,272,915	1,101,516	988,873		
Other	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000		
Total Non-Current Assets	6,362,804,890	6,577,226,891	6,769,031,724	6,936,319,013	7,105,853,897	7,270,883,880	7,434,419,259	7,618,961,938	7,792,530,221	7,814,569,975		
TOTAL ASSETS	6,829,052,129	7,029,895,202	7,230,267,636	7,409,221,542	7,606,385,475	7,813,943,799	7,996,431,615	8,182,324,900	8,374,331,698	8,446,285,227		
LIABILITIES												
Current Liabilities												
Payables	115,216,857	116,976,561	118,755,141	121,417,404	122,506,764	124,844,883	125,249,136	129,590,260	132,365,740	136,263,733		
Contract liabilities	19,004,286	18,311,009	16,831,233	13,097,180	13,204,927	13,408,081	13,616,179	13,829,345	14,047,708	14,271,398		
Lease liabilities	288,754	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201		
Borrowings	1,219,068	1,279,194	1,345,478	1,412,677	1,484,192	1,375,189	1,442,619	902,734	713,436	734,661		
Employee benefit provisions	54,833,408	58,495,829	62,268,244	66,153,955	70,156,368	74,278,989	78,525,428	82,899,406	87,404,756	92,045,425		
Other provisions	7,343,569	7,487,222	7,634,610	7,785,830	7,940,982	8,100,167	8,263,492	8,431,063	8,602,991	8,779,389		
Total Current Liabilities	197,905,941	202,868,857	207,187,761	210,238,154	215,682,584	222,373,098	227,495,911	235,865,806	243,248,878	252,220,807		
Non-Current Liabilities												
Contract liabilities	2,690,156	2,593,443	2,369,720	1,810,387	1,822,764	1,849,246	1,876,367	1,904,142	1,932,589	1,961,725		
Lease liabilities	4,129,676	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		
Borrowings	13,859,759	12,580,566	11,235,087	9,822,410	8,338,218	6,963,029	5,520,411	4,617,677	3,904,241	28,872,579		
Other provisions	92,755,358	95,845,818	99,016,630	102,269,883	105,607,720	109,032,342	112,546,003	116,151,020	119,849,768	123,644,682		
Total Non-Current Liabilities	113,434,949	114,830,460	116,079,016	116,989,153	118,465,825	120,175,951	121,875,057	124,392,118	127,291,628	155,957,816		
TOTAL LIABILITIES	311,340,890	317,699,317	323,266,777	327,227,307	334,148,409	342,549,049	349,370,969	360,257,924	370,540,507	408,178,623		
Net Assets	6,517,711,239	6,712,195,885	6,907,000,859	7,081,994,235	7,272,237,066	7,471,394,750	7,647,060,647	7,822,066,976	8,003,791,191	8,038,106,605		
EQUITY												
Retained Earnings	5,143,816,492	5,221,571,377	5,294,118,270	5,341,925,114	5,400,975,111	5,465,115,488	5,502,548,421	5,535,694,762	5,571,049,441	5,605,364,855		
Revaluation Reserves	1,373,894,747	1,490,624,508	1,612,882,589	1,740,069,121	1,871,261,955	2,006,279,262	2,144,512,225	2,286,372,215	2,432,741,750	2,432,741,750		
Total Equity	6,517,711,239	6,712,195,885	6,907,000,859	7,081,994,235	7,272,237,066	7,471,394,750	7,647,060,647	7,822,066,976	8,003,791,191	8,038,106,605		

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(a)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	346,593,917	361,360,909	370,667,579	383,345,951	396,456,037	410,012,575	392,020,524	406,361,121	420,224,779	434,559,654
User Charges & Fees	91,443,354	87,265,294	89,562,742	91,830,366	94,155,727	96,540,304	98,985,609	101,493,199	104,064,664	106,701,641
Investment & Interest Revenue Received	23,546,818	24,510,796	24,421,535	24,395,843	24,291,293	24,183,826	24,727,497	24,851,370	24,815,046	25,031,507
Grants & Contributions	119,801,895	116,034,294	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,275
Other	28,652,944	31,596,313	33,838,149	36,509,650	38,486,356	39,683,169	40,715,021	41,773,704	42,859,913	43,974,366
Payments:										
Employee Benefits & On-Costs	(184,200,643)	(188,869,839)	(191,782,572)	(194,690,522)	(197,700,991)	(203,551,448)	(209,686,686)	(216,007,128)	(222,518,378)	(229,226,206)
Materials & Contracts	(151,311,683)	(145,242,584)	(145,256,822)	(149,031,681)	(146,856,249)	(147,424,301)	(149,257,403)	(157,691,644)	(160,416,344)	(166,681,907)
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107)
Other	(51,517,844)	(54,135,730)	(54,994,049)	(56,066,146)	(58,037,255)	(58,933,530)	(60,309,985)	(61,218,061)	(63,337,062)	(64,549,472)
Net Cash provided (or used in) Operating Activities	221,827,327	231,647,335	229,366,458	209,167,210	226,214,881	237,003,768	214,729,903	218,158,061	225,362,155	230,534,750
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	432,034	3,445,577	-	-	1,992,517	2,117,494	2,250,311	2,391,459	782,253	831,319
Deferred Debtors Receipts	1,562,143	1,660,126	1,764,255	1,874,915	1,992,517	2,117,494	2,250,311	2,391,459	782,253	-
Payments:										
Purchase of Investment Securities	-	(16,013,028)	(13,976,755)	(29,158,368)	(43,492,084)	(73,098,525)	(34,120,430)	-	(28,297,977)	(21,270,217)
Purchase of Infrastructure, Property, Plant & Equipment	(183,282,084)	(236,946,249)	(214,499,241)	(182,516,210)	(178,708,966)	(160,209,730)	(179,651,269)	(217,848,951)	(194,285,722)	(197,070,450)
Net Cash provided (or used in) Investing Activities	(181,287,907)	(247,863,574)	(226,711,742)	(209,799,663)	(220,208,533)	(231,190,760)	(211,521,388)	(215,457,492)	(221,801,445)	(217,509,348)
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances	768,656	-	-	-	-	-	-	-	-	-
Payments:										
Repayment of Borrowings & Advances	(39,573,745)	(1,219,068)	(1,279,194)	(1,345,478)	(1,412,677)	(1,484,192)	(1,375,189)	(1,442,619)	(902,734)	(713,436)
Repayment of lease liabilities (principal repayments)	(257,548)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)
Net Cash Flow provided (used in) Financing Activities	(39,062,636)	(1,507,822)	(1,598,236)	(1,698,532)	(1,783,784)	(1,873,542)	(1,740,978)	(1,841,677)	(1,115,732)	(827,683)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,476,781	(17,714,061)	1,056,481	(2,330,985)	4,222,564	3,939,465	1,467,537	858,891	2,444,978	12,197,718
plus: Cash & Cash Equivalents - beginning of year	122,730,518	124,207,300	106,493,239	107,549,720	105,218,735	109,441,298	113,380,763	114,848,301	115,707,192	118,152,170
Cash & Cash Equivalents - end of the year	124,207,300	106,493,239	107,549,720	105,218,735	109,441,298	113,380,763	114,848,301	115,707,192	118,152,170	130,349,888
Cash & Cash Equivalents - end of the year	124,207,300	106,493,239	107,549,720	105,218,735	109,441,298	113,380,763	114,848,301	115,707,192	118,152,170	130,349,888
Investments - end of the year	521,400,178	533,967,629	547,944,384	577,102,752	620,594,836	693,693,361	727,813,790	727,813,790	756,111,767	777,381,984
Cash, Cash Equivalents & Investments - end of the year	645,607,477	640,460,867	655,494,104	682,321,487	730,036,134	807,074,124	842,662,091	843,520,982	874,263,937	907,731,872
Representing:										
- External Restrictions	379,087,465	381,933,602	392,784,128	400,226,864	409,757,479	430,447,323	435,559,552	434,016,980	454,590,712	478,263,410
- Internal Restrictions	98,518,854	80,327,521	77,845,256	72,168,265	73,538,104	84,152,815	95,146,688	108,548,423	123,405,888	130,336,921
- Unrestricted	168,001,158	178,199,744	184,864,719	209,926,358	246,740,552	292,473,986	311,955,852	300,955,579	296,267,337	299,131,541
Cash, Cash Equivalents & Investments - end of the year	645,607,477	640,460,867	655,494,104	682,321,487	730,036,134	807,074,124	842,662,091	843,520,982	874,263,937	907,731,872

**Long Term Financial Plan
Scenario 3(a)
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	1.03%	1.37%	2.52%	3.16%	4.93%	5.48%	1.05%	0.19%	0.40%	0.10%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	80.27%	81.18%	83.22%	87.62%	87.94%	88.13%	87.74%	87.93%	88.12%	88.30%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	2.97	2.83	2.79	2.86	3.12	3.48	3.66	3.52	3.50	3.62
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	5.23%	4.85%	4.87%	4.87%	4.86%	4.86%	4.87%	4.88%	4.88%	4.87%
			✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	3.48	3.27	3.27	3.14	3.24	3.30	3.27	3.18	3.17	3.39
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	3.24	27.65	29.29	30.32	32.57	33.52	30.32	29.78	35.10	37.26
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Long Term Financial Plan
Scenario 3(a)
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators

	Year 1 2025-26	Year 2 2026-27	Year 3 2027-28	Year 4 2028-29	Year 5 2029-30	Year 6 2030-31	Year 7 2031-32	Year 8 2032-33	Year 9 2033-34	Year 10 2034-35
TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000
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>	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
8 Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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>	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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>	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%

Consolidated 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 2035
INCOME STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(b)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	346,439,813	358,292,550	370,548,796	383,222,324	396,327,376	409,878,683	411,491,476	425,547,513	440,081,896	455,110,946
User Charges & Fees	91,274,924	87,321,029	89,531,581	91,798,411	94,122,959	96,506,701	98,951,151	101,457,863	104,028,428	106,664,482
Other Revenues	18,130,736	19,277,135	20,453,341	21,660,128	22,898,291	23,493,647	24,104,482	24,731,198	25,374,209	26,033,939
Grants & Contributions provided for Operating Purposes	44,993,168	45,127,696	45,263,569	45,400,801	45,539,405	45,679,395	45,820,785	45,963,589	46,107,821	46,253,495
Grants & Contributions provided for Capital Purposes	75,608,516	71,233,623	59,353,018	30,416,243	30,504,513	31,297,631	32,111,369	32,946,265	33,802,867	34,681,742
Interest & Investment Revenue	23,617,501	24,683,134	24,735,950	24,797,458	24,868,726	24,950,938	25,045,408	25,153,595	25,317,040	25,568,025
Other Income	11,231,159	12,423,169	13,691,282	14,940,244	16,078,690	16,496,736	16,925,651	17,365,718	17,817,227	18,280,475
Total Income from Continuing Operations	611,295,818	618,358,336	623,577,538	612,235,610	630,339,961	648,303,731	654,450,323	673,165,740	692,529,489	712,593,104
Expenses from Continuing Operations										
Employee Benefits & On-Costs	187,952,986	192,965,275	196,828,882	200,788,346	204,881,880	211,056,062	217,416,579	223,969,064	230,719,324	237,673,339
Borrowing Costs	4,313,768	4,104,610	4,117,369	4,124,777	4,132,534	4,137,607	4,145,742	4,160,505	4,188,395	4,259,865
Materials & Contracts	151,908,608	147,420,784	150,288,499	156,688,770	156,739,975	160,387,817	164,735,168	174,169,951	176,846,114	183,933,618
Depreciation & Amortisation	133,184,015	143,547,589	149,089,221	154,025,994	159,024,745	163,507,783	168,029,694	173,396,406	179,417,365	184,678,856
Impairment of investments	-	-	-	-	-	-	-	-	-	-
Impairment of receivables	-	-	-	-	-	-	-	-	-	-
Other Expenses	52,794,388	54,100,241	55,440,047	56,814,687	58,225,068	59,672,119	61,156,793	62,680,069	64,242,950	65,846,466
Net Losses from the Disposal of Assets	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Total Expenses from Continuing Operations	531,153,764	543,138,499	556,764,019	573,442,575	584,004,202	599,761,388	616,483,976	639,375,996	656,414,147	677,392,143
Operating Result from Continuing Operations	80,142,053	75,219,837	66,813,520	38,793,035	46,335,759	48,542,343	37,966,347	33,789,744	36,115,342	35,200,961
Net Operating Result for the Year	80,142,053	75,219,837	66,813,520	38,793,035	46,335,759	48,542,343	37,966,347	33,789,744	36,115,342	35,200,961
Net Operating Result before Grants and Contributions provided for Capital Purposes	4,533,537	3,986,214	7,460,501	8,376,792	15,831,246	17,244,712	5,854,978	843,480	2,312,475	519,219

Net Operating Result before Grants and Contributions provided for Capital Purposes

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(b)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS										
Current Assets										
Cash & Cash Equivalents	124,207,228	106,067,032	108,713,724	107,431,926	112,129,879	116,957,046	117,368,997	120,249,700	121,199,514	135,084,381
Investments	261,451,225	266,134,440	269,718,061	279,539,356	295,011,208	323,597,089	341,879,791	341,240,350	356,565,248	366,848,641
Receivables	46,443,895	45,548,376	45,963,523	44,979,328	46,748,124	48,599,315	49,748,415	49,539,806	51,229,004	77,810,524
Inventories	4,058,946	3,928,357	3,986,690	4,133,301	4,118,459	4,193,250	4,284,520	4,502,777	4,549,041	4,705,414
Other	11,495,575	11,287,537	11,484,039	11,870,597	11,914,918	12,152,280	12,426,796	12,974,080	13,156,872	13,576,564
Non-current assets classified as "held for sale"	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000
Total Current Assets	466,246,869	451,555,742	458,456,037	466,544,509	488,512,588	524,088,980	544,298,519	547,086,712	565,289,679	616,615,523
Non-Current Assets										
Investments	259,948,545	266,134,440	269,718,061	279,539,356	295,011,208	323,597,089	341,879,791	341,240,350	356,565,248	366,848,641
Receivables	14,363,205	12,621,629	10,769,983	8,801,341	6,708,341	4,469,808	2,090,433	1,320,578	501,981	515,032
Infrastructure, Property, Plant & Equipment	6,068,080,018	6,277,549,584	6,464,559,764	6,619,577,656	6,769,795,855	6,900,832,869	7,049,975,508	7,235,569,550	7,395,978,840	7,407,483,077
Intangible Assets	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000
Right of use assets	3,521,008	3,179,864	2,837,785	2,496,641	2,155,496	1,837,736	1,549,636	1,268,128	1,096,730	984,087
Other	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000
Total Non-Current Assets	6,362,804,775	6,576,377,517	6,764,777,593	6,927,306,993	7,090,562,901	7,247,629,503	7,412,387,369	7,596,290,606	7,771,034,799	7,792,722,838
TOTAL ASSETS	6,829,051,644	7,027,933,260	7,223,233,630	7,393,851,502	7,579,075,489	7,771,718,483	7,956,685,887	8,143,387,319	8,336,324,479	8,409,338,361
LIABILITIES										
Current Liabilities										
Payables	115,216,869	117,551,210	119,992,220	123,333,455	125,198,385	128,220,571	130,572,450	135,079,861	138,026,685	142,101,231
Contract liabilities	19,004,286	18,311,009	16,831,233	13,097,180	13,204,927	13,408,081	13,616,179	13,829,345	14,047,708	14,271,398
Lease liabilities	288,754	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201
Borrowings	1,219,068	1,279,194	1,345,478	1,412,677	1,484,192	1,375,189	1,442,619	902,734	713,436	734,661
Employee benefit provisions	54,832,911	58,494,286	62,265,580	66,150,095	70,151,231	74,272,489	78,517,477	82,889,911	87,393,617	92,032,538
Other provisions	7,343,569	7,487,222	7,634,610	7,785,830	7,940,982	8,100,167	8,263,492	8,431,063	8,602,991	8,779,389
Total Current Liabilities	197,905,456	203,441,962	208,422,176	212,150,345	218,369,067	225,742,286	232,811,274	241,345,912	248,898,684	258,045,418
Non-Current Liabilities										
Contract liabilities	2,690,156	2,593,443	2,369,720	1,810,387	1,822,764	1,849,246	1,876,367	1,904,142	1,932,589	1,961,725
Lease liabilities	4,129,676	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
Borrowings	13,859,759	12,580,566	11,235,087	9,822,410	8,338,218	6,963,029	5,520,411	4,617,677	3,904,241	28,872,579
Other provisions	92,755,357	95,845,817	99,016,628	102,269,881	105,607,718	109,032,339	112,546,001	116,151,017	119,849,764	123,644,678
Total Non-Current Liabilities	113,434,948	114,830,460	116,079,015	116,989,151	118,465,823	120,175,948	121,875,054	124,392,114	127,291,625	155,957,811
TOTAL LIABILITIES	311,340,405	318,272,422	324,501,191	329,139,496	336,834,890	345,918,234	354,686,328	365,738,026	376,190,309	414,003,230
Net Assets	6,517,711,239	6,709,660,838	6,898,732,439	7,064,712,006	7,242,240,599	7,425,800,249	7,601,999,559	7,777,649,293	7,960,134,170	7,995,335,131
EQUITY										
Retained Earnings	5,143,816,493	5,219,036,330	5,285,849,849	5,324,642,885	5,370,978,644	5,419,520,987	5,457,487,334	5,491,277,078	5,527,392,420	5,562,593,382
Revaluation Reserves	1,373,894,747	1,490,624,508	1,612,882,589	1,740,069,121	1,871,261,955	2,006,279,262	2,144,512,225	2,286,372,215	2,432,741,750	2,432,741,750
Total Equity	6,517,711,239	6,709,660,838	6,898,732,439	7,064,712,006	7,242,240,599	7,425,800,249	7,601,999,559	7,777,649,293	7,960,134,170	7,995,335,131

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(b)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	346,593,917	361,360,909	370,667,579	383,345,951	396,456,037	410,012,575	411,245,259	425,679,000	440,218,784	455,253,449
User Charges & Fees	91,443,354	87,265,294	89,562,742	91,830,366	94,155,727	96,540,304	98,985,609	101,493,199	104,064,664	106,701,641
Investment & Interest Revenue Received	23,546,823	24,524,622	24,455,434	24,450,763	24,369,567	24,281,268	24,602,980	24,848,357	24,805,492	25,021,028
Grants & Contributions	119,801,895	116,034,294	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,275
Other	28,652,944	31,596,313	33,838,149	36,509,650	38,486,356	39,683,169	40,715,021	41,773,704	42,859,913	43,974,366
Payments:										
Employee Benefits & On-Costs	(184,201,140)	(189,159,501)	(192,958,193)	(196,801,455)	(200,775,297)	(206,752,186)	(212,983,494)	(219,402,891)	(226,016,066)	(232,828,879)
Materials & Contracts	(151,311,683)	(147,306,149)	(149,605,549)	(155,720,365)	(156,246,516)	(159,604,951)	(163,884,519)	(172,913,819)	(176,093,770)	(182,827,512)
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107)
Other	(51,517,833)	(53,920,804)	(54,722,904)	(55,788,039)	(57,723,949)	(58,688,644)	(60,096,891)	(61,172,060)	(63,289,741)	(64,500,794)
Net Cash provided (or used in) Operating Activities	221,826,847	229,522,860	224,147,156	200,700,620	214,141,889	221,964,708	216,119,289	218,900,990	226,218,812	231,518,466
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	432,442	3,445,169	-	-	-	-	-	1,278,883	-	-
Deferred Debtors Receipts	1,562,143	1,660,126	1,764,255	1,874,915	1,992,517	2,117,494	2,250,311	2,391,459	782,253	831,319
Payments:										
Purchase of Investment Securities	-	(14,314,280)	(7,167,242)	(19,642,590)	(30,943,703)	(57,171,763)	(36,565,403)	-	(30,649,798)	(20,566,785)
Purchase of Infrastructure, Property, Plant & Equipment	(183,282,084)	(236,946,249)	(214,499,241)	(182,516,210)	(178,708,966)	(160,209,730)	(179,651,269)	(217,848,951)	(194,285,722)	(197,070,450)
Net Cash provided (or used in) Investing Activities	(181,287,500)	(246,155,234)	(219,902,228)	(200,283,885)	(207,660,153)	(215,263,998)	(213,966,361)	(214,178,610)	(224,153,266)	(216,805,916)
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances	768,656	-	-	-	-	-	-	-	-	-
Payments:										
Repayment of Borrowings & Advances	(39,573,745)	(1,219,068)	(1,279,194)	(1,345,478)	(1,412,677)	(1,484,192)	(1,375,189)	(1,442,619)	(902,734)	(713,436)
Repayment of lease liabilities (principal repayments)	(257,548)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)
Net Cash Flow provided (used in) Financing Activities	(39,062,636)	(1,507,822)	(1,598,236)	(1,698,532)	(1,783,784)	(1,873,542)	(1,740,978)	(1,841,677)	(1,115,732)	(827,683)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,476,710	(18,140,196)	2,646,692	(1,281,797)	4,697,952	4,827,167	411,951	2,880,703	949,814	13,884,867
plus: Cash & Cash Equivalents - beginning of year	122,730,518	124,207,228	106,067,032	108,713,724	107,431,926	112,129,879	116,957,046	117,368,997	120,249,700	121,199,514
Cash & Cash Equivalents - end of the year	124,207,228	106,067,032	108,713,724	107,431,926	112,129,879	116,957,046	117,368,997	120,249,700	121,199,514	135,084,381
Cash & Cash Equivalents - end of the year	124,207,228	106,067,032	108,713,724	107,431,926	112,129,879	116,957,046	117,368,997	120,249,700	121,199,514	135,084,381
Investments - end of the year	521,399,770	532,268,881	539,436,123	559,078,713	590,022,416	647,194,179	683,759,582	682,480,699	713,130,497	733,697,282
Cash, Cash Equivalents & Investments - end of the year	645,606,998	638,335,912	648,149,846	666,510,639	702,152,295	764,151,225	801,128,578	802,730,399	834,330,011	868,781,663
Representing:										
- External Restrictions	379,087,505	381,933,642	392,784,168	400,226,903	409,757,518	430,447,362	435,559,591	434,017,019	454,590,750	478,263,448
- Internal Restrictions	98,518,854	80,327,521	77,845,256	72,168,265	73,538,104	84,152,815	95,146,688	108,548,423	123,405,888	130,336,921
- Unrestricted	168,000,638	176,074,749	177,520,422	194,115,471	218,856,672	249,551,047	270,422,299	260,164,957	256,333,372	260,181,293
645,606,998	638,335,912	648,149,846	666,510,639	702,152,295	764,151,225	801,128,578	802,730,399	834,330,011	868,781,663	

**Long Term Financial Plan
Scenario 3(b)
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators**

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	1.03%	0.91%	1.50%	1.61%	2.81%	2.96%	1.10%	0.29%	0.50%	0.22%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	80.27%	81.18%	83.22%	87.62%	87.94%	88.13%	88.09%	88.28%	88.46%	88.64%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	2.97	2.80	2.70	2.69	2.83	3.06	3.22	3.11	3.10	3.23
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	5.23%	4.85%	4.87%	4.87%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%
			✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	3.48	3.24	3.26	3.14	3.23	3.28	3.21	3.17	3.12	3.37
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	3.24	27.20	28.29	28.77	30.42	30.92	30.41	29.89	35.24	37.44
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Long Term Financial Plan
Scenario 3(b)
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators

	Year 1 2025-26	Year 2 2026-27	Year 3 2027-28	Year 4 2028-29	Year 5 2029-30	Year 6 2030-31	Year 7 2031-32	Year 8 2032-33	Year 9 2033-34	Year 10 2034-35
	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000
TARGET										
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>	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
8 Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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>	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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>	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%

Consolidated 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 2035
INCOME STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(c)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations										
Revenue:										
Rates & Annual Charges	346,439,813	358,292,550	370,548,796	383,222,324	396,327,376	409,878,683	415,491,476	429,687,513	444,366,796	459,545,818
User Charges & Fees	91,274,924	87,321,029	89,531,581	91,798,411	94,122,959	96,506,701	98,951,151	101,457,863	104,028,428	106,664,482
Other Revenues	18,130,736	19,277,135	20,453,341	21,660,128	22,898,291	23,493,647	24,104,482	24,731,198	25,374,209	26,033,939
Grants & Contributions provided for Operating Purposes	44,993,168	45,127,696	45,263,569	45,400,801	45,539,405	45,679,395	45,820,785	45,963,589	46,107,821	46,253,495
Grants & Contributions provided for Capital Purposes	75,608,516	71,233,623	59,353,018	30,416,243	30,504,513	31,297,631	32,111,369	32,946,265	33,802,867	34,681,742
Interest & Investment Revenue	23,617,501	24,683,134	24,735,950	24,797,458	24,868,726	24,950,938	25,045,408	25,153,595	25,317,040	25,568,025
Other Income	11,231,159	12,423,169	13,691,282	14,940,244	16,078,690	16,496,736	16,925,651	17,365,718	17,817,227	18,280,475
Total Income from Continuing Operations	611,295,818	618,358,336	623,577,538	612,235,610	630,339,961	648,303,731	658,450,323	677,305,740	696,814,389	717,027,976
Expenses from Continuing Operations										
Employee Benefits & On-Costs	187,952,986	192,965,275	196,828,882	200,788,346	204,881,880	211,056,062	217,416,579	223,969,064	230,719,324	237,673,339
Borrowing Costs	4,313,768	4,104,610	4,117,369	4,124,777	4,132,534	4,137,607	4,145,742	4,160,505	4,188,395	4,259,865
Materials & Contracts	151,908,608	148,320,784	152,111,899	159,509,578	160,584,124	164,331,914	168,781,812	173,321,808	181,105,918	188,304,177
Depreciation & Amortisation	133,184,015	143,547,589	149,089,221	154,025,994	159,024,745	163,507,783	168,029,694	173,396,406	179,417,365	184,678,856
Other Expenses	52,794,388	54,100,241	55,440,047	56,814,687	58,225,068	59,672,119	61,166,793	62,680,089	64,242,950	65,846,466
Net Losses from the Disposal of Assets	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Total Expenses from Continuing Operations	531,153,764	544,038,499	558,587,419	576,263,383	587,848,352	603,705,485	620,530,619	643,527,852	660,673,952	681,762,702
Operating Result from Continuing Operations	80,142,053	74,319,837	64,990,120	35,972,227	42,491,610	44,598,246	37,919,703	33,777,888	36,140,437	35,265,273
Net Operating Result for the Year	80,142,053	74,319,837	64,990,120	35,972,227	42,491,610	44,598,246	37,919,703	33,777,888	36,140,437	35,265,273
Net Operating Result before Grants and Contributions provided for Capital Purposes	4,533,537	3,086,214	5,637,101	5,555,984	11,987,097	13,300,615	5,808,335	831,623	2,337,570	583,531

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(c)

ASSETS										
Current Assets										
Cash & Cash Equivalents	124,207,228	105,917,079	108,140,581	106,104,775	109,625,467	113,172,941	113,417,434	115,925,182	121,421,620	130,286,619
Investments	281,451,225	265,834,534	268,798,017	277,675,025	291,907,916	319,182,300	337,583,250	337,135,191	350,209,717	363,040,758
Receivables	46,443,895	45,543,492	45,947,835	44,946,498	46,691,597	48,517,521	49,858,006	49,654,891	51,351,262	77,940,444
Inventories	4,058,946	3,951,096	4,032,759	4,204,571	4,215,584	4,292,900	4,386,761	4,607,676	4,656,668	4,815,839
Other	11,495,575	11,336,008	11,582,243	12,022,518	12,121,954	12,364,698	12,644,737	13,197,688	13,386,293	13,811,950
Non-current assets classified as "held for sale"	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000	18,590,000
Total Current Assets	466,246,869	451,172,210	457,091,435	463,543,386	483,152,518	516,120,360	536,480,188	539,110,628	559,615,561	608,495,611
Non-Current Assets										
Investments	259,948,545	265,834,534	268,798,017	277,675,025	291,907,916	319,182,300	337,583,250	337,135,191	350,209,717	363,040,758
Receivables	14,363,205	12,621,629	10,769,983	8,801,341	6,708,341	4,469,808	2,090,433	1,320,578	501,981	515,032
Infrastructure, Property, Plant & Equipment	6,068,080,018	6,277,549,584	6,464,559,764	6,619,577,656	6,769,795,855	6,900,832,869	7,049,975,508	7,235,569,550	7,395,978,840	7,407,483,077
Intangible Assets	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000	16,465,000
Right of use assets	3,521,008	3,179,864	2,837,785	2,496,641	2,155,496	1,837,736	1,549,636	1,268,128	1,096,730	984,087
Other	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000	427,000
Total Non-Current Assets	6,362,804,775	6,576,077,611	6,763,857,549	6,925,442,662	7,087,459,608	7,243,214,713	7,408,090,828	7,592,185,448	7,764,679,268	7,788,914,954
TOTAL ASSETS	6,829,051,644	7,027,249,821	7,220,948,984	7,388,986,048	7,570,612,127	7,759,335,074	7,944,571,016	8,131,296,076	8,324,294,829	8,397,410,565
LIABILITIES										
Current Liabilities										
Payables	115,216,869	117,767,772	120,430,974	124,012,210	126,123,381	129,169,616	131,836,677	136,379,573	139,362,896	143,474,984
Contract liabilities	19,004,286	18,311,009	16,831,233	13,097,180	13,204,927	13,408,081	13,616,179	13,829,345	14,047,708	14,271,398
Lease liabilities	288,754	319,042	353,054	371,107	389,350	365,789	399,058	212,998	114,247	126,201
Borrowings	1,219,068	1,279,194	1,345,478	1,412,677	1,484,192	1,375,189	1,442,619	902,734	713,436	734,661
Employee benefit provisions	54,832,911	58,494,286	62,265,580	66,150,095	70,151,231	74,272,489	78,517,477	82,889,911	87,393,617	92,032,538
Other provisions	7,343,569	7,487,222	7,634,610	7,785,830	7,940,982	8,100,167	8,263,492	8,431,063	8,602,991	8,779,389
Total Current Liabilities	197,905,456	203,658,524	208,860,930	212,829,100	219,294,063	226,691,332	234,075,502	242,645,624	250,234,895	259,419,171
Non-Current Liabilities										
Contract liabilities	2,690,156	2,593,443	2,369,720	1,810,387	1,822,764	1,849,246	1,876,367	1,904,142	1,932,589	1,961,725
Lease liabilities	4,129,676	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
Borrowings	13,859,759	12,580,566	11,235,087	9,822,410	8,338,218	6,963,029	5,520,411	4,617,677	3,904,241	28,872,579
Other provisions	92,755,357	95,845,817	99,016,628	102,269,881	105,607,718	109,032,339	112,546,001	116,151,017	119,849,764	123,644,678
Total Non-Current Liabilities	113,434,948	114,830,460	116,079,015	116,989,151	118,465,823	120,175,948	121,875,054	124,392,114	127,291,625	155,957,811
TOTAL LIABILITIES	311,340,405	318,488,983	324,939,945	329,818,251	337,759,886	346,867,280	355,950,556	367,037,738	377,526,520	415,376,983
Net Assets	6,517,711,239	6,708,760,838	6,896,009,039	7,059,167,797	7,232,852,241	7,412,467,794	7,588,620,460	7,764,258,338	7,946,768,310	7,982,033,583
EQUITY										
Retained Earnings	5,143,816,493	5,218,136,330	5,283,126,449	5,319,098,676	5,361,590,286	5,406,188,532	5,444,108,235	5,477,886,123	5,514,026,560	5,549,291,833
Revaluation Reserves	1,373,894,747	1,490,624,508	1,612,882,589	1,740,069,121	1,871,261,955	2,006,279,262	2,144,512,225	2,286,372,215	2,432,741,750	2,432,741,750
Total Equity	6,517,711,239	6,708,760,838	6,896,009,039	7,059,167,797	7,232,852,241	7,412,467,794	7,588,620,460	7,764,258,338	7,946,768,310	7,982,033,583

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & SEWER)
Scenario: Scenario 3(c)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	346,593,917	361,360,909	370,667,579	383,345,951	396,456,037	410,012,575	415,369,629	429,823,353	444,508,190	459,692,984
User Charges & Fees	91,443,354	87,265,294	89,562,742	91,830,366	94,155,727	96,540,304	98,985,609	101,493,199	104,064,664	106,701,641
Investment & Interest Revenue Received	23,546,823	24,529,506	24,466,238	24,467,906	24,393,264	24,306,535	24,577,732	24,848,678	24,804,337	25,019,595
Grants & Contributions	119,801,895	116,034,294	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,275
Other	28,652,944	31,596,313	33,838,149	36,509,650	38,486,366	39,683,169	40,715,021	41,773,704	42,859,913	43,974,366
Payments:										
Employee Benefits & On-Costs	(184,201,140)	(189,159,501)	(192,958,193)	(196,801,455)	(200,775,297)	(206,752,186)	(212,983,494)	(219,402,891)	(226,016,066)	(232,828,879)
Materials & Contracts	(151,311,683)	(148,137,097)	(151,358,101)	(158,464,648)	(160,012,150)	(163,541,379)	(167,923,295)	(177,057,603)	(180,345,293)	(187,189,575)
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107)
Other	(51,517,833)	(53,844,505)	(54,644,621)	(55,703,482)	(57,637,193)	(58,680,171)	(60,088,197)	(61,163,141)	(63,280,589)	(64,491,404)
Net Cash provided (or used in) Operating Activities	221,826,847	228,773,095	222,483,690	198,058,037	210,486,708	218,062,019	216,188,329	218,910,799	226,264,691	231,603,895
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	432,442	3,445,169	-	-	1,992,517	2,117,494	2,250,311	896,118	-	831,319
Deferred Debtors Receipts	1,562,143	1,660,126	1,764,255	1,874,915	-	-	-	2,391,459	782,253	-
Payments:										
Purchase of Investment Securities	-	(13,714,468)	(5,926,965)	(17,754,016)	(28,465,782)	(54,548,768)	(36,801,901)	-	(26,149,052)	(25,662,082)
Purchase of Infrastructure, Property, Plant & Equipment	(183,282,084)	(236,946,249)	(214,499,241)	(182,516,210)	(178,708,966)	(160,209,730)	(179,651,269)	(217,848,951)	(194,285,722)	(197,070,450)
Net Cash provided (or used in) Investing Activities	(181,287,500)	(245,555,422)	(218,661,951)	(198,395,311)	(205,182,231)	(212,641,004)	(214,202,859)	(214,561,374)	(219,652,521)	(221,901,213)
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances	768,656	-	-	-	-	-	-	-	-	-
Payments:										
Repayment of Borrowings & Advances	(39,573,745)	(1,219,068)	(1,279,194)	(1,345,478)	(1,412,677)	(1,484,192)	(1,375,189)	(1,442,619)	(902,734)	(713,436)
Repayment of lease liabilities (principal repayments)	(257,548)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,247)
Net Cash Flow provided (used in) Financing Activities	(39,062,638)	(1,507,822)	(1,598,236)	(1,698,532)	(1,783,784)	(1,873,542)	(1,740,978)	(1,841,677)	(1,115,732)	(827,683)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,476,710	(18,290,149)	2,223,503	(2,035,806)	3,520,692	3,547,473	244,493	2,507,748	5,496,439	8,874,999
plus: Cash & Cash Equivalents - beginning of year	122,730,518	124,207,228	105,917,079	108,140,581	106,104,775	109,625,467	113,172,941	113,417,434	115,925,182	121,421,620
Cash & Cash Equivalents - end of the year	124,207,228	105,917,079	108,140,581	106,104,775	109,625,467	113,172,941	113,417,434	115,925,182	121,421,620	130,296,619
Cash & Cash Equivalents & Investments - end of the year	124,207,228	105,917,079	108,140,581	106,104,775	109,625,467	113,172,941	113,417,434	115,925,182	121,421,620	130,296,619
Investments - end of the year	521,399,770	531,669,069	537,596,034	555,350,050	583,815,832	638,364,600	675,166,501	674,270,382	700,419,434	726,081,516
Cash, Cash Equivalents & Investments - end of the year	645,606,998	637,586,147	645,736,615	661,454,825	693,441,299	751,537,540	788,583,934	790,195,564	821,841,054	856,378,135
Representing:										
- External Restrictions	379,087,505	381,933,642	392,784,168	400,226,903	409,757,518	430,447,362	435,559,591	434,017,019	454,590,750	478,263,448
- Internal Restrictions	98,518,854	80,327,521	77,845,256	72,188,265	73,538,104	84,152,815	95,146,688	108,548,423	123,405,888	130,336,921
- Unrestricted	168,000,638	175,324,984	175,107,191	189,059,657	210,145,677	236,937,363	257,877,655	247,630,121	243,844,416	247,777,765
Cash, Cash Equivalents & Investments - end of the year	645,606,998	637,586,147	645,736,615	661,454,825	693,441,299	751,537,540	788,583,934	790,195,564	821,841,054	856,378,135

**Long Term Financial Plan
Scenario 3(c)
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators**

Year 1 2025-26	Year 2 2026-27	Year 3 2027-28	Year 4 2028-29	Year 5 2029-30	Year 6 2030-31	Year 7 2031-32	Year 8 2032-33	Year 9 2033-34	Year 10 2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	1.03%	0.75%	1.18%	1.13%	2.17%	2.32%	1.09%	0.28%	0.50%	0.23%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	80.27%	81.18%	83.22%	87.62%	87.94%	88.13%	88.16%	88.35%	88.53%	88.71%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	2.97	2.78	2.67	2.63	2.75	2.95	3.10	2.99	2.99	3.12
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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%	5.23%	4.85%	4.87%	4.87%	4.86%	4.86%	4.86%	4.86%	4.86%	4.86%
			✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	3.48	3.23	3.23	3.08	3.13	3.15	3.07	3.03	3.09	3.22
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Liability and Debt Management												
6	Debt Service Cover Ratio	2.00x	3.24	27.04	27.97	28.28	29.77	30.27	30.40	29.89	35.24	37.45
measures the availability of operating cash to service debt including interest and principal.												
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Long Term Financial Plan
Scenario 3(c)
Consolidated (excluding Water & Sewer)
Performance Measurement Indicators

	Year 1 2025-26 \$ '000	Year 2 2026-27 \$ '000	Year 3 2027-28 \$ '000	Year 4 2028-29 \$ '000	Year 5 2029-30 \$ '000	Year 6 2030-31 \$ '000	Year 7 2031-32 \$ '000	Year 8 2032-33 \$ '000	Year 9 2033-34 \$ '000	Year 10 2034-35 \$ '000
TARGET										
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>	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗
8 Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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>	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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>	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%

Water and Sewer

During the review of the 2024/25 LTFP, assumptions were developed for water and sewerage (wastewater) income and expenditure from 1 July 2026 (commencement of the next IPART determination) based on the required level of expenditure to deliver water and sewerage services which meet the quality standards expected by its customers and legislative requirements with indexation. Since then, further community engagement work has been undertaken and Council is in the process of incorporating the feedback provided in the development of Council's pricing submission for the next determination from 1 July 2026 to 30 June 2031. The LTFP for Water and Sewer will be updated during 2025/26 to reflect Council's final pricing submission and again once the IPART determination is received in June 2026.

It is noted that there is only one scenario for Water and Sewer.

Central Coast Council 10 Year Financial Plan for the Years ending 30 June 2035 INCOME STATEMENT - WATER & SEWER

	2025/26	2026/27	2027/28	2028/29	Projected Years					2031/32	2032/33	2033/34	2034/35
	\$	\$	\$	\$	2029/30	2030/31	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations													
Revenue:													
Rates & Annual Charges	137,332,089	150,285,987	154,222,792	158,282,474	162,447,708	166,721,237	170,075,032	174,546,873	179,134,981	183,842,379			
User Charges & Fees	97,964,854	99,261,860	101,837,309	104,479,612	107,190,506	109,971,771	115,479,296	118,475,841	121,550,178	124,702,978			
Grants & Contributions provided for Capital Purposes	24,545,490	8,953,653	11,195,480	11,262,284	11,945,466	12,191,111	11,610,307	11,834,881	12,101,731	12,378,739			
Interest & Investment Revenue	3,144,550	6,348,638	4,408,883	3,713,732	3,603,625	4,199,040	5,640,502	7,248,589	8,698,932	10,106,738			
Total Income from Continuing Operations	262,986,983	264,830,138	271,664,464	277,738,103	285,187,305	293,083,159	302,805,138	312,106,184	321,485,821	331,030,834			
Expenses from Continuing Operations													
Employee Benefits & On-Costs	45,902,693	47,690,601	49,121,319	50,594,959	52,112,808	53,676,192	55,286,478	56,945,072	58,653,424	60,413,027			
Borrowing Costs	9,379,840	8,619,719	8,983,069	9,355,863	9,812,490	9,296,625	8,629,922	7,890,851	7,276,823	6,906,007			
Materials & Contracts	93,287,005	94,831,635	97,576,775	100,409,543	103,358,373	106,504,502	109,622,975	112,945,242	116,307,443	120,017,175			
Depreciation & Amortisation	94,886,650	101,720,102	104,841,438	107,893,052	110,994,532	114,114,887	117,060,579	120,079,826	123,202,339	126,446,714			
Other Expenses	-	-	-	-	-	-	-	-	-	-			
Net Losses from the Disposal of Assets	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000			
Total Expenses from Continuing Operations	244,956,188	254,362,058	262,022,602	269,753,417	277,778,203	285,092,207	292,099,954	299,360,991	306,940,030	315,282,923			
Net Operating Result for the Year	18,030,794	10,468,080	9,641,862	7,984,686	7,409,101	7,990,953	10,705,184	12,745,193	14,545,790	15,747,911			
Net Operating Result before Grants and Contributions provided for Capital Purposes	(6,514,695)	1,514,427	(1,553,618)	(3,277,598)	(4,536,365)	(4,200,158)	(905,123)	910,312	2,444,059	3,369,172			

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
BALANCE SHEET - WATER & SEWER

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
ASSETS										
Current Assets										
Cash & Cash Equivalents	51,933,507	45,283,786	42,679,095	44,848,806	44,835,376	47,412,320	48,951,408	50,367,871	49,947,975	51,586,950
Investments	63,187,026	27,750,937	10,612,142	8,152,431	6,139,622	22,525,670	45,629,605	63,662,212	84,964,940	102,493,175
Receivables	49,817,673	46,844,807	48,468,885	49,676,875	51,075,065	52,548,646	54,714,043	56,279,664	57,698,287	178,669,840
Other	394,751	401,602	413,206	425,181	437,642	450,923	464,104	478,131	492,346	508,139
Non-current assets classified as "held for sale"	240,000	240,000	240,000	240,000	240,000	240,000	240,000	240,000	240,000	240,000
Total Current Assets	165,572,958	120,521,131	102,413,329	103,343,292	102,727,703	123,177,561	149,999,159	171,027,878	193,343,548	333,498,105
Non-Current Assets										
Investments	63,187,026	27,750,937	10,612,142	8,152,431	6,139,622	22,525,670	45,629,605	63,662,212	84,964,940	102,493,175
Receivables	8,309,960	8,256,434	7,761,355	7,231,873	6,665,745	6,060,582	5,278,449	4,583,915	4,058,077	4,163,005
Infrastructure, Property, Plant & Equipment	3,529,616,253	3,685,605,322	3,840,895,727	3,941,116,147	4,048,006,063	4,108,236,508	4,159,767,336	4,224,591,036	4,293,715,626	4,262,700,920
Right of use assets	299,793	90,569	2,866	0	0	0	0	0	0	0
Non-current assets classified as "held for sale"	240,000	240,000	240,000	240,000	240,000	240,000	240,000	240,000	240,000	240,000
Total Non-Current Assets	3,601,653,033	3,721,943,262	3,859,512,090	3,956,740,451	4,061,051,430	4,137,062,760	4,210,915,390	4,293,077,163	4,382,978,643	4,369,597,100
TOTAL ASSETS	3,767,225,991	3,842,464,393	3,961,925,419	4,060,083,743	4,163,779,133	4,260,240,320	4,360,914,549	4,464,105,042	4,576,322,190	4,703,095,205
LIABILITIES										
Current Liabilities										
Payables	27,436,224	27,020,717	27,840,892	28,580,516	29,356,500	30,119,450	31,611,324	32,433,217	33,288,518	34,192,505
Contract liabilities	4,346,260	1,624,986	2,043,480	2,063,332	2,174,891	2,221,730	2,104,027	2,147,260	2,197,023	2,248,555
Lease liabilities	270,459	117,970	-	-	-	-	-	-	-	-
Borrowings	16,997,857	13,238,187	16,902,537	13,869,002	14,765,788	15,420,156	16,112,954	10,766,308	10,527,193	9,328,808
Employee benefit provisions	11,487,476	11,892,864	12,312,843	12,747,949	13,198,738	13,665,783	14,149,685	14,651,059	15,170,551	15,708,826
Other provisions	1,429,132	1,429,132	1,429,132	1,429,132	1,429,132	1,429,132	1,429,132	1,429,132	1,429,132	1,429,132
Total Current Liabilities	61,967,407	55,323,855	60,528,884	58,689,930	60,925,048	62,886,251	65,407,121	61,426,977	62,612,417	62,907,825
Non-Current Liabilities										
Contract liabilities	4,433,982	1,856,612	2,269,798	2,297,447	2,411,719	2,465,251	2,347,141	2,397,342	2,453,940	2,512,443
Lease liabilities	117,970	-	-	-	-	-	-	-	-	-
Borrowings	135,665,222	122,427,035	134,891,420	130,811,393	125,834,578	110,414,424	94,301,469	83,535,161	73,007,968	183,679,160
Other provisions	1,802,868	1,802,868	1,802,868	1,802,868	1,802,868	1,802,868	1,802,868	1,802,868	1,802,868	1,802,868
Total Non-Current Liabilities	142,020,043	126,086,515	138,964,087	134,911,708	130,049,165	114,682,543	98,451,478	87,735,371	77,264,776	187,994,471
TOTAL LIABILITIES	203,987,450	181,410,370	199,492,971	193,601,638	190,974,213	177,538,794	163,858,599	149,162,348	139,877,193	250,902,296
Net Assets	3,563,238,541	3,661,054,023	3,762,432,448	3,866,482,104	3,972,804,920	4,082,701,526	4,197,055,950	4,314,942,694	4,436,444,997	4,452,192,909
EQUITY										
Retained Earnings	2,556,899,229	2,567,367,309	2,577,009,171	2,584,983,857	2,592,402,958	2,600,393,911	2,611,099,096	2,623,844,289	2,638,390,079	2,654,137,990
Revaluation Reserves	1,006,339,312	1,093,686,714	1,185,423,277	1,281,488,248	1,380,401,962	1,482,307,616	1,585,956,854	1,691,098,406	1,798,054,919	1,798,054,919
Total Equity	3,563,238,541	3,661,054,024	3,762,432,448	3,866,482,105	3,972,804,920	4,082,701,527	4,197,055,950	4,314,942,694	4,436,444,998	4,452,192,909

Central Coast Council
10 Year Financial Plan for the Years ending 30 June 2035
CASH FLOW STATEMENT - WATER & SEWER

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Cash Flows from Operating Activities										
Receipts:										
Rates & Annual Charges	137,552,688	148,256,809	154,194,184	158,253,122	162,417,592	166,690,339	170,913,068	174,536,960	179,124,810	183,831,944
User Charges & Fees	97,833,368	98,920,352	101,075,866	103,698,404	106,389,019	109,149,478	113,829,699	117,589,346	120,640,669	123,770,245
Investment & Interest Revenue Received	3,619,702	6,617,359	4,496,110	3,682,791	3,574,421	4,012,913	5,372,735	7,053,102	8,481,305	9,910,122
Grants & Contributions	24,982,907	7,628,322	11,435,359	11,281,190	11,984,113	12,216,362	11,529,510	11,858,442	12,127,046	12,404,813
Other	(1,873)	30,546	(7,335)	(6,124)	(8,451)	(7,071)	(20,965)	(7,750)	(8,079)	(8,301)
Payments:										
Employee Benefits & On-Costs	(45,404,112)	(47,262,757)	(48,684,161)	(50,142,159)	(51,643,797)	(53,190,378)	(54,783,247)	(56,423,789)	(58,113,429)	(59,853,635)
Materials & Contracts	(93,225,971)	(94,763,994)	(97,362,523)	(100,188,364)	(103,127,268)	(106,254,746)	(109,379,066)	(112,682,164)	(116,045,429)	(119,752,977)
Borrowing Costs	(9,858,177)	(8,678,570)	(8,895,005)	(9,369,377)	(9,814,164)	(9,345,303)	(8,680,596)	(7,943,637)	(7,313,578)	(6,942,381)
Other	68,910	151,877	110,466	113,838	117,317	120,908	124,614	128,440	134,416	166,363
Net Cash provided (or used in) Operating Activities	115,567,442	110,879,944	116,362,962	117,323,320	119,888,782	123,392,501	128,905,752	134,108,950	139,027,731	143,526,194
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	50,460,264	70,872,179	34,277,589	6,438,260	4,949,143	-	-	-	-	-
Deferred Debtors Receipts	488,382	519,015	551,570	586,166	622,933	662,005	703,529	747,656	794,552	628,452
Payments:										
Purchase of Investment Securities	-	-	-	(1,518,837)	(923,525)	(32,772,097)	(46,207,869)	(36,065,215)	(42,605,455)	(35,066,470)
Purchase of Infrastructure, Property, Plant & Equipment	(132,191,850)	(171,652,544)	(169,807,578)	(113,545,635)	(120,470,735)	(73,939,677)	(66,442,169)	(81,261,974)	(86,870,416)	(96,932,008)
Net Cash provided (or used in) Investing Activities	(81,243,205)	(100,261,350)	(134,978,419)	(108,040,045)	(115,822,184)	(106,049,769)	(111,946,509)	(116,579,532)	(128,681,319)	(131,360,026)
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances	-	-	30,000,000	10,000,000	10,000,000	-	-	-	-	-
Payments:										
Repayment of Borrowings & Advances	(28,397,717)	(16,997,857)	(13,871,265)	(17,113,563)	(14,080,027)	(14,765,788)	(15,420,156)	(16,112,954)	(10,766,308)	(10,527,193)
Repayment of lease liabilities (principal repayments)	(250,030)	(270,459)	(117,970)	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	(28,647,747)	(17,268,315)	16,010,766	(7,113,563)	(4,080,027)	(14,765,788)	(15,420,156)	(16,112,954)	(10,766,308)	(10,527,193)
Net Increase/(Decrease) in Cash & Cash Equivalents	5,676,491	(6,649,721)	(2,604,691)	2,169,711	(13,430)	2,576,944	1,539,087	1,416,464	(419,896)	1,638,975
plus: Cash & Cash Equivalents - beginning of year	46,257,016	51,933,507	45,283,786	42,679,095	44,848,806	44,835,376	47,412,320	48,951,408	50,367,871	49,947,975
Cash & Cash Equivalents - end of the year	51,933,507	45,283,786	42,679,095	44,848,806	44,835,376	47,412,320	48,951,408	50,367,871	49,947,975	51,586,950
Cash & Cash Equivalents - end of the year	51,933,507	45,283,786	42,679,095	44,848,806	44,835,376	47,412,320	48,951,408	50,367,871	49,947,975	51,586,950
Investments - end of the year	126,374,053	55,501,874	21,224,285	16,304,861	12,279,243	45,051,341	91,259,209	127,324,424	169,929,879	204,986,349
Cash, Cash Equivalents & Investments - end of the year	178,307,560	100,785,660	63,903,379	61,153,667	57,114,619	92,463,661	140,210,617	177,692,296	219,877,855	256,573,300
Representing:										
- External Restrictions	176,010,065	98,407,087	61,440,810	58,604,077	54,474,871	89,730,505	137,380,680	174,762,084	216,843,745	253,431,535
- Internal Restrictions	2,297,495	2,378,573	2,462,569	2,549,590	2,639,748	2,733,156	2,829,937	2,930,212	3,034,110	3,141,765
- Unrestricted	0	0	0	0	(0)	0	0	0	0	(0)
Cash, Cash Equivalents & Investments - end of the year	178,307,560	100,785,660	63,903,379	61,153,667	57,114,619	92,463,661	140,210,617	177,692,296	219,877,855	256,573,300

Long Term Financial Plan
Water & Sewer
Performance Measurement Indicators

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	-2.10%	1.18%	-0.02%	-0.67%	-1.11%	-0.96%	0.20%	0.80%	1.27%	1.53%
			✗	✓	✗	✗	✗	✗	✓	✓	✓	✓
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%	90.67%	96.62%	95.88%	95.94%	95.81%	95.84%	96.17%	96.21%	96.24%	96.26%
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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%	10.25%	10.30%	10.24%	10.24%	10.24%	10.24%	10.24%	10.23%	10.23%	10.23%
			✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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	3.52	3.24	3.03	3.05	3.01	3.10	3.12	3.13	3.12	3.14
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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	2.61	4.38	4.95	4.36	4.93	5.02	5.25	5.43	7.45	7.93
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Long Term Financial Plan
Water & Sewer
Performance Measurement Indicators

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35
\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000

TARGET

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%	92.30%	109.02%	118.85%	73.41%	83.34%	57.71%	51.46%	62.40%	64.69%	64.20%
		✗	✓	✓	✗	✗	✗	✗	✗	✗	✗
8 Infrastructure Backlog Ratio <i>This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.</i>	<2%	2.54%	2.48%	2.43%	2.42%	2.41%	2.43%	2.46%	2.48%	2.50%	2.58%
		✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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%	40.82%	39.87%	39.00%	38.45%	37.90%	37.59%	37.33%	37.02%	36.69%	37.27%
		✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
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	1.37%	1.34%	1.30%	1.28%	1.26%	1.25%	1.24%	1.23%	1.22%	1.23%

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 2026	Year 2 2027	Year 3 2028	Year 4 2029	Year 5 2030	Year 6 2031	Year 7 2032	Year 8 2033	Year 9 2034	Year 10 2035	Year 11 2036
CPI	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Rates	4.30%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Annual Charges	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Non-Domestic Waste Charges	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Domestic Waste Charges	3.40%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
User Charges & Fees	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Statutory User Charges & Fees	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Other Revenue	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Other Income	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Grants and Contributions - Operating	2.50%	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%	0.00%
Interest & Investment Revenue	4.35%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
Interest on Overdue Charges - determined by Minister	10.50%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%
Internal Revenue	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Gain on Asset Disposal	0.00%	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%	0.00%
Employee Costs - Salary & Wages	4.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Employee Costs - Other	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
Borrowing Costs (new borrowings)	6.35%	4.70%	4.70%	4.70%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
Waste EPA Levy and CALM Levy	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Materials and Services	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Insurance	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
Electricity and Gas	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Other Expenses	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Contribution to Emergency Services	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Loss On Asset Disposal	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Internal Expenses - Ex Overheads	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
Internal Expenses - Overheads	2.90%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%



Financial Performance Measures



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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Long Term Financial Plan 2025-3035

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