

Long Term Financial Plan 2025-2035

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.

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:



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).

Financial Sustainability

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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: <u>financial sustainability strategy - november 2023.pdf</u>

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	КРІ	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 \$9M and \$14M 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.

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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:
 - o \$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 specific assumptions regarding 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

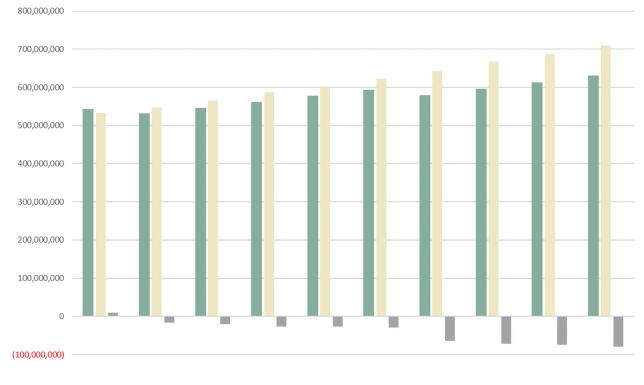
In 2031/32 Council will have an operating deficit of \$63.6M. Unrestricted cash will go into negative in 2031/32 and therefore this option is not viable.

Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$9.5M 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 \$17.0M and increases to \$79.8M in 2034/35.

Unrestricted cash is forecasted at \$154.3M 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	9,495,157	(16,967,399)	(20,670,479)	(27,115,262)	(26,783,920)	(29,370,842)	(63,550,198)	(72,043,479)	(74,194,199)	(79,751,704)
Capital Expenditure	187,919,640	234,330,287	214,731,241	182,748,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	651,149,873	625,405,671	608,019,344	591,909,355	586,210,856	602,492,465	570,673,607	500,247,990	456,247,401	411,377,821
Unrestricted Cash	154,298,848	138,833,510	107,825,861	84,502,890	62,254,725	41,372,425	(12,630,591)	(101,221,105)	(187,195,721)	(269,458,848)





Scenario 1 - Consolidated	Operating Result	(exc Water & Sewer)
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(200,000,000)										
(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	542,736,900	530,424,011	545,301,754	560,666,972	576,536,684	592,928,583	578,816,059	595,221,713	612,208,938	629,827,649
Operating Expenditure	533,241,742	547,391,410	565,972,233	587,782,234	603,320,604	622,299,426	642,366,257	667,265,193	686,403,137	709,579,352
Operating Result	9,495,157	(16,967,399)	(20,670,479)	(27,115,262)	(26,783,920)	(29,370,842)	(63,550,198)	(72,043,479)	(74,194,199)	(79,751,704)



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

(400,000,000)										
(100,000,000)	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Restricted Cash	496,851,025	486,572,160	500,193,483	507,406,465	523,956,131	561,120,040	583,304,198	601,469,096	643,443,122	680,836,669
Unrestricted Cas	h 154,298,848	138,833,510	107,825,861	84,502,890	62,254,725	41,372,425	(12,630,591)	(101,221,105	(187,195,721	(269,458,848



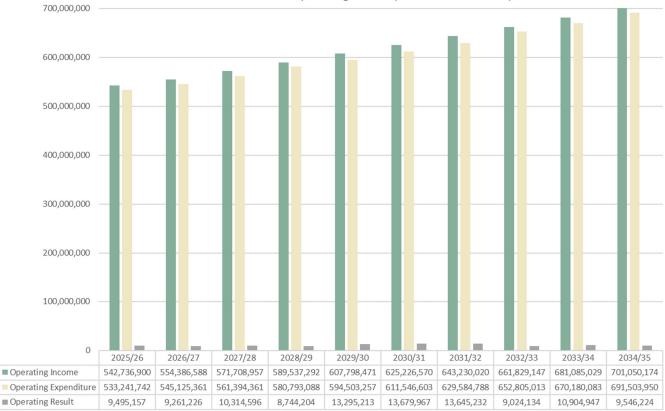
Scenario 2 - Maintain rating and annual charges income - Preferred Scenario

- 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 \$13.6M. Unrestricted cash is positive throughout the 10 years of the Plan.

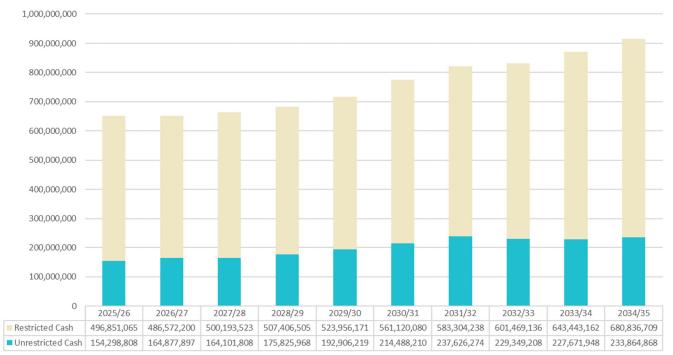
Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$9.5M in 2025/26 and there is an operating surplus in each financial year in the 10-year LTFP.

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Operating Result	9,495,157	9,261,226	10,314,596	8,744,204	13,295,213	13,679,967	13,645,232	9,024,134	10,904,947	9,546,224
Capital Expenditure	187,919,640	234,330,287	214,731,241	182,748,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	651,149,873	651,450,097	664,295,331	683,232,472	716,862,391	775,608,291	820,930,512	830,818,344	871,115,110	914,701,577
Unrestricted Cash	154,298,808	164,877,897	164,101,808	175,825,968	192,906,219	214,488,210	237,626,274	229,349,208	227,671,948	233,864,868









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

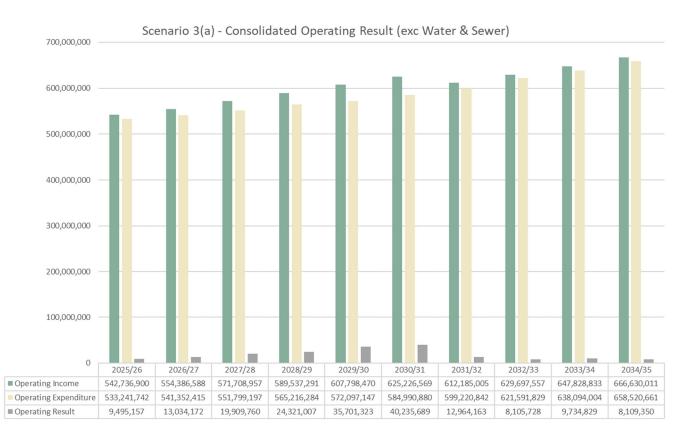
- Stormwater drainage service charges continue from 2026/27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031/32
- Increase in income from income generating assets and other sources of \$5.7M over 4 years 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

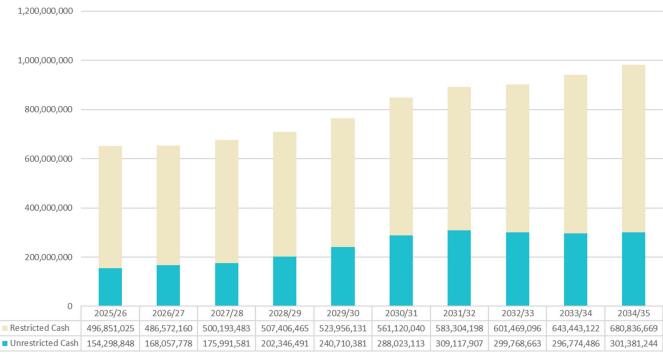
In 2031/32 Council will have an operating surplus of \$13.0M, noting that annual surpluses will increase year on year from 2026/27 to reflect the adjustment in financial settings to accommodate the \$31.0M reduction in income in 2031/32. Unrestricted cash is positive throughout the 10 years of the Plan.

Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$9.5M 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	9,495,157	13,034,172	19,909,760	24,321,007	35,701,323	40,235,689	12,964,163	8,105,728	9,734,829	8,109,350
Capital Expenditure	187,919,640	234,330,287	214,731,241	182,748,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	651,149,873	654,629,938	676,185,064	709,752,956	764,666,512	849,143,153	892,422,105	901,237,759	940,217,608	982,217,912
Unrestricted Cash	154,298,848	168,057,778	175,991,581	202,346,491	240,710,381	288,023,113	309,117,907	299,768,663	296,774,486	301,381,244







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

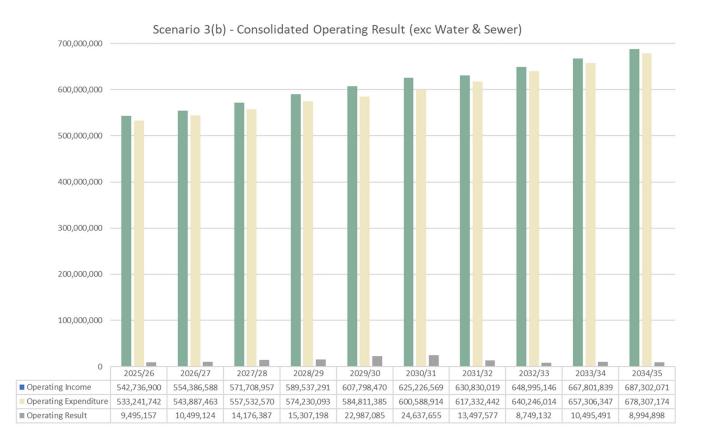
- Stormwater drainage service charges continue from 2026/27 with forecasted increases in line with rate peg assumption
- The rating income from the temporary special rate variation of \$31.0M ceases in 2031/32
- Rating income of \$18.6M sought through a permanent special rate variation from 2031/32
- 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 \$13.5M, 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 \$9.5M 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	9,495,157	10,499,124	14,176,387	15,307,198	22,987,085	24,637,655	13,497,577	8,749,132	10,495,491	8,994,898
Capital Expenditure	187,919,640	234,330,287	214,731,241	182,748,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	651,149,873	652,506,503	668,843,445	693,945,941	736,787,781	806,226,722	850,896,510	860,456,636	900,294,784	943,280,550
Unrestricted Cash	154,298,808	165,934,302	168,649,922	186,539,437	212,831,610	245,106,643	267,592,273	258,987,501	256,851,623	262,443,842





1,000,000,000 900,000,000 800,000,000 700,000,000 600,000,000 500,000,000 400,000,000 300,000,000 200,000,000 100,000,000 0 2025/26 2026/27 2027/28 2028/29 2029/30 2030/31 2031/32 2032/33 2033/34 2034/35 Restricted Cash 496,851,065 486,572,201 500,193,523 507,406,504 523,956,171 561,120,080 583,304,238 601,469,135 643,443,161 680,836,707 212,831,610 245,106,643 154,298,808 186,539,437 267,592,273 258,987,501 256,851,623 Unrestricted Cash 165,934,302 168,649,922 262,443,842

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

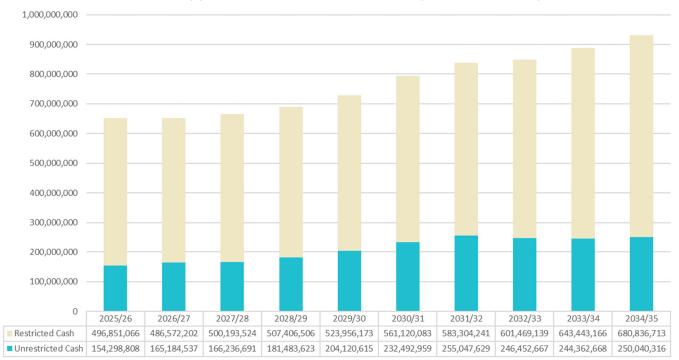
In 2031/32 Council will have an operating surplus of \$13.5M, noting that annual surpluses will increase year on year from 2026/27 to reflect the adjustment in financial settings to accommodate the \$8.4M reduction in income in 2031/32. Unrestricted cash is positive throughout the 10 years of the Plan.

Council's consolidated operating result, excluding Water and Sewer, before capital grants and contributions is a surplus of \$9.5M 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	9,495,158	9,599,125	12,352,988	12,486,390	19,142,936	20,693,558	13,450,934	8,737,276	10,520,587	9,059,210
Capital Expenditure	187,919,640	234,330,287	214,731,241	182,748,210	178,708,966	160,209,730	179,651,269	217,848,951	194,285,722	197,070,450
Cash and Investments	651,149,873	651,756,739	666,430,215	688,890,129	728,076,788	793,613,042	838,351,871	847,921,806	887,805,834	930,877,029
Unrestricted Cash	154,298,808	165,184,537	166,236,691	181,483,623	204,120,615	232,492,959	255,047,629	246,452,667	244,362,668	250,040,316

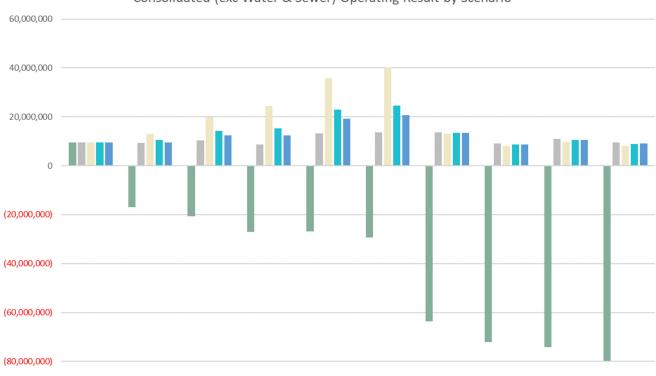






Scenario 3(c) - Consolidated Cash & Investments (exc Water & Sewer)

Summary of operating results for each scenario



Consolidated (exc Water & Sewer) Operating Result by Scenario

(100 000 000)										
(100,000,000)	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Scenario 1	9,495,157	(16,967,399)	(20,670,479)	(27,115,262)	(26,783,920)	(29,370,842)	(63,550,198)	(72,043,479)	(74,194,199)	(79,751,704)
Scenario 2	9,495,157	9,261,226	10,314,596	8,744,204	13,295,213	13,679,967	13,645,232	9,024,134	10,904,947	9,546,224
Scenario 3(a)	9,495,157	13,034,172	19,909,760	24,321,007	35,701,323	40,235,689	12,964,163	8,105,728	9,734,829	8,109,350
Scenario 3(b)	9,495,157	10,499,124	14,176,387	15,307,198	22,987,085	24,637,655	13,497,577	8,749,132	10,495,491	8,994,898
Scenario 3(c)	9,495,158	9,599,125	12,352,988	12,486,390	19,142,936	20,693,558	13,450,934	8,737,276	10,520,587	9,059,210





Summary of unrestricted cash for each scenario

Sensitivity Analysis

Scenario 3(c) 154,298,808 165,184,537

166,236,691

181,483,623

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

204,120,615

232,492,959

255,047,629

246,452,667

244.362.668

250,040,316

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	Approximate Operational Impact
	(+ or -)	
Rate Peg	1.0% rates	\$2.3 million change in revenue
Interest Rate	1.0% rate	\$4.4 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 LTFP 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)					F	Projected Years				
Scenario: Scenario 1	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	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	106,664,482
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	80,218,013	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	30,667,099	31,945,008	32,220,387	32,515,383	32,831,748	33,171,408	33,536,474	33,929,266	34,392,257	34,958,735
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	622,954,913	601,657,634	604,654,773	591,083,216	607,041,197	624,226,214	610,927,428	628,167,978	646,011,805	664,509,391
Expenses from Continuing Operations										
Employee Benefits & On-Costs	188,439,986	194,116,885	199,965,040	205,968,589	212,167,530	218,560,282	225,145,925	231,930,291	238,919,387	246,119,404
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	153,509,586	150,478,683	156,313,438	165,798,538	168,723,305	175,366,939	182,830,854	194,038,053	198,572,484	207,609,449
Depreciation & Amortisation	133,184,015	143,590,990	149,136,339	154,075,642	159,072,166	163,562,479	168,086,943	173,456,275	179,479,920	184,744,168
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	533,241,742	547,391,410	565,972,233	587,782,234	603,320,604	622,299,426	642,366,257	667,265,193	686,403,137	709,579,352
Net Operating Result for the Year	89,713,170	54,266,224	38,682,540	3,300,981	3,720,593	1,926,789	(31,438,830)	(39,097,215)	(40,391,331)	(45,069,961)
Net Operating Result before Grants and Contributions provided for Capital Purposes	9,495,157	(16,967,399)	(20,670,479)	(27,115,262)	(26,783,920)	(29,370,842)	(63,550,198)	(72,043,479)	(74,194,199)	(79,751,704)

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

BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)						Projected Years				
Scenario: Scenario 1	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	129,348,443	106,370,098	112,413,300	118,229,694	122,361,033	130,504,610	134,296,642	143,034,233	150,013,714	161,116,042
Investments	261,506,365	259,517,786	247,803,022	236,839,830	231,924,911	235,993,928	218,188,482	178,606,878	153,116,844	125,130,889
Receivables Inventories	46,853,453 4,099,395	44,140,470 4,005,420	44,119,482 4,138,513	42,635,822 4,362,854	43,852,895 4,420,396	45,309,471 4,570,653	45,019,859 4,740,646	44,212,832 5.003,664	45,270,083 5,096,859	71,190,677 5,302,466
Other	4,099,395	4,005,420	4,130,513	12,359,920	12,558,540	12,956,767	13,399,091	14.041.791	14,324,621	14,849,262
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	471,979,456	444,075,580	438,871,987	433,018,120	433,707,775	447,925,428	434,234,721	403,489,399	386,412,121	396,179,337
New Comment Associa										
Non-Current Assets	260 205 065	250 517 706	247,803,022	226 020 020	231,924,911	225 002 029	210 100 402	170 000 070	152 116 044	125,130,889
Investments Receivables	260,295,065 14,363,205	259,517,786 12,608,276	10,742,929	236,839,830 8,760,229	6,652,807	235,993,928 4,412,830	218,188,482 2,031,974	178,606,878 1,260,599	153,116,844 440,442	451,894
Infrastructure, Property, Plant & Equipment	6.072.717.574	6,279,627,032	6,466,855,447		6,772,317,606			7,238,086,316	7.398.492.636	7.409.931.561
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	6,367,788,852	6,571,824,958	6,745,131,183	6,887,088,472		7,162,494,890	7,291,161,467	7,436,118,709	7,570,043,438	7,553,395,217
TOTAL ASSETS	6,839,768,307	7,015,900,539	7,184,003,171	7,320,106,592	7,463,655,383	7,610,420,318	7,725,396,188	7,839,608,108	7,956,455,559	7,949,574,554
LIABILITIES										
Current Liabilities										
Payables	115,661,872	116,801,729	120,142,628	124,417,386	127,170,443	130,876,438	132,586,371	137,433,675	140,737,879	145,188,461
Contract liabilities	19,614,070	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	198,960,244	202,692,481	208,572,584	213,234,276	220,341,125	228,398,154	234,825,195	243,699,726	251,609,878	261,132,648
Non-Current Liabilities										
Contract liabilities	2,780,914	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 TOTAL LIABILITIES	113,525,707 312,485,951	114,830,460 317,522,941	116,079,015 324,651,599	116,989,151 330,223,427	118,465,823 338,806,948	120,175,948 348,574,102	121,875,054 356,700,249	124,392,114 368,091,840	127,291,625 378,901,503	155,957,811 417,090,459
Net Assets	6,527,282,356	6,698,377,598	6,859,351,572				7,368,695,939	7,471,516,268	7,577,554,057	7,532,484,095
EQUITY Datained Ferringe	E 1E2 207 C40	E 207 CE2 924	E 246 226 272	E 240 627 255	E 262 267 049	E DEE 004 707	E 222 04E 007	E 104 740 COD	E 144 2E7 2C4	E 000 207 400
Retained Earnings Revaluation Reserves	5,153,387,610 1,373,894,747	5,207,653,834 1,490,723,765	5,246,336,373 1.613.015.198	5,249,637,355 1.740.245.810			5,223,845,907 2.144.850.032	5,184,748,692 2,286,767,576	5,144,357,361 2.433,196,695	5,099,287,400 2.433.196.695
Total Equity	6,527,282,356	6,698,377,598			7,124,848,436				2,433,196,695 7,577,554,057	2,433,196,695 7,532,484,095
i simi Edmini	5,521,202,330	0,000,011,000	0,000,001,012	0,000,000,100	1,124,040,450	1,201,040,210	1,000,000,000	1,411,510,200	1,011,004,001	1,002,404,000

Central Coast Council 10 Year Financial Plan for the Years ending 30 June 2035

CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & S	EWER)					Projected Years				
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	365,403,149	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	30,593,448	32,075,419	32,146,361	32,432,242	32,641,966	32,839,498	33,699,694	34,134,822	34,422,163	34,979,205
Grants & Contributions Other	124,766,903	115,678,783	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,275
	28,591,391	30,288,326	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	(184,669,657)	(190,285,887)	(196,019,033)	(201,904,121)	(207,981,042)	(214,248,111)	(220,704,297)	(227,355,318)	(234,207,065)	(241,265,609)
Materials & Contracts	(152,789,827)	(150,251,847)	(155,402,409)	(164,593,004)	(168,008,910)	(174,353,743)	(181,741,047)	(192,645,891)	(197,677,523)	(206,353,729)
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107)
Other	(51,340,821)	(53,741,433)	(54,303,626)	(55,353,745)	(57,302,384)	(58,416,695)	(59,813,641)	(61,002,191)	(63,112,005)	(64,314,720)
Net Cash provided (or used in) Operating Activities	232,007,278	208,433,781	197,178,895	166,461,837	172,801,735	176,247,387	147.323.078	146,873,552	150,618,612	152,197,234
·····										
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	1,100,483	7,219,835	28,552,959	26,993,277	14,832,085	-	40,458,399	83,920,086	55,637,141	60,519,766
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	(1,069,702)	(4,453,978)	(5,123,431)	(5,066,893)	(5,002,248)	(8,138,033)	(4,847,509)	(4,756,878)	(4,657,071)	(4,547,857)
Purchase of Infrastructure, Property, Plant & Equipment	(187,919,640)	(234,330,287)	(214,731,241)	(182,748,210)	(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	(186,326,716)	(229,904,304)	(189,537,458)	(158,946,911)	(166,886,612)	(166,230,268)	(141,790,067)	(136,294,284)	(142,523,399)	(140,267,222)
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	6,617,924	(22,978,344)	6,043,201	5,816,394	4,131,339	8,143,577	3,792,033	8,737,591	6,979,481	11,102,328
alue Cash & Cash Empirelants, havinging afrees	122,730,518	100 240 442	106,370,098	112 112 200	118,229,694	400.004.000	120 504 640	124 200 042	442 024 222	150,013,714
plus: Cash & Cash Equivalents - beginning of year	122,730,518	129,348,443	106,370,098	112,413,300	116,229,694	122,361,033	130,504,610	134,296,642	143,034,233	150,013,714
Cash & Cash Equivalents - end of the year	129,348,443	106,370,098	112,413,300	118,229,694	122,361,033	130,504,610	134,296,642	143,034,233	150,013,714	161,116,042
	120,010,110	100,010,000	112,410,000	110,220,004	122,001,000	100,004,010	101,200,012	140,004,200	100,010,114	101,110,012
Cash & Cash Equivalents - end of the year	129,348,443	106,370,098	112,413,300	118,229,694	122,361,033	130,504,610	134,296,642	143,034,233	150,013,714	161,116,042
Investments - end of the year	521,801,430	519,035,573	495,606,044	473,679,660	463,849,823	471,987,855	436,376,965	357,213,757	306,233,687	250,261,778
Cash, Cash Equivalents & Investments - end of the year	651,149,873	625,405,671	608,019,344	591,909,355	586,210,856	602,492,465	570,673,607	500,247,990	456,247,401	411,377,821
Penrocenting:										
Representing:	200 222 474	407 244 620	122 240 227	126 220 200	451 419 007	477 067 225	400 167 640	402 020 672	E01 007 004	EE1 400 749
- External Restrictions - Internal Restrictions	399,332,171 97,518,854	407,244,639 79,327,521	423,348,227 76,845,256	436,238,200 71,168,265	451,418,027 72,538,104	477,967,225 83,152,815	489,157,510 94,146,688	493,920,673 107,548,423	521,037,234 122,405,888	551,499,748 129,336,921
- Unrestricted	154,298,848	138,833,510	107,825,861	84,502,890	62,254,725	41,372,425	(12.630.591)	(101,221,105)	(187,195,721)	(269.458.848)
- Oneounceu	651,149,873	625,405,671	608,019,344	591,909,355	586,210,856	602,492,465	570,673,607	500,247,990	456,247,401	411,377,821
	001,140,070	020,400,011	000,010,044	331,333,333	300,210,030	002,402,403	51 9,01 5,001	300,241,330	100,241,401	11,011,021

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
	TARGET	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
	TARGET	\$ 000	3 000	3 000	3 000	3 000	3 000	3 000	3 000	3 000	3 000
Budget Performance											
1 Operating Performance Ratio	o >0%	1.93%	-3.01%	-3.61%	-4.66%	-4.47%	-4.78%	-10.81%	-11.94%	-11.96%	-12.50%
measures the extent to which	h a council has										
succeeded in containing oper	rating	\checkmark	×	×	×	×	×	×	×	×	×
expenditure within operating	,										
2 Own Source Operating Reve	nue Ratio >60%	79.90%	80.66%	82.70%	87.17%	87.47%	87.67%	87.24%	87.44%	87.63%	87.82%
measures fiscal flexibility. It i	is the degree of	,	,	,	,	,	/	,	,	,	~
reliance on external funding	sources such as	•	*	*	*	*	*	*	*	*	*
operating grants and contrib	outions										
Operational Liquidity											
3 Unrestricted Current Ratio	>1.5x	2.92	2.56	2.17	1.84	1.62	1.49	1.14	0.57	0.08	-0.24
5 Oneshicled Gunent Natio	×1.3X	2.52	2.50	2.11	1.04	1.02	1.45	1.14	0.51	0.00	-0.24
assess the adequacy of work	ing capital and its				,	,	,				
ability to satisfy obligations i	in the short term	~	×	×	~	~	~	×	×	×	×
for the unrestricted activities											
Rates, Annual Charges, Inter											
⁴ Charges Outstanding Percen	tage < 5%	5.22%	4.85%	4.88%	4.88%	4.88%	4.87%	4.88%	4.89%	4.89%	4.89%
assess the impact of uncolled	ted rates and										
annual charges on Council's											
adequacy of recovery efforts		×	~	~	~	\checkmark	\checkmark	~	\checkmark	\checkmark	~
percentage of total rates and											
available for collection in the	-										
5 Cash Expense Cover Ratio	>3 months	3.61	3.22	3.31	3.34	3.37	3.48	3.47	3.55	3.63	3.77
liquidity ratio indicates the n	umber of months										
a Council can continue payin	· · · · · · · · · · · · · · · · · · ·										
immediate expenses without		~	~	~	~	~	~	~	~	~	~
inflow											
Liability and Debt Manag	Jement										
6 Debt Service Cover Ratio	>2x	3.35	23.47	23.37	22.68	23.23	23.18	18.63	17.76	20.83	21.67
measures the availability of		✓	✓	×	\checkmark	\checkmark	✓	✓	✓	✓	✓
service debt including interes	st and principal.										

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

	TARGET	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
Infrastructure asset performance indic	ators										
7 Building and Infrastructure Renewal Ratio	>100%	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
To assess the rate at which these assets											
are being renewed relative to the rate at		✓	✓	✓	×	×	×	×	×	×	×
which they are depreciating											
8 Infrastructure Backlog Ratio	<2%	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
This ratio shows what proportion the											
backlog is against the total value of a		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Council's infrastructure.											
9 Asset Maintenance Ratio	>100%	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
Compares actual vs. required annual											
asset maintenance. A ratio above 1.0											
indicates Council is investing enough		×	×	×	×	×	×	×	×	×	×
funds to stop the infrastructure backlog											
growing.											
10 Cost to bring assets to agreed service level	N/A	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%
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											

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	.)				I	Projected Years				
Scenario: Scenario 2	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	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	21,660,128	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	80,218,013	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	30,667,099	31,945,008	32,220,387	32,515,383	32,831,748	33,171,408	33,536,474	33,929,266	34,392,257	34,958,735
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	622,954,913	625,620,211	631,061,976	619,953,535	638,302,984	656,524,201	675,341,389	694,775,412	714,887,897	735,731,916
Expenses from Continuing Operations										
Employee Benefits & On-Costs	188,439,986	194,116,885	199,965,040	205,968,589	212,167,530	218,560,282	225,145,925	231,930,291	238,919,387	246,119,404
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	153,509,586	148,212,635	151,735,567	158,809,391	159,905,958	164,614,116	170,049,384	179,577,874	182,349,431	189,534,047
Depreciation & Amortisation	133,184,015	143,590,990	149,136,338	154,075,643	159,072,166	163,562,479	168,086,943	173,456,275	179,479,920	184,744,169
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	533,241,743	545,125,361	561,394,361	580,793,088	594,503,257	611,546,603	629,584,788	652,805,013	670,180,083	691,503,950
Net One and in a Deputy for the Man	00 740 470		00.007.045	20 400 447	10 700 700	44.077.500	45 750 000	44.070.000	44 707 044	11 227 0.00
Net Operating Result for the Year	89,713,170	80,494,849	69,667,615	39,160,447	43,799,726	44,977,598	45,756,600	41,970,398	44,707,814	44,227,966
Net Operating Result before Grants and Contributions provided for										
Capital Purposes	9,495,157	9,261,226	10,314,596	8,744,204	13,295,213	13,679,967	13,645,232	9,024,134	10,904,947	9,546,224

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

BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)						Projected Years				
Scenario: Scenario 2	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	129.348.443	111,578,984	115,519,218	116,576,752	123,446,892	129,292,794	132,439,819	137,570,772	142,047,269	158,857,069
Investments	261,506,366	269,935,557	274,388,056	283,327,860	296,707,749	323,157,748	344,245,347	346,623,786	364,533,920	377,922,254
Receivables	46,853,453	45,571,283	45,973,653	44,957,748	46,676,819	48,468,982	50,224,613	50,045,620	51,770,026	78,388,681
Inventories	4,099,395	3,948,166	4,022,850	4,186,268	4,197,620	4,298,975	4,417,713	4,638,318	4,686,973	4,845,779
Other	11,581,800	11,329,763	11,561,119	11,983,504	12,083,661	12,377,648	12,710,715	13,263,005	13,450,891	13,875,770
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	471,979,456	460,953,753	470,054,896	479,622,132	501,702,742	536,186,149	562,628,207	570,731,502	595,079,079	652,479,553
Non-Current Assets										
Investments	260,295,065	269,935,557	274,388,056	283,327,860	296,707,749	323,157,748	344,245,347	346,623,786	364,533,920	377,922,254
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	6,072,717,574	6,279,648,352	6,466,887,586					7,237,940,429	7,398,303,072	
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 Other	3,521,008 427,000	3,179,864 427,000	2,837,785 427,000	2,496,641 427,000	2,160,283 427,000	1,842,523 427,000	1,554,422 427,000	1,272,915 427,000	1,101,516 427,000	988,873 427,000
Total Non-Current Assets	6.367.788.852			6,933,638,978		7.249.654.898	7,417,173,824	7.604.049.708	7.781.332.490	7.806.060.156
TOTAL ASSETS	6,839,768,308	7,043,231,155	7,241,830,306	7,413,261,110	7,596,469,371	7,785,841,047	7,979,802,032	8,174,781,209	8,376,411,568	8,458,539,709
LIABILITIES										
Current Liabilities										
Payables	115,661,872	117,882,401	120,723,927	124,477,373	126,851,481	130,154,849	133,696,642	138,286,512	141,318,156	145,479,955
Contract liabilities	19,614,070	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	198,960,245	203,773,153	209,153,882	213,294,262	220,022,163	227,676,564	235,935,466	244,552,563	252,190,155	261,424,142
Non-Current Liabilities										
Contract liabilities	2,780,914	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 TOTAL LIABILITIES	113,525,707 312,485,951	114,830,460 318,603,613	116,079,015 325,232,897	116,989,151 330,283,414	118,465,823 338,487,986	120,175,948 347,852,512	121,875,054 357,810,521	124,392,114 368,944,677	127,291,625 379,481,779	155,957,811 417,381,954
Net Assets	6.527.282.356	6,724,627,543	6,916,597,409	7,082,977,696	7,257,981,385		7.621.991.511	7,805,836,533	7,996,929,789	8,041,157,755
		. , ,								
EQUITY Retained Earnings	5,153,387,610	5.233.882.459	5.303.550.073	5,342,710,521	5.386.510.247	5,431,487,845	5 477 244 446	5,519,214,844	5.563.922.658	5.608.150.624
Revaluation Reserves	1,373,894,747	1,490,745,085	1,613,047,336	1,740,267,175						2,433,007,131
Total Equity	6.527.282.356	6.724.627.543		7.082.977.696		7,437,988,535			7.996.929.789	8,041,157,755
i viai Equity	0,521,202,330	0,124,021,343	0,010,001,400	1,002,011,000	1,231,301,303	1,431,300,333	1,02 1,00 1,011	1,000,000,000	1,000,020,100	0,041,101,100

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

CASH FLOW STATEMENT - CONSOLIDATED (exc WATER						Projected Years				
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	346,593,917	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	30,593,448	31,766,563	31,952,649	32,200,398	32,382,314	32,560,765	33,002,539	33,612,437	33,864,158	34,393,912
Grants & Contributions	124,766,903	115,678,783	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	28,591,391	31,657,866	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	(184,669,657)	(190,285,887)	(196,019,033)	(201,904,121)	(207,981,042)	(214,248,111)	(220,704,297)	(227,355,318)	(234,207,065)	(241,265,609
Materials & Contracts	(152,789,827)	(148,159,660)	(151,001,911)	(157,788,860)	(159,331,832)	(163,749,419)	(169,115,224)	(178,314,510)	(181,589,726)	(188,420,448
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,123)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107
Other	(51,340,821)	(53,933,541)	(54,499,615)	(55,558,165)	(57,457,373)	(58,580,778)	(59,985,623)	(61,144,507)	(63,261,455)	(64,471,756
Net Cash provided (or used in) Operating Activities	232,007,278	234,478,207	227,410,456	201,508,968	212,130,152	218,711,678	224,464,157	227,187,001	234,915,967	240,653,282
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	1,100,483	2,777,128	-	-	-	-	-	-	-	
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	(1,069,702)	(20,846,811)	(8,904,999)	(17,879,608)	(26,759,779)	(52,899,998)	(42,175,197)	(4,756,878)	(35,820,269)	(26,776,667
Purchase of Infrastructure, Property, Plant & Equipment	(187,919,640)	(234,330,287)	(214,731,241)	(182,748,210)	(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	(186,326,716)	(250,739,844)	(221,871,985)	(198,752,902)	(203,476,228)	(210,992,233)	(219,576,155)	(220,214,371)	(229,323,738)	(223,015,798
Cash Flows from Financing Activities										
Receipts:										
Proceeds from Borrowings & Advances Pavments:	768,656	-	-	-	-	-	-	-	-	
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	6,617,924	(17,769,459)	3,940,235	1,057,534	6,870,140	5,845,902	3,147,025	5,130,953	4,476,497	16,809,801
plus: Cash & Cash Equivalents - beginning of year	122,730,518	129,348,443	111,578,984	115,519,218	116,576,752	123,446,892	129,292,794	132,439,819	137,570,772	142,047,269
Cash & Cash Equivalents - end of the year	129,348,443	111,578,984	115,519,218	116,576,752	123,446,892	129,292,794	132,439,819	137,570,772	142,047,269	158,857,069
Cash & Cash Equivalents - end of the year	129,348,443	111,578,984	115,519,218	116,576,752	123,446,892	129,292,794	132,439,819	137,570,772	142,047,269	158,857,069
Investments - end of the year	521,801,431	539,871,114	548,776,112	566,655,720	593,415,499	646,315,496	688,490,693	693,247,572	729,067,841	755,844,508
Cash, Cash Equivalents & Investments - end of the year	651,149,873	651,450,097	664,295,331	683,232,472	716,862,391	775,608,291	820,930,512	830,818,344	871,115,110	914,701,577
Representing:										
- External Restrictions	399,332,211	407,244,679	423,348,267	436,238,240	451,418,067	477,967,265	489,157,550	493,920,713	521,037,274	551,499,78
- Internal Restrictions	97,518,854	79,327,521	76,845,256	71,168,265	72,538,104	83,152,815	94,146,688	107,548,423	122,405,888	129,336,921
- Unrestricted	154,298,808	164,877,897	164,101,808	175,825,968	192,906,219	214,488,210	237,626,274	229,349,208	227,671,948	233,864,86
	651,149,873	651,450,097	664,295,331	683,232,472	716,862,391	775,608,291	820,930,512	830,818,344	871,115,110	914,701,57

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

	TARGET	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
Budget Performance											
1 Operating Performance Ratio measures the extent to which a council has	>0%	1.93%	1.85%	1.98%	1.65%	2.35%	2.35%	2.28%	1.51%	1.75%	1.50%
succeeded in containing operating expenditure within operating revenue		✓	~	~	~	1	~	~	~	1	~
2 Own Source Operating Revenue Ratio	>= 60%	79.90%	81.40%	83.42%	87.77%	88.09%	88.28%	88.46%	88.64%	88.82%	89.00%
measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions		~	~	~	~	~	~	~	~	~	~
Operational Liquidity											
3 Unrestricted Current Ratio	>= 1.5	2.81	2.67	2.55	2.50	2.57	2.74	2.90	2.81	2.83	2.98
assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.		~	~	~	*	~	~	~	~	~	~
Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.22%	4.85%	4.86%	4.86%	4.85%	4.85%	4.85%	4.85%	4.84%	4.84%
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		×	~	~	~	~	~	*	~	~	~
5 Cash Expense Cover Ratio liquidity ratio indicates the number of months	>= 3 months	3.61	3.39	3.43	3.35	3.47	3.53	3.52	3.52	3.55	3.85
a Council can continue paying for its immediate expenses without additional cash inflow		*	~	~	~	~	~	~	~	~	~
Liability and Debt Management											
6 Debt Service Cover Ratio	2.00x	3.35	28.14	28.79	28.84	30.00	30.34	31.75	31.26	36.87	39.22
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

	TARGET	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
Infrastructure asset performance indic	cators										
7 Building and Infrastructure Renewal Ratio	>100%	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
To assess the rate at which these assets											
are being renewed relative to the rate at which they are depreciating		√	✓	✓	×	×	×	×	×	×	×
8 Infrastructure Backlog Ratio This ratio shows what proportion the	<2%	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
backlog is against the total value of a Council's infrastructure.		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
9 Asset Maintenance Ratio Compares actual vs. required annual asset maintenance. A ratio above 1.0	>100%	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
indicates Council is investing enough funds to stop the infrastructure backlog growing.		×	×	×	×	×	×	×	×	×	×
10 Cost to bring assets to agreed service level 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	N/A	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)				I	Projected Years				
Scenario: Scenario 3(a)	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	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	80,218,013	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	30,667,099	31,945,008	32,220,387	32,515,383	32,831,748	33,171,407	33,536,473	33,929,265	34,392,257	34,958,735
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	622,954,913	625,620,211	631,061,975	619,953,534	638,302,983	656,524,200	644,296,374	662,643,821	681,631,701	701,311,753
Expenses from Continuing Operations										
Employee Benefits & On-Costs	188,439,986	193,166,885	196,136,540	199,175,234	202,320,375	208,417,712	214,699,078	221,170,038	227,836,327	234,703,852
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	153,509,586	145,389,688	145,969,078	150,026,208	147,347,182	148,200,810	150,131,790	159,124,095	161,345,205	167,964,733
Depreciation & Amortisation	133,184,015	143,590,990	149,136,162	154,075,377	159,071,988	163,562,633	168,087,439	173,457,122	179,481,127	184,745,745
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	533,241,743	541,352,415	551,799,197	565,216,284	572,097,147	584,990,880	599,220,842	621,591,829	638,094,004	658,520,661
Net Operating Result for the Year	89,713,170	84,267,795	79,262,779	54,737,250	66,205,836	71,533,320	45,075,532	41,051,993	43,537,696	42,791,092
Net Operating Result before Grants and Contributions provided for Capital Purposes	9,495,157	13,034,172	19,909,760	24,321,007	35,701,323	40,235,689	12,964,163	8,105,728	9,734,829	8,109,350

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

BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)						Projected Years				
Scenario: Scenario 3(a)	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	129,348,443	112,220,240	113,977,702	112,499,489	117,964,050	123,370,088	126,759,995	130,818,771	135,247,662	150,744,027
Investments	261,506,365	271,204,849	281,103,681	298,626,733	323,351,231	362,886,533	382,831,055	385,209,494	402,484,973	415,736,942
Receivables	46,853,453	45,591,953	46,050,827	45,129,705	46,986,590	48,945,196	49,205,540	48,977,200	50,639,427	77,192,351
Inventories	4,099,395	3,877,040	3,877,556	3,964,967	3,881,144	3,885,337	3,915,556	4,122,633	4,157,401	4,301,950
Other	11,581,800	11,178,147	11,251,407	11,511,769	11,409,048	11,495,920	11,640,297	12,163,751	12,322,035	12,716,523
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	471,979,456	462,662,229	474,851,172	490,322,664	522,182,062	569,173,074	592,942,443	599,881,849	623,441,497	679,281,793
Non-Current Assets										
Investments	260,295,065	271,204,849	281,103,681	298,626,733	323,351,231	362,886,533	382,831,055	385,209,494	402,484,973	415,736,942
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	6,072,717,574	6,279,648,352	6,466,898,643		6,772,399,506	6,903,454,991	7,052,615,453			7,410,089,802
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 6,583,546,695	427,000 6,778,502,092	427,000 6,948,978,910	427,000	427,000 7,289,545,855	427,000 7,455,983,364	427,000 7,642,921,648	427,000 7,819,632,924	427,000 7,844,222,650
Total Non-Current Assets	6,367,788,852 6,839,768,308	7.046.208.924	7.253.353.264	7.439.301.574	7,121,511,361 7.643.693.423	7,269,545,655	8.048.925.807	8.242.803.498	8.443.074.421	
TOTAL ASSETS	6,639,766,306	7,046,208,924	7,253,353,264	7,439,301,574	7,643,693,423	7,050,710,929	0,040,925,007	0,242,003,490	0,443,074,421	8,523,504,443
LIABILITIES										
Current Liabilities										
Payables	115,661,872	117,087,222	118,867,892	121,532,306	122,623,880	124,964,279	125,370,879	129,714,420	132,492,388	136,392,942
Contract liabilities	19,614,070	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	198,960,244	202,977,975	207,297,848	210,349,195	215,794,562	222,485,994	227,609,704	235,980,470	243,364,387	252,337,130
Non-Current Liabilities										
Contract liabilities	2,780,914	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 92,755,358	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		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	113,525,707	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	312,485,951	317,808,435	323,376,864	327,338,348	334,260,387	342,661,945	349,484,761	360,372,588	370,656,016	408,294,946
Net Assets	6,527,282,356	6,728,400,489	6,929,976,400	7,111,963,226	7,309,433,036	7,516,056,984	7,699,441,046	7,882,430,910	8,072,418,405	8,115,209,498
EQUITY										
Retained Earnings	5,153,387,609	5,237,655,404	5,316,918,183	5,371,655,433	5,437,861,269	5,509,394,589	5,554,470,120	5,595,522,113	5,639,059,809	5,681,850,902
Revaluation Reserves	1,373,894,747	1,490,745,085	1,613,058,217	1,740,307,793	1,871,571,767	2,006,662,395	2,144,970,926	2,286,908,797	2,433,358,596	2,433,358,596
Total Equity	6,527,282,356	6,728,400,489	6,929,976,400	7,111,963,226	7,309,433,036	7,516,056,984	7,699,441,046	7,882,430,910	8,072,418,405	8,115,209,498
		,,,		,,			,,,	,,,,		,,

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

CASH FLOW STATEMENT - CONSOLIDATED (exc WATER 8						Projected Years				
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:	240 502 047	204 200 000	270 007 570	202 245 054	200 450 027	440.040.575	202.020.524	400 004 404	400 004 770	494 550 054
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	30,593,448	31,745,894	31,896,144	32,105,614	32,244,501	32,394,322	33,208,395	33,616,654	33,879,627	34,411,298
Grants & Contributions	124,766,903	115,678,783	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	28,591,391	31,657,866	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	(494,660,657)	(490.274.042)	(402 200 770)	(405 222 280)	(409 040 795)	(204 446 752)	(240.269.007)	(246,606,050)	(000,406,056)	(220.962.676
Materials & Contracts	(184,669,657)	(189,371,942)	(192,299,779)	(195,223,289)	(198,249,785)	(204,116,752)	(210,268,997)	(216,606,959)	(223,136,256)	(229,862,675
Borrowing Costs	(152,789,827) (1,181,430)	(145,553,722) (872,119)	(145,461,698) (800,886)	(149,237,580) (722,122)	(147,063,199) (641,469)	(147,632,328) (555,837)	(149,466,536) (470,513)	(157,901,911) (389,777)	(160,627,775) (318,361)	(166,894,533) (289,107
Other	(51,340,821)	(54,252,914)	(54,992,687)	(56,064,743)	(58,035,811)	(58,932,043)	(60,308,453)	(61,216,484)	(63,335,438)	(64,547,800
Net Cash provided (or used in) Operating Activities	232,007,278	237,658,048	236,120,347	216,139,719	233,413,790	244,442,419	222,420,888	226,114,823	233,599,050	239,067,119
ver cash provided (of used in) Operating Activities	232,007,270	237,030,040	230,120,347	210,159,719	255,415,790	244,442,415	222,420,000	220,114,025	233,399,030	259,007,118
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	1,100,483	2,777,128	_				_			
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:	1,002,110	1,000,120	1,101,200	1,014,010	1,002,011	2,111,101	2,200,011	2,001,100	102,200	001,010
Purchase of Investment Securities	(1,069,702)	(23,385,395)	(19,797,664)	(35,046,105)	(49,448,995)	(79,070,603)	(39,889,044)	(4,756,878)	(34,550,958)	(26,503,938
Purchase of Infrastructure, Property, Plant & Equipment	(187,919,640)	(234,330,287)	(214,731,241)	(182,748,210)	(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	(186,326,716)	(253,278,429)	(232,764,650)	(215,919,400)	(226,165,445)	(237,162,839)	(217,290,002)	(220,214,371)	(228,054,427)	(222,743,069
Cook Flows from Financing Activities										
Cash Flows from Financing Activities										
Receipts:	700.050									
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)						· · · · · · · · · · · · · · · · · · ·		(1,442,619) (399,058)		
Net Cash Flow provided (used in) Financing Activities	(257,548)	(288,754)	(319,042) (1,598,236)	(353,054)	(371,107)	(389,350)	(365,789)		(212,998)	(114,247) (827,683
Net Cash Flow provided (used in) Financing Activities	(39,062,638)	(1,507,822)	(1,590,250)	(1,698,532)	(1,783,784)	(1,873,542)	(1,740,978)	(1,841,677)	(1,115,732)	(027,003
Net Increase/(Decrease) in Cash & Cash Equivalents	6,617,924	(17,128,202)	1,757,462	(1,478,213)	5,464,561	5,406,038	3,389,908	4,058,775	4,428,891	15,496,366
plus: Cash & Cash Equivalents - beginning of year	122,730,518	129,348,443	112,220,240	113,977,702	112,499,489	117,964,050	123,370,088	126,759,995	130,818,771	135,247,662
Cash & Cash Equivalents - end of the year	129,348,443	112,220,240	113,977,702	112,499,489	117,964,050	123,370,088	126,759,995	130,818,771	135,247,662	150,744,027
Cash & Cash Equivalents - end of the year	129,348,443	112,220,240	113,977,702	112,499,489	117,964,050	123,370,088	126,759,995	130,818,771	135,247,662	150,744,027
Investments - end of the year	521,801,430	542,409,698	562,207,362	597,253,467	646,702,462	725,773,066	765,662,110	770,418,988	804,969,946	831,473,885
Cash, Cash Equivalents & Investments - end of the year	651,149,873	654,629,938	676,185,064	709,752,956	764,666,512	849,143,153	892,422,105	901,237,759	940,217,608	982,217,912
Representing:										
- External Restrictions	399,332,171	407,244,639	423.348.227	436,238,200	451,418,027	477,967,225	489,157,510	493.920.673	521.037.234	551,499,748
- Internal Restrictions	97,518,854	79,327,521	76,845,256	436,236,200	72,538,104	83,152,815	94,146,688	107,548,423	122,405,888	129,336,921
- Internal Restrictions - Unrestricted	154,298,848	168.057.778	175,991,581	202.346.491	240.710.381	288.023.113	309.117.907	299,768,663	296,774,486	301,381,244
- Onesuraca	651.149.873	654,629,938	676,185,064	709,752,956	764,666,512	849,143,153	892,422,105	901,237,759	940,217,608	982,217,912

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

Budget Performance 1 Operating Performance Ratio >0% 1.93% 2.53% 3.66% 4.30% 6.04% 6.60% 2.28% 1.45% 1.66% 1.3 measures the extent to which a council has succeeded in containing operating evenue \checkmark </th <th></th> <th></th> <th></th> <th>Year 1 2025-26</th> <th>Year 2 2026-27</th> <th>Year 3 2027-28</th> <th>Year 4 2028-29</th> <th>Year 5 2029-30</th> <th>Year 6 2030-31</th> <th>Year 7 2031-32</th> <th>Year 8 2032-33</th> <th>Year 9 2033-34</th> <th>Year 10 2034-35</th>				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
1 Operating Performance Ratio >0% 1.93% 2.53% 3.66% 4.30% 6.04% 6.60% 2.28% 1.45% 1.66% 1.3 measures the extent to which a council has succeeded in containing operating evenue			TARGET	\$ '000	\$ '000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$ '000
measures the extent to which a council has succeeded in containing operating expenditure within operating revenue 2 Own Source Operating Revenue Ratio >= 60% 79.90% 81.40% 83.42% 87.77% 88.09% 88.28% 87.90% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.10% 88.28% 88.10% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.28% 88.10% 88.10% 98.10% 98.10% 98.10% 98.10% 98.10% 98.10% 98.10% 98.10% 98.10% 98.10% <	Budget Pe	erformance											
succeeded in containing operating expenditure within operating revenue 2 Own Source Operating Revenue Ratio >= 60% 79.90% 81.40% 83.42% 87.77% 88.09% 88.28% 87.90% 88.09% 88.28% 88.4 measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions Operational Liquidity 3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Reture Annual Charges Interest & Extra	1 Operating P	erformance Ratio	>0%	1.93%	2.53%	3.66%	4.30%	6.04%	6.60%	2.28%	1.45%	1.66%	1.37%
$\frac{expenditure within operating revenue}{2 \text{ Own Source Operating Revenue Ratio} >= 60\% 79.90\% 81.40\% 83.42\% 87.77\% 88.09\% 88.28\% 87.90\% 88.09\% 88.28\% 88.4 \\ measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions \frac{Operational Liquidity}{3 \text{ Unrestricted Current Ratio} >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.42\% 3.61 3.49 3.48 3.42\% 3.61 3.49 3.48 3.42\% 3.61 3.49 3.48 3.42\% 3.61 3.49 3.48 3.42\% 3.61\% 3.49 3.48 3.42\% 3.61\% 3.49 3.48 3.42\% 3.61\% 3.49 3.48 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.61\% 3.49\% 3.48\% 3.42\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% 3.41\% $													
2 Own Source Operating Revenue Ratio >= 60% 79.90% 81.40% 83.42% 87.77% 88.09% 88.28% 87.90% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.09% 88.28% 88.4 measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions				~	~	~	~	~	~	~	~	~	~
measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions Operational Liquidity 3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.48 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Image: Approximal Charges Laterate & Extra Image: Approximal Charges Laterate & Extra			>= 60%	70 00%	81 40%	83 42%	87 77%	88.00%	88 28%	87 00%	88.00%	88 28%	88,46%
reliance on external funding sources such as operating grants and contributions Operational Liquidity 3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.48 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Image: Council Counci	2 Own Source	e Operating Nevertile Natio	>= 00 %	13.30%	01.4076	03.42 /6	07.7776	00.03%	00.20%	07.50%	00.03%	00.20%	00.40 %
reliance on external funding sources such as operating grants and contributions Operational Liquidity 3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.43 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	measures fi	scal flexibility. It is the degree of											
Operational Liquidity 3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.48 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Image: Annual Charges Interest & Extra Image: Interest & Extra	reliance on	external funding sources such as		*	*	~	*	*	*	*	*	*	~
3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.48 3.49 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Rates Annual Charges Interest & Extra 	operating g	rants and contributions											
3 Unrestricted Current Ratio >= 1.5 2.81 2.71 2.69 2.77 3.04 3.42 3.61 3.49 3.48 3.48 3.49 assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Rates Annual Charges Interest & Extra 	0												
assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council. Bates Annual Charges Interest & Extra			>= 1.5	2.91	2.71	2.60	2.77	2.04	2.42	2.61	2.40	2.49	3.61
ability to satisfy obligations in the short term for the unrestricted activities of Council. Bates Annual Charges Interest & Extra	5 Offesticied	Current Rauo	2= 1.5	2.01	2.71	2.05	2.11	3.04	3.42	5.01	3.45	3.40	3.01
ability to satisfy obligations in the short term for the unrestricted activities of Council. Rates: Annual Charges: Interest & Extra	assess the a	dequacy of working capital and its											
Rates Annual Charges Interset & Extra	ability to sa	tisfy obligations in the short term		~	*	~	*	~	~	~	~	~	~
Rates Annual Charges Interest & Evtra													
			< 5%	5 22%	4 050/	4 96%	4 969/	4 050/	4 0 5 0/	4 0 0 0 0	4 0 70/	4 979/	4.86%
Charges Outstanding Percentage < 5% 5.22% 4.05% 4.00% 4.00% 4.05% 4.05% 4.05% 4.07% 4.07% 4.07% 4.07%	charges ou	natanang Percentage	< 5%	5.2276	4.03%	4.00%	4.00%	4.03%	4.05%	4.00%	4.07%	4.07%	4.00%
assess the impact of uncollected rates and	assess the in	mpact of uncollected rates and											
annual charges on Council's liquidity and the								1				1	
adequacy of recovery efforts expressed as a				^	•	•	•	•	•	•	*	•	·
percentage of total rates and charges													
available for collection in the financial year													
5 Cash Expense Cover Ratio >= 3 months 3.61 3.44 3.46 3.35 3.49 3.58 3.60 3.58 3.62 3.61 liquidity ratio indicates the number of months 3.61 3.44 3.46 3.35 3.49 3.58 3.60 3.58 3.62 3.61			>= 3 months	3.61	3.44	3.46	3.35	3.49	3.58	3.60	3.58	3.62	3.91
a Council can continue paying for its													
immediate expenses without additional cash				~	~	~	~	~	~	~	~	~	~
inflow													
Liability and Debt Management		-			00.00	00.47	04.51	00.70	04.70	04.00	04.65	00.05	00.01
6 Debt Service Cover Ratio 2.00x 3.35 28.82 30.47 31.51 33.79 34.76 31.63 31.11 36.65 38	6 Debt Service	e Cover Ratio	2.00x	3.35	28.82	30.47	31.51	33.79	34.76	31.63	31.11	36.65	38.94
measures the availability of operating cash to \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark \checkmark	measures ti	he availability of operating cash to		~	~	~	×	1	~	~	~	~	 Image: A second s
service debt including interest and principal.													

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

	TARGET	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
Infrastructure asset performance indic	ators										
7 Building and Infrastructure Renewal Ratio	>100%	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
To assess the rate at which these assets											
are being renewed relative to the rate at which they are depreciating		✓	✓	1	×	×	×	×	×	×	×
8 Infrastructure Backlog Ratio This ratio shows what proportion the	<2%	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
backlog is against the total value of a Council's infrastructure.		✓	✓	✓	✓	✓	✓	✓	✓	✓	1
9 Asset Maintenance Ratio Compares actual vs. required annual asset maintenance. A ratio above 1.0	>100%	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
indicates Council is investing enough funds to stop the infrastructure backlog growing.		×	×	×	×	×	×	×	×	×	×
10 Cost to bring assets to agreed service level 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	N/A	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)					F	Projected Years				
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	80,218,013	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	30,667,099	31,945,008	32,220,387	32,515,383	32,831,748	33,171,407	33,536,473	33,929,265	34,392,257	34,958,735
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	622,954,913	625,620,211	631,061,975	619,953,534	638,302,983	656,524,200	662,941,388	681,941,411	701,604,706	721,983,813
Expenses from Continuing Operations										
Employee Benefits & On-Costs	188,439,986	193,466,885	197,345,540	201,320,504	205,430,003	211,620,629	217,998,082	224,568,013	231,336,241	238,308,763
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	153,509,586	147.624.736	150,493,452	156,894,748	156,947,005	160.595.927	164,944,386	174,380,306	177.057.634	184,146,335
Depreciation & Amortisation	133,184,015	143,590,990	149,136,162	154,075,377	159,076,774	163,562,633	168,087,439	173,457,122	179,481,127	184,745,745
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	533,241,742	543,887,463	557,532,570	574,230,093	584,811,385	600,588,914	617,332,442	640,246,014	657,306,347	678,307,174
Operating Result from Continuing Operations	89,713,170	81,732,747	73,529,406	45,723,441	53,491,598	55,935,286	45,608,946	41,695,397	44,298,359	43,676,640
Net Operating Result for the Year	89,713,170	81,732,747	73,529,406	45,723,441	53,491,598	55,935,286	45,608,946	41,695,397	44,298,359	43,676,640
Net Operating Result before Grants and Contributions provided for Capital Purposes	9,495,157	10,499,124	14,176,387	15,307,198	22,987,085	24,637,655	13,497,577	8,749,132	10,495,491	8,994,898

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

BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)						Projected Years				
Scenario: Scenario 3(b)	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Scenario. Scenario 5(b)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSEIS	•	,	•	,	,	*	Ť	•	•	Ŷ
Current Assets										
Cash & Cash Equivalents	129,348,443	111,795,553	115,174,869	114,790,178	120,790,957	127,161,282	129,498,486	134,889,276	138,572,825	155,804,531
Investments	261,506,365	270,355,475	276.834.288	289,577,881	307,998,412	339,532,720	360,699,012	362,783,680	380,860,979	393,738,009
Receivables	46,853,453	45,578,121	46.003.095	45,027,053	46,805,663	48,666,828	49,826,095	49,627,872	51,327,706	77,920,144
Inventories	4,099,395	3,933,510	3,991,868	4,138,505	4,123,690	4,198,508	4,289,806	4,508,092	4,554,386	4,710,789
Other	11,581,800	11,298,521	11,495,077	11,881,690	11,926,068	12,163,488	12,438,063	12,985,409	13,168,264	13,588,020
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	471,979,456	461,551,180	472,089,198	484,005,308	510,234,790	550,312,826	575,341,463	583,384,330	607,074,160	664,351,493
Non-Current Assets										
Investments	260,295,065	270,355,475	276,834,288	289,577,881	307,998,412	339,532,720	360,699,012	362,783,680	380,860,979	393,738,009
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	6,072,717,574	6,279,648,352	6,466,898,643	6,622,162,196	6,772,399,506	6,903,454,991	7,052,615,453	7,238,226,661	7,398,652,454	7,410,089,802
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	6,367,788,852	6,582,697,321	6,774,232,699	6,939,930,058	7,106,153,755	7,266,187,256	7,433,846,535	7,620,491,048	7,798,004,144	7,822,218,930
TOTAL ASSETS	6,839,768,307	7,044,248,501	7,246,321,896	7,423,935,367	7,616,388,546	7,816,500,082	8,009,187,997	8,203,875,377	8,405,078,304	8,486,570,423
LIABILITIES										
Current Liabilities										
Payables	115,661,872	117,661,848	120,104,946	123,448,330	125,315,472	128,339,936	130,694,160	135,203,986	138,153,296	142,230,401
Contract liabilities	19,614,070	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	198,960,244	180,170,417	208,534,901	212,265,219	218,486,154	225,861,651	232,932,985	241,470,037	249,025,295	258,174,588
Non-Current Liabilities										
Contract liabilities	2,780,914	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	113,525,707	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	312,485,951	295,000,876	324,613,916	329,254,370	336,951,977	346,037,599	354,808,039	365,862,151	376,316,919	414,132,400
Net Assets	6,527,282,356	6,749,247,624	6,921,707,980	7,094,680,996	7,279,436,569	7,470,462,482	7,654,379,959	7,838,013,227	8,028,761,384	8,072,438,024
EQUITY										
Retained Earnings	5,153,387,610	5,235,120,357	5,308,649,763	5,354,373,204	5,407,864,802	5,463,800,087	5,509,409,033	5,551,104,430	5,595,402,788	5,639,079,428
Revaluation Reserves	1,373,894,747	1,490,745,085	1,613,058,217	1,740,307,793	1,871,571,767	2,006,662,395	2,144,970,926	2,286,908,797	2,433,358,596	2,433,358,596
Total Equity	6,527,282,356	6,725,865,442	6,921,707,980	7,094,680,996	7,279,436,569	7,470,462,482	7,654,379,959	7,838,013,227	8,028,761,384	8,072,438,024

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

CASH FLOW STATEMENT - CONSOLIDATED (exc WATER & S						Projected Years				
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	30,593,448	31,759,725	31,930,044	32,160,535	32,322,775	32,491,764	33,083,878	33,613,641	33,870,073	34,400,819
Grants & Contributions	124,766,903	115,678,783	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	28,591,391	31,657,866	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	(184,669,657)	(189,660,556)	(193,474,280)	(197,333,025)	(201,322,814)	(207,316,128)	(213,564,355)	(220,001,178)	(226,632,301)	(233,463,602
Materials & Contracts	(152,789,827)	(147,617,287)		(155,926,265)	(156,453,466)	(159,812,978)	(164,093,652)	(173,124,086)	(176,305,202)	(183,040,138
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,107
Other	(51,340,821)	(54,038,001)	(54,721,544)	(55,786,638)	(57,722,506)	(58,687,158)	(60,095,361)	(61,170,485)	(63,288,119)	(64,499,123
Net Cash provided (or used in) Operating Activities	232,007,278	235,534,613	230,902,163	207,674,323	221,342,073	229,404,720	223,811,724	226,859,295	234,457,349	240,052,580
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	1,100,483	2,777,128	-	-	-	-	-	587,543	-	
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	(1,069,702)	(21,686,647)	(12,957,626)	(25,487,187)	(36,841,061)	(63,068,617)	(42,332,584)	(4,756,878)	(36,154,599)	(25,754,060
Purchase of Infrastructure, Property, Plant & Equipment	(187,919,640)	(234,330,287)	(214,731,241)	(182,748,210)	(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	(186,326,716)	(251,579,681)	(225,924,612)	(206,360,482)	(213,557,511)	(221,160,852)	(219,733,542)	(219,626,827)	(229,658,068)	(221,993,191
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	6,617,924	(17,552,889)	3,379,316	(384,691)	6,000,778	6,370,325	2,337,204	5,390,790	3,683,549	17,231,706
	100 700 510					400 700 057			40.4 000 070	
olus: Cash & Cash Equivalents - beginning of year	122,730,518	129,348,443	111,795,553	115,174,869	114,790,178	120,790,957	127,161,282	129,498,486	134,889,276	138,572,825
Cash & Cash Equivalents - end of the year	129,348,443	111,795,553	115,174,869	114,790,178	120,790,957	127,161,282	129,498,486	134,889,276	138,572,825	155,804,531
Cash & Cash Equivalents - end of the year	129,348,443	111,795,553	115,174,869	114,790,178	120,790,957	127,161,282	129,498,486	134,889,276	138,572,825	155,804,531
investments - end of the year	521,801,430	540,710,950	553,668,575	579,155,763	615,996,824	679,065,441	721,398,024	725,567,360	761,721,958	787,476,018
Cash, Cash Equivalents & Investments - end of the year	651,149,873	652,506,503	668,843,445	693,945,941	736,787,781	806,226,722	850,896,510	860,456,636	900,294,784	943,280,550
Representing:										
External Restrictions	399,332,211	407.244.680	423.348.267	436.238.239	451,418,067	477,967,265	489,157,550	493.920.712	521.037.273	551,499,786
Internal Restrictions	97,518,854	407,244,680	423,346,267 76,845,256	436,238,239	451,418,067 72,538,104	477,967,265 83,152,815	469,157,550 94,146,688	493,920,712	122,405,888	129.336.921
- Internal Restrictions - Unrestricted	97,518,854 154,298,808	79,327,521 165,934,302	168,649,922	186,539,437	212,831,610	245,106,643	94,146,688 267,592,273	107,548,423 258,987,501	122,405,888	262,443,842

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
		TARGET	\$ '000	\$ '000	\$ '000	\$'000	\$ '000	\$ '000	\$'000	\$'000	\$'000	\$ '000
	Budget Performance											
1	Operating Performance Ratio measures the extent to which a council has	>0%	1.93%	2.07%	2.65%	2.77%	3.95%	4.10%	2.30%	1.50%	1.72%	1.45%
	succeeded in containing operating expenditure within operating revenue		~	✓	✓	×	✓	~	~	~	~	~
2	Own Source Operating Revenue Ratio	>= 60%	79.90%	81.40%	83.42%	87.77%	88.09%	88.28%	88.24%	88.43%	88.61%	88.79%
	measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions		~	~	~	~	~	~	~	~	~	~
	Operational Liquidity											
3	Unrestricted Current Ratio	>= 1.5	2.92	3.50	2.70	2.70	2.86	3.10	3.26	3.16	3.17	3.30
	assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.		~	~	~	~	~	~	~	*	~	~
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.22%	4.85%	4.86%	4.86%	4.85%	4.85%	4.85%	4.85%	4.85%	4.85%
	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		x	×	×	×	×	×	*	*	*	~
5	Cash Expense Cover Ratio liquidity ratio indicates the number of months	>= 3 months	3.61	3.41	3.45	3.35	3.47	3.56	3.53	3.55	3.56	3.80
	a Council can continue paying for its immediate expenses without additional cash inflow		~	~	~	×	~	~	~	~	~	~

	Liability and Debt Management											
6	Debt Service Cover Ratio	2.00x	3.35	28.36	29.47	29.97	31.64	32.16	31.72	31.22	36.79	39.12
	measures the availability of operating cash to		×	\checkmark	✓	✓	✓	✓	×	✓	✓	✓
	service debt including interest and principal.											

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

	TARGET	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
Infrastructure asset performance indic	ators										
7 Building and Infrastructure Renewal Ratio	>100%	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
To assess the rate at which these assets											
are being renewed relative to the rate at		✓	✓	✓	×	×	×	×	×	×	×
which they are depreciating											
8 Infrastructure Backlog Ratio	<2%	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
This ratio shows what proportion the											
backlog is against the total value of a		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Council's infrastructure.											
9 Asset Maintenance Ratio	>100%	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
Compares actual vs. required annual											
asset maintenance. A ratio above 1.0											
indicates Council is investing enough		×	×	×	×	×	×	×	×	×	×
funds to stop the infrastructure backlog											
growing.											
10 Cost to bring assets to agreed service level	N/A	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%
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											

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						Projected Years				
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	80,218,013	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	30,667,100	31,945,009	32,220,388	32,515,383	32,831,749	33,171,408	33,536,474	33,929,266	34,392,258	34,958,736
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	622,954,913	625,620,211	631,061,976	619,953,535	638,302,984	656,524,201	666,941,389	686,081,412	705,889,607	726,418,686
Expenses from Continuing Operations										
Employee Benefits & On-Costs	188,439,986	193,466,885	197,345,540	201,320,504	205,430,003	211.620.629	217,998,082	224,568,013	231,336,241	238,308,763
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										
	153,509,586	148,524,736	152,316,852	159,715,556	160,791,155	164,540,024	168,991,030	178,532,163	181,317,439	188,516,895
Depreciation & Amortisation	133,184,015	143,590,990	149,136,162	154,075,377	159,076,774	163,562,633	168,087,439	173,457,122	179,481,127	184,745,745
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	533,241,742	544,787,463	559,355,970	577,050,902	588,655,534	604,533,012	621,379,086	644,397,871	661,566,152	682,677,733
Operating Result from Continuing Operations	89,713,171	80,832,748	71,706,006	42,902,633	49,647,450	51,991,189	45,562,303	41,683,541	44,323,455	43,740,953
Net Operating Result for the Year	89,713,171	80,832,748	71,706,006	42,902,633	49,647,450	51,991,189	45,562,303	41,683,541	44,323,455	43,740,953
Net Operating Result before Grants and Contributions provided for Capital Purposes	9,495,158	9,599,125	12,352,988	12,486,390	19,142,936	20,693,558	13,450,934	8,737,276	10,520,587	9,059,210

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

BALANCE SHEET - CONSOLIDATED (exc WATER & SEWER)						Projected Years				
Scenario: Scenario 3(c)	2025/26 \$	2026/27 \$	2027/28 \$	2028/29 \$	2029/30 \$	2030/31 \$	2031/32 \$	2032/33 \$	2033/34 \$	2034/35 \$
ASSEIS	*	*	*	*	*	*	*	*	*	*
Current Assets										
Cash & Cash Equivalents	129,348,443	111,645,600	114,601,727	113,463,028	118,286,546	123,377,177	125,546,924	130,564,759	138,871,138	151,016,771
Investments	261,506,365	270,055,569	275,914,244	287,713,551	304,895,121	335,117,932	356,402,473	358,678,523	374,467,348	389,930,129
Receivables	46,853,453	45,573,237	45,987,408	44,994,223	46,749,136	48,585,034	49,935,685	49,742,957	51,449,965	78,050,065
Inventories	4,099,395	3,956,249	4,037,937	4,209,775	4,220,815	4,298,158	4,392,047	4,612,991	4,662,012	4,821,214
Other	11,581,800	11,346,993	11,593,281	12,033,612	12,133,104	12,375,907	12,656,005	13,209,017	13,397,685	13,823,407
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	471,979,457	461,167,649	470,724,597	481,004,188	504,874,722	542,344,208	567,523,135	575,398,248	601,438,148	656,231,585
Non-Current Assets										
Investments	260,295,065	270,055,569	275,914,244	287,713,551	304,895,121	335,117,932	356,402,473	358,678,523	374,467,348	389,930,129
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	6,072,717,574							7,238,226,661		
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 Total New Current Access	427,000 6,367,788,852	427,000 6,582,397,415	427,000 6,773,312,655	427,000 6,938,065,728	427,000 7,103,050,464	427,000 7,261,772,468	427,000 7,429,549,996	427,000 7,616,385,891	427,000 7,791,610,512	427,000
Total Non-Current Assets TOTAL ASSETS	6,839,768,308	7.043.565.064	7.244.037.252	7.419.069.915	7,103,050,484	7,201,772,460	7,429,549,996	8.191.784.139	8.393.048.660	7,818,411,050 8,474,642,635
ITAL ASSETS	0,039,700,300	7,043,505,004	1,244,031,232	7,419,069,915	7,007,925,100	7,004,110,070	7,997,073,131	0,191,704,139	0,393,040,000	0,474,042,035
LIABILITIES										
Current Liabilities										
Payables	115,661,872	117,878,410	120,543,700	124,127,085	126,240,468	129,288,981	131,958,388	136,503,698	139,489,507	143,604,154
Contract liabilities	19,614,070	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 Total Current Liabilities	7,343,569 198,960,244	7,487,222 203,769,162	7,634,610 208,973,655	7,785,830 212,943,974	7,940,982 219,411,150	8,100,167 226,810,697	8,263,492 234,197,212	8,431,063 242,769,749	8,602,991 250,361,506	8,779,389 259,548,341
Total Current Llabilities	190,900,244	203,709,102	200,973,033	212,545,574	213,411,130	220,010,097	234,197,212	242,705,745	230,301,300	239,340,341
Non-Current Liabilities										
Contract liabilities	2,780,914	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	113,525,707	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	312,485,951	318,599,621	325,052,670	329,933,125	337,876,973	346,986,645	356,072,267	367,161,863	377,653,130	415,506,153
Net Assets	6,527,282,357	6,724,965,443	6,918,984,581	7,089,136,790	7,270,048,214	7,457,130,031	7,641,000,865	7,824,622,276	8,015,395,530	8,059,136,483
EQUITY										
Retained Earnings	5,153,387,610	5,234,220,358	5,305,926,364	5,348,828,997	5,398,476,447	5,450,467,636	5,496,029,939	5,537,713,479	5,582,036,934	5,625,777,887
Revaluation Reserves	1,373,894,747	1,490,745,085	1,613,058,217	1,740,307,793	1,871,571,767				2,433,358,596	2,433,358,596
Total Equity	6,527,282,357	6,724,965,443	6,918,984,581	7,089,136,790	7,270,048,214	7,457,130,031	7,641,000,865		8,015,395,530	8,059,136,483
	1			,,				,,		

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

CASH FLOW STATEMENT - CONSOLIDATED (exc WATER						Projected Years				
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	459,692,98
Jser 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	106,701,64
nvestment & Interest Revenue Received	30,593,448	31,764,609	31,940,848	32,177,678	32,346,473	32,517,032	33,058,631	33,613,962	33,868,918	34,399,38
Grants & Contributions	124,766,903	115,678,783	103,710,782	73,595,873	76,061,433	77,049,010	78,005,836	78,985,277	79,987,896	81,014,27
Other	28,591,391	31,657,866	33,838,149	36,509,650	38,486,356	39,683,169	40,715,021	41,773,704	42,859,913	43,974,36
Payments:										
Employee Benefits & On-Costs	(184,669,657)	(189,660,556)	(193,474,280)	(197,333,025)	(201,322,814)	(207,316,128)	(213,564,355)	(220,001,178)	(226,632,301)	(233,463,60
Materials & Contracts	(152,789,827)	(148,448,235)	(151,562,977)	(158,670,547)		(163,749,407)	(168,132,428)	(177,267,870)	(180,556,724)	(187,402,20
Borrowing Costs	(1,181,430)	(872,119)	(800,886)	(722,122)	(641,469)	(555,837)	(470,513)	(389,777)	(318,361)	(289,10
Other	(51,340,821)	(53,961,702)	(54,643,261)	(55,702,081)	(57,635,751)	(58,678,685)	(60,086,668)	(61,161,565)	(63,278,967)	(64,489,73
let Cash provided (or used in) Operating Activities	232,007,279	234,784,849	229,238,698	205,031,741	217,686,893	225,502,032	223,880,764	226,869,105	234,503,228	240,138,01
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	1,100,483	2,777,128	-	-	-	-	-	204,779	-	
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	831,31
Payments:										
Purchase of Investment Securities	(1,069,702)	(21,086,836)	(11,717,349)	(23,598,614)	(34,363,140)	(60,445,623)	(42,569,082)	(4,756,879)	(31,577,649)	(30,925,56
Purchase of Infrastructure, Property, Plant & Equipment	(187,919,640)	(234,330,287)	(214,731,241)	(182,748,210)	(178,708,966)	(160,209,730)	(179,651,269)	(217,848,951)	(194,285,722)	(197,070,45
Net Cash provided (or used in) Investing Activities	(186,326,716)	(250,979,870)	(224,684,335)	(204,471,908)	(211,079,590)	(218,537,858)	(219,970,040)	(220,009,592)	(225,081,118)	(227,164,69)
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)	(713,43
Repayment of lease liabilities (principal repayments)	(257,548)	(288,754)	(319,042)	(353,054)	(371,107)	(389,350)	(365,789)	(399,058)	(212,998)	(114,24
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)	(827,68
Net Increase/(Decrease) in Cash & Cash Equivalents	6,617,925	(17,702,843)	2,956,127	(1,138,700)	4,823,519	5,090,631	2,169,747	5,017,835	8,306,379	12,145,63
plus: Cash & Cash Equivalents - beginning of year	122,730,518	129,348,443	111,645,600	114,601,727	113,463,028	118,286,546	123,377,177	125,546,924	130,564,759	138,871,13
Cash & Cash Equivalents - end of the year	129,348,443	111,645,600	114,601,727	113,463,028	118,286,546	123,377,177	125,546,924	130.564.759	138,871,138	151,016,77
ash a Cash Equivalents - end of the year	129,540,445	111,045,000	114,001,727	113,403,020	110,200,540	125,511,111	120,040,024	130,304,739	130,071,130	151,010,77
cash & Cash Equivalents - end of the year	129,348,443	111,645,600	114,601,727	113,463,028	118,286,546	123,377,177	125,546,924	130,564,759	138,871,138	151,016,77
nvestments - end of the year	521.801.430	540,111,139	551,828,488	575,427,101	609.790.242	670,235,864	712,804,947	717,357,047	748,934,696	779,860,25
Cash, Cash Equivalents & Investments - end of the year	651,149,873	651,756,739	666,430,215	688,890,129	728,076,788	793,613,042	838,351,871	847,921,806	887,805,834	930,877,02
Representing:										
	200 222 242	407 244 694	400 040 000	426 220 244	451 449 000	477 067 260	490 467 660	402 000 740	504 007 070	554 400 70
External Restrictions	399,332,212	407,244,681	423,348,268	436,238,241	451,418,069	477,967,268	489,157,553	493,920,716	521,037,278	551,499,79
Internal Restrictions	97,518,854	79,327,521	76,845,256	71,168,265	72,538,104	83,152,815	94,146,688	107,548,423	122,405,888	129,336,92
- Unrestricted	154,298,808	165,184,537	166,236,691	181,483,623	204,120,615	232,492,959	255,047,629	246,452,667	244,362,668	250,040,31
	651,149,873	651,756,739	666,430,215	688,890,129	728,076,788	793,613,042	838,351,871	847,921,806	887,805,834	930,877,02

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

	TARGET	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	3 000	\$ 000	\$ 000	\$ 000	\$ 000	\$ 000	\$ 000	\$ 000	3 000	\$ 000
Budget Performance											
1 Operating Performance Ratio	>0%	1.93%	1.91%	2.34%	2.29%	3.31%	3.47%	2.28%	1.49%	1.71%	1.45%
measures the extent to which a council has	5		,	1	1	1	,		,	1	~
succeeded in containing operating expenditure within operating revenue		×	*	*	*	•	•	*	*	*	*
2 Own Source Operating Revenue Ratio	>= 60%	79.90%	81.40%	83.42%	87,77%	88.09%	88.28%	88.31%	88.50%	88.68%	88.86%
measures fiscal flexibility. It is the degree of	of	1	~	~	1	1	~	~	~	~	1
reliance on external funding sources such a	15										
operating grants and contributions											
Operational Liquidity											
3 Unrestricted Current Ratio	>= 1.5	2.92	2.77	2.67	2.64	2.77	2.98	3.14	3.05	3.05	3.20
assess the adequacy of working capital and		×	✓	✓	1	✓	✓	✓	✓	×	✓
ability to satisfy obligations in the short ter for the unrestricted activities of Council.	rm										
Rates Annual Charges Interest & Extra											
4 Charges Outstanding Percentage	< 5%	5.22%	4.85%	4.86%	4.86%	4.85%	4.85%	4.85%	4.85%	4.85%	4.84%
assess the impact of uncollected rates and annual charges on Council's liquidity and to											
adequacy of recovery efforts expressed as		*	✓	×	~	✓	✓	~	✓	×	✓
percentage of total rates and charges											
available for collection in the financial year	r										
5 Cash Expense Cover Ratio	>= 3 months	3.61	3.40	3.42	3.29	3.37	3.43	3.39	3.40	3.53	3.73
liquidity ratio indicates the number of mon	ths										
a Council can continue paying for its immediate expenses without additional ca	ch	✓	×	✓	✓	✓	✓	✓	✓	✓	✓
inflow	511										
Liability and Debt Management											
6 Debt Service Cover Ratio	2.00x	3.35	28.20	29.15	29.48	30.99	31.51	31.71	31.21	36.80	39.13
measures the availability of operating cash	to	~	1	1	1	1	1	1	1	1	~
service debt including interest and principal		-	•	•							
service aces including incorest and principa											

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

	TARGET	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
Infrastructure asset performance indic	cators										
7 Building and Infrastructure Renewal Ratio	>100%	108.32%	122.23%	101.48%	88.14%	93.16%	84.45%	87.98%	84.85%	85.55%	89.62%
To assess the rate at which these assets											
are being renewed relative to the rate at which they are depreciating		1	✓	✓	×	×	×	×	×	×	×
8 Infrastructure Backlog Ratio This ratio shows what proportion the	<2%	1.78%	1.76%	1.73%	1.73%	1.72%	1.72%	1.72%	1.71%	1.71%	1.75%
backlog is against the total value of a Council's infrastructure.		~	✓	✓	✓	✓	1	✓	✓	✓	1
9 Asset Maintenance Ratio Compares actual vs. required annual asset maintenance. A ratio above 1.0	>100%	43.44%	43.29%	42.58%	42.47%	42.45%	42.37%	42.01%	41.34%	40.99%	42.18%
indicates Council is investing enough funds to stop the infrastructure backlog growing.		×	×	×	×	×	×	×	×	×	×
10 Cost to bring assets to agreed service level 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	N/A	1.15%	1.12%	1.09%	1.07%	1.05%	1.04%	1.02%	1.00%	0.98%	0.99%

Water and Sewer

Central Coast Council

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.

10 Year Financial Plan for the Years ending 30 June 2035										
INCOME STATEMENT - WATER & SEWER					Projecte					
	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	137,332,089	150,265,987	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
Other Revenues	-	-	-	-	-	-	-	-	-	-
Grants & Contributions provided for Operating Purposes	-	-	-	-	-	-	-	-	-	-
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	9,932,735	13,163,631	11,416,969	10,882,263	10,861,224	11,454,924	12,864,532	14,291,320	15,681,674	16,991,622
Total Income from Continuing Operations	269,775,168	271,645,131	278,672,550	284,906,634	292,444,904	300,339,043	310,029,167	319,148,914	328,468,563	337,915,718
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	9,147,863	8,995,622	8,504,928	7,864,731	7,153,571	6,568,934	6,229,067
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	107,891,302	110,993,898	114,113,601	117,058,625	120,077,186	123,198,996	126,442,649
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	269,543,667	276,960,701	284,299,224	291,332,808	298,621,071	306,228,798	314,601,918
Net Operating Result for the Year	24,818,979	17,283,073	16,649,949	15,362,967	15,484,203	16,039,820	18,696,359	20,527,843	22,239,765	23,313,800
Net Operating Result before Grants and Contributions provided for										
Capital Purposes	273,490	8,329,420	5,454,469	4,100,683	3,538,737	3,848,709	7,086,052	8,692,962	10,138,034	10,935,061

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

10 Year Financial Plan for the Years ending 30 June 2035 BALANCE SHEET - WATER & SEWER					Projecte	d Years				
	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	54,083,620	53,667,391	57,357,044	64,974,060	73,906,231	72,343,440	69,488,687	70,576,774	69,853,528	71,802,240
Investments	65,492,683	30,333,964	14,358,374	12,906,246	10,679,327	33,393,137	62,936,070	85,284,700	110,861,114	132,307,812
Receivables	49,844,432	46,898,326	48,556,332	49,793,716	51,225,521	52,732,695	54,931,561	56,529,946	57,981,103	178,984,811
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	170,055,486	131,541,283	120,924,956	128,339,202	136,488,721	159,160,195	188,060,421	213,109,551	239,428,091	383,843,002
Non-Current Assets										
Investments	65,492,683	30,333,964	14,358,374	12,906,246	10,679,327	33,393,137	62,936,070	85,284,700	110,861,114	132,307,812
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	3,839,249,133	3,939,428,491	4,046,275,753	4,106,463,719	4,157,952,267	4,222,733,908	4,291,816,683	4,260,806,042
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	3,603,958,690	3,724,526,288	3,861,611,728	3,959,806,610	4,063,860,825	4,146,157,437	4,226,406,786	4,312,842,523	4,406,975,874	4,397,516,858
TOTAL ASSETS	3,774,014,176	3,856,067,572	3,982,536,684	4,088,145,812	4,200,349,545	4,305,317,633	4,414,467,207	4,525,952,073	4,646,403,965	4,781,359,860
LIABILITIES										
Current Liabilities										
Payables	27,436,224	27,020,717	27,840,892	28,580,954	29,358,750	30,123,607	31,617,490	32,441,498	33,299,025	34,205,357
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	16,787,641	13,394,282	14,265,897	14,893,760	15,558,647	10,182,610	9,912,546	8,681,570
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	60,413,987	58,215,649	60,427,407	62,334,012	64,858,980	60,851,559	62,008,277	62,273,440
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	135,006,317	131,401,009	126,924,085	112,030,327	96,471,679	86,289,069	76,376,523	187,694,953
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	139,078,984	135,501,324	131,138,672	116,298,446	100,621,688	90,489,279	80,633,331	192,010,264
TOTAL LIABILITIES	203,987,450	181,410,370	199,492,971	193,716,973	191,566,079	178,632,458	165,480,668	151,340,838	142,641,608	254,283,704
Net Assets	3,570,026,726	3,674,657,202	3,783,043,713	3,894,428,839	4,008,783,466	4,126,685,175	4,248,986,539	4,374,611,236	4,503,762,357	4,527,076,157
EQUITY										
Retained Earnings	2,563,687,414	2,580,970,487	2,597,620,436	2,612,983,403	2,628,467,606	2,644,507,425	2,663,203,784	2,683,731,628	2,705,971,393	2,729,285,193
Revaluation Reserves	1,006,339,312	1,093,686,714	1,185,423,277	1,281,445,436	1,380,315,860	1,482,177,750	1,585,782,755	1,690,879,608	1,797,790,963	1,797,790,963
Total Equity	3,570,026,726	3,674,657,201	3,783,043,713	3,894,428,839	4,008,783,466	4,126,685,176	4,248,986,539	4,374,611,236	4,503,762,356	4.527.076.156

Central Coast Council 10 Year Financial Plan for the Years ending 30 June 2035

CASH FLOW STATEMENT - WATER & SEWER					Projected	l Years				
	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	10,381,128	13,405,592	11,470,270	10,821,927	10,798,405	11,235,204	12,563,295	14,063,068	15,431,513	16,762,851
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:	(45 404 112)	(47,262,757)	(40.004.404)	(50,142,159)	(54 642 707)	(52 400 270)	(54,783,247)	(EC 400 700)	(59.442.420)	(59,853,635)
Employee Benefits & On-Costs Materials & Contracts	(45,404,112) (93,225,971)	(94,783,994)	(48,684,161) (97,362,523)		(51,643,797) (103,127,268)	(53,190,378)		(56,423,789) (112,682,164)	(58,113,429)	(119,752,977)
Borrowing Costs	(93,225,971) (9,858,177)	(8,678,570)	(8,895,005)	(100,188,364) (9,160,938)	(8,995,485)	(106,254,746) (8,551,699)	(109,379,066) (7,913,396)	(7,204,242)	(116,045,429) (6,603,462)	(6,263,096)
Other	68,910	151,877	110,466	113,838	117,317	120,908	124,614	(7,204,242) 128,440	134,416	166,363
Net Cash provided (or used in) Operating Activities	122,328,868	117,668,177	123,337,121	124,670,894	127,931,445	131,408,398	136,863,512	141,858,312	146,688,056	151,058,208
Net Cash provided (of used in) Operating Activities	122,320,000	117,000,177	123,337,121	124,070,034	127,551,445	131,400,350	130,003,512	141,050,512	140,000,050	151,050,200
Cash Flows from Investing Activities										
Receipts:										
Sale of Investment Securities	45,848,950	70,317,438	31,951,180	6,771,482	5,729,123	-	-	-	-	-
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	-	-	-	(3,867,225)	(1,275,287)	(45,427,619)	(59,085,866)	(44,697,260)	(51,152,828)	(42,893,395)
Purchase of Infrastructure, Property, Plant & Equipment	(132,191,850)	(171,652,544)	(168,160,984)	(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	(85,854,518)	(100,816,090)	(135,658,234)	(110,055,212)	(115,393,966)	(118,705,291)	(124,824,506)	(125,211,577)	(137,228,692)	(139,196,951)
Cook Flows from Financing Activities										
Cash Flows from Financing Activities										
Receipts:			20,000,000	10.000.000	10 000 000					
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)	(16,998,666)	(13,605,308)	(14,265,897)	(14,893,760)	(15,558,647)	(10,182,610)	(9,912,546)
Repayment of lease liabilities (principal repayments)	(20,397,717) (250,030)	(10,997,057) (270,459)	(13,671,265) (117,970)	(10,990,000)	(13,005,300)	(14,205,057)	(14,095,760)	(15,550,647)	(10,102,010)	(9,912,940)
Net Cash Flow provided (used in) Financing Activities	(28,647,747)	(17,268,315)	16,010,766	(6,998,666)	(3,605,308)	(14,265,897)	(14,893,760)	(15,558,647)	(10,182,610)	(9,912,546)
net cash now provided (ased in) i mancing Activities	(20,041,141)	(11,200,515)	10,010,700	(0,000,000)	(3,003,500)	(14,205,057)	(14,000,700)	(13,330,047)	(10,102,010)	(3,312,340)
Net Increase/(Decrease) in Cash & Cash Equivalents	7,826,603	(416,229)	3,689,653	7,617,016	8,932,171	(1,562,791)	(2,854,753)	1,088,087	(723,246)	1,948,711
plus: Cash & Cash Equivalents - beginning of year	46,257,016	54,083,620	53,667,391	57,357,044	64,974,060	73,906,231	72,343,440	69,488,687	70,576,774	69,853,528
Cash & Cash Equivalents - end of the year	54,083,620	53,667,391	57,357,044	64,974,060	73,906,231	72,343,440	69,488,687	70,576,774	69,853,528	71,802,240
Cash a Cash Equivalents - end of the year	54,003,020	33,001,331	51,551,044	04,514,000	15,500,251	12,545,440	03,400,001	10,510,114	03,033,320	11,002,240
Cash & Cash Equivalents - end of the year	54,083,620	53,667,391	57,357,044	64,974,060	73,906,231	72,343,440	69,488,687	70,576,774	69,853,528	71,802,240
Investments - end of the year	130,985,366	60,667,928	28,716,748	25,812,491	21,358,654	66,786,274	125,872,139	170,569,399	221,722,228	264,615,623
Cash, Cash Equivalents & Investments - end of the year	185,068,986	114,335,319	86,073,792	90,786,551	95,264,886	139,129,714	195,360,826	241,146,174	291,575,756	336,417,863
Representing:										
- External Restrictions	182,771,491	111,956,746	83,611,223	88,236,961	92,625,137	136,396,558	192,530,889	238,215,961	288,541,646	333,276,099
- 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	2,251,455	2,510,515	2,402,505	2,545,550	2,035,740	2,733,150	2,029,957	2,550,212	5,054,110	3, 141, 735 (N)
oncontrol	185,068,986	114.335.319	86,073,792	90,786,551	95,264,885	139,129,714	195,360,826	241,146,174	291,575,756	336,417,863
	,	,,,,				,	,,	, ,		,,

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
	TARGET	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000	\$ '000
Budget Performance											
1 Operating Performance Ratio	>0%	2.15%	1.85%	1.98%	1.65%	2.35%	2.35%	2.28%	1.51%	1.75%	1.50%
measures the extent to which a council has succeeded in containing operating expenditure within operating revenue		~	~	~	~	~	~	~	~	~	~
2 Own Source Operating Revenue Ratio	>= 60%	79.90%	81.40%	83.42%	87.77%	88.09%	88.28%	88.46%	88.64%	88.82%	89.00%
measures fiscal flexibility. It is the degree of reliance on external funding sources such as operating grants and contributions		~	~	~	~	~	~	~	~	×	*
Operational Liquidity	. 45	2.02	2.02	2.50	2.54	2.52	0.75	2.04	2.02	2.04	2.00

	Operational Liquidity											
3	Unrestricted Current Ratio	>= 1.5	2.83	2.68	2.56	2.51	2.58	2.75	2.91	2.82	2.84	2.9
	assess the adequacy of working capital and its ability to satisfy obligations in the short term for the unrestricted activities of Council.		~	×	~	~	~	~	~	~	~	~
4	Rates, Annual Charges, Interest & Extra Charges Outstanding Percentage	< 5%	5.22%	4.85%	4.86%	4.86%	4.85%	4.85%	4.85%	4.85%	4.84%	4.849
	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		x	*	~	~	~	~	~	~	~	~
5	Cash Expense Cover Ratio liquidity ratio indicates the number of months a Council can continue paying for its immediate expenses without additional cash inflow	>= 3 months	3.63	3.40	3.44	3.36	3.48	3.54	3.53	3.53	3.56	3.

Liability and Debt Management											
6 Debt Service Cover Ratio	2.00x	3.38	28.14	28.79	28.84	30.00	30.34	31.75	31.26	36.87	39.22
measures the availability of operating cash to service debt including interest and principal.		~	×	~	~	×	×	*	~	~	*

Long Term Financial Plan Water & Sewer Performance Measurement Indicators

	TARGET	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
Infrastructure asset performance indic	ators										
7 Building and Infrastructure Renewal Ratio	>100%	92.30%	109.02%	118.85%	73.41%	83.34%	57.71%	51.46%	62.40%	64.69%	64.20%
To assess the rate at which these assets											
are being renewed relative to the rate at		×	✓	×	×	×	×	×	×	×	×
which they are depreciating											
8 Infrastructure Backlog Ratio	<2%	2.54%	2.48%	2.43%	2.42%	2.41%	2.43%	2.46%	2.48%	2.50%	2.58%
This ratio shows what proportion the											
backlog is against the total value of a		×	×	×	×	×	×	×	×	×	×
Council's infrastructure.											
9 Asset Maintenance Ratio	>100%	40.82%	39.87%	39.00%	38.45%	37.90%	37.59%	37.33%	37.02%	36.69%	37.27%
Compares actual vs. required annual											
asset maintenance. A ratio above 1.0											
indicates Council is investing enough		×	×	×	×	×	×	×	×	×	×
funds to stop the infrastructure backlog											
growing.											
10 Cost to bring assets to agreed service level	N/A	1.37%	1.34%	1.30%	1.28%	1.26%	1.25%	1.24%	1.23%	1.22%	1.23%
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											

Long Term Financial Plan Assumptions

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

Туре	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	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	3.96%	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	10.50%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%	9.70%
by Minister											
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)	5.96%	5.50%	5.50%	5.50%	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 <u>Measur</u>es

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.

Total continuing operating revenue (excluding capital grants and contributions) less operating expenses

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.

Total continuing operating revenue excluding all grants and contributions

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.

Current assets less all external restrictions	
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.

Cash and cash equivalents plus term deposits

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.

Rates and annual charges outstanding

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.

Operating result before capital (excluding interest and depreciation, amortisation, impairment)

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%.

Asset Renewals

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%.

Estimated cost to bring assets to a satisfactory condition

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%

Actual asset maintenance

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.

Estimated cost to bring assets to an agreed level of service set by council

Gross replacement cost

Central Coast Council

Long Term Financial Plan 2025-3035

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June 2025