

2026–2036

DRAFT

LONG TERM FINANCIAL PLAN

Table of contents

Table of contents	1
Long-Term Financial Plan (LTFP) 2026-27 to 2035-36	2
Executive Summary	2
2. Purpose and IP&R compliance	4
3. Financial context and challenges	4
4. Fund outlook	6
5. Financial sustainability	10
6. Key assumptions (summary)	11
7. Monitoring and annual updates	11
Appendix A - Net operating result excluding capital grants	11
Appendix B - Debt	11
Appendix C - Borrowing costs	12
Appendix D - Capital expenditure (Capex)	12
Appendix E - Liquidity and restrictions (consolidated)	13
Appendix F - Scenarios and sensitivities (indicative) (\$M)	14
Appendix G - Financial Sustainability Program	15
Appendix H - Income statements (LTFP statements)	21
Appendix I - Balance sheets (LTFP statements)	25
Appendix J - Cash flow statements (LTFP statements)	29
Appendix K - Financial performance indicators and ratios	33
Appendix L - Financial assumptions used in forecasting	38
Appendix K – Savings register	40

Long-Term Financial Plan (LTFP) 2026-27 to 2035-36

Executive Summary

This Long-Term Financial Plan (LTFP) provides a 10-year view of Council's financial sustainability, liquidity and debt capacity across the General Fund, Water Fund and Sewer Fund for the period 2026-27 to 2035-36. This version is written for governance and assurance and focuses on structural operating sustainability (net operating result excluding capital grants), capital delivery risk, and treasury impacts.

Key numbers	Key considerations
Average¹ net operating result excluding capital grants over the next 10 years: - General (\$3M)² p.a. - Water \$1M p.a. - Sewer \$1M p.a. - Consolidated (\$1M) p.a.	Address the General Fund structural gap Council must resolve the ongoing funding shortfall through a combination of recurring savings, revenue measures and service level adjustments.
Net operating result excluding capital grants (2026-27): - General: (\$0M) - Water: \$2M - Sewer: \$7M - Consolidated: \$9M	Maintain disciplined asset investment Priority should remain on renewing existing infrastructure, with new assets subject to rigorous assessment of whole-of-life affordability.
New loans³ 2026-27: - General: \$30M (including a \$15M contingency buffer for potential external shocks such as supply chain disruption and price volatility). - Water: \$10M - Sewer: \$30M - Consolidated: \$70M potentially, but dependent on capital delivery.	Manage debt and liquidity prudently Council should only use debt for capital projects aligned to the concept of intergenerational equity and maintain sufficient unrestricted cash to meet operational requirements.
Capex 2026-27 - General :\$33M - Water: \$14M - Sewer: \$17M	Monitor grant timing risk Delays in government funding may increase short-term borrowing requirements and should be escalated early if risks materialise.
	Natural Disasters Exposure to natural disasters (particularly flooding) is a key contextual factor influencing financial planning.
	Retain flexibility to respond to change Shifts in external shocks (supply chain/price volatility), inflation, funding conditions, external shocks/natural disasters or community

¹ Average annualised net operating result has been rounded to the nearest million in this table.

² Negatives are shown in brackets throughout the document and in the case of net operating result, reflect a deficit position.

³ This represents annual borrowings in 2026 27 only and is separate from the total loans payable balance, which reflects cumulative outstanding debt at year end.

Key numbers	Key considerations
– Consolidated: \$64M	expectations may necessitate timely adjustments to financial plans and priorities. Overall Financial Sustainability – On current forecasts, Council does not achieve long-term operating sustainability in its General Fund without further structural adjustment.

Historical actuals

Key Financial information	2024-25	2023-24
Assets	1,786	1,626
Liabilities	193	113
Cash and investments	191	117
Loans payable	63	57

Operating result ⁴	2024-25	2023-24
General	(9)	(3)
Water	1	1
Sewer	4	5
Consolidated	(3)	2

⁴ Net operating result (excluding capital grants and net loss from the disposal of assets)

2. Purpose and IP&R compliance

This LTFP is a core element of Council's Resourcing Strategy under the NSW Integrated Planning and Reporting framework. It supports decision-making by demonstrating how Council will resource services, assets and projects over a minimum 10-year horizon (2026-27 to 2035-36).

This document includes the key elements expected of a compliant LTFP:

- 10-year financial projections for income and expenditure, balance sheet and cash flow (statement appendices provided as placeholders).
- Key planning assumptions and discussion of material risks.
- At least three scenarios/sensitivities illustrating key risks (Appendix F).
- Methods for monitoring financial performance and annual update cycle.

3. Financial context and challenges

The General Fund is subject to ongoing structural pressure, as recurring expenditure growth and asset lifecycle obligations (via depreciation) are not fully supported by recurring revenue. This is evidenced by a negative net operating result (excluding capital grants) across the planning horizon.

These structural pressures are driven primarily by base input costs growing faster than CPI, including labour, insurance, electricity, and software as well as new and emerging costs associated with improved risk management (such as cybersecurity) and increased regulatory compliance (e.g. Waste). Additional pressure arises from the scale and ageing of Council's asset base and constraints on revenue growth, including rate setting limitations. These underlying challenges are further amplified by cyclical factors such as elevated inflation, rising interest rates, and variability in the timing and availability of grant funding.

At the same time, a front-loaded capital program and increasing debt servicing costs heighten the importance of disciplined capital prioritisation, strengthened grant governance, and sustained improvement in the underlying operating position. Together, these factors reinforce the need for early, coordinated management action to mitigate financial risk and maintain long-term sustainability.

Council's financial strategy focuses on:

- Operating and capital budget reset aimed at achieving a modest positive operating result (surplus) over the long-term;
- Prioritising asset renewal over expansion;
- Maintaining adequate unrestricted cash levels;
- Managing external restrictions (e.g. unexpended grants); and
- Responsible debt utilisation for intergenerational equity.

Special Rate Variation (SRV) pathway

The table below replicates the SRV pathway table included in last year's LTFP for continuity of reporting.

A 10.29% increase has been added to general rates in this LTFP, combining the remaining 7.5% from the SRV and a 3.1% rate peg for 2026-27. The total increase reflects compound rate effects and is therefore lower than a simple arithmetic sum. Note how the last two rows have the same cumulative compounding increase even though the splits are different.

Table: SRV pathway

Item	Year 1 (2024-25)	Year 2 (2025-26)	Year 3 (2026-27)	Cumulative compounding increase
Council SRV submission	7.9%	15.0%	15.0%	42.70%
IPART partial approval	7.9%	15.0%	-	24.09%
IPART partial approval with rate peg	7.9%	15.0%	3.10%	27.93%
This LTFP: (Adjusted path)	7.9%	7.5%	10.29%	27.93%

Table: Average indicative increase on general rates in 2026-27 \$ (rounded)

Rate Category Group	Total	Rate peg only	SRV component
Residential	150	50	100
Business Urban	450	150	300
Business Other	300	100	200
Farmland	300	100	200

4. Fund outlook

For clarity, references in this section distinguish between **new borrowings** (the value of loans raised in a given financial year) and **loans payable** (the cumulative outstanding loan balance reported on the balance sheet at year end).

4.1. General Fund

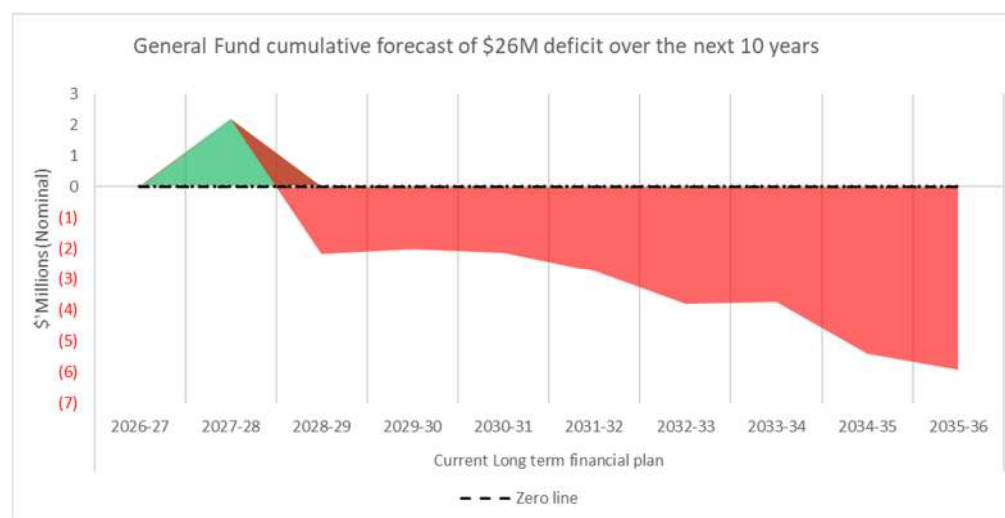
Net operating result excluding capital grants

Over 2026-27 to 2035-36, General Fund totals (\$26M) or an average⁵ (\$3M) p.a.
Best year 2027-28: \$2M; weakest year 2035-36: (\$6M). 2026-27 is forecast to break even.

Drivers:

- ongoing cost pressures as mentioned in the financial context and challenges section earlier outpacing regulated revenue growth;
- increases in depreciation compared to prior years;
- rising debt servicing as backlog works are delivered.;
- 2026-27 cost pressures in software costs, parking enforcement, digital strategy implementation costs and coastal management;
- General rates assume remaining SRV and rate peg increase in 2026-27 of 10.29%; and
- Waste rates to increase by 30% in 2026-27 to bring waste back to a profitable position and more in line with surrounding Councils waste rates.

Council's objective is to achieve a moderate net operating surplus result (excluding capital grants) for the General Fund within the ten-year horizon. In order to achieve this an additional \$4M in savings per annum need to be found. This is based on the \$3M average annual deficit forecast plus a \$1M buffer. If waste is excluded from this calculation as a standalone business, the rest of general fund would need to find \$5M (\$4M plus a \$1M buffer).



⁵ Averages have been rounded to the nearest million.

Capex (cash)

Capex in 2026-27 is \$33M. Of this 22% is grant funded, whilst the remainder is funded from cash generated during the year, cash reserves and loans. Capex levels are impacted by grant obligations including disaster recovery grant funded works.

Loan borrowings (debt)

Loans payable increase from \$75M in 2026-27 to a peak of \$134M in 2035-36. Borrowing costs peak at \$7M in 2035-36.

New loans in 2026-27 have been set to \$30M, of which \$15M is precautionary to cover potential external shocks (supply chain and price volatility).

Loans payable refers to the total outstanding debt balance at year-end, while new loans reflect annual borrowings raised during the year. The higher consolidated new loan amount referenced earlier reflects the combined General, Water and Sewer Funds.

Risk

Any escalation in material costs or deviations from the adopted capital program or grant funding profile may require re-prioritisation of works and/or increased borrowing.

Structural and cyclical pressures will continue to produce ongoing deficits if the Financial Sustainability Program is not progressed and embedded into normal operations.

Escalation in global conflicts may increase input costs or disrupt supply chains, potentially requiring the deferral or scaling back of capital projects and operational services.

4.2. Water Fund

Net operating result excluding capital grants

Over 2026-27 to 2035-36, Water Fund totals \$6M (average \$1M p.a.). Best year 2026-27: \$2M; weakest year 2029-30: (\$0M).

Drivers:

- CPI-linked user charges and rates are at levels sufficient to cover operating costs;
- Large capital projects over the next two years and associated new loans will increase borrowing costs. Investment income will reduce as cash reserves are drawn down; and
- Sustainability is sensitive to the timing and cost of major water projects and the debt servicing profile.

Once major water treatment plant projects have been delivered, the Water fund is expected to return to a positive net operating result and be in a financially sustainable position.

Capex (cash)

Capex is \$14M in 2026-27. Of which 39% is grant funded the remainder is funded from cash generated during the year, cash reserves and loans.

Loan borrowings (debt)

Loans payable increase from \$49M in 2026-27 (peak), ending at \$26M in 2035-36. Borrowing costs peak at \$2M in 2027-28. New borrowings of \$10M are forecast in 2026-27.

Risk

Any escalation in material costs or deviations from the adopted capital program or grant funding profile may require re-prioritisation of works and/or increased borrowing.

Escalation in global conflicts may increase input costs or disrupt supply chains, potentially requiring the deferral or scaling back of capital projects and operational services.

4.3. Sewer Fund

Net operating result excluding capital grants

Over 2026-27 to 2035-36, Sewer Fund totals \$9M (average \$1M p.a.). Best year 2027-28, \$7M; weakest year 2033-34: (\$3M).

Drivers:

- timing and scale of major sewer capital works (~\$230M for Stuarts Point Sewer Scheme and Central Kempsey Sewerage Treatment Scheme);
- higher borrowing costs as debt peaks, and reduced investment income as major projects consume loans and cash reserves; and
- Later-year operating pressure reflects higher debt service and depreciation from newly commissioned assets.

Capex (cash)

Peak Capex occurs in 2030-31 and 2031-32 at \$123M. 2026-27. Capex is forecast at \$17M of which 29% is grant funded the remainder is funded from cash generated during the year, cash reserves and loans.

Loan borrowings (debt)

Loans payable increase from \$37M in 2026-27 to a peak of \$121M in 2031-32, ending at \$102M in 2035-36. Borrowing costs peak at \$6M in 2032-33. New borrowings have been set at \$30M in 2026-27. Of this \$15M is precautionary due to possible price shocks and/or if 2027-28 Capex needs to be brought forward due to accelerated delivery of Stuarts Point Sewer Scheme.

Risk

Any escalation in material costs or deviations from the adopted capital program or grant funding profile may require re-prioritisation of works and/or increased borrowing.

Without additional grant funding, the Sewer Fund will become financially unsustainable in the latter part of the ten-year horizon.

Escalation in global conflicts may increase input costs or disrupt supply chains, potentially requiring the deferral or scaling back of capital projects and operational services.

4.4 Consolidated

Net operating result excluding capital grants

The consolidated net operating result excluding capital grants totals (\$11M) over 10 years; average (\$1M) p.a. driven by the General Fund deficit partly offset by Water and Sewer.

Capex (cash)

Consolidated Capex in 2026-27 is \$64M.

Loan borrowings (debt)

Consolidated loans payable rise from \$161M to a peak of \$265M in 2033-34, ending at \$261M. Borrowing costs peak at \$14M in 2034-35.

5. Financial sustainability

Council adopted a Financial Sustainability Strategy and Roadmap in April 2019 following organisational transformation work that commenced in 2018. Since then, progress has been made across financial management, asset management, information systems, strategic alignment and service delivery, with quarterly reporting to Council. The program has delivered \$9.9M⁶ in savings, although some initiatives have required upfront investment to strengthen governance and manage risk. See Appendix K for the full list of savings.

Despite these improvements and partial SRV approval, the General Fund continues to forecast operating deficits due to:

1. lost revenue from non-approval of part of the requested SRV;
2. ongoing cost pressures outpacing the rate peg; and
3. increased capital and operating costs to address the infrastructure backlog.

Key pressures include rate peg constraints; labour growth above the rate peg; rising corporate costs (insurance, electricity, software, emerging and regulatory costs); and construction/renewal escalation. Limited own-source revenue opportunities and ringfencing of profitable operations also constrain flexibility. Improved asset data highlighted a renewal backlog requiring additional investment; without it, asset condition deteriorates and costs to repair, maintain and replace these assets increase. New borrowings are required as current operating cash flows are insufficient to fund the backlog.

Updated Financial Sustainability Program: The current program emphasises the General Fund structural gap, while the Integrated Water Cycle Management Plan will guide long-term sustainability for Water and Sewer. Securing additional grants remains a key strategy to deliver the current capital program at the lowest cost to Council. The detailed Financial Sustainability Program can be found in Appendix G.

⁶ This is based on \$7.6M prior to 2024-25 and \$2.3M since then. It includes \$9.1M in ongoing savings and \$0.8M in one off savings.

6. Key assumptions (summary)

The forecasts in the LTFP are sensitive to wage growth, construction escalation, interest rates, grant timing, and delivery schedules for major capital works. Assumptions are refreshed annually and stress-tested through sensitivities and scenarios. A list and description of assumptions can be found in Appendix L.

7. Monitoring and annual updates

Council monitors performance through quarterly budget reviews and monthly corporate performance reporting. The LTFP is refreshed annually as part of the Operational Plan and budget cycle.

Appendix A - Net operating result excluding capital grants

A1. Net operating result excluding capital grants (consolidated and funds)

Item	2026 -27	2027 -28	2028 -29	2029 -30	2030 -31	2031 -32	2032 -33	2033 -34	2034 -35	2035 -36	Totals
Consolidated	9	10	1	0	(1)	(3)	(5)	(7)	(8)	(8)	(11)
General Fund	(0)	2	(2)	(2)	(2)	(3)	(4)	(4)	(5)	(6)	(26)
Water Fund	2	1	0	(0)	0	0	0	1	1	1	6
Sewer Fund	7	7	3	2	2	(1)	(2)	(3)	(3)	(3)	9

Values are \$M (rounded, no decimals). Negatives are shown in brackets and red.

Appendix B - Debt

B1. Total borrowings (loan balances outstanding: consolidated and funds)

Item	2026 -27	2027 -28	2028 -29	2029 -30	2030 -31	2031 -32	2032 -33	2033 -34	2034 -35	2035 -36
Consolidated	161	153	145	150	204	255	251	265	265	261
General Fund	75	72	69	78	89	98	102	123	131	134
Water Fund	49	46	44	41	39	36	33	31	28	26
Sewer Fund	37	34	32	31	76	121	116	112	107	102

Borrowings are current + non-current borrowings balances sourced from the balance sheet. Values are \$M (rounded, no decimals).

B2. New loan borrowings (consolidated and funds)

Item	2026 -27	2027 -28	2028 -29	2029 -30	2030 -31	2031 -32	2032 -33	2033 -34	2034 -35	2035 -36	Totals
Consolidated	70	0	0	12	61	61	8	26	14	10	262
General Fund	30	0	0	12	14	13	8	26	14	10	127
Water Fund	10	0	0	0	0	0	0	0	0	0	10
Sewer Fund	30	0	0	0	47	48	0	0	0	0	125

New loans are sourced from the cash flow statement. Values are \$M (rounded, no decimals).

New borrowings in 2026-27 are potential borrowings only and provide a liquidity buffer against uncontrolled capital cost escalations next year due potential price shocks from global conflicts. Borrowings then reduce to zero in 2027-28 and 2028-29.

Appendix C - Borrowing costs

C1. Borrowing costs (consolidated and funds)

Item	2026 -27	2027 -28	2028 -29	2029 -30	2030 -31	2031 -32	2032 -33	2033 -34	2034 -35	2035 -36	Totals
Consolidated	5	8	8	7	8	11	13	13	14	14	100
General Fund	2	4	4	4	4	5	5	5	6	7	45
Water Fund	2	2	2	2	2	2	2	2	2	1	20
Sewer Fund	0	2	2	2	2	4	6	6	6	5	35

Borrowing costs sourced from Income Statements. Values are \$M (rounded, no decimals).

Appendix D - Capital expenditure (Capex)

D1. Capex (cash) by fund and consolidated

Item	2026 -27	2027 -28	2028 -29	2029 -30	2030 -31	2031 -32	2032 -33	2033 -34	2034 -35	2035 -36	Totals
Consolidated	64	170	103	62	109	98	43	58	44	41	791
General Fund	33	64	52	44	43	33	31	49	35	31	414
Water Fund	14	31	20	4	4	4	4	4	4	4	93
Sewer Fund	17	74	31	15	63	61	8	5	5	5	284

Capex is sourced from the cash flow statement but shown here as positive cash spend (\$M, rounded, no decimals).

Appendix E - Liquidity and restrictions (consolidated)

E1. Cash and investments balances split

Item	2026 -27	2027 -28	2028 -29	2029 -30	2030 -31	2031 -32	2032 -33	2033 -34	2034 -35	2035 -36
Cash + investments	249	138	112	103	107	111	108	108	109	110
External restrictions	221	110	83	74	77	80	77	76	76	76
Internal restrictions	6	6	7	7	7	7	7	7	8	8
Unrestricted	21	21	22	23	23	24	24	25	26	26

Cash split is sourced from consolidated cash flow statement. Values are \$M (rounded, no decimals).

Council maintains minimum year-end unrestricted cash balances as a core financial risk management control to manage liquidity risk, timing differences between income and expenditure, grant delivery uncertainty and disaster events. While unrestricted cash is not legally constrained, it is not surplus and represents a prudent minimum buffer, as shown in Table E1, supporting sound treasury management, service continuity and alignment with the intent of the Integrated Planning and Reporting framework. It should be noted that year-end unrestricted cash includes the timing effects of new borrowings for capital projects and upfront Financial Assistance Grant receipts, which are subsequently drawn down during the year and replenished with new Financial Assistance grant income and loan funding as required at the following year end.

Appendix F - Scenarios and sensitivities (indicative) (\$M)

F1. 10-year cumulative net operating result excluding capital grants under sensitivities

Scenario	Consolidated	General Fund	Water Fund	Sewer Fund	Comment
Base case	(11)	(26)	6	9	Base forecast.
Scenario 1: Remove ~\$70M General Fund Capital Backlog	11	(4)	6	9	Remove backlog if Council can't afford it due to partial SRV approval. This will reduce the requirement for new loans and reduce borrowing costs.
Sensitivity 1: Wages +1%	(15)	(29)	6	8	Indicative: +1% wage cost each year.
Sensitivity 2: Interest +1%	(31)	(35)	2	1	Rate shock: +1 percentage point on total borrowings each year. ⁷
Sensitivity 3: Opex +20%	(180)	(141)	(19)	(19)	Indicative: +20% operating expenses (employee + materials/contracts + other).
Sensitivity 4: Capex +50% (next 3 yrs)	(118)	(73)	(16)	(30)	Indicative: +50% Capex in 2026–27 to 2028–29; debt-funded; extra interest applied using implied rate. This increases the next 3 year capital program from \$336M by \$168M to \$504M

Notes: Scenario results are indicative and derived mechanically from the base forecast. Values are \$M (rounded, no decimals).

⁷ This interest rate sensitivity is conservative, as Council's largely fixed-interest debt would delay and reduce the actual impact of rate increases

Appendix G - Financial Sustainability Program

To support a clearer and more targeted approach to improving Council's long-term financial position, the structure of the Financial Sustainability Program has been refreshed for the 2026-27 financial year.

For 2026-27, in recognition of the need for a more proactive and savings focused approach, the program has been realigned under three new pillars:

1. **Immediate reduction in operating expenditure**
2. **Asset management**
3. **Operational efficiencies and productivity**

All Financial Sustainability Program actions, along with associated reporting, will be delivered within these revised key pillars.

Reporting on the Financial Sustainability Program

A quarterly Financial Sustainability Program Report providing updates on the implementation of the program, which forms part of Council's Long-Term Financial Plan will be presented to Council in November (Quarter 1), February (Quarter 2), May (Quarter 3) and August (Quarter 4).

Council's objective is to achieve a moderate net operating surplus result (excluding capital grants) for the General Fund within the ten-year horizon.

During 2026-27, the administration will refocus the council's strategic approach and bring forward further proposals to enable the council to make a small surplus year-on-year. This will then lead to an updated LTFP. The quantum of this work is dependant on decisions made in setting the rates for 2026-27.

Immediate reduction in Operating Expenditure

Short term benefits (savings or increased revenue)

#	Initiative	Initiative description	Desired outcome	2026-27 actions and due dates		
1	Reduction in Operating Expenditure	Deliver a reduction to Council's operating expenditure to achieve the financial sustainability target identified in the current long-term financial plan	A measurable reduction in Council's operating expenditure that achieves the financial sustainability targets set out in the current Long-Term Financial Plan. This may require reductions in service levels to achieve this outcome	1.1 - Target of an additional \$4M reduction in the 2026-27 operating budget - 30 June 2027	1.2 - Progress on savings achieved reported to Council as part of Quarterly Corporate Performance reporting in August, November, February and May	-
2	Scrutiny of Spend	Enhance and maintain regular monitoring and reporting on key expenditure areas such as contractor, consultancy, training and overtime expenditure among others	Reduced spending in key focus areas resulting in overall reduction in council operating expenses	2.1 - Enhance and maintain regular monitoring of key expenditure areas - 30 June 2027	2.2 - Monthly Reporting to Senior Leadership with financial savings reported in the Quarterly Corporate Performance Report to Council in August, November, February and May	2.3 - Regular communication of policy and procedures, with compliance levels monitored, reported and acted on - ongoing
3	Macleay Valley Coast Holiday Parks	Macleay Valley Coast Holiday Parks commercial and financial management	Macleay Valley Coast Holiday Parks continue to deliver year-on-year revenue growth	3.1 - Where appropriate, revise and exhibit Holiday Park Concept Plans to improve profitability and amenity - ongoing	3.2 - Execute on 2026-27 Financial year actions identified in adopted holiday park concept plans - 30 June 2027	3.3 - Deliver the work for end of the current 10-year management agreement in 2027 - 30 June 2027

Improvements in Asset Management

Medium to long-term benefits

#	Initiative	Initiative description	Desired outcome	2026-27 actions and due dates		
4	Asset Management	Deliver the asset management corporate improvement program	An enhanced asset management system, supported by accurate and accessible asset data, enabling more effective business decision making and strengthening Council's long-term financial sustainability	4.1 - Endorse the Asset Management business Case for Asset Management Improvement – 30 September 2026	4.2 - Commence Implementation of Asset Management Improvement Project as per the project plan (multi-year project) - Ongoing	-

Operational Efficiencies and Productivity

These actions will not necessarily result in immediate savings but will have a significant impact on longer term financial sustainability through efficiency or productivity savings

#	Initiative	Initiative description	Desired outcome	2026-27 actions and due dates		
5	Continuous Improvement Organisational Culture	Cultivate and promote a culture of continuous improvement across the organisation	A workforce that actively applies continuous improvement and lean principles to drive productivity, efficiency, and better organisational performance	5.1 - Financial Sustainability is a core KPI in all staff Professional Development Plans for 2026-27 – 30 September 2026	5.2 - Ongoing organisational awareness campaign focusing on continuous improvement and recognition through staff awards – ongoing (Measured through staff engagement activities)	-

#	Initiative	Initiative description	Desired outcome	2026-27 actions and due dates		
6	Service Reviews	Deliver Council's service review program	An ongoing service review program that drives ongoing improvements to ensure services remain efficient, effective, and provide value for money to the community and meets Council's obligations under the Integrated Planning and Reporting Framework	6.1 - Deliver the service review on Information Technology service - 30 June 2027	6.2 - Service review outcomes reported through the Quarterly Corporate Performance Reports to Council - 30 June 2027	-
7	Business improvement analyst review	Insights from the Business Improvement Analyst's review of technology, workload distribution, and process efficiency are assessed and acted upon to improve organisational productivity	Opportunities to leverage technology, optimise workload distribution, and eliminate unnecessary processes are implemented, resulting in measurable improvements in organisational productivity	7.1 - Implement ELT agreed actions from the Business Analyst review - 30 June 2027	-	-
8	Procurement and Contract Management	Implement a contract management framework to support sustainable service delivery, reduction in third party costs and improved supplier relationships	Strengthened supplier relationships and improved procurement and contract management practices that reduce organisational risk and achieve a sustained reduction in third party expenditure	8.1 - Implement Council's new e-sourcing platform, including a local marketplace, and engage with local suppliers to support transition to the new system and maximise local participation - 30 June 2027	8.2 - Plan and prepare for the implementation of a new Enterprise Resource Planning (ERP) platform to improve functionality, integration and data quality - 30 June 2027	-

#	Initiative	Initiative description	Desired outcome	2026-27 actions and due dates		
9	Rating Structure Review	Review Councils current rating structure	A fair, equitable and transparent property rating structure	9.1 - Report the outcome of the rating structure review to Council - 30 September 2026	9.2 - Recommend a path forward for Council's rating structure for Council consideration - 30 April 2027	-

Previous Financial Sustainability Initiatives

The register below shows the financial sustainability actions that have been completed or transitioned from the past 2 years Financial Sustainability Programs:

Year	No #	Initiative Name	Status	Ref.	Comments
25-26	3	Council business units are reviewed	Completed	-	This action was completed.
25-26	6	Waste Management	Transitioned	OP	This action will be complete, and transition to BAU
25-26	11	Grant Management	Completed	-	It is anticipated this action will be completed by 30/06/26
25-26	12	Treasury Management Policies	Completed	-	It is anticipated this action will be completed by 30/06/26
24-25	1	Vision for a financially sustainable future	Completed	-	This action was completed.
24-25	5	Fees and Charges Review	Transition	OP	Action completed, and ongoing part of BAU
24-25	7	Access to T-Corp Loan	Completed	-	
24-25	8	Employee Cost Management	Completed	-	Completed, but continues to be reviewed as BAU
24-25	10	Project Management Improvements	Completed	-	
24-25	12	ARIC Scope extended to include Financial Sustainability	Completed	-	
24-25	13	Fleet optimisation and efficiency improvements	Transitioned	OP	Initial project delivered, rollout and reporting part of BAU
24-25	14	Budgeting and forecasting processes Improved	Completed	-	Completed, and continues as a part of BAU
24-25	15	Innovation Portal	Completed	-	Project completed, and now part of BAU
24-25	17	Review/refinement of Development Contribution Plans	Completed	OP	Completed, and now part of BAU
24-25	19	Sewer Funding Model	Completed	OP	Completed, and now part of BAU
24-25	20	Airport feasibility review	Completed	-	Completed
24-25	21	Review of all Slim Dusty Centre	Completed	OP	Completed, and now part of BAU
24-25	22	Aquatic Strategy	Completed	OP	Completed and now part of BAU
24-25	23	Review of property assets	Completed	OP	Completed and now part of BAU

Note: If FSP actions are not shown for a particular year, this means they have been carried forward into a new Financial Sustainability Program and are still ongoing. When an FSP action is completed or formally transitioned, its removal will be recorded in the year that the change occurs. OP Reference numbers are not included, as these change each year so will quickly become outdated.

Appendix H - Income statements (LTFP statements)

Consolidated

Kempsey Shire Council												
10 Year Financial Plan for the Years ending 30 June 2036												
INCOME STATEMENT - CONSOLIDATED												
Scenario: Base Case												
	Actuals	Current Year					Projected Years					
	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	55,616	59,473	65,922	68,069	71,122	73,255	75,419	77,612	79,868	82,188	84,576	87,032
User Charges & Fees	20,441	23,098	23,805	24,490	25,122	25,745	26,383	27,038	27,709	28,396	29,101	29,824
Other Revenues	3,115	2,356	2,384	2,453	2,517	2,608	2,644	2,711	2,778	2,879	2,919	2,992
Grants & Contributions provided for Operating Purposes	12,696	24,245	17,952	17,100	16,791	18,284	18,522	18,637	19,144	19,350	19,884	20,302
Grants & Contributions provided for Capital Purposes	37,265	52,009	17,689	83,754	49,102	15,717	24,473	18,866	9,977	9,671	9,912	10,160
Interest & Investment Revenue	6,259	7,704	7,898	10,874	6,086	4,582	3,254	3,322	4,325	3,913	4,099	4,218
Total Income from Continuing Operations	135,392	168,884	135,651	206,741	170,740	140,190	150,696	148,185	143,800	146,397	150,492	154,528
Expenses from Continuing Operations												
Employee Benefits & On-Costs	33,427	37,108	37,968	39,314	40,570	41,981	43,311	44,718	46,172	47,672	49,222	50,821
Borrowing Costs	2,388	2,633	4,708	8,283	7,866	7,496	7,784	10,547	13,125	12,927	13,615	13,648
Materials & Contracts	35,398	35,339	31,957	28,314	33,111	33,568	33,332	33,405	34,998	34,906	36,171	36,971
Depreciation & Amortisation	27,112	27,713	28,870	30,588	33,268	34,767	35,807	36,837	37,947	40,812	42,154	43,319
Other Expenses	3,096	5,440	5,859	6,029	6,186	6,341	6,499	6,662	6,828	6,999	7,174	7,353
Net Losses from the Disposal of Assets	4,790	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	106,211	108,234	109,362	112,528	121,000	124,153	126,733	132,169	139,070	143,317	148,335	152,113
Net Operating Result for the Year	29,181	60,651	26,289	94,212	49,739	16,036	23,963	16,016	4,730	3,081	2,157	2,416
Net Operating Result before Grants and Contributions provided for Capital Purposes	(8,084)	8,641	8,599	10,458	637	320	(510)	(2,850)	(5,247)	(6,590)	(7,756)	(7,745)

General Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 INCOME STATEMENT - GENERAL FUND Scenario: Base Case												
	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
							2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	32,374	35,568	40,799	42,204	43,575	44,934	46,311	47,700	49,130	50,602	52,118	53,679
User Charges & Fees	8,281	10,160	10,422	10,724	11,003	11,278	11,560	11,849	12,145	12,449	12,760	13,079
Other Revenues	2,686	2,326	2,353	2,421	2,484	2,574	2,610	2,675	2,742	2,841	2,880	2,952
Grants & Contributions provided for Operating Purposes	12,308	23,580	17,483	16,681	16,369	17,857	18,092	18,203	18,706	18,908	19,438	19,851
Grants & Contributions provided for Capital Purposes	26,048	33,475	7,260	27,117	18,758	12,582	12,897	7,632	7,823	8,019	8,219	8,425
Interest & Investment Revenue	3,870	3,079	3,077	4,187	3,573	2,466	2,175	2,191	2,335	2,100	2,341	2,473
Total Income from Continuing Operations	85,567	108,188	81,393	103,335	95,762	91,691	93,645	90,250	92,880	94,918	97,755	100,459
Expenses from Continuing Operations												
Employee Benefits & On-Costs	25,964	28,748	29,078	30,105	31,038	32,126	33,130	34,206	35,318	36,466	37,651	38,875
Borrowing Costs	999	1,398	2,236	3,825	3,690	3,557	4,048	4,603	5,059	5,237	6,292	6,692
Materials & Contracts	20,622	21,186	17,806	13,935	17,441	17,593	17,036	17,021	18,035	17,599	18,516	18,962
Depreciation & Amortisation	17,769	18,346	19,158	20,115	20,808	21,491	22,177	22,860	23,612	24,343	25,305	26,077
Other Expenses	3,096	5,440	5,859	6,029	6,186	6,341	6,499	6,662	6,828	6,999	7,174	7,353
Net Losses from the Disposal of Assets	4,215	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	72,665	75,117	74,137	74,009	79,164	81,109	82,890	85,352	88,853	90,644	94,937	97,959
Net Operating Result for the Year	12,902	33,070	7,255	29,326	16,598	10,583	10,755	4,898	4,027	4,274	2,818	2,500
Net Operating Result before Grants and Contributions provided for Capital Purposes	(13,146)	(405)	(5)	2,208	(2,161)	(2,000)	(2,142)	(2,735)	(3,796)	(3,745)	(5,401)	(5,925)

Water Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 INCOME STATEMENT - WATER FUND Scenario: Base Case												
	Actuals	Current Year					Projected Years					
	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	6,220	6,377	6,709	6,911	7,098	7,281	7,470	7,663	7,861	8,064	8,272	8,485
User Charges & Fees	9,931	10,797	11,238	11,561	11,859	12,153	12,454	12,763	13,079	13,404	13,737	14,077
Other Revenues	261	25	26	26	27	28	28	29	30	31	31	32
Grants & Contributions provided for Operating Purposes	247	363	248	223	225	227	229	231	233	235	237	239
Grants & Contributions provided for Capital Purposes	7,820	12,504	5,510	14,646	11,832	921	944	968	992	1,017	1,042	1,068
Interest & Investment Revenue	822	778	1,859	1,872	1,284	1,010	935	947	996	1,046	1,114	1,195
Total Income from Continuing Operations	25,301	30,843	25,589	35,240	32,324	21,620	22,060	22,600	23,191	23,795	24,432	25,097
Expenses from Continuing Operations												
Employee Benefits & On-Costs	3,638	4,158	4,444	4,604	4,765	4,927	5,090	5,255	5,426	5,602	5,784	5,972
Borrowing Costs	823	744	2,071	2,484	2,330	2,198	2,080	1,957	1,824	1,694	1,574	1,458
Materials & Contracts	6,985	6,514	6,851	7,018	7,159	7,295	7,438	7,344	7,736	7,889	8,044	8,202
Depreciation & Amortisation	4,820	4,773	4,949	5,421	6,052	6,283	6,468	6,645	6,827	7,015	7,209	7,409
Other Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	570	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	16,836	16,189	18,315	19,527	20,306	20,703	21,076	21,200	21,813	22,200	22,612	23,041
Net Operating Result for the Year	8,465	14,654	7,274	15,712	12,019	916	984	1,399	1,377	1,595	1,821	2,056
Net Operating Result before Grants and Contributions provided for Capital Purposes	645	2,150	1,765	1,066	187	(5)	40	432	385	578	779	987

Sewer Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 INCOME STATEMENT - SEWER FUND Scenario: Base Case												
	Actuals	Current Year					Projected Years					
	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	17,022	17,528	18,414	18,953	20,449	21,040	21,638	22,249	22,877	23,523	24,186	24,869
User Charges & Fees	2,229	2,141	2,146	2,205	2,260	2,314	2,369	2,426	2,484	2,544	2,605	2,668
Other Revenues	168	6	6	6	6	6	7	7	7	7	7	7
Grants & Contributions provided for Operating Purposes	141	302	221	196	198	200	202	203	205	208	210	212
Grants & Contributions provided for Capital Purposes	3,397	6,030	4,919	41,991	18,512	2,213	10,632	10,266	1,162	635	651	668
Interest & Investment Revenue	1,567	3,847	2,963	4,815	1,228	1,106	144	185	994	768	645	550
Total Income from Continuing Operations	24,524	29,853	28,669	68,167	42,654	26,878	34,991	35,336	27,730	27,684	28,304	28,973
Expenses from Continuing Operations												
Employee Benefits & On-Costs	3,825	4,203	4,445	4,605	4,767	4,929	5,091	5,257	5,428	5,604	5,786	5,974
Borrowing Costs	566	491	402	1,974	1,846	1,740	1,657	3,987	6,242	5,997	5,749	5,498
Materials & Contracts	7,791	7,639	7,300	7,360	8,510	8,680	8,858	9,041	9,227	9,417	9,611	9,808
Depreciation & Amortisation	4,523	4,593	4,763	5,052	6,408	6,992	7,162	7,332	7,507	9,454	9,640	9,833
Other Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	5	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	16,710	16,927	16,910	18,992	21,531	22,341	22,768	25,617	28,404	30,472	30,786	31,113
Net Operating Result for the Year	7,814	12,927	11,759	49,175	21,123	4,537	12,224	9,719	(674)	(2,788)	(2,482)	(2,140)
Net Operating Result before Grants and Contributions provided for Capital Purposes	4,417	6,896	6,839	7,184	2,611	2,324	1,591	(547)	(1,836)	(3,424)	(3,134)	(2,808)

Appendix I - Balance sheets (LTFP statements)

Consolidated

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 BALANCE SHEET - CONSOLIDATED Scenario: Base Case												
	Actuals	Current Year	Projected Years									
	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
ASSETS												
Current Assets												
Cash & Cash Equivalents	25,196	90,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	57,991	55,053	52,425
Investments	165,854	120,743	188,541	78,214	51,706	42,928	46,905	51,344	48,380	50,088	54,267	58,054
Receivables	21,907	19,748	16,369	24,416	19,966	17,294	18,943	18,595	17,748	18,100	18,594	19,074
Inventories	518	757	667	566	666	675	664	668	701	694	724	742
Contract assets and contract cost assets	1,690	1,617	1,617	1,617	1,617	1,617	1,617	1,617	1,617	1,617	1,617	1,617
Other	637	624	571	507	579	588	584	590	616	614	638	654
Total Current Assets	215,802	233,488	267,764	165,319	134,533	123,102	128,712	132,814	129,061	129,104	130,894	132,566
Non-Current Assets												
Receivables	-	7	3	5	4	4	4	3	3	3	3	4
Contract assets and contract cost assets	-	74	74	74	74	74	74	74	74	74	74	74
Infrastructure, Property, Plant & Equipment	1,569,673	1,649,333	1,684,088	1,823,333	1,893,160	1,920,856	1,994,189	2,054,976	2,059,799	2,076,949	2,079,141	2,076,677
Intangible Assets	580	580	580	580	580	580	580	580	580	580	580	580
Right of use assets	31	31	31	31	31	31	31	31	31	31	31	31
Total Non-Current Assets	1,570,284	1,650,024	1,684,776	1,824,023	1,893,849	1,921,545	1,994,877	2,055,664	2,060,487	2,077,637	2,079,829	2,077,365
TOTAL ASSETS	1,786,086	1,883,512	1,952,540	1,989,343	2,028,382	2,044,646	2,123,589	2,188,478	2,189,548	2,206,741	2,210,723	2,209,931
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	18,094	20,395	19,934	18,637	20,331	20,622	21,012	21,539	22,251	22,432	23,131	23,631
Contract liabilities	96,071	96,385	75,712	27,819	23,167	17,904	18,981	15,976	15,560	15,745	16,171	16,533
Lease liabilities	2	-	-	-	-	-	-	-	-	-	-	-
Borrowings	4,840	6,127	8,220	7,743	6,799	7,488	9,650	11,955	12,255	13,300	14,069	13,140
Employee benefit provisions	7,335	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394
Total Current Liabilities	126,342	130,301	111,260	61,593	57,692	53,408	57,037	56,864	57,459	58,871	60,765	60,698
Non-Current Liabilities												
Lease liabilities	30	32	32	32	32	32	32	32	32	32	32	32
Borrowings	57,973	90,847	152,627	144,884	138,085	142,597	193,948	242,993	238,738	251,438	251,369	248,229
Employee benefit provisions	1,310	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251
Other provisions	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855
Total Non-Current Liabilities	66,168	98,985	160,764	153,022	146,223	150,735	202,085	251,131	246,876	259,576	259,507	256,367
TOTAL LIABILITIES	192,510	229,286	272,025	214,615	203,914	204,143	259,122	307,995	304,335	318,447	320,272	317,065
Net Assets	1,593,576	1,654,227	1,680,515	1,774,728	1,824,467	1,840,503	1,864,467	1,880,483	1,885,213	1,888,294	1,890,451	1,892,866
EQUITY												
Retained Earnings	638,236	698,887	725,175	819,388	869,127	885,163	909,127	925,143	929,873	932,954	935,111	937,526
Revaluation Reserves	955,340	955,340	955,340	955,340	955,340	955,340	955,340	955,340	955,340	955,340	955,340	955,340
Council Equity Interest	1,593,576	1,654,227	1,680,515	1,774,728	1,824,467	1,840,503	1,864,467	1,880,483	1,885,213	1,888,294	1,890,451	1,892,866
Total Equity	1,593,576	1,654,227	1,680,515	1,774,728	1,824,467	1,840,503	1,864,467	1,880,483	1,885,213	1,888,294	1,890,451	1,892,866

General Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 BALANCE SHEET - GENERAL FUND Scenario: Base Case												
	Actuals	Current Year	Projected Years									
	2024/25	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
ASSETS												
Current Assets												
Cash & Cash Equivalents	6,572	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Investments	65,505	41,692	67,793	57,579	37,924	33,569	34,568	36,011	37,146	38,111	39,989	41,102
Receivables	16,371	13,652	10,238	12,770	11,518	11,061	11,342	10,892	11,202	11,468	11,793	12,099
Inventories	518	757	667	566	666	675	664	668	701	694	724	742
Contract assets and contract cost assets	1,553	1,553	1,553	1,553	1,553	1,553	1,553	1,553	1,553	1,553	1,553	1,553
Other	593	606	554	489	559	568	564	569	594	593	616	632
Total Current Assets	91,112	98,261	100,805	92,957	72,221	67,427	68,689	69,694	71,197	72,419	74,676	76,128
Non-Current Assets												
Receivables	-	7	3	5	4	4	4	3	3	3	3	4
Infrastructure, Property, Plant & Equipment	1,193,526	1,239,589	1,253,182	1,297,317	1,328,568	1,350,722	1,371,232	1,381,507	1,388,614	1,413,089	1,422,758	1,427,929
Intangible Assets	580	580	580	580	580	580	580	580	580	580	580	580
Right of use assets	31	31	31	31	31	31	31	31	31	31	31	31
Total Non-Current Assets	1,194,137	1,240,207	1,253,796	1,297,933	1,329,183	1,351,336	1,371,847	1,382,121	1,389,228	1,413,703	1,423,372	1,428,543
TOTAL ASSETS	1,285,249	1,338,467	1,354,601	1,390,891	1,401,404	1,418,763	1,440,536	1,451,815	1,460,424	1,486,122	1,498,048	1,504,671
LIABILITIES												
Current Liabilities												
Payables	16,974	19,986	19,361	18,084	19,778	20,165	20,258	20,581	21,315	21,523	22,249	22,776
Contract liabilities	29,412	32,936	14,284	25,284	20,278	17,572	17,889	14,914	15,314	15,544	15,966	16,323
Lease liabilities	2	-	-	-	-	-	-	-	-	-	-	-
Borrowings	1,389	1,845	2,759	2,772	2,905	3,392	3,967	4,552	5,014	6,041	6,761	5,455
Employee benefit provisions	7,335	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394	7,394
Total Current Liabilities	55,112	62,161	43,798	53,534	50,355	48,524	49,508	47,441	49,037	50,502	52,370	51,948
Non-Current Liabilities												
Lease liabilities	30	32	32	32	32	32	32	32	32	32	32	32
Borrowings	31,755	44,911	72,153	69,380	66,475	75,083	85,116	93,565	96,551	116,510	123,749	128,294
Employee benefit provisions	1,310	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251	1,251
Other provisions	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855
Total Non-Current Liabilities	39,950	53,049	80,290	77,518	74,613	83,221	93,254	101,703	104,689	124,648	131,887	136,432
TOTAL LIABILITIES	95,062	115,210	124,088	131,052	124,968	131,744	142,762	149,143	153,726	175,149	184,256	188,380
Net Assets	1,190,187	1,223,257	1,230,513	1,259,838	1,276,436	1,287,019	1,297,774	1,302,672	1,306,699	1,310,973	1,313,791	1,316,291
EQUITY												
Retained Earnings	478,975	512,045	519,301	548,626	565,224	575,807	586,562	591,460	595,487	599,761	602,579	605,079
Revaluation Reserves	711,212	711,212	711,212	711,212	711,212	711,212	711,212	711,212	711,212	711,212	711,212	711,212
Council Equity Interest	1,190,187	1,223,257	1,230,513	1,259,838	1,276,436	1,287,019	1,297,774	1,302,672	1,306,699	1,310,973	1,313,791	1,316,291
Total Equity	1,190,187	1,223,257	1,230,513	1,259,838	1,276,436	1,287,019	1,297,774	1,302,672	1,306,699	1,310,973	1,313,791	1,316,291

Water Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 BALANCE SHEET - WATER FUND Scenario: Base Case												
	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
							2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
ASSETS												
Current Assets												
Cash & Cash Equivalents	9,532	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Investments	26,318	26,355	24,391	12,002	6,721	6,138	7,224	8,655	10,047	11,977	14,279	16,952
Receivables	3,790	3,687	3,846	3,964	4,065	4,161	4,266	4,373	4,483	4,596	4,711	4,829
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Contract assets and contract cost assets	39	39	39	39	39	39	39	39	39	39	39	39
Other	21	8	9	9	9	9	9	9	10	10	10	10
Total Current Assets	39,700	50,089	48,285	36,014	30,835	30,348	31,539	33,076	34,579	36,622	39,039	41,831
Non-Current Assets												
Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	223,968	245,760	254,948	280,732	294,816	292,716	289,981	287,184	284,279	281,283	278,194	275,008
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Right of use assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	223,968	245,760	254,948	280,732	294,816	292,716	289,981	287,184	284,279	281,283	278,194	275,008
TOTAL ASSETS	263,668	295,849	303,233	316,746	325,651	323,064	321,519	320,260	318,857	317,905	317,232	316,839
LIABILITIES												
Current Liabilities												
Payables	585	247	279	269	260	252	244	230	227	219	211	203
Contract liabilities	12,016	7,819	576	1,487	1,206	115	117	120	122	125	128	131
Lease liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	1,938	2,680	3,101	2,823	2,405	2,523	2,647	2,779	2,542	2,488	2,444	2,562
Employee benefit provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	14,539	10,746	3,956	4,579	3,871	2,890	3,008	3,129	2,891	2,832	2,783	2,896
Non-Current Liabilities												
Lease liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	18,111	39,431	46,331	43,508	41,103	38,579	35,933	33,154	30,611	28,124	25,679	23,117
Employee benefit provisions	-	-	-	-	-	-	-	-	-	-	-	-
Other provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	18,111	39,431	46,331	43,508	41,103	38,579	35,933	33,154	30,611	28,124	25,679	23,117
TOTAL LIABILITIES	32,650	50,177	50,286	48,087	44,974	41,470	38,941	36,283	33,503	30,955	28,462	26,013
Net Assets	231,018	245,672	252,946	268,659	280,677	281,594	282,578	283,977	285,355	286,950	288,770	290,826
EQUITY												
Retained Earnings	78,470	93,124	100,398	116,111	128,129	129,046	130,030	131,429	132,807	134,402	136,222	138,278
Revaluation Reserves	152,548	152,548	152,548	152,548	152,548	152,548	152,548	152,548	152,548	152,548	152,548	152,548
Council Equity Interest	231,018	245,672	252,946	268,659	280,677	281,594	282,578	283,977	285,355	286,950	288,770	290,826
Total Equity	231,018	245,672	252,946	268,659	280,677	281,594	282,578	283,977	285,355	286,950	288,770	290,826

Sewer Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 BALANCE SHEET - SEWER FUND Scenario: Base Case												
	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
							2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
ASSETS												
Current Assets												
Cash & Cash Equivalents	9,092	30,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	17,991	15,053	12,425
Investments	74,031	52,695	96,357	8,632	7,060	3,220	5,113	6,678	1,187	-	-	-
Receivables	1,746	2,409	2,284	7,683	4,382	2,072	3,335	3,330	2,063	2,037	2,090	2,146
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Contract assets and contract cost assets	98	25	25	25	25	25	25	25	25	25	25	25
Other	23	9	8	8	11	11	11	11	11	12	12	12
Total Current Assets	84,990	85,138	118,674	36,348	31,477	25,328	28,484	30,044	23,286	20,063	17,180	14,607
Non-Current Assets												
Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	152,179	163,984	175,959	245,285	269,776	277,419	332,977	386,285	386,907	382,577	378,189	373,740
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Right of use assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	152,179	164,058	176,032	245,358	269,849	277,492	333,050	386,358	386,980	382,651	378,263	373,814
TOTAL ASSETS	237,169	249,196	294,706	281,706	301,327	302,820	361,534	416,402	410,267	402,714	395,443	388,421
LIABILITIES												
Current Liabilities												
Payables	535	161	294	284	293	204	509	728	709	690	671	652
Contract liabilities	54,643	55,630	60,852	1,049	1,684	217	975	942	123	76	77	79
Lease liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	1,513	1,603	2,361	2,147	1,489	1,572	3,036	4,624	4,698	4,772	4,864	5,123
Employee benefit provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	56,691	57,394	63,507	3,479	3,466	1,994	4,521	6,294	5,530	5,538	5,613	5,854
Non-Current Liabilities												
Lease liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	8,107	6,504	34,143	31,996	30,507	28,935	72,898	116,274	111,576	106,804	101,941	96,818
Employee benefit provisions	-	-	-	-	-	-	-	-	-	-	-	-
Other provisions	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	8,107	6,504	34,143	31,996	30,507	28,935	72,898	116,274	111,576	106,804	101,941	96,818
TOTAL LIABILITIES	64,798	63,898	97,650	35,476	33,973	30,929	77,419	122,568	117,107	112,343	107,553	102,672
Net Assets	172,371	185,298	197,056	246,231	267,354	271,891	284,115	293,834	293,160	290,372	287,889	285,749
EQUITY												
Retained Earnings	80,791	93,718	105,476	154,651	175,774	180,311	192,535	202,254	201,580	198,792	196,309	194,169
Revaluation Reserves	91,580	91,580	91,580	91,580	91,580	91,580	91,580	91,580	91,580	91,580	91,580	91,580
Council Equity Interest	172,371	185,298	197,056	246,231	267,354	271,891	284,115	293,834	293,160	290,372	287,889	285,749
Total Equity	172,371	185,298	197,056	246,231	267,354	271,891	284,115	293,834	293,160	290,372	287,889	285,749

Appendix J - Cash flow statements (LTFP statements)

Consolidated

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 CASH FLOW STATEMENT - CONSOLIDATED Scenario: Base Case												
	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
	2024/25 \$'000	2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	53,937	60,183	65,696	67,972	70,979	73,160	75,322	77,513	79,766	82,084	84,469	86,922
User Charges & Fees	20,711	22,503	23,677	24,374	25,015	25,639	26,275	26,927	27,595	28,280	28,982	29,702
Investment & Interest Revenue Received	6,404	7,831	7,819	10,937	6,430	4,634	3,229	3,312	4,297	3,900	4,071	4,202
Grants & Contributions	120,725	73,896	18,611	45,558	65,567	31,602	42,797	35,103	29,946	29,239	30,142	30,755
Bonds & Deposits Received	541	-	-	-	-	-	-	-	-	-	-	-
Other	12,029	7,349	2,976	2,070	2,658	2,672	2,613	2,784	2,741	2,845	2,882	2,955
Payments:												
Employee Benefits & On-Costs	(33,343)	(37,364)	(37,959)	(39,299)	(40,555)	(41,966)	(43,296)	(44,703)	(46,156)	(47,656)	(49,205)	(50,804)
Materials & Contracts	(36,651)	(32,186)	(32,932)	(29,514)	(31,904)	(33,464)	(33,469)	(33,363)	(34,607)	(34,995)	(35,815)	(36,770)
Borrowing Costs	(2,467)	(2,488)	(4,451)	(8,315)	(7,896)	(7,567)	(7,457)	(10,312)	(13,146)	(12,890)	(13,621)	(13,670)
Bonds & Deposits Refunded	(665)	-	-	-	-	-	-	-	-	-	-	-
Other	(10,118)	(6,861)	(5,941)	(6,112)	(6,025)	(6,286)	(6,472)	(6,613)	(6,743)	(6,961)	(7,089)	(7,283)
Net Cash provided (or used in) Operating Activities	131,103	92,863	37,497	67,671	84,270	48,424	59,541	50,649	43,694	43,846	44,816	46,010
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	45,149	1,964	110,326	26,509	8,778	-	-	5,491	1,187	-	-
Sale of Infrastructure, Property, Plant & Equipment	1,094	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	13,539	(37)	(69,762)	-	-	-	(3,977)	(4,440)	(2,527)	(2,895)	(4,179)	(3,787)
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	(63,576)	(107,331)	(63,572)	(169,777)	(103,036)	(62,403)	(109,077)	(97,559)	(42,703)	(57,893)	(44,274)	(40,781)
Purchase of Intangible Assets	(17)	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	(94,500)	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	(143,460)	(62,220)	(131,370)	(59,451)	(76,527)	(53,625)	(113,054)	(101,999)	(39,739)	(59,601)	(48,453)	(44,568)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	10,000	39,000	70,000	-	-	12,000	61,000	61,000	8,000	26,000	14,000	10,000
Payments:												
Repayment of Borrowings & Advances	(4,364)	(4,839)	(6,127)	(8,220)	(7,743)	(6,799)	(7,488)	(9,650)	(11,955)	(12,255)	(13,300)	(14,069)
Repayment of lease liabilities (principal repayments)	(2)	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	5,634	34,161	63,873	(8,220)	(7,743)	5,201	53,512	51,350	(3,955)	13,745	700	(4,069)
Net Increase/(Decrease) in Cash & Cash Equivalents	(6,723)	64,804	(30,000)	-	0	(0)	-	-	(0)	(2,009)	(2,937)	(2,628)
plus: Cash & Cash Equivalents - beginning of year	31,919	25,196	90,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	57,991	55,053
Cash & Cash Equivalents - end of the year	25,196	90,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	57,991	55,053	52,425
Cash & Cash Equivalents - end of the year	25,196	90,000	60,000	60,000	60,000	60,000	60,000	60,000	60,000	57,991	55,053	52,425
Investments - end of the year	165,854	120,743	188,541	78,214	51,706	42,928	46,905	51,344	48,380	50,088	54,267	58,054
Cash, Cash Equivalents & Investments - end of the year	191,050	210,743	248,541	138,214	111,706	102,928	106,905	111,344	108,380	108,079	109,320	110,480
Representing:												
- External Restrictions	172,946	184,765	221,471	110,278	83,014	73,519	76,760	80,445	76,708	75,614	76,044	76,371
- Internal Restrictions	10,226	6,000	6,252	6,452	6,626	6,792	6,962	7,136	7,314	7,497	7,684	7,877
- Unrestricted	7,878	19,977	20,817	21,484	22,065	22,617	23,183	23,763	24,358	24,967	25,592	26,233
	191,050	210,743	248,541	138,214	111,706	102,928	106,905	111,344	108,380	108,079	109,320	110,480

General Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 CASH FLOW STATEMENT - GENERAL FUND Scenario: Base Case												
	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
							2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	35,795	40,681	42,173	43,544	44,904	46,280	47,669	49,097	50,569	52,084	53,643
User Charges & Fees	-	9,932	10,396	10,694	10,976	11,251	11,532	11,821	12,116	12,419	12,730	13,048
Investment & Interest Revenue Received	-	3,206	2,997	4,249	3,918	2,518	2,150	2,180	2,307	2,086	2,312	2,457
Grants & Contributions	-	58,679	9,558	52,754	31,051	28,237	31,247	23,413	26,854	27,114	28,000	28,566
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	7,230	2,945	2,043	2,629	2,643	2,582	2,753	2,709	2,812	2,848	2,920
Payments:												
Employee Benefits & On-Costs	-	(28,984)	(29,073)	(30,092)	(31,025)	(32,113)	(33,117)	(34,193)	(35,304)	(36,452)	(37,636)	(38,860)
Materials & Contracts	-	(17,250)	(18,726)	(15,080)	(16,193)	(17,430)	(17,114)	(16,911)	(17,584)	(17,622)	(18,091)	(18,689)
Borrowing Costs	-	(1,336)	(2,142)	(3,834)	(3,700)	(3,527)	(4,012)	(4,573)	(5,047)	(5,167)	(6,265)	(6,681)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	(6,861)	(5,941)	(6,112)	(6,025)	(6,286)	(6,472)	(6,613)	(6,743)	(6,961)	(7,089)	(7,283)
Net Cash provided (or used in) Operating Activities	-	60,413	10,696	56,796	35,176	30,196	33,077	25,545	28,405	28,798	28,892	29,123
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	23,813	-	10,213	19,655	4,355	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	-	(26,100)	-	-	-	(998)	(1,443)	(1,135)	(965)	(1,878)	(1,113)
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(64,409)	(32,751)	(64,250)	(52,059)	(43,646)	(42,686)	(33,136)	(30,719)	(48,819)	(34,973)	(31,249)
Net Cash provided (or used in) Investing Activities	-	(40,596)	(58,851)	(54,037)	(32,403)	(39,291)	(43,685)	(34,579)	(31,854)	(49,784)	(36,851)	(32,362)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	15,000	30,000	-	-	12,000	14,000	13,000	8,000	26,000	14,000	10,000
Payments:												
Repayment of Borrowings & Advances	-	(1,388)	(1,845)	(2,759)	(2,772)	(2,905)	(3,392)	(3,967)	(4,552)	(5,014)	(6,041)	(6,761)
Repayment of lease liabilities (principal repayments)	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	13,612	28,155	(2,759)	(2,772)	9,095	10,608	9,033	3,448	20,986	7,959	3,239
Net Increase/(Decrease) in Cash & Cash Equivalents	-	33,428	(20,000)	(0)	0	(0)	-	-	(0)	-	0	(0)
plus: Cash & Cash Equivalents - beginning of year	-	6,572	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash & Cash Equivalents - end of the year	-	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash & Cash Equivalents - end of the year	6,572	40,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Investments - end of the year	65,505	41,692	67,793	57,579	37,924	33,569	34,568	36,011	37,146	38,111	39,989	41,102
Cash, Cash Equivalents & Investments - end of the year	72,077	81,692	87,793	77,579	57,924	53,569	54,568	56,011	57,146	58,111	59,989	61,102
Representing:												
- External Restrictions	53,973	55,715	60,723	49,643	29,233	24,160	24,423	25,112	25,474	25,646	26,712	26,993
- Internal Restrictions	10,226	6,000	6,252	6,452	6,626	6,792	6,962	7,136	7,314	7,497	7,684	7,877
- Unrestricted	7,878	19,977	20,817	21,484	22,065	22,617	23,183	23,763	24,358	24,967	25,592	26,233
	72,077	81,692	87,793	77,579	57,924	53,569	54,568	56,011	57,146	58,111	59,989	61,102

Water Fund

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 CASH FLOW STATEMENT - WATER FUND Scenario: Base Case												
	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
							2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	6,804	6,648	6,874	7,063	7,247	7,435	7,627	7,824	8,026	8,233	8,445
User Charges & Fees	-	10,473	11,136	11,486	11,790	12,085	12,384	12,691	13,006	13,329	13,660	13,999
Investment & Interest Revenue Received	-	778	1,859	1,872	1,284	1,010	935	947	996	1,046	1,114	1,195
Grants & Contributions	-	8,662	(1,481)	15,775	11,777	63	1,175	1,201	1,227	1,254	1,282	1,310
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	25	26	26	27	28	28	29	30	31	31	32
Payments:												
Employee Benefits & On-Costs	-	(4,158)	(4,444)	(4,604)	(4,765)	(4,927)	(5,090)	(5,255)	(5,426)	(5,602)	(5,784)	(5,972)
Materials & Contracts	-	(6,955)	(6,890)	(7,062)	(7,204)	(7,343)	(7,487)	(7,400)	(7,784)	(7,943)	(8,100)	(8,260)
Borrowing Costs	-	(655)	(2,043)	(2,496)	(2,340)	(2,208)	(2,090)	(1,967)	(1,835)	(1,704)	(1,584)	(1,467)
Net Cash provided (or used in) Operating Activities	-	14,975	4,810	21,872	17,632	5,956	7,292	7,874	8,039	8,436	8,852	9,282
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	-	1,964	12,389	5,281	583	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	(37)	-	-	-	-	(1,086)	(1,430)	(1,392)	(1,930)	(2,301)	(2,674)
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(26,532)	(14,095)	(31,160)	(20,090)	(4,134)	(3,682)	(3,797)	(3,868)	(3,964)	(4,063)	(4,164)
Net Cash provided (or used in) Investing Activities	-	(26,569)	(12,130)	(18,771)	(14,808)	(3,551)	(4,769)	(5,227)	(5,260)	(5,894)	(6,364)	(6,837)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	24,000	10,000	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(1,938)	(2,680)	(3,101)	(2,823)	(2,405)	(2,523)	(2,647)	(2,779)	(2,542)	(2,488)	(2,444)
Net Cash Flow provided (used in) Financing Activities	-	22,062	7,320	(3,101)	(2,823)	(2,405)	(2,523)	(2,647)	(2,779)	(2,542)	(2,488)	(2,444)
Net Increase/(Decrease) in Cash & Cash Equivalents	-	10,468	-	0	-	-	(0)	0	-	-	-	0
plus: Cash & Cash Equivalents - beginning of year	-	9,532	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash & Cash Equivalents - end of the year	-	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Cash & Cash Equivalents - end of the year	9,532	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Investments - end of the year	26,318	26,355	24,391	12,002	6,721	6,138	7,224	8,655	10,047	11,977	14,279	16,952
Cash, Cash Equivalents & Investments - end of the year	35,850	46,355	44,391	32,002	26,721	26,138	27,224	28,655	30,047	31,977	34,279	36,952
Representing:												
- External Restrictions	35,850	46,355	44,391	32,002	26,721	26,138	27,224	28,655	30,047	31,977	34,279	36,952
- Internal Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Unrestricted	-	0	0	0	0	0	0	0	0	0	0	0
	35,850	46,355	44,391	32,002	26,721	26,138	27,224	28,655	30,047	31,977	34,279	36,952

Sewer Fund

Kempsey Shire Council
10 Year Financial Plan for the Years ending 30 June 2036
CASH FLOW STATEMENT - SEWER FUND
Scenario: Base Case

	Actuals 2024/25 \$'000	Current Year 2025/26 \$'000	2026/27 \$'000	2027/28 \$'000	2028/29 \$'000	2029/30 \$'000	Projected Years					
							2030/31 \$'000	2031/32 \$'000	2032/33 \$'000	2033/34 \$'000	2034/35 \$'000	2035/36 \$'000
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	17,583	18,368	18,925	20,372	21,009	21,607	22,217	22,845	23,489	24,152	24,833
User Charges & Fees	-	2,098	2,145	2,194	2,249	2,304	2,359	2,415	2,473	2,532	2,593	2,655
Investment & Interest Revenue Received	-	3,847	2,963	4,815	1,228	1,106	144	185	994	768	645	550
Grants & Contributions	-	6,554	10,535	(22,971)	22,738	3,302	10,375	10,489	1,864	872	860	878
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	95	5	1	2	2	2	2	2	2	2	2
Payments:												
Employee Benefits & On-Costs	-	(4,223)	(4,442)	(4,603)	(4,765)	(4,927)	(5,089)	(5,255)	(5,425)	(5,602)	(5,784)	(5,972)
Materials & Contracts	-	(7,982)	(7,317)	(7,372)	(8,507)	(8,691)	(8,869)	(9,053)	(9,240)	(9,430)	(9,624)	(9,821)
Borrowing Costs	-	(497)	(266)	(1,985)	(1,856)	(1,832)	(1,355)	(3,772)	(6,264)	(6,019)	(5,772)	(5,521)
Net Cash provided (or used in) Operating Activities	-	17,476	21,991	(10,996)	31,462	12,272	19,173	17,229	7,249	6,612	7,072	7,605
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	21,336	-	87,724	1,572	3,840	-	-	5,491	1,187	-	-
Payments:												
Purchase of Investment Securities	-	-	(43,662)	-	-	-	(1,893)	(1,566)	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(16,391)	(16,727)	(74,367)	(30,888)	(14,623)	(62,708)	(60,627)	(8,116)	(5,110)	(5,238)	(5,369)
Net Cash provided (or used in) Investing Activities	-	4,946	(60,388)	13,357	(29,315)	(10,783)	(64,600)	(62,193)	(2,625)	(3,923)	(5,238)	(5,369)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	30,000	-	-	-	47,000	48,000	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(1,513)	(1,603)	(2,361)	(2,147)	(1,489)	(1,572)	(3,036)	(4,624)	(4,698)	(4,772)	(4,864)
Repayment of lease liabilities (principal repayments)	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	(1,513)	28,397	(2,361)	(2,147)	(1,489)	45,428	44,964	(4,624)	(4,698)	(4,772)	(4,864)
Net Increase/(Decrease) in Cash & Cash Equivalents	-	20,908	(10,000)	(0)	-	0	-	-	(0)	(2,009)	(2,937)	(2,628)
plus: Cash & Cash Equivalents - beginning of year	-	9,092	30,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	17,991	15,053
Cash & Cash Equivalents - end of the year	-	30,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	17,991	15,053	12,425
Cash & Cash Equivalents - end of the year	9,092	30,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	17,991	15,053	12,425
Investments - end of the year	74,031	52,695	96,357	8,632	7,060	3,220	5,113	6,678	1,187	-	-	-
Cash, Cash Equivalents & Investments - end of the year	83,123	82,695	116,357	28,632	27,060	23,220	25,113	26,678	21,187	17,991	15,053	12,425
Representing:												
- External Restrictions	83,123	82,695	116,357	28,632	27,060	23,220	25,113	26,678	21,187	17,991	15,053	12,425
- Internal Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Unrestricted	-	(0)	(0)	(0)	(0)	(0)	(0)	0	0	0	0	0
83,123	82,695	116,357	28,632	27,060	23,220	25,113	26,678	21,187	17,991	15,053	12,425	12,425

Appendix K - Financial performance indicators and ratios

Ratio Explanations

Ratio	Description
Operating Performance	The purpose of this ratio is to measure a council's achievement in containing operating expenditure within operating revenue.
Own Source Revenue	This ratio measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions. A Council's financial flexibility improves the higher the level of its own source revenue.
Unrestricted Current Ratio	This ratio is designed to represent Council's ability to meet short term obligations as they fall due.
Debt Service Cover	This ratio measures the availability of operating cash to service debt including interest, principal and lease payments.
Rates and annual charges outstanding percentage	This ratio assesses the impact of uncollected rates and annual charges on liquidity and the adequacy of recovery efforts.
Cash Expenses Cover	This liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash flow.
Buildings and infrastructure renewals ratio	To assess the rate at which assets are being renewed relative to the rate at which they are depreciating.
Infrastructure backlog ratio	This ratio shows what proportion the backlog is against the total value of a Council's infrastructure.
Asset maintenance ratio	Compares actual vs. required annual asset maintenance. A ratio above 1.0 indicates Council is investing enough funds to stop the infrastructure backlog growing.

Consolidated

Kempsey Shire Council
10 Year Financial Plan for the Years ending 30 June 2036
KEY PERFORMANCE INDICATORS - CONSOLIDATED
Scenario: Base Case

		Current Year 2025/26	Projected Years									
			2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
			● Within green benchmark (green min and/or green max) — Within green benchmark ● Within amber benchmark (amber min and/or amber max) ↗ above green maximum and below amber maximum ● Not within benchmark (amber min and/or amber max) ↘ below green minimum and above amber minimum ↑ above amber maximum ↓ below amber minimum									
Operating Performance Ratio 1)	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	7.39%	7.29%	8.50%	0.52%	0.26%	-0.40%	-2.20%	-3.92%	-4.82%	-5.52%	-5.36%
Own Source Operating Revenue Ratio 1)	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	54.85%	73.73%	51.22%	61.41%	75.75%	71.47%	74.69%	79.75%	80.18%	80.20%	80.29%
Unrestricted Current Ratio	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	4.50	6.12	2.49	2.12	1.88	1.87	1.88	1.81	1.68	1.56	1.57
Debt Service Cover Ratio 1)	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	5.22	3.89	2.99	2.68	2.98	2.82	2.21	1.83	1.87	1.78	1.78
Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	8.70%	8.85%	8.80%	8.75%	8.75%	8.75%	8.74%	8.74%	8.74%	8.74%	8.74%
Cash Expense Cover Ratio 1)	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	12.90	8.24	7.87	7.65	7.49	7.33	6.88	6.39	6.06	5.55	5.13
1) different Calculation to TCorp's calculation for same ratio												
Building & Infrastructure Asset Renewal Ratio	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	211.38%	75.52%	247.66%	215.60%	149.93%	166.85%	130.94%	94.41%	93.89%	95.03%	95.90%
Infrastructure Backlog Ratio	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	0.07	0.04	0.08	0.04	0.03	0.05	0.05	0.01	0.01	0.00	0.00
Asset Maintenance Ratio	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

General

Kempsey Shire Council
10 Year Financial Plan for the Years ending 30 June 2036
KEY PERFORMANCE INDICATORS - GENERAL FUND
Scenario: Base Case Scenario

		Current Year 2025/26	Projected Years									
			2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
			● Within green benchmark (green min and/or green max) ● Within amber benchmark (amber min and/or amber max) ● Not within benchmark (amber min and/or amber max) — Within green benchmark ↗ above green maximum and below amber maximum ↘ below green minimum and above amber minimum ↑ above amber maximum ↓ below amber minimum									
Operating Performance Ratio 1)	Snapshot	● ↓	● ↓	● —	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓
	Actual Ratio	-0.54%	-0.01%	2.90%	-2.81%	-2.53%	-2.65%	-3.31%	-4.46%	-4.31%	-6.03%	-6.44%
Own Source Operating Revenue Ratio 1)	Snapshot	● ↓	● —	● ↓	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	47.26%	69.60%	57.61%	63.32%	66.80%	66.91%	71.37%	71.44%	71.63%	71.71%	71.85%
Unrestricted Current Ratio	Snapshot	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓	● ↓
	Actual Ratio	1.30	1.41	1.45	1.41	1.41	1.41	1.41	1.39	1.37	1.34	1.40
Debt Service Cover Ratio 1)	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● ↓
	Actual Ratio	6.94	5.24	3.97	3.46	3.57	3.24	2.89	2.59	2.52	2.12	2.00
Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	9.25%	9.33%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%	9.24%
Cash Expense Cover Ratio 1)	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	8.60	4.16	4.15	4.02	3.85	3.74	3.62	3.47	3.37	3.19	3.07
1) <u>different</u> Calculation to TCorp's calculation for same ratio												
Building & Infrastructure Asset Renewal Ratio	Snapshot	● —	● ↓	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	249.46%	32.70%	292.14%	247.01%	211.13%	194.51%	139.55%	125.39%	126.36%	127.33%	127.82%
Infrastructure Backlog Ratio	Snapshot	● ↗	● ↗	● ↗	● ↗	● ↗	● ↗	● —	● —	● —	● —	● —
	Actual Ratio	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.00	0.00
Asset Maintenance Ratio	Snapshot	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —	● —
	Actual Ratio	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Water

Kempsey Shire Council 10 Year Financial Plan for the Years ending 30 June 2036 KEY PERFORMANCE INDICATORS - WATER FUND Scenario: Base Case		Current Year 2025/26	Projected Years									
			2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36
			 Within green benchmark (green min and/or green max)  Within amber benchmark (amber min and/or amber max)  Not within benchmark (amber min and/or amber max)  Within green benchmark  above green maximum and below amber maximum  below green minimum and above amber minimum  above amber maximum  below amber minimum									
Operating Performance Ratio 1)	Snapshot	 —	 —	 —	 —	 ↓	 —	 —	 —	 —	 —	 —
	Actual Ratio	11.72%	8.79%	5.18%	0.91%	-0.02%	0.19%	2.00%	1.74%	2.54%	3.33%	4.11%
Own Source Operating Revenue Ratio 1)	Snapshot	 ↓	 —	 ↓	 —	 —	 —	 —	 —	 —	 —	 —
	Actual Ratio	58.28%	77.50%	57.81%	62.70%	94.69%	94.68%	94.70%	94.72%	94.74%	94.77%	94.79%
Unrestricted Current Ratio	Snapshot	 —	 —	 —	 —	 —	 —	 —	 —	 —	 —	 —
	Actual Ratio	3.31	8.16	4.03	3.01	3.29	2.99	2.80	2.90	3.00	3.18	3.28
Debt Service Cover Ratio 1)	Snapshot	 —	 —	 —	 ↓	 ↓	 ↓	 ↓	 ↓	 ↓	 ↓	 ↓
	Actual Ratio	6.61	2.47	3.76	3.44	1.44	1.46	1.54	1.53	1.71	1.84	1.98
Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	Snapshot	 ↑	 ↑	 ↑	 ↑	 ↑	 ↑	 ↑	 ↑	 ↑	 ↑	 ↑
	Actual Ratio	14.79%	15.76%	15.71%	15.71%	15.70%	15.70%	15.70%	15.70%	15.70%	15.70%	15.70%
Cash Expense Cover Ratio 1)	Snapshot	 —	 —	 —	 —	 —	 —	 —	 —	 —	 —	 —
	Actual Ratio	17.51	14.95	13.90	14.01	14.22	13.96	13.90	13.47	13.49	13.37	13.23
1) <u>different</u> Calculation to TCorp's calculation for same ratio												
Building & Infrastructure Asset Renewal Ratio	Snapshot	 —	 —	 —	 —	 ↓	 ↓	 ↓	 ↓	 ↓	 ↓	 ↓
	Actual Ratio	125.00%	121.17%	139.39%	253.31%	53.04%	53.86%	54.75%	55.65%	56.55%	57.47%	58.38%
Infrastructure Backlog Ratio	Snapshot	 ↑	 ↑	 ↑	 —	 —	 —	 —	 —	 —	 —	 —
	Actual Ratio	0.05	0.03	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Asset Maintenance Ratio	Snapshot	 —	 —	 —	 —	 —	 —	 —	 —	 —	 —	 —
	Actual Ratio	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Sewer

Kempsey Shire Council
10 Year Financial Plan for the Years ending 30 June 2036
KEY PERFORMANCE INDICATORS - SEWER FUND
Scenario: Base Case

		Year 2025/26	Projected Years											
			2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36		
			Within green benchmark (green min and/or green max) Within amber benchmark (amber min and/or amber max) Not within benchmark (amber min and/or amber max)					Within green benchmark above green maximum and below amber maximum below green minimum and above amber minimum above amber maximum below amber minimum						
Operating Performance Ratio 1)	Snapshot													
	Actual Ratio	28.95%	28.80%	27.44%	10.82%	9.42%	6.53%	-2.18%	-6.91%	-12.66%	-11.33%	-9.92%		
Own Source Operating Revenue Ratio 1)	Snapshot													
	Actual Ratio	78.79%	82.07%	38.11%	56.14%	91.02%	69.04%	70.37%	95.07%	96.96%	96.96%	96.96%		
Unrestricted Current Ratio	Snapshot													
	Actual Ratio	1.31	1.70	7.00	5.32	5.62	2.93	2.17	2.15	1.57	1.03	0.55		
Debt Service Cover Ratio 1)	Snapshot													
	Actual Ratio	5.98	5.99	3.28	2.72	3.42	3.22	1.53	1.10	1.12	1.16	1.21		
Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	Snapshot													
	Actual Ratio	4.90%	4.93%	4.92%	4.93%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%	4.92%		
Cash Expense Cover Ratio 1)	Snapshot													
	Actual Ratio	25.33	17.61	14.70	13.89	14.17	14.21	11.37	9.39	8.38	6.96	5.70		
1) <u>different</u> Calculation to TCorp's calculation for same ratio														
Building & Infrastructure Asset Renewal Ratio	Snapshot													
	Actual Ratio	185.16%	160.81%	233.86%	95.94%	88.77%	203.25%	174.48%	58.87%	53.59%	54.44%	55.29%		
Infrastructure Backlog Ratio	Snapshot													
	Actual Ratio	0.30	0.11	0.35	0.13	0.06	0.21	0.17	0.02	0.00	0.00	0.00		
Asset Maintenance Ratio	Snapshot													
	Actual Ratio	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		

Appendix L - Financial assumptions used in forecasting

Item	Ref	FY1 (2026 -27)	FY2 (2027 -28)	FY3 (2028 -29)	FY4 (2029 -30)	FY5 (2030 -31)	FY6 (2031 -32)	FY7 (2032 -33)	FY8 (2033 -34)	FY9 (2034 -35)	FY10 (2035 -36)
Consumer Price Index (CPI)	1	4.2%	2.9%	2.6%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Rate peg – IPART set FY1; modelled outer years (lagged drivers)	2	3.1%	3.2%	3.0%	2.9%	2.8%	2.8%	2.8%	2.8%	2.8%	2.8%
Employee costs (wages & on-costs, lagged)	3	3.8%	3.6%	3.5%	3.4%	3.3%	3.3%	3.3%	3.3%	3.3%	3.3%
Interest on investments – 6m term deposits (commercial, lagged)	4	4.4%	4.2%	4.0%	3.8%	3.6%	3.5%	3.5%	3.5%	3.5%	3.5%
Interest on borrowings – 20yr fixed (commercial, lagged)	5	5.6%	5.5%	5.4%	5.3%	5.2%	5.1%	5.1%	5.1%	5.1%	5.1%
Depreciation – Mixed	6	3.7%	3.4%	3.4%	3.3%	3.2%	3.1%	3.1%	3.1%	3.1%	3.1%

Ref	Rationale and Source
1	CPI-linked items are escalated using the Reserve Bank of Australia (RBA) CPI forecast from the Statement on Monetary Policy (February 2026) using the year-ended CPI measure (four quarters to June).
2	Rate peg confirmed for FY1 (2026–27), the rate peg applied reflects IPART's published determination for Kempsey Shire Council: 3.1% with a population factor of 0.0% (therefore core and final rate peg are the same). Forecast method for outer years For FY2 onward, the LTFFP includes a modelled rate peg for planning purposes consistent with IPART guidance on estimating future rate pegs using weighted cost driver"
3	Employee costs are escalated using a wage-based assumption and will be aligned to the State Award in the final LTFFP in June. This is applied separately from CPI and is assumed to ease gradually to a long-run rate over the forecast horizon.
4	Interest on investment income is forecast using an assumed average return consistent with a 6-month term deposit profile from commercial institutions. This provides a conservative planning basis and reduces sensitivity to short-term rate volatility.
5	Interest on borrowings Interest expense is forecast using - 20-year fixed (planning assumption) for commercial institutions.

6

Depreciation escalation factors are included as a proxy for replacement cost inflation (rather than CPI) and are intended to support long-term sustainability analysis. A mixed depreciation escalation factor is applied reflecting the dominance of roads within the asset base, with a higher weighting applied to civil-type escalation and the remainder to buildings.

Appendix K – Savings register

Date	Department/Initiative	Description	One off	Ongoing	Grand Total
2018-19 to 2022-23	Definitiv (payroll system) implementation	Material paper savings and efficiency in staff time. Equivalent of one FTE gain.	\$0	\$100,000	\$100,000
	Depreciation - General fund	\$3.7M General Fund and \$1.7M Water and Sewer Funds.	\$0	\$1,700,000	\$1,700,000
	Depreciation - Water and Sewer	A comprehensive review of assets lives was conducted which resulted in an extension of asset lives resulting in lower depreciation.	\$0	\$3,700,000	\$3,700,000
	Electricity tariff optimisation assessment	Reduced electricity costs	\$0	\$60,000	\$60,000
	Holiday Park profitability	Investment in Council's five holiday parks on Crown Land, generating increased profit, reducing need to supplement operations from General Fund.	\$0	\$230,000	\$230,000
	Installation of Solar and LED lights	Civic Centre and Slim Dusty Centre	\$0	\$82,000	\$82,000
	LED Street light replacement program	Investing in LED bulbs resulting in lower electricity consumption and street light electricity usage bills	\$0	\$175,232	\$175,232
	Microsoft Enterprise	Renegotiated corporate rates and Council package for Microsoft Enterprise software systems.	\$0	\$100,000	\$100,000
	Power Purchasing Agreement	Signed seven-year agreement to lock in a fixed price, achieved before significant market price increases.	\$0	\$53,233	\$53,233
	Relocation of Kempsey Visitor Information Centre (VIC)	VIC now co-located at Slim Dusty Centre following Council's acquisition of the building. Promoting and staffing one inclusive visitor location created ongoing savings.	\$0	\$38,000	\$38,000
	Restructure	Managers reduced by four positions created ongoing savings.	\$0	\$600,000	\$600,000
	Sale of Vacant Land	Sale of unused Council owned land in Kempsey.	\$343,000	\$0	\$343,000
	Saleyards leased out	10+ 10-year lease for management, operation and maintenance of Saleyards facility. 23+	\$0	\$120,600	\$120,600
	Workers Compensation Insurance cost reduction	Improved management of long-term injury claims and proactive return to work process delivered significant reductions in ongoing premiums.	\$0	\$335,000	\$335,000
2018-19 to 2022-23 Total			\$343,000	\$7,294,065	\$7,637,065

Date	Department/Initiative	Description	One off	Ongoing	Grand Total
2024-25	Commercial Business	Airport - Operational efficiencies, including reduced inspections and mowing	\$0	\$10,000	\$10,000
		Airport - Operational efficiencies, including reduced inspections and mowing - Labour	\$0	\$13,842	\$13,842
		Airport - Operational efficiencies, including reduced inspections and mowing - Oncosts	\$0	\$5,814	\$5,814
		Ec Dev and Tourism – reduce activities, includes reduced Agriculture budget, events and collateral - Labour	\$0	\$42,961	\$42,961
		Ec Dev and Tourism – reduce activities, includes reduced Agriculture budget, events and collateral - Oncosts	\$0	\$18,043	\$18,043
		Property and Facilities – allocate relevant costs to Crown Land Reserve	\$0	\$15,000	\$15,000
		Property and Facilities – allocate relevant costs to Crown Land Reserve - Rates	\$0	\$14,550	\$14,550
		Property and Facilities – allocate relevant costs to Crown Land Reserve - Water	\$0	\$450	\$450
		Saleyards – Increased lease revenue	\$0	\$21,079	\$21,079
		W540. Visitor Information Services Operations; Opex - Closure off visitor information centre located at SWR Maritime Museum offset by additional tourism and marketing services	\$0	\$12,192	\$12,192
	Community Partnerships	Communications Officer - PN5435 Part time	\$0	\$55,229	\$55,229
		Communications Officer (Marketing) - PN5463 - on hold	\$0	\$76,968	\$76,968
		Remove contractor budget in Communications	\$0	\$6,000	\$6,000
	Corporate Administration	Remove Corporate Projects Manager budget	\$0	\$126,687	\$126,687
	Development & Compliance	Building Surveyors reduction in overtime and allowances	\$0	\$2,238	\$2,238
		Cancel Alert Subscription	\$0	\$2,000	\$2,000
		Overtime reduction in Development Controls	\$0	\$11,192	\$11,192
		Overtime reduction in Development Services	\$0	\$2,238	\$2,238
		Reduction in advertising press budget	\$0	\$5,315	\$5,315
		Reduction in Building Control materials budget	\$0	\$10,000	\$10,000
		Building Control operations	\$0	\$4,150	\$4,150
	Finance	Remove 2 x Group managers (Corp and Commercial and Finance) add back one Manager Finance	\$0	\$250,000	\$250,000
	General Fund	School based traineeships; Opex	\$60,000	\$0	\$60,000
		Macleay River Estuary Migratory & Threatened Shorebird Survey; Opex	\$10,000	\$0	\$10,000
		Riverside Park Masterplan; Opex	\$30,000	\$0	\$30,000
		RFS Hazard Reduction Rural Fire Service (G00153-01); Opex	\$47,742	\$0	\$47,742

Date	Department/Initiative	Description	One off	Ongoing	Grand Total
		Lower Macleay Flood Risk Management Plan - Stage 2 Study & Plan (G00046-01); Opex	\$8,719	\$0	\$8,719
		Monuments & War Memorials; Opex	\$15,000	\$0	\$15,000
		Tourism Marketing; Opex	\$10,000	\$0	\$10,000
		Business industry and investment; Opex	\$20,000	\$0	\$20,000
		Airport Mowing; Opex	\$30,000	\$0	\$30,000
		Airport General Maintenance & Repairs; Opex	\$30,000	\$0	\$30,000
		Statutory Property; Opex	\$131,072	\$0	\$131,072
	General Manager	General Manager Discretionary	\$0	\$20,000	\$20,000
		Transformation Initiatives	\$0	\$51,900	\$51,900
	Governance and Information Services	Remove budget for medicals for non-work related injuries	\$0	\$5,000	\$5,000
		Remove use of WHS Contractors/Consultants	\$0	\$14,000	\$14,000
		Transition EAP to Access Psych	\$0	\$5,000	\$5,000
	Operations Administration	Directors discretionary budget	\$0	\$25,000	\$25,000
		Not replacing 4th year Boiler Maker - Labour	\$0	\$35,211	\$35,211
		Not replacing 4th year Boiler Maker - Oncosts	\$0	\$14,789	\$14,789
	Sewer Fund	Sewer Treatment - BUDGET, Opex (This WO is to be only used for budgets)	\$0	\$30,000	\$30,000
	Strategic & Asset Planning	Forward design budget reduction in materials purchased	\$0	\$50,000	\$50,000
		Reduction in design and investigation plant hire	\$0	\$29,143	\$29,143
		Reduction in survey and resumption costs	\$0	\$5,000	\$5,000
		Remove Flood Engineer position	\$0	\$77,465	\$77,465
		Strategic Planning Operations	\$0	\$32,535	\$32,535
	Waste	DWM Admin expenses	\$0	\$19,703	\$19,703
		DWM Bellbrook Contract	\$0	\$16,551	\$16,551
		Return Telehandler	\$0	\$45,000	\$45,000
		Special Event re-direct costs	\$0	\$2,076	\$2,076
		Tyre Removal	\$0	\$30,000	\$30,000
		Undertake education/marketing/recycling promotion inhouse. Appoint education/admin officer.	\$0	\$80,000	\$80,000
		Waste Management Centre Expansion - labour	\$0	\$135,522	\$135,522

Date	Department/Initiative	Description	One off	Ongoing	Grand Total
		Waste Management Centre Expansion - oncosts	\$0	\$54,718	\$54,718
		Waste Vouchers	\$0	\$126,208	\$126,208
		Waste Admin	\$0	\$7,882	\$7,882
	Water Fund	Fixed phone lines	\$0	\$40,000	\$40,000
		Water meter Reading	\$0	\$60,000	\$60,000
		WF Meter Reading; Opex	\$0	\$19,901	\$19,901
		Water Management	\$0	\$40,000	\$40,000
		Water misc.	\$0	\$10,000	\$10,000
2024-25 Total			\$392,533	\$1,788,551	\$2,181,084
2025-26	Community Partnerships	Sale of Chatterbox Van, surplus to requirements. Annual running costs	\$0	\$6,000	\$6,000
	Corporate Administration	Early end of Resilience Canopy Project. Council's contribution	\$112,470	\$0	\$112,470
	General Managers	Budget reduction of discretionary spend which wasn't utilised.	\$0	\$22,570	\$22,570
2025-26 Total			\$112,470	\$28,570	\$141,040
Grand Total			\$848,003	\$9,111,186	\$9,959,189