

GWYDIR SHIRE COUNCIL

DRAFT LONG TERM FINANCIAL PLAN 2018 - 2027

*“To be the recognised leader in Local
Government through continuous learning and
sustainability”*

TRIM Reference:

Council Resolution:

Table of Contents

Preamble	2
Executive Overview	6
Sensitivity Analysis	7
Risks	7
Scenario Discussion	9
Assumptions	9
Conclusion	10

Preamble

Extracts from the 'Integrated Planning and Reporting Manual for local government in NSW – Planning a sustainable future' issued by NSW Office of Local Government in March 2013 are included below to provide some context to this document:

“Show councillors and the community how the council will achieve financial sustainability over the long term..... The Long Term Financial Plan is an important part of council’s strategic planning process. This is the point where long term community aspirations and goals are tested against financial realities.”

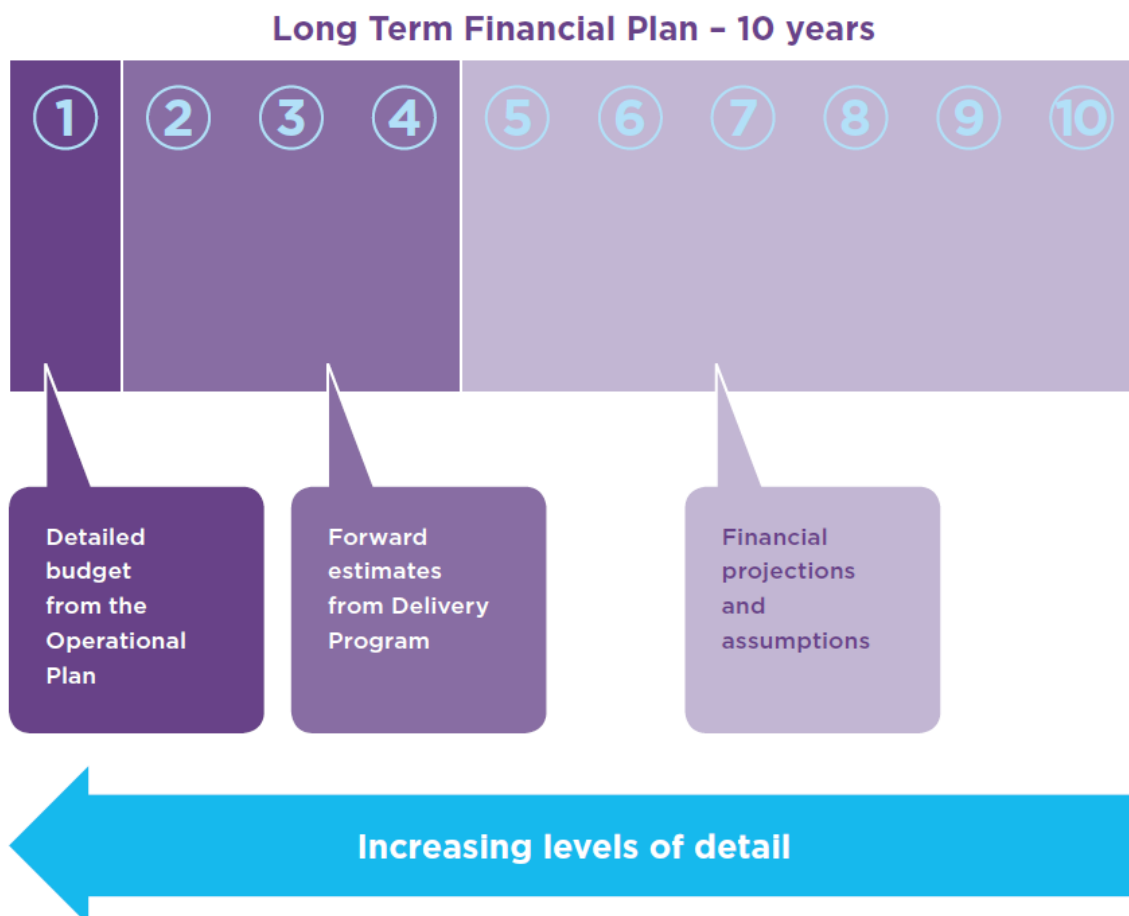
In other words:

“Can we afford what the community wants?”

“The Long Term Financial Plan is a decision-making and problem-solving tool. It is not intended that the Long Term Financial Plan is set in concrete – it is a guide for future action. The modelling that occurs as part of the plan will help councils to weather unexpected events. It will also provide an opportunity for the council to identify financial issues at an earlier stage and gauge the effect of these issues in the longer term.

The longer the planning horizon, the more general the plan will be in the later years. For example, it is not expected that the 10th year of a 10 year plan will include specific detail.

As decisions are made, more detail can be added to the Long Term Financial Plan. For example, as the council finalises its Delivery Program, the first four years of the Long Term Financial Plan will become firmer. As the Operational Plan is completed, the detailed budget will form the first year of the Long Term Financial Plan. The diagram following shows the relationships.”



Some further cautionary comments regarding the limitations and use of the Long Term Financial Plan (LTFP) seem appropriate.

The LTFP is not designed to give accurate predictions out to ten years or more. There are many factors that influence how accurate the results turn out to be, including inflation forecasts, accuracy of cost estimates, local, state, federal and global economy performance, as well as unforeseen legislation and impacts of funding programs by other levels of government.

The LTFP is best used to provide an indication of trends and broad outcomes based upon a set of assumptions and the effects different choices can make on long term outcomes.

Most of the commentary provided in this document will be limited to General Fund performance, as each of the other funds has the freedom to set charges to provide appropriate outcomes and current projections are acceptable for those funds.

The other funds (Water, Sewer & Waste) hold some very expensive, but long lived assets and/or rehabilitation liabilities. The current ten year plans highlight neither the replacement nor maintenance of these long lived assets effectively, as some costs would occur less frequently than the 10 year period covered. These factors do however need to be born in mind in setting appropriate levels of revenue in the current planning period. This is one reason why in any ten year period revenues, operating results and cash reserves may seem unnecessarily high, while renewal ratios will be low in these funds.

The consolidated result is not simply a sum of all of the different funds – under accounting rules internal transactions, for example are excluded from consolidated results. Given the proportional size however of the General Fund component, the consolidated results tend to mimic General Fund results.

The General Fund has some unique challenges. The main thrust of recent Integrated Planning and Reporting legislation and supporting framework is to assist councils achieve long term financial sustainability. While the ‘other’ funds are free to determine pricing to reflect appropriate service levels, the General Fund has to contend with rate pegging, expenditure limitations in relation to Roads to Recovery own source funding requirements (requires ongoing commitment of minimum \$1.79m Financial Assistance Grants plus \$1.08m (\$1.3m for the next 2 years) ‘own source’ funding be committed to road works in addition to externally funded projects to meet Roads to Recovery program eligibility – regardless of other needs and/or sustainable road spending) and for Gwydir council (similar to other rural councils), limitations on other revenue generation sources.

Gwydir Shire Council (GSC), like all NSW councils exists solely at the discretion of the NSW State Government. The framework for council operations currently exist in the form of The Local Government Act 1993 (the Act) and associated Local Government Regulations.

The Integrated Planning and Reporting guidelines (IP&R) have now been included within the Act. The key objective related to the Long Term Financial Plan (LTFP) and all related budgets is the requirement that councils work towards financial sustainability as noted in IPR Top Tips – the LTFP will “Show councillors and the community how the council will achieve financial sustainability over the long term”. This is supported by the NSW State Government’s initiative, Fit For the Future which is requiring councils to show how they are or can become sustainable.

From an LTFP perspective, this means that GSC needs to work towards maintaining a balanced budget. This is a significant challenge and involves many complex issues. Certainly funding shortfalls and associated service level shortfalls remain very important issues that need discussion and lobbying – it is just that these need to be removed from proposed budgets, which need to deal with the reality of current funding limitations.

Vertical fiscal imbalance is one such area – whereas local government has by far the highest level of assets, it has the lowest levels of taxation revenues. This inverse relationship applies to the other levels of government – the federal government has the highest level of taxation revenues, yet has relatively minor levels of assets.

Depending on how you classify them, GSC potentially has over 80 individual service units (let's call them business units). These business units cover an extraordinary range of services covering areas such as social services (preschools to aged care), environmental services (environmental protection, education and weed control), infrastructure services (buildings, roads etc.), regulatory services (building control, food shop inspections etc.), tourism and economic development as well as the services considered more traditional of local government including libraries, water, sewer and waste collection to name a few. Each business unit has its own peculiarities in terms of needs, services, budget requirements and often the legislated framework it operates in (on top of the local government framework).

General Revenues is one of the complex areas subject to much debate, not only by Council, but the broader community across the state. Unlike other funds (Water, Sewer etc.) General Fund has many restrictions placed upon it, for example Rate Pegging, which sets limits on the increase General Rates may be increased each year – this has been in place for many years and has often been set below the rate of cost increases. Any increase above the Rate Peg limit requires a time consuming and difficult application process that is costly – which may in the end not be approved by the State Government. The number of significant (double digit) SRV applications by many councils over the past few years indicates a failure of the rate pegging system.

Further, some other fees are regulated – Council may not charge in excess of the regulated fee, even if costs exceed the associated revenue.

Council is faced with many difficult decisions regarding ongoing viability and funding levels. Whilst the major thrust of the above discussion relates to financial sustainability, Council should take an arm's length view and consider all costs and benefits in relation to service level provision decisions. For example discussions on cost in addition to financial cost should also weigh the other important cost components of social, environmental and even opportunity cost. Opportunity cost relates to opportunities foregone i.e. if \$1,000 is not spent in area x then what could be achieved in area y, which may have even greater benefit.

One further issue that must be factored in and could potentially cloud any issue under discussion and must not be underestimated is the support that staff give to the various services they provide. Services are provided for a reason and the Council's staff are passionate and committed about the jobs they do, as you would expect from professionals. In some cases this commitment, although understandable, may be detrimental to undertaking an objective evaluation of the issue at hand.

The above commentary is not designed to push any particular agenda other than financial sustainability. Hopefully the above commentary highlights the difficult task Council faces in trying to determine the best path to take in working towards financial sustainability and engenders open discussion regarding alternative courses of action.

This also does not mean that the Council and community should necessarily remain satisfied with below acceptable levels of service. While Council needs to head towards balanced short and long term budgets that need to reflect the harsh reality of what we can afford with the current revenues, there are many other avenues where the issues should be raised. The Community Strategic Plan, Asset Management Plans, community consultation and Council workshops to name a few where it is appropriate to raise discussions and develop action plans to raise below par service levels to a level that is deemed acceptable by the Council and community are appropriate places to raise these issues, which should be backed by hard evidence. It is likely that at least some grant funding will be tied to this approach.

There are 2 main options available to Council:

- 1) Increase revenues through increased rates (by special variation above the approved rate pegging limit) and charges and/or
- 2) Through reduced service levels. Reduced service levels in terms of assets (including our road network) may mean longer effective lives and lower average quality standards as a result of lower maintenance and renewal levels.

Although Gwydir Shire has a low population density (one of the main contributing factors to revenue problems), it covers a significant area and controls significant assets in terms of size and cost.

Depreciation is seen by many as a nonsense book entry amount that should be disregarded when looking at results, however this is one expenditure item (and associated assumption and related service levels) that significantly affects many sustainability ratios.

A simple explanation of depreciation is the spread of cost of an asset over time in relation to its use – each accounting period is meant to reflect the expired cost of the asset. That is, as an asset is used up (worn out if you like), then how much is used over that time period should be shown as the depreciation dollar value amount for that same period.

Depreciation is the best guide we currently have as to the amounts that should be set aside or used to maintain and renew assets at an acceptable or agreed level of serviceability.

Executive Overview

It is certainly not an option to continue to battle on as it has for the last few years – the current mix of revenues and service levels are certainly not sustainable – even for the short term, as evidenced by the General Fund cash flow issues and unsatisfactory General Fund cash holdings.

The issues related to the tight General Fund cash position are related to an inappropriate mix of revenue vs expenditure, compounded by Council's desire to remain in the Roads to Recovery program. The own source funding requirements of the Roads to Recovery program impose restrictions on how general revenues may be distributed and therefore how works may be funded and/or savings be achieved.

General Fund cash is on the way to recovering and over the next few years, suitable cash reserves will develop provided budgeted outcomes are achieved.

It should also be noted that regardless of any other outcome, which because of the relatively low rate base compared to major urban centers and the inverse proportion of assets to ratepayers, Council will remain heavily reliant on grants as a significant source of funding for ongoing operations. This issue is explored more fully in the risk section.

One of the highest short term priorities will be achieving consistent General Fund operating surplus i.e. achieving balanced budgets, with some room to spare.

General comments

General fund cash has suffered resulting in less than satisfactory cash reserves. This was the result of competing demands, inadequate revenues vs expenditures and a deep desire by Council to remain in the Roads to Recovery grant program (which imposes significant restrictions regarding expenditure of general revenues – with a resultant loss of options to minimise expenditures).

The proposed budget provides a road to sustainability. The additional income provided by the recently approved Special Rate Variation, reverting to the 'normal' own source funding levels for the Roads to Recovery program (for the next 2 years this requires \$1.3m of general revenues be committed to roads, which will then revert to \$1.08m), plus reductions in outstanding loans will mean increasing funds being available to fund an appropriate capital renewals program over the life of the financial plan.

Plant renewals have suffered in prior years due to shortfalls in general fund cash. The proposed plan provides scope to clear this back log and adequately fund a sustainable plant renewal program.

There may need to be some adjustment to the proposed capital expenditure program in the tail end of the program prior to adoption of the final document to ensure capital renewal ratios are achieved. There is room to do this as the backlog of plant and other asset renewals reduces, loan payments reduce and General Fund cash recovers sufficiently. All these provide potential to change the mix of capital expenditure from the mid to late years of the plan.

Sensitivity Analysis

Sensitivity analysis has not been performed at this time as Council has limited options. Should revenue sources change or drop, expenditures will need to be adjusted accordingly, as there are limited options in changing revenue levels. Performance is constantly being monitored and remedial action being undertaken as necessary.

Council may need to consider future Special Rate Variations should rate pegging remain and allowed revenue increases remain below cost increases.

Risks

As mentioned above, Gwydir Shire Council (GSC), like all NSW councils exists solely at the discretion of the NSW State Government. The framework for council operations currently exist in the form of The Local Government Act 1993 (the Act) and associated Local Government Regulations. This means that the rules and regulations that govern GSC may change in the future, potentially without consultation.

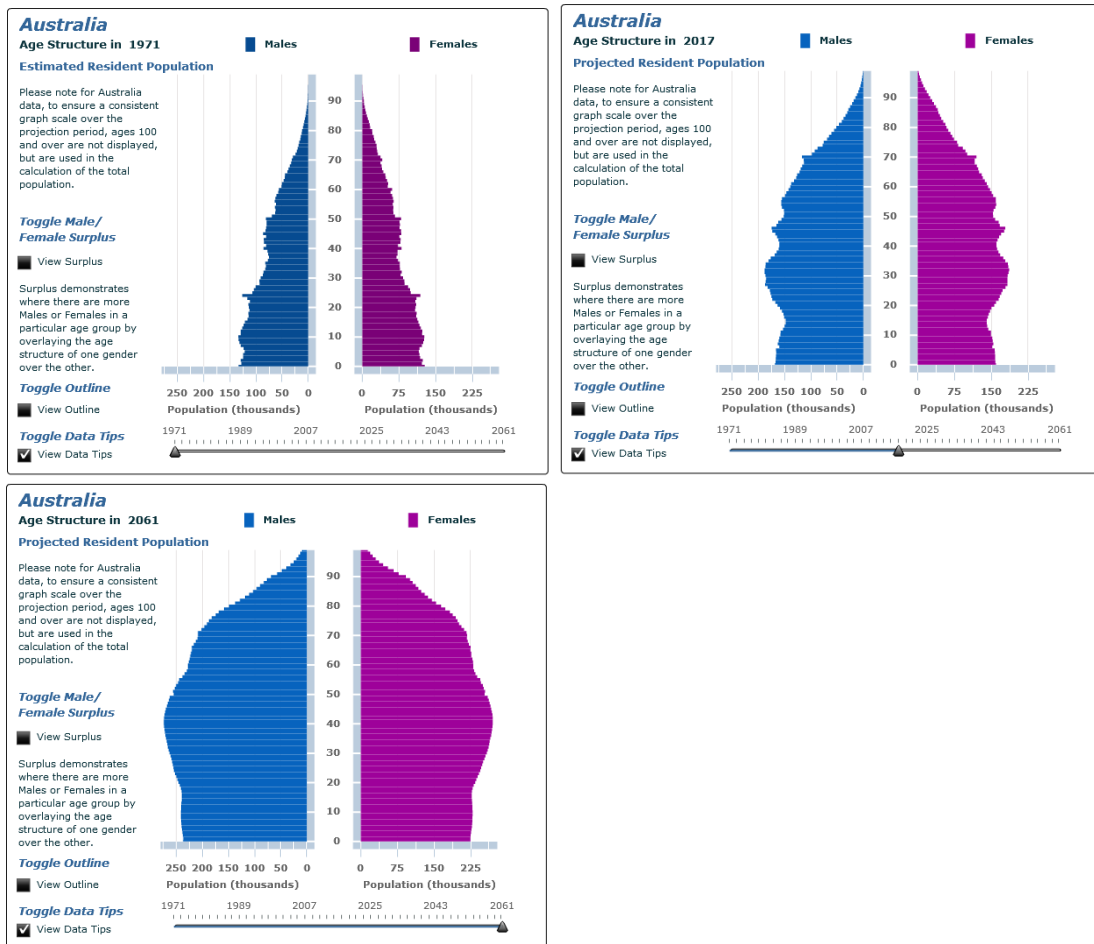
Rate peg increases continually being set below cost increases will erode sustainability, unless either a) efficiencies offset cost increases or b) Special Rate Variations are factored in to 'catch up' shortfalls.

Gwydir, like most other rural councils is heavily reliant on grant funding given the limited options available for other sources of revenue and this exposes council to some risk.

For example, the Federal Government has already shown a willingness to affect Financial Assistance Grants, effectively cutting the program in real funding terms by freezing inflation increases over the 3 year period 2014-15 to 2016-17.

There are many programs that are at potential risk, including general revenue funding (Financial Assistance Grants), aged care funding (Naroo), children and education services (various) and road funding (Roads to Recovery, Regional road contributions etc.).

Funding pressures are likely to increase – this has been the subject of industry discussion for some time. Just one issue may have significant impacts and cause Federal and State funding issues – the aging population. Below are graphs taken from the Australian Bureau of Statistics (<http://www.abs.gov.au/websitedbs/d3310114.nsf/home/Population%20Pyramid%20-%20Australia>)



The above sequence shows the aging population profile from 1971 to 2061. Of particular note is the area of the graph above the 65 year line. This has a number of potential impacts:

- The changing demographic results in less tax payers vs those on benefits
- Increased demand for aged pensions
- Significantly higher health and aged care costs. These tend to rise exponentially with age beyond this benchmark age.

This structural issue alone poses significant threat to available funding in the future for Local Government – this may mean less overall general funding and more targeted funding for areas of greatest need.

The above scenario was recently given coverage as highlighted in this extract (sourced from <http://www.msn.com/en-au/money/personalfinance/world-economic-forum-warns-of-dollar400-trillion-pension-time-bomb/ar-BBByVTs?ocid=se>):

Analysis from WEF showed six countries with the biggest pensions, including the U.S., Canada, U.K., Netherlands, Japan and Australia, as well as the two most densely populated countries in the world – China and India – would face a retirement savings gap in excess of \$400 trillion in 2050, up from around \$70 trillion in 2015.....

"The anticipated increase in longevity and resulting ageing populations is the financial equivalent of climate change,"

Scenario Discussion

Only two scenarios will be discussed in detail and commentary will be limited to General Fund operations.

Other fund operations are deemed satisfactory at least in the near term and consolidated results tend to mimic General Fund operations due to proportional size and influence.

Business as Usual

Business as usual – this could also be identified as worse case as it leads to continued deterioration.

Operating results show continued deterioration over the life of the plan and indicate losses before capital grants and contributions (indicating not all capital works are adequately funded).

General fund cash does not adequately improve until 2024-25.

Capital renewal works are not able to be sustainably funded

Proposed budget

Council's financial position improves in many aspects across the life of the plan.

Operating results tail off in the later years of the plan, indicating a need for service level revisions and/or Special Rate Variation at some point. Surplus results over the life are however a feature.

There is increased capacity for capital works over the life of the plan, which will lead to sustainable capital renewals, provided new capital projects are minimised.

Debt reductions contribute to additional cash being available for increased capital works.

Recovery of General Fund cash will allow further increases in capital renewal works as cash reserves and acceptable liquidity are achieved. This becomes a feature from around 2022-23.

Assumptions

Budget objectives are maintained. While priorities can and do change, the commitment to achieving overall results must be maintained.

For simplicity, all cash and investments are shown as cash to highlight total cash holdings – no cash is transferred to/from investments. Again this highlights the tight starting point that General Fund is currently in. In any case, Council investments are currently limited to bank Term Deposits, which for some ratios are classified as cash in any case.

Due to prior shortfalls in plant renewals, plant and equipment depreciation is understated compared to long term averages. Gradual increases in depreciation are factored in until renewal equilibrium is achieved. Additional funding for plant renewal has been factored in from 2021-22 to deal with backlog renewals – this additional funding can be transferred to infrastructure renewals as soon as equilibrium is achieved.

Building depreciation has an ongoing reduction of \$190k factored in for 2017-18 due to technical errors in depreciation calculations being identified. A further ongoing reduction of \$120k has been factored in for 2018-19, which is expected from revisions in depreciation related to Fair Value revaluation of buildings, associated assumptions and methodology. The \$120k for 2018-19 is a conservative estimate.

Buildings and other structure capital renewals increase from 2020-21 over the life of the plan to start equalisation between renewals and depreciation. Achievement of adequate cash reserves should also allow further increases in capital renewals from around 2022-23, when adequate cash holdings are achieved. The mix of capital renewal may need revision prior to final plans being adopted to ensure capital renewal ratios are on track.

Reductions in staff costs have been factored in to cover expected redundancies and/or service level reductions. Final determination of these savings should occur in early June. Ongoing savings from this source to the amounts of \$200k for 2017-18 and \$250k for 2018-19 have been factored in. These are currently allocated into the Employee Oncost area pending determination. These costs will be accurately spread once the areas of savings have been decided and be shown in the final plans adopted.

Conclusion

The proposed budget is a significant improvement on previous attempts. Commitment to achieving budget results will ensure council achieves sustainable outcomes.

SCENARIO

PROPOSED BUDGET

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - CONSOLIDATED

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	8,499,000	9,867,578	10,020,417	10,225,836	10,461,030	10,701,633	10,952,731	11,209,753	11,472,840	11,744,071	12,021,780	12,306,122
User Charges & Fees	5,321,000	3,192,290	3,111,652	3,182,694	3,263,356	3,344,940	3,428,930	3,515,030	3,603,294	3,693,976	3,786,945	3,882,258
Interest & Investment Revenue	238,000	165,313	206,490	206,490	206,490	206,490	206,490	206,490	206,490	206,490	206,490	206,490
Other Revenues	1,854,000	1,611,967	1,332,825	1,362,814	1,396,884	1,431,806	1,467,601	1,504,291	1,541,899	1,580,446	1,619,957	1,660,456
Grants & Contributions provided for Operating Purposes	11,677,000	10,840,987	10,450,121	10,642,087	9,958,655	10,177,617	10,402,052	10,632,099	10,867,897	11,109,590	11,357,325	11,611,254
Grants & Contributions provided for Capital Purposes	1,020,000	596,429	456,147	452,401	459,836	467,457	475,268	483,275	491,482	499,894	508,516	517,354
Other Income:												
Net gains from the disposal of assets	39,000	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	28,648,000	26,274,564	25,577,652	26,072,321	25,746,251	26,329,943	26,933,072	27,550,938	28,183,901	28,834,466	29,501,012	30,183,934
Expenses from Continuing Operations												
Employee Benefits & On-Costs	10,877,000	10,865,442	10,427,749	10,438,443	10,699,404	10,995,088	11,321,755	11,687,980	12,059,692	12,481,356	12,888,646	13,337,200
Borrowing Costs	802,000	704,072	575,108	541,339	503,519	457,323	396,023	341,714	294,609	254,717	225,887	197,932
Materials & Contracts	6,392,000	4,715,113	4,268,823	4,367,696	4,503,767	4,695,860	4,783,841	4,928,156	5,085,729	5,292,456	5,416,508	5,590,064
Depreciation & Amortisation	6,072,000	6,805,197	6,272,178	6,225,397	6,301,646	6,378,059	6,454,521	6,531,034	6,607,600	6,684,220	6,760,894	6,837,624
Impairment	130,000	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	8,036,000	2,664,643	2,469,052	2,489,966	2,552,215	2,617,020	2,681,421	2,748,456	2,817,168	2,888,597	2,959,787	3,033,782
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	3,389,000	43,981	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	35,698,000	25,798,448	24,012,910	24,062,841	24,560,551	25,143,351	25,637,560	26,237,342	26,864,799	27,601,345	28,251,722	28,996,602
Operating Result from Continuing Operations	(7,050,000)	476,116	1,564,742	2,009,480	1,185,700	1,186,592	1,295,512	1,313,596	1,319,102	1,233,121	1,249,290	1,187,332
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	(7,050,000)	476,116	1,564,742	2,009,480	1,185,700	1,186,592	1,295,512	1,313,596	1,319,102	1,233,121	1,249,290	1,187,332
Net Operating Result before Grants and Contributions provided for Capital Purposes	(8,070,000)	(120,313)	1,108,595	1,557,079	725,864	719,135	820,244	830,322	827,620	733,227	740,774	669,978

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - CONSOLIDATED
Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	6,451,000	4,305,756	4,422,883	4,758,183	5,212,717	5,778,367	6,382,964	6,972,285	7,453,960	8,022,968	8,709,560	9,378,794
Investments	2,068,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000
Receivables	1,051,000	1,830,367	1,750,174	1,793,597	1,840,587	1,889,288	1,941,521	1,994,388	2,048,194	2,103,541	2,160,562	2,218,031
Inventories	230,000	362,366	338,830	345,300	353,933	365,603	371,850	381,147	390,675	403,264	410,453	420,715
Other	15,000	22,657	21,160	21,481	22,018	22,701	23,132	23,710	24,303	25,044	25,534	26,172
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	9,815,000	8,089,145	8,101,047	8,486,561	8,997,255	9,623,959	10,287,468	10,939,529	11,485,132	12,122,817	12,874,109	13,611,711
Non-Current Assets												
Investments	-	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	1,000,000
Receivables	518,000	489,811	406,142	415,240	425,576	436,170	447,029	458,159	469,568	481,262	493,248	505,534
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	422,664,000	423,141,024	424,376,815	425,585,093	425,621,156	425,144,565	424,825,932	424,681,315	424,766,326	424,866,668	424,897,408	424,858,108
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	423,182,000	424,630,835	425,782,957	427,000,332	427,046,732	426,580,735	426,272,961	426,139,474	426,235,894	426,347,930	426,390,656	426,363,643
TOTAL ASSETS	432,997,000	432,719,980	433,884,004	435,486,893	436,043,987	436,204,693	436,560,429	437,079,003	437,721,027	438,470,748	439,264,765	439,975,354
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	2,158,000	2,462,496	2,429,616	2,442,628	2,460,031	2,480,135	2,496,881	2,516,408	2,536,218	2,559,045	2,577,755	2,599,423
Borrowings	948,000	1,117,838	1,197,753	1,177,953	1,078,649	989,873	848,560	731,531	541,467	509,786	534,742	560,271
Provisions	2,833,000	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	5,939,000	6,406,550	6,453,586	6,446,797	6,364,897	6,296,225	6,171,657	6,074,155	5,903,901	5,895,047	5,938,713	5,985,910
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	10,363,000	9,136,530	8,688,777	8,260,824	7,682,175	6,692,302	5,843,742	5,112,210	4,570,743	4,060,957	3,526,215	2,965,944
Provisions	3,994,000	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	14,357,000	13,137,314	12,689,561	12,261,608	11,682,959	10,693,086	9,844,526	9,112,994	8,571,527	8,061,741	7,526,999	6,966,728
TOTAL LIABILITIES	20,296,000	19,543,864	19,143,146	18,708,405	18,047,855	16,989,310	16,016,183	15,187,149	14,475,428	13,956,788	13,465,712	12,952,638
Net Assets	412,701,000	413,176,116	414,740,858	416,778,489	417,996,131	419,215,383	420,544,246	421,891,854	423,245,598	424,513,960	425,799,053	427,022,715
EQUITY												
Retained Earnings	277,160,000	277,636,116	279,200,858	281,210,337	282,396,037	283,582,629	284,878,141	286,191,737	287,510,839	288,743,960	289,993,250	291,180,582
Revaluation Reserves	135,541,000	135,541,000	135,541,000	135,569,151	135,601,094	135,633,755	135,667,105	135,701,117	135,735,759	135,770,999	135,806,803	135,843,133
Council Equity Interest	412,701,000	413,177,116	414,741,858	416,779,489	417,997,131	419,216,383	420,545,246	421,892,854	423,246,598	424,514,960	425,800,053	427,023,715
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	412,701,000	413,177,116	414,741,858	416,779,489	417,997,131	419,216,383	420,545,246	421,892,854	423,246,598	424,514,960	425,800,053	427,023,715

Gwydir Shire Council

10 Year Financial Plan for the Years ending 30 June 2027

CASH FLOW STATEMENT - CONSOLIDATED

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	8,559,000	9,766,080	10,014,588	10,216,276	10,450,084	10,690,436	10,940,931	11,197,671	11,460,469	11,731,270	12,008,667	12,292,691
User Charges & Fees	6,266,000	3,050,330	3,113,588	3,175,290	3,254,945	3,336,319	3,419,923	3,505,793	3,593,821	3,684,168	3,776,882	3,871,934
Interest & Investment Revenue Received	219,000	155,936	219,635	196,848	197,210	196,051	195,967	196,025	195,770	195,480	194,865	195,503
Grants & Contributions	12,697,000	11,336,416	10,806,268	10,994,487	10,318,491	10,545,073	10,777,320	11,015,374	11,259,379	11,509,483	11,765,841	12,028,607
Bonds & Deposits Received	4,000	-	-	-	-	-	-	-	-	-	-	-
Other	3,612,000	1,099,670	1,483,525	1,342,569	1,374,509	1,409,134	1,442,807	1,479,137	1,516,392	1,554,331	1,593,219	1,633,081
Payments:												
Employee Benefits & On-Costs	(11,014,000)	(10,865,442)	(10,427,749)	(10,438,443)	(10,699,404)	(10,995,088)	(11,321,755)	(11,687,980)	(12,059,692)	(12,481,356)	(12,888,646)	(13,337,200)
Materials & Contracts	(8,232,000)	(5,598,582)	(5,482,658)	(5,282,928)	(5,033,856)	(5,234,855)	(5,321,665)	(5,476,009)	(5,664,871)	(5,857,935)	(5,984,290)	(6,155,329)
Borrowing Costs	(583,000)	(605,835)	(575,108)	(541,339)	(503,519)	(457,323)	(396,023)	(341,714)	(294,609)	(254,717)	(225,887)	(197,932)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	(1,951,000)	(2,664,643)	(2,469,052)	(2,489,966)	(2,552,215)	(2,617,020)	(2,681,421)	(2,748,456)	(2,817,168)	(2,888,597)	(2,959,787)	(3,033,782)
Net Cash provided (or used in) Operating Activities	9,577,000	5,673,929	6,683,037	7,172,794	6,806,244	6,872,727	7,056,084	7,139,839	7,189,490	7,192,127	7,280,865	7,297,575
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	932,000	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	145,000	693,118	810,000	360,000	360,000	360,000	420,000	421,500	423,038	424,613	426,229	427,885
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	(500,000)	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	(8,597,000)	(6,955,660)	(7,008,071)	(6,749,741)	(6,033,757)	(5,588,429)	(5,881,614)	(6,123,459)	(6,399,321)	(6,506,265)	(6,510,716)	(6,521,484)
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	(7,520,000)	(6,762,542)	(6,198,071)	(6,389,741)	(5,673,757)	(5,228,429)	(5,461,614)	(5,701,959)	(5,976,283)	(6,081,651)	(6,084,487)	(6,093,600)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	750,000	750,000	500,000	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	(1,030,000)	(1,056,631)	(1,117,838)	(1,197,753)	(1,177,953)	(1,078,649)	(989,873)	(848,560)	(731,531)	(541,467)	(509,786)	(534,742)
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	(1,030,000)	(1,056,631)	(367,838)	(447,753)	(677,953)	(1,078,649)	(989,873)	(848,560)	(731,531)	(541,467)	(509,786)	(534,742)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,027,000	(2,145,244)	117,128	335,300	454,534	565,649	604,598	589,321	481,675	569,009	686,592	669,233
plus: Cash, Cash Equivalents & Investments - beginning of year	5,424,000	6,451,000	4,305,756	4,422,883	4,758,183	5,212,717	5,778,367	6,382,964	6,972,285	7,453,960	8,022,968	8,709,560
Cash & Cash Equivalents - end of the year	6,451,000	4,305,756	4,422,883	4,758,183	5,212,717	5,778,367	6,382,964	6,972,285	7,453,960	8,022,968	8,709,560	9,378,794
Cash & Cash Equivalents - end of the year	6,451,000	4,305,756	4,422,883	4,758,183	5,212,717	5,778,367	6,382,964	6,972,285	7,453,960	8,022,968	8,709,560	9,378,794
Investments - end of the year	2,068,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000
Cash, Cash Equivalents & Investments - end of the year	8,519,000	6,873,756	6,990,883	7,326,183	7,780,717	8,346,367	8,950,964	9,540,285	10,021,960	10,590,968	11,277,560	11,946,794
Representing:												
- External Restrictions	7,041,000	5,992,336	6,046,619	6,327,505	6,563,124	6,858,503	7,195,894	7,521,997	7,732,845	8,022,774	8,406,458	8,804,920
- Internal Restrictions	521,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000
- Unrestricted	957,000	310,420	373,265	427,679	646,594	916,863	1,184,070	1,447,287	1,718,115	1,997,194	2,300,102	2,570,873
	8,519,000	6,873,756	6,990,883	7,326,183	7,780,717	8,346,367	8,950,964	9,540,285	10,021,960	10,590,968	11,277,560	11,946,794

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
EQUITY STATEMENT - CONSOLIDATED
Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Opening Balance	414,630,000	412,701,000	413,177,116	414,741,858	416,779,489	417,997,131	419,216,383	420,545,246	421,892,854	423,246,598	424,514,960	425,800,053
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	5,121,000	-	-	28,151	31,943	32,660	33,350	34,012	34,642	35,240	35,804	36,330
- Transfers to/(from) Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
- Other Income/Expenses recognised	-	-	-	-	-	-	-	-	-	-	-	-
- Other Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Recognised Directly in Equity	5,121,000	-	-	28,151	31,943	32,660	33,350	34,012	34,642	35,240	35,804	36,330
b. Net Operating Result for the Year	(7,050,000)	476,116	1,564,742	2,009,480	1,185,700	1,186,592	1,295,512	1,313,596	1,319,102	1,233,121	1,249,290	1,187,332
Total Recognised Income & Expenses (c&d)	(1,929,000)	476,116	1,564,742	2,037,631	1,217,643	1,219,252	1,328,862	1,347,608	1,353,744	1,268,361	1,285,094	1,223,662
c. Distributions to/(Contributions from) Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
d. Transfers between Equity	-	-	-	-	-	-	-	-	-	-	-	-
Equity - Balance at end of the reporting period	412,701,000	413,177,116	414,741,858	416,779,489	417,997,131	419,216,383	420,545,246	421,892,854	423,246,598	424,514,960	425,800,053	427,023,715

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - GENERAL FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	6,193,000	7,491,674	7,643,855	7,800,554	7,979,967	8,163,506	8,351,267	8,543,346	8,739,843	8,940,859	9,146,499	9,356,868
User Charges & Fees	4,481,000	2,309,363	2,234,025	2,285,321	2,343,548	2,402,137	2,462,190	2,523,745	2,586,839	2,651,510	2,717,797	2,785,742
Interest & Investment Revenue	66,000	43,273	49,102	49,102	49,102	49,102	49,102	49,102	49,102	49,102	49,102	49,102
Other Revenues	1,839,000	1,588,470	1,316,125	1,345,738	1,379,381	1,413,866	1,449,212	1,485,443	1,522,579	1,560,643	1,599,659	1,639,651
Grants & Contributions provided for Operating Purposes	11,597,000	10,762,183	10,369,056	10,559,198	9,873,694	10,090,531	10,312,790	10,540,605	10,774,116	11,013,464	11,258,796	11,510,261
Grants & Contributions provided for Capital Purposes	1,018,000	596,429	456,147	452,401	459,836	467,457	475,268	483,275	491,482	499,894	508,516	517,354
Other Income:												
Net gains from the disposal of assets	-	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	25,194,000	22,791,392	22,068,310	22,492,313	22,085,528	22,586,599	23,099,830	23,625,516	24,163,960	24,715,472	25,280,370	25,858,979
Expenses from Continuing Operations												
Employee Benefits & On-Costs	9,810,000	9,751,987	9,273,067	9,254,894	9,486,266	9,748,589	10,037,861	10,362,359	10,687,675	11,061,318	11,418,907	11,816,020
Borrowing Costs	629,000	508,906	393,691	336,894	276,851	221,984	177,967	140,140	109,641	84,142	69,268	55,913
Materials & Contracts	5,056,000	3,416,088	3,112,523	3,185,246	3,291,865	3,453,521	3,510,038	3,621,823	3,745,752	3,917,958	4,006,590	4,143,800
Depreciation & Amortisation	5,581,000	6,023,381	5,891,892	5,845,111	5,921,360	5,997,773	6,074,235	6,150,748	6,227,314	6,303,934	6,380,608	6,457,338
Impairment	130,000	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	7,653,000	2,275,351	2,106,757	2,119,519	2,172,507	2,227,820	2,282,490	2,339,553	2,398,041	2,458,992	2,519,442	2,582,428
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	3,296,000	43,068	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	32,155,000	22,018,781	20,777,930	20,741,665	21,148,850	21,649,687	22,082,591	22,614,624	23,168,424	23,826,344	24,394,815	25,055,499
Operating Result from Continuing Operations	(6,961,000)	772,611	1,290,380	1,750,648	936,677	936,912	1,017,239	1,010,892	995,536	889,128	885,555	803,479
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	(6,961,000)	772,611	1,290,380	1,750,648	936,677	936,912	1,017,239	1,010,892	995,536	889,128	885,555	803,479
Net Operating Result before Grants and Contributions provided for Capital Purposes	(7,979,000)	176,182	834,233	1,298,247	476,842	469,455	541,971	527,617	504,055	389,234	377,039	286,126

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - GENERAL FUND
Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	2,403,000	813,976	931,821	1,041,235	1,315,150	1,640,419	1,962,626	2,280,843	2,606,671	2,940,750	3,298,658	3,624,429
Investments	68,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000
Receivables	672,000	1,305,827	1,227,451	1,259,505	1,293,542	1,328,974	1,367,055	1,405,408	1,444,332	1,484,170	1,525,279	1,566,420
Inventories	206,000	345,097	323,478	329,603	337,843	349,111	354,946	363,820	372,915	385,060	391,794	401,589
Other	15,000	22,657	21,160	21,481	22,018	22,701	23,132	23,710	24,303	25,044	25,534	26,172
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	3,364,000	3,055,556	3,071,910	3,219,822	3,536,552	3,909,206	4,275,759	4,641,781	5,016,221	5,403,024	5,809,265	6,186,610
Non-Current Assets												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Receivables	518,000	489,811	406,142	415,240	425,576	436,170	447,029	458,159	469,568	481,262	493,248	505,534
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	396,012,000	396,550,023	396,948,431	397,601,995	397,310,177	397,086,452	397,032,105	397,122,711	397,255,993	397,463,921	397,683,147	397,841,983
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	396,530,000	397,039,834	397,354,573	398,017,234	397,735,753	397,522,622	397,479,134	397,580,870	397,725,561	397,945,183	398,176,395	398,347,518
TOTAL ASSETS	399,894,000	400,095,390	400,426,483	401,237,057	401,272,305	401,431,828	401,754,893	402,222,652	402,741,782	403,348,207	403,985,660	404,534,128
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	2,121,000	2,427,134	2,394,460	2,406,644	2,423,148	2,442,291	2,458,012	2,476,445	2,495,088	2,516,712	2,534,184	2,554,577
Borrowings	877,000	926,613	980,409	949,877	829,193	743,245	595,577	529,691	339,568	301,378	311,734	321,738
Provisions	2,609,000	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	5,607,000	5,958,783	5,979,906	5,961,557	5,857,377	5,790,573	5,658,626	5,611,172	5,439,692	5,423,127	5,450,954	5,481,351
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	7,871,000	6,945,032	5,964,622	5,014,746	4,185,553	3,442,308	2,846,731	2,317,040	1,977,472	1,676,094	1,364,361	1,042,623
Provisions	443,000	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	8,314,000	7,391,995	6,411,586	5,461,709	4,632,517	3,889,272	3,293,694	2,764,003	2,424,436	2,123,058	1,811,324	1,489,587
TOTAL LIABILITIES	13,921,000	13,350,779	12,391,492	11,423,266	10,489,894	9,679,844	8,952,320	8,375,175	7,864,128	7,546,184	7,262,279	6,970,937
Net Assets	385,973,000	386,744,611	388,034,991	389,813,791	390,782,411	391,751,983	392,802,572	393,847,476	394,877,655	395,802,023	396,723,381	397,563,191
EQUITY												
Retained Earnings	253,109,000	253,881,611	255,171,991	256,922,639	257,859,317	258,796,229	259,813,468	260,824,360	261,819,896	262,709,023	263,594,578	264,398,058
Revaluation Reserves	132,864,000	132,864,000	132,864,000	132,892,151	132,924,094	132,956,755	132,990,105	133,024,117	133,058,759	133,093,999	133,129,803	133,166,133
Council Equity Interest	385,973,000	386,745,611	388,035,991	389,814,791	390,783,411	391,752,983	392,803,572	393,848,476	394,878,655	395,803,023	396,724,381	397,564,191
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	385,973,000	386,745,611	388,035,991	389,814,791	390,783,411	391,752,983	392,803,572	393,848,476	394,878,655	395,803,023	396,724,381	397,564,191

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
 CASH FLOW STATEMENT - GENERAL FUND
 Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	7,395,572	7,638,084	7,794,612	7,973,163	8,156,546	8,344,146	8,536,062	8,732,391	8,933,236	9,138,700	9,348,891
User Charges & Fees	-	2,307,405	2,234,089	2,285,277	2,343,499	2,402,087	2,462,139	2,523,693	2,586,785	2,651,455	2,717,741	2,785,685
Interest & Investment Revenue Received	-	34,038	62,244	39,852	40,272	39,123	39,096	39,168	38,926	38,669	38,070	38,723
Grants & Contributions	-	11,257,612	10,725,203	10,911,598	10,233,529	10,457,988	10,688,058	10,923,880	11,165,597	11,413,358	11,667,312	11,927,615
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	1,076,173	1,466,825	1,325,493	1,357,006	1,391,194	1,424,419	1,460,288	1,497,072	1,534,528	1,572,921	1,612,276
Payments:												
Employee Benefits & On-Costs	-	(9,751,987)	(9,273,067)	(9,254,894)	(9,486,266)	(9,748,589)	(10,037,861)	(10,362,359)	(10,687,675)	(11,061,318)	(11,418,907)	(11,816,020)
Materials & Contracts	-	(4,276,921)	(4,318,070)	(4,074,961)	(3,803,462)	(3,982,074)	(4,031,476)	(4,142,347)	(4,297,628)	(4,456,196)	(4,547,154)	(4,681,875)
Borrowing Costs	-	(410,669)	(393,691)	(336,894)	(276,851)	(221,984)	(177,967)	(140,140)	(109,641)	(84,142)	(69,268)	(55,913)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	(2,275,351)	(2,106,757)	(2,119,519)	(2,172,507)	(2,227,820)	(2,282,490)	(2,339,553)	(2,398,041)	(2,458,992)	(2,519,442)	(2,582,428)
Net Cash provided (or used in) Operating Activities	-	5,355,873	6,034,859	6,570,564	6,208,382	6,266,470	6,428,065	6,498,691	6,527,787	6,510,598	6,579,973	6,576,954
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	-	693,118	810,000	360,000	360,000	360,000	420,000	421,500	423,038	424,613	426,229	427,885
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	(500,000)	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(6,261,659)	(5,800,402)	(5,840,741)	(5,344,590)	(5,472,009)	(5,782,614)	(6,006,396)	(6,095,306)	(6,261,565)	(6,346,916)	(6,367,334)
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	-	(6,068,541)	(4,990,402)	(5,480,741)	(4,984,590)	(5,112,009)	(5,362,614)	(5,584,896)	(5,672,268)	(5,836,951)	(5,920,687)	(5,939,450)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	-	-	-	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(876,355)	(926,613)	(980,409)	(949,877)	(829,193)	(743,245)	(595,577)	(529,691)	(339,568)	(301,378)	(311,734)
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	(876,355)	(926,613)	(980,409)	(949,877)	(829,193)	(743,245)	(595,577)	(529,691)	(339,568)	(301,378)	(311,734)
Net Increase/(Decrease) in Cash & Cash Equivalents	-	(1,589,024)	117,844	109,414	273,915	325,269	322,207	318,218	325,828	334,079	357,908	325,771
plus: Cash, Cash Equivalents & Investments - beginning of year	-	2,403,000	813,976	931,821	1,041,235	1,315,150	1,640,419	1,962,626	2,280,843	2,606,671	2,940,750	3,298,658
Cash & Cash Equivalents - end of the year	2,403,000	813,976	931,821	1,041,235	1,315,150	1,640,419	1,962,626	2,280,843	2,606,671	2,940,750	3,298,658	3,624,429
Cash & Cash Equivalents - end of the year	2,403,000	813,976	931,821	1,041,235	1,315,150	1,640,419	1,962,626	2,280,843	2,606,671	2,940,750	3,298,658	3,624,429
Investments - end of the year	68,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000
Cash, Cash Equivalents & Investments - end of the year	2,471,000	1,381,976	1,499,821	1,609,235	1,883,150	2,208,419	2,530,626	2,848,843	3,174,671	3,508,750	3,866,658	4,192,429
Representing:												
- External Restrictions	993,000	500,556	555,556	610,556	665,556	720,556	775,556	830,556	885,556	940,556	995,556	1,050,556
- Internal Restrictions	521,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000
- Unrestricted	957,000	310,420	373,265	427,679	646,594	916,863	1,184,070	1,447,287	1,718,115	1,997,194	2,300,102	2,570,873
	2,471,000	1,381,976	1,499,821	1,609,235	1,883,150	2,208,419	2,530,626	2,848,843	3,174,671	3,508,750	3,866,658	4,192,429

Gwydir Shire Council

10 Year Financial Plan for the Years ending 30 June 2027

EQUITY STATEMENT - GENERAL FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals 2015/16 \$	Current Year 2016/17 \$	2017/18 \$	2018/19 \$	2019/20 \$	2020/21 \$	Projected Years					
							2021/22 \$	2022/23 \$	2023/24 \$	2024/25 \$	2025/26 \$	2026/27 \$
Opening Balance	388,613,000	385,973,000	386,745,611	388,035,991	389,814,791	390,783,411	391,752,983	392,803,572	393,848,476	394,878,655	395,803,023	396,724,381
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	4,127,000	-	-	28,151	31,943	32,660	33,350	34,012	34,642	35,240	35,804	36,330
- Transfers to/(from) Other Reserves	-											
- Other Income/Expenses recognised	-											
- Other Adjustments	194,000											
Net Income Recognised Directly in Equity	4,321,000	-	-	28,151	31,943	32,660	33,350	34,012	34,642	35,240	35,804	36,330
b. Net Operating Result for the Year	(6,961,000)	772,611	1,290,380	1,750,648	936,677	936,912	1,017,239	1,010,892	995,536	889,128	885,555	803,479
Total Recognised Income & Expenses (c&d)	(2,640,000)	772,611	1,290,380	1,778,800	968,620	969,572	1,050,589	1,044,904	1,030,178	924,368	921,358	839,810
c. Distributions to/(Contributions from) Minority Interests	-											
d. Transfers between Equity	-											
Equity - Balance at end of the reporting period	385,973,000	386,745,611	388,035,991	389,814,791	390,783,411	391,752,983	392,803,572	393,848,476	394,878,655	395,803,023	396,724,381	397,564,191

SCENARIO

BUSINESS AS USUAL

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - CONSOLIDATED

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	8,499,000	9,867,578	10,020,417	10,225,836	10,461,030	10,701,633	10,947,771	11,199,570	11,457,160	11,720,675	11,990,250	12,266,026
User Charges & Fees	5,321,000	3,192,290	3,111,652	3,182,694	3,263,356	3,344,940	3,428,564	3,514,278	3,602,135	3,692,188	3,784,493	3,879,105
Interest & Investment Revenue	238,000	165,313	206,490	206,490	206,490	206,490	206,490	206,490	206,490	206,490	206,490	206,490
Other Revenues	1,854,000	1,611,967	1,332,825	1,362,814	1,396,884	1,431,806	1,467,601	1,504,291	1,541,899	1,580,446	1,619,957	1,660,456
Grants & Contributions provided for Operating Purposes	11,677,000	10,840,987	10,450,121	10,642,087	9,958,655	10,177,617	10,402,052	10,632,099	10,867,897	11,109,590	11,357,325	11,611,254
Grants & Contributions provided for Capital Purposes	1,020,000	596,429	456,147	452,401	459,836	467,457	475,268	483,275	491,482	499,894	508,516	517,354
Other Income:												
Net gains from the disposal of assets	39,000	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	28,648,000	26,274,564	25,577,652	26,072,321	25,746,251	26,329,943	26,927,746	27,540,003	28,167,062	28,809,282	29,467,031	30,140,684
Expenses from Continuing Operations												
Employee Benefits & On-Costs	10,877,000	10,865,442	10,627,749	10,893,443	11,165,779	11,474,289	11,815,331	12,197,597	12,587,147	13,027,271	13,453,668	13,921,998
Borrowing Costs	802,000	704,072	575,108	541,339	503,519	457,323	396,023	341,714	294,609	254,717	225,887	197,932
Materials & Contracts	6,392,000	4,715,113	4,268,823	4,367,696	4,503,767	4,695,860	4,783,841	4,928,156	5,085,729	5,292,456	5,416,508	5,590,064
Depreciation & Amortisation	6,072,000	6,805,197	6,492,607	6,470,826	6,572,068	6,673,458	6,774,883	6,876,343	6,977,840	7,079,375	7,080,948	7,082,560
Impairment	130,000	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	8,036,000	2,664,643	2,479,518	2,535,307	2,598,690	2,664,657	2,730,249	2,798,505	2,868,468	2,941,179	3,013,684	3,089,026
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	3,389,000	43,981	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	35,698,000	25,798,448	24,443,805	24,808,612	25,343,823	25,965,587	26,500,326	27,142,316	27,813,793	28,594,998	29,190,695	29,881,579
Operating Result from Continuing Operations	(7,050,000)	476,116	1,133,847	1,263,709	402,428	364,355	427,420	397,686	353,269	214,284	276,336	259,105
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	(7,050,000)	476,116	1,133,847	1,263,709	402,428	364,355	427,420	397,686	353,269	214,284	276,336	259,105
Net Operating Result before Grants and Contributions provided for Capital Purposes	(8,070,000)	(120,313)	677,700	811,308	(57,408)	(103,101)	(47,848)	(85,589)	(138,213)	(285,610)	(232,180)	(258,249)

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - CONSOLIDATED
Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	6,451,000	4,305,756	4,060,170	3,863,465	3,948,523	4,267,703	4,759,356	5,223,897	5,689,347	6,473,513	7,367,276	8,234,937
Investments	2,068,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000	1,568,000
Receivables	1,051,000	1,830,367	1,742,095	1,773,848	1,812,868	1,856,256	1,905,635	1,955,411	2,008,648	2,068,424	2,129,724	2,191,432
Inventories	230,000	362,366	338,830	345,300	353,933	365,603	371,850	381,147	390,675	403,264	410,453	420,715
Other	15,000	22,657	21,191	21,615	22,155	22,842	23,277	23,859	24,455	25,200	25,693	26,335
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	9,815,000	8,089,145	7,730,285	7,572,228	7,705,479	8,080,405	8,628,119	9,152,313	9,681,125	10,538,401	11,501,146	12,441,419
Non-Current Assets												
Investments	-	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	1,000,000
Receivables	518,000	489,811	406,142	415,240	425,576	436,170	447,029	458,159	469,568	481,262	493,248	505,534
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	422,664,000	423,141,024	424,317,213	425,324,499	424,953,019	423,903,095	422,828,116	421,890,217	421,019,745	419,874,002	418,711,446	417,531,116
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	423,182,000	424,630,835	425,723,355	426,739,739	426,378,595	425,339,265	424,275,144	423,348,376	422,489,313	421,355,264	420,204,694	419,036,650
TOTAL ASSETS	432,997,000	432,719,980	433,453,640	434,311,967	434,084,074	433,419,670	432,903,263	432,500,689	432,170,438	431,893,665	431,705,840	431,478,069
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	2,158,000	2,462,496	2,430,148	2,444,929	2,462,390	2,482,553	2,499,360	2,518,948	2,538,822	2,561,713	2,580,490	2,602,227
Borrowings	948,000	1,117,838	1,197,753	1,177,953	1,078,649	989,873	848,560	731,531	541,467	509,786	534,742	560,271
Provisions	2,833,000	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216	2,826,216
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	5,939,000	6,406,550	6,454,117	6,449,098	6,367,256	6,298,642	6,174,135	6,076,695	5,906,505	5,897,716	5,941,448	5,988,714
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	10,363,000	9,136,530	8,688,777	8,260,824	7,682,175	6,692,302	5,843,742	5,112,210	4,570,743	4,060,957	3,526,215	2,965,944
Provisions	3,994,000	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784	4,000,784
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	14,357,000	13,137,314	12,689,561	12,261,608	11,682,959	10,693,086	9,844,526	9,112,994	8,571,527	8,061,741	7,526,999	6,966,728
TOTAL LIABILITIES	20,296,000	19,543,864	19,143,678	18,710,706	18,050,214	16,991,728	16,018,661	15,189,690	14,478,032	13,959,457	13,468,448	12,955,442
Net Assets	412,701,000	413,176,116	414,309,963	415,601,261	416,033,860	416,427,942	416,884,602	417,310,999	417,692,406	417,934,208	418,237,393	418,522,627
EQUITY												
Retained Earnings	277,160,000	277,636,116	278,769,963	280,033,672	280,436,100	280,800,455	281,227,875	281,625,561	281,978,830	282,193,114	282,469,449	282,728,554
Revaluation Reserves	135,541,000	135,541,000	135,541,000	135,568,589	135,598,760	135,628,487	135,657,727	135,686,439	135,714,577	135,742,094	135,768,943	135,795,073
Council Equity Interest	412,701,000	413,177,116	414,310,963	415,602,261	416,034,860	416,428,942	416,885,602	417,311,999	417,693,406	417,935,208	418,238,393	418,523,627
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	412,701,000	413,177,116	414,310,963	415,602,261	416,034,860	416,428,942	416,885,602	417,311,999	417,693,406	417,935,208	418,238,393	418,523,627

Gwydir Shire Council

10 Year Financial Plan for the Years ending 30 June 2027

CASH FLOW STATEMENT - CONSOLIDATED

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	8,559,000	9,766,080	10,014,588	10,216,276	10,450,084	10,690,436	10,936,316	11,187,852	11,445,172	11,708,411	11,977,705	12,253,192
User Charges & Fees	6,266,000	3,050,330	3,113,588	3,175,290	3,254,945	3,336,319	3,419,727	3,505,220	3,592,851	3,682,672	3,774,739	3,869,107
Interest & Investment Revenue Received	219,000	155,936	227,714	208,518	205,180	201,364	198,306	198,573	195,767	190,221	189,711	190,340
Grants & Contributions	12,697,000	11,336,416	10,806,268	10,994,487	10,318,491	10,545,073	10,777,320	11,015,374	11,259,379	11,509,483	11,765,841	12,028,607
Bonds & Deposits Received	4,000	-	-	-	-	-	-	-	-	-	-	-
Other	3,612,000	1,099,670	1,483,525	1,342,569	1,374,509	1,409,134	1,442,807	1,479,137	1,516,392	1,554,331	1,593,219	1,633,081
Payments:												
Employee Benefits & On-Costs	(11,014,000)	(10,865,442)	(10,627,749)	(10,893,443)	(11,165,779)	(11,474,289)	(11,815,331)	(12,197,597)	(12,587,147)	(13,027,271)	(13,453,668)	(13,921,998)
Materials & Contracts	(8,232,000)	(5,598,582)	(5,492,158)	(5,291,261)	(5,043,802)	(5,234,799)	(5,321,609)	(5,475,951)	(5,664,811)	(5,857,874)	(5,984,227)	(6,155,265)
Borrowing Costs	(583,000)	(605,835)	(575,108)	(541,339)	(503,519)	(457,323)	(396,023)	(341,714)	(294,609)	(254,717)	(225,887)	(197,932)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	(1,951,000)	(2,664,643)	(2,479,518)	(2,535,307)	(2,598,690)	(2,664,657)	(2,730,249)	(2,798,505)	(2,868,468)	(2,941,179)	(3,013,684)	(3,089,026)
Net Cash provided (or used in) Operating Activities	9,577,000	5,673,929	6,471,150	6,675,789	6,291,418	6,351,258	6,511,265	6,572,387	6,594,526	6,564,078	6,623,749	6,610,107
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	932,000	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	145,000	693,118	810,000	360,000	360,000	360,000	420,000	421,500	423,038	424,613	426,229	427,885
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	(500,000)	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	(8,597,000)	(6,955,660)	(7,158,898)	(6,784,741)	(5,888,407)	(5,313,429)	(5,449,739)	(5,680,787)	(5,820,582)	(5,663,058)	(5,646,429)	(5,635,590)
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	(7,520,000)	(6,762,542)	(6,348,898)	(6,424,741)	(5,528,407)	(4,953,429)	(5,029,739)	(5,259,287)	(5,397,545)	(5,238,444)	(5,220,200)	(5,207,705)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	750,000	750,000	500,000	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	(1,030,000)	(1,056,631)	(1,117,838)	(1,197,753)	(1,177,953)	(1,078,649)	(989,873)	(848,560)	(731,531)	(541,467)	(509,786)	(534,742)
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	(1,030,000)	(1,056,631)	(367,838)	(447,753)	(677,953)	(1,078,649)	(989,873)	(848,560)	(731,531)	(541,467)	(509,786)	(534,742)
Net Increase/(Decrease) in Cash & Cash Equivalents	1,027,000	(2,145,244)	(245,586)	(196,705)	85,058	319,180	491,653	464,540	465,450	784,167	893,763	867,661
plus: Cash, Cash Equivalents & Investments - beginning of year	5,424,000	6,451,000	4,305,756	4,060,170	3,863,465	3,948,523	4,267,703	4,759,356	5,223,897	5,689,347	6,473,513	7,367,276
Cash & Cash Equivalents - end of the year	6,451,000	4,305,756	4,060,170	3,863,465	3,948,523	4,267,703	4,759,356	5,223,897	5,689,347	6,473,513	7,367,276	8,234,937
Cash & Cash Equivalents - end of the year	6,451,000	4,305,756	4,060,170	3,863,465	3,948,523	4,267,703	4,759,356	5,223,897	5,689,347	6,473,513	7,367,276	8,234,937
Investments - end of the year	2,068,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000	2,568,000
Cash, Cash Equivalents & Investments - end of the year	8,519,000	6,873,756	6,628,170	6,431,465	6,516,523	6,835,703	7,327,356	7,791,897	8,257,347	9,041,513	9,935,276	10,802,937
Representing:												
- External Restrictions	7,041,000	5,992,336	6,046,619	6,327,505	6,563,124	6,858,503	7,191,131	7,506,891	7,701,525	7,967,173	8,317,828	8,674,045
- Internal Restrictions	521,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000
- Unrestricted	957,000	310,420	10,551	(467,039)	(617,600)	(593,800)	(434,774)	(285,995)	(15,178)	503,340	1,046,448	1,557,892
	8,519,000	6,873,756	6,628,170	6,431,465	6,516,523	6,835,703	7,327,356	7,791,897	8,257,347	9,041,513	9,935,276	10,802,937

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
 EQUITY STATEMENT - CONSOLIDATED

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Opening Balance	414,630,000	412,701,000	413,177,116	414,310,963	415,602,261	416,034,860	416,428,942	416,885,602	417,311,999	417,693,406	417,935,208	418,238,393
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	5,121,000	-	-	27,589	30,171	29,726	29,240	28,712	28,138	27,518	26,849	26,129
- Transfers to/(from) Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
- Other Income/Expenses recognised	-	-	-	-	-	-	-	-	-	-	-	-
- Other Adjustments	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Recognised Directly in Equity	5,121,000	-	-	27,589	30,171	29,726	29,240	28,712	28,138	27,518	26,849	26,129
b. Net Operating Result for the Year	(7,050,000)	476,116	1,133,847	1,263,709	402,428	364,355	427,420	397,686	353,269	214,284	276,336	259,105
Total Recognised Income & Expenses (c&d)	(1,929,000)	476,116	1,133,847	1,291,298	432,599	394,082	456,660	426,398	381,407	241,802	303,185	285,234
c. Distributions to/(Contributions from) Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
d. Transfers between Equity	-	-	-	-	-	-	-	-	-	-	-	-
Equity - Balance at end of the reporting period	412,701,000	413,177,116	414,310,963	415,602,261	416,034,860	416,428,942	416,885,602	417,311,999	417,693,406	417,935,208	418,238,393	418,523,627

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - GENERAL FUND

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	6,193,000	7,491,674	7,643,855	7,800,554	7,979,967	8,163,506	8,351,267	8,543,346	8,739,843	8,940,859	9,146,499	9,356,868
User Charges & Fees	4,481,000	2,309,363	2,234,025	2,285,321	2,343,548	2,402,137	2,462,190	2,523,745	2,586,839	2,651,510	2,717,797	2,785,742
Interest & Investment Revenue	66,000	43,273	49,102	49,102	49,102	49,102	49,102	49,102	49,102	49,102	49,102	49,102
Other Revenues	1,839,000	1,588,470	1,316,125	1,345,738	1,379,381	1,413,866	1,449,212	1,485,443	1,522,579	1,560,643	1,599,659	1,639,651
Grants & Contributions provided for Operating Purposes	11,597,000	10,762,183	10,369,056	10,559,198	9,873,694	10,090,531	10,312,790	10,540,605	10,774,116	11,013,464	11,258,796	11,510,261
Grants & Contributions provided for Capital Purposes	1,018,000	596,429	456,147	452,401	459,836	467,457	475,268	483,275	491,482	499,894	508,516	517,354
Other Income:												
Net gains from the disposal of assets	-	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	25,194,000	22,791,392	22,068,310	22,492,313	22,085,528	22,586,599	23,099,830	23,625,516	24,163,960	24,715,472	25,280,370	25,858,979
Expenses from Continuing Operations												
Employee Benefits & On-Costs	9,810,000	9,751,987	9,473,067	9,709,894	9,952,641	10,227,790	10,531,437	10,871,977	11,215,129	11,607,233	11,983,929	12,400,818
Borrowing Costs	629,000	508,906	393,691	336,894	276,851	221,984	177,967	140,140	109,641	84,142	69,268	55,913
Materials & Contracts	5,056,000	3,416,088	3,112,523	3,185,246	3,291,865	3,453,521	3,510,038	3,621,823	3,745,752	3,917,958	4,006,590	4,143,800
Depreciation & Amortisation	5,581,000	6,023,381	5,891,892	5,870,111	5,971,353	6,072,743	6,174,168	6,275,628	6,377,125	6,478,660	6,480,233	6,481,845
Impairment	130,000	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	7,653,000	2,275,351	2,117,223	2,164,861	2,218,982	2,275,457	2,331,318	2,389,601	2,449,341	2,511,575	2,573,339	2,637,673
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	3,296,000	43,068	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	32,155,000	22,018,781	20,988,396	21,267,006	21,711,693	22,251,494	22,724,928	23,299,170	23,896,989	24,599,568	25,113,359	25,720,048
Operating Result from Continuing Operations	(6,961,000)	772,611	1,079,914	1,225,307	373,834	335,104	374,902	326,346	266,971	115,904	167,011	138,931
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	(6,961,000)	772,611	1,079,914	1,225,307	373,834	335,104	374,902	326,346	266,971	115,904	167,011	138,931
Net Operating Result before Grants and Contributions provided for Capital Purposes	(7,979,000)	176,182	623,767	772,906	(86,001)	(132,352)	(100,366)	(156,929)	(224,511)	(383,989)	(341,505)	(378,423)

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - GENERAL FUND
Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	2,403,000	813,976	569,107	146,517	50,956	129,756	343,782	547,561	873,378	1,446,896	2,045,004	2,611,448
Investments	68,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000
Receivables	672,000	1,305,827	1,219,372	1,239,755	1,265,823	1,295,943	1,331,732	1,367,587	1,406,566	1,451,737	1,498,077	1,544,463
Inventories	206,000	345,097	323,478	329,603	337,843	349,111	354,946	363,820	372,915	385,060	391,794	401,589
Other	15,000	22,657	21,191	21,615	22,155	22,842	23,277	23,859	24,455	25,200	25,693	26,335
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	3,364,000	3,055,556	2,701,148	2,305,489	2,244,776	2,365,652	2,621,736	2,870,827	3,245,315	3,876,893	4,528,568	5,151,835
Non-Current Assets												
Investments	-	-	-	-	-	-	-	-	-	-	-	-
Receivables	518,000	489,811	406,142	415,240	425,576	436,170	447,029	458,159	469,568	481,262	493,248	505,534
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	396,012,000	396,550,023	397,109,258	397,782,259	397,303,327	396,726,698	396,136,434	395,654,187	395,052,415	394,234,687	393,481,046	392,719,281
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	396,530,000	397,039,834	397,515,400	398,197,499	397,728,903	397,162,868	396,583,462	396,112,346	395,521,983	394,715,949	393,974,294	393,224,815
TOTAL ASSETS	399,894,000	400,095,390	400,216,548	400,502,988	399,973,679	399,528,520	399,205,199	398,983,173	398,767,298	398,592,842	398,502,862	398,376,650
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	2,121,000	2,427,134	2,394,991	2,408,945	2,425,507	2,444,709	2,460,490	2,478,985	2,497,692	2,519,381	2,536,920	2,557,381
Borrowings	877,000	926,613	980,409	949,877	829,193	743,245	595,577	529,691	339,568	301,378	311,734	321,738
Provisions	2,609,000	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036	2,605,036
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	5,607,000	5,958,783	5,980,437	5,963,858	5,859,736	5,792,990	5,661,104	5,613,712	5,442,296	5,425,796	5,453,690	5,484,155
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	7,871,000	6,945,032	5,964,622	5,014,746	4,185,553	3,442,308	2,846,731	2,317,040	1,977,472	1,676,094	1,364,361	1,042,623
Provisions	443,000	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964	446,964
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	8,314,000	7,391,995	6,411,586	5,461,709	4,632,517	3,889,272	3,293,694	2,764,003	2,424,436	2,123,058	1,811,324	1,489,587
TOTAL LIABILITIES	13,921,000	13,350,779	12,392,023	11,425,567	10,492,252	9,682,262	8,954,799	8,377,716	7,866,731	7,548,853	7,265,014	6,973,741
Net Assets	385,973,000	386,744,611	387,824,525	389,077,421	389,481,427	389,846,257	390,250,400	390,605,457	390,900,566	391,043,988	391,237,848	391,402,909
EQUITY												
Retained Earnings	253,109,000	253,881,611	254,961,525	256,186,832	256,560,666	256,895,771	257,270,673	257,597,019	257,863,990	257,979,894	258,146,905	258,285,836
Revaluation Reserves	132,864,000	132,864,000	132,864,000	132,891,589	132,921,760	132,951,487	132,980,727	133,009,439	133,037,577	133,065,094	133,091,943	133,118,073
Council Equity Interest	385,973,000	386,745,611	387,825,525	389,078,421	389,482,427	389,847,257	390,251,400	390,606,457	390,901,566	391,044,988	391,238,848	391,403,909
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	385,973,000	386,745,611	387,825,525	389,078,421	389,482,427	389,847,257	390,251,400	390,606,457	390,901,566	391,044,988	391,238,848	391,403,909

Gwydir Shire Council

10 Year Financial Plan for the Years ending 30 June 2027

CASH FLOW STATEMENT - GENERAL FUND

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	7,395,572	7,638,084	7,794,612	7,973,163	8,156,546	8,344,146	8,536,062	8,732,391	8,933,236	9,138,700	9,348,891
User Charges & Fees	-	2,307,405	2,234,089	2,285,277	2,343,499	2,402,087	2,462,139	2,523,693	2,586,785	2,651,455	2,717,741	2,785,685
Interest & Investment Revenue Received	-	34,038	70,323	51,522	48,242	44,435	41,388	41,666	38,871	33,337	32,838	33,479
Grants & Contributions	-	11,257,612	10,725,203	10,911,598	10,233,529	10,457,988	10,688,058	10,923,880	11,165,597	11,413,358	11,667,312	11,927,615
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	1,076,173	1,466,825	1,325,493	1,357,006	1,391,194	1,424,419	1,460,288	1,497,072	1,534,528	1,572,921	1,612,276
Payments:												
Employee Benefits & On-Costs	-	(9,751,987)	(9,473,067)	(9,709,894)	(9,952,641)	(10,227,790)	(10,531,437)	(10,871,977)	(11,215,129)	(11,607,233)	(11,983,929)	(12,400,818)
Materials & Contracts	-	(4,276,921)	(4,327,570)	(4,083,294)	(3,813,408)	(3,982,018)	(4,031,419)	(4,142,289)	(4,297,568)	(4,456,134)	(4,547,091)	(4,681,810)
Borrowing Costs	-	(410,669)	(393,691)	(336,894)	(276,851)	(221,984)	(177,967)	(140,140)	(109,641)	(84,142)	(69,268)	(55,913)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	(2,275,351)	(2,117,223)	(2,164,861)	(2,218,982)	(2,275,457)	(2,331,318)	(2,389,601)	(2,449,341)	(2,511,575)	(2,573,339)	(2,637,673)
Net Cash provided (or used in) Operating Activities	-	5,355,873	5,822,973	6,073,560	5,693,556	5,745,001	5,888,010	5,941,581	5,949,038	5,906,829	5,955,886	5,931,732
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	-	693,118	810,000	360,000	360,000	360,000	420,000	421,500	423,038	424,613	426,229	427,885
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	(500,000)	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(6,261,659)	(5,951,229)	(5,875,741)	(5,199,240)	(5,197,009)	(5,350,739)	(5,563,724)	(5,516,567)	(5,418,358)	(5,482,629)	(5,481,440)
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	-	(6,068,541)	(5,141,229)	(5,515,741)	(4,839,240)	(4,837,009)	(4,930,739)	(5,142,224)	(5,093,530)	(4,993,744)	(5,056,400)	(5,053,555)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	-	-	-	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(876,355)	(926,613)	(980,409)	(949,877)	(829,193)	(743,245)	(595,577)	(529,691)	(339,568)	(301,378)	(311,734)
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	(876,355)	(926,613)	(980,409)	(949,877)	(829,193)	(743,245)	(595,577)	(529,691)	(339,568)	(301,378)	(311,734)
Net Increase/(Decrease) in Cash & Cash Equivalents	-	(1,589,024)	(244,869)	(422,590)	(95,561)	78,800	214,026	203,780	325,817	573,518	598,108	566,444
plus: Cash, Cash Equivalents & Investments - beginning of year	-	2,403,000	813,976	569,107	146,517	50,956	129,756	343,782	547,561	873,378	1,446,896	2,045,004
Cash & Cash Equivalents - end of the year	-	813,976	569,107	146,517	50,956	129,756	343,782	547,561	873,378	1,446,896	2,045,004	2,611,448
Cash & Cash Equivalents - end of the year	2,403,000	813,976	569,107	146,517	50,956	129,756	343,782	547,561	873,378	1,446,896	2,045,004	2,611,448
Investments - end of the year	68,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000	568,000
Cash, Cash Equivalents & Investments - end of the year	2,471,000	1,381,976	1,137,107	714,517	618,956	697,756	911,782	1,115,561	1,441,378	2,014,896	2,613,004	3,179,448
Representing:												
- External Restrictions	993,000	500,556	555,556	610,556	665,556	720,556	775,556	830,556	885,556	940,556	995,556	1,050,556
- Internal Restrictions	521,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000	571,000
- Unrestricted	957,000	310,420	10,551	(467,039)	(617,600)	(593,800)	(434,774)	(285,995)	(15,178)	503,340	1,046,448	1,557,892
	2,471,000	1,381,976	1,137,107	714,517	618,956	697,756	911,782	1,115,561	1,441,378	2,014,896	2,613,004	3,179,448

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
 EQUITY STATEMENT - GENERAL FUND

Scenario: < Enter Scenario Name On Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Opening Balance	388,613,000	385,973,000	386,745,611	387,825,525	389,078,421	389,482,427	389,847,257	390,251,400	390,606,457	390,901,566	391,044,988	391,238,848
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	4,127,000	-	-	27,589	30,171	29,726	29,240	28,712	28,138	27,518	26,849	26,129
- Transfers to/(from) Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
- Other Income/Expenses recognised	-	-	-	-	-	-	-	-	-	-	-	-
- Other Adjustments	194,000	-	-	-	-	-	-	-	-	-	-	-
Net Income Recognised Directly in Equity	4,321,000	-	-	27,589	30,171	29,726	29,240	28,712	28,138	27,518	26,849	26,129
b. Net Operating Result for the Year	(6,961,000)	772,611	1,079,914	1,225,307	373,834	335,104	374,902	326,346	266,971	115,904	167,011	138,931
Total Recognised Income & Expenses (c&d)	(2,640,000)	772,611	1,079,914	1,252,896	404,006	364,831	404,142	355,058	295,109	143,422	193,860	165,060
c. Distributions to/(Contributions from) Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
d. Transfers between Equity	-	-	-	-	-	-	-	-	-	-	-	-
Equity - Balance at end of the reporting period	385,973,000	386,745,611	387,825,525	389,078,421	389,482,427	389,847,257	390,251,400	390,606,457	390,901,566	391,044,988	391,238,848	391,403,909

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - WASTE FUND

Scenario: < enter Scenario name on Cover Page >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	1,045,000	1,070,258	1,070,000	1,091,935	1,117,050	1,142,742	1,169,025	1,195,912	1,223,418	1,251,557	1,280,343	1,309,791
User Charges & Fees	4,000	211	-	-	-	-	-	-	-	-	-	-
Interest & Investment Revenue	59,000	41,792	60,888	60,888	60,888	60,888	60,888	60,888	60,888	60,888	60,888	60,888
Other Revenues	12,000	19,795	15,200	15,542	15,931	16,329	16,737	17,155	17,584	18,024	18,475	18,936
Grants & Contributions provided for Operating Purposes	36,000	33,739	36,000	36,810	37,730	38,674	39,640	40,631	41,647	42,688	43,756	44,849
Grants & Contributions provided for Capital Purposes	-	-	-	-	-	-	-	-	-	-	-	-
Other Income:												
Net gains from the disposal of assets	-	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	1,156,000	1,165,795	1,182,088	1,205,175	1,231,598	1,258,632	1,286,290	1,314,587	1,343,538	1,373,157	1,403,461	1,434,464
Expenses from Continuing Operations												
Employee Benefits & On-Costs	425,000	440,309	347,129	355,807	364,702	374,732	385,974	398,518	412,466	426,902	441,844	457,308
Borrowing Costs	7,000	6,935	6,342	5,695	5,002	4,218	3,376	2,456	1,454	354	-	-
Materials & Contracts	742,000	767,428	663,114	678,034	694,985	712,360	730,169	748,423	767,133	786,312	805,969	826,119
Depreciation & Amortisation	224,000	232,400	52,109	52,109	52,109	52,109	52,109	52,109	52,109	52,109	52,109	52,109
Impairment	-	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	37,000	10,293	9,860	10,082	10,334	10,592	10,857	11,128	11,407	11,692	11,984	12,284
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	-	913	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	1,435,000	1,458,278	1,078,554	1,101,727	1,127,132	1,154,011	1,182,484	1,212,634	1,244,569	1,277,369	1,311,906	1,347,820
Operating Result from Continuing Operations	(279,000)	(292,483)	103,534	103,448	104,466	104,621	103,806	101,953	98,968	95,788	91,554	86,645
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	(279,000)	(292,483)	103,534	103,448	104,466	104,621	103,806	101,953	98,968	95,788	91,554	86,645
Net Operating Result before Grants and Contributions provided for Capital Purposes	(279,000)	(292,483)	103,534	103,448	104,466	104,621	103,806	101,953	98,968	95,788	91,554	86,645

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - WASTE FUND
Scenario: < enter Scenario name on Cover Page >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	1,768,000	1,650,198	1,531,173	1,665,221	1,811,327	1,956,757	2,100,481	2,241,381	2,378,243	2,516,698	2,657,958	2,794,253
Investments	250,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000
Receivables	89,000	90,471	90,449	92,303	94,426	96,598	98,820	101,092	103,418	105,796	108,229	110,719
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	2,107,000	1,865,669	1,746,622	1,882,524	2,030,753	2,178,355	2,324,300	2,467,473	2,606,660	2,747,494	2,891,187	3,029,972
Non-Current Assets												
Investments	-	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000
Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	1,218,000	1,036,187	1,251,578	1,211,469	1,159,360	1,107,251	1,055,142	1,003,033	950,924	898,815	846,706	794,597
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	1,218,000	1,161,187	1,376,578	1,336,469	1,284,360	1,232,251	1,180,142	1,128,033	1,075,924	1,023,815	971,706	919,597
TOTAL ASSETS	3,325,000	3,026,856	3,123,200	3,218,993	3,315,113	3,410,606	3,504,442	3,595,506	3,682,584	3,771,309	3,862,893	3,949,569
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	1,000	1,177	1,018	1,041	1,067	1,094	1,121	1,149	1,178	1,207	1,238	1,268
Borrowings	6,000	7,031	7,678	8,371	9,155	9,997	10,917	11,919	7,093	-	-	-
Provisions	73,000	73,000	73,000	73,000	73,000	73,000	73,000	73,000	73,000	73,000	73,000	73,000
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	80,000	81,208	81,696	82,412	83,222	84,091	85,039	86,068	81,271	74,207	74,238	74,268
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	72,000	65,131	57,453	49,082	39,927	29,929	19,012	7,093	-	-	-	-
Provisions	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000	3,550,000
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	3,622,000	3,615,131	3,607,453	3,599,082	3,589,927	3,579,929	3,569,012	3,557,093	3,550,000	3,550,000	3,550,000	3,550,000
TOTAL LIABILITIES	3,702,000	3,696,339	3,689,149	3,681,494	3,673,149	3,664,020	3,654,050	3,643,161	3,631,271	3,624,207	3,624,238	3,624,268
Net Assets	(377,000)	(669,483)	(565,949)	(462,501)	(358,035)	(253,414)	(149,608)	(47,655)	51,313	147,102	238,656	325,300
EQUITY												
Retained Earnings	(956,000)	(1,248,483)	(1,144,949)	(1,041,501)	(937,035)	(832,414)	(728,608)	(626,655)	(527,687)	(431,898)	(340,344)	(253,700)
Revaluation Reserves	579,000	579,000	579,000	579,000	579,000	579,000	579,000	579,000	579,000	579,000	579,000	579,000
Council Equity Interest	(377,000)	(669,483)	(565,949)	(462,501)	(358,035)	(253,414)	(149,608)	(47,655)	51,313	147,102	238,656	325,300
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	(377,000)	(669,483)	(565,949)	(462,501)	(358,035)	(253,414)	(149,608)	(47,655)	51,313	147,102	238,656	325,300

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
CASH FLOW STATEMENT - WASTE FUND
Scenario: < enter Scenario name on Cover Page >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	1,068,581	1,070,019	1,090,302	1,115,180	1,140,829	1,167,068	1,193,911	1,221,371	1,249,462	1,278,200	1,307,598
User Charges & Fees	-	211	-	-	-	-	-	-	-	-	-	-
Interest & Investment Revenue Received	-	41,999	60,891	60,667	60,635	60,629	60,623	60,617	60,611	60,604	60,598	60,591
Grants & Contributions	-	33,739	36,000	36,810	37,730	38,674	39,640	40,631	41,647	42,688	43,756	44,849
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	19,795	15,200	15,542	15,931	16,329	16,737	17,155	17,584	18,024	18,475	18,936
Payments:												
Employee Benefits & On-Costs	-	(440,309)	(347,129)	(355,807)	(364,702)	(374,732)	(385,974)	(398,518)	(412,466)	(426,902)	(441,844)	(457,308)
Materials & Contracts	-	(767,251)	(663,272)	(678,011)	(694,959)	(712,333)	(730,141)	(748,395)	(767,105)	(786,282)	(805,939)	(826,088)
Borrowing Costs	-	(6,935)	(6,342)	(5,695)	(5,002)	(4,218)	(3,376)	(2,456)	(1,454)	(354)	-	-
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	(10,293)	(9,860)	(10,082)	(10,334)	(10,592)	(10,857)	(11,128)	(11,407)	(11,692)	(11,984)	(12,284)
Net Cash provided (or used in) Operating Activities	-	(60,464)	155,506	153,725	154,478	154,585	153,721	151,817	148,781	145,548	141,260	136,295
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(51,500)	(267,500)	(12,000)	-	-	-	-	-	-	-	-
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	-	(51,500)	(267,500)	(12,000)	-	-	-	-	-	-	-	-
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	-	-	-	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(5,838)	(7,031)	(7,678)	(8,371)	(9,155)	(9,997)	(10,917)	(11,919)	(7,093)	-	-
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	(5,838)	(7,031)	(7,678)	(8,371)	(9,155)	(9,997)	(10,917)	(11,919)	(7,093)	-	-
Net Increase/(Decrease) in Cash & Cash Equivalents	-	(117,802)	(119,025)	134,047	146,107	145,430	143,723	140,900	136,862	138,455	141,260	136,295
plus: Cash, Cash Equivalents & Investments - beginning of year	-	1,768,000	1,650,198	1,531,173	1,665,221	1,811,327	1,956,757	2,100,481	2,241,381	2,378,243	2,516,698	2,657,958
Cash & Cash Equivalents - end of the year	1,768,000	1,650,198	1,531,173	1,665,221	1,811,327	1,956,757	2,100,481	2,241,381	2,378,243	2,516,698	2,657,958	2,794,253
Cash & Cash Equivalents - end of the year	1,768,000	1,650,198	1,531,173	1,665,221	1,811,327	1,956,757	2,100,481	2,241,381	2,378,243	2,516,698	2,657,958	2,794,253
Investments - end of the year	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Cash, Cash Equivalents & Investments - end of the year	2,018,000	1,900,198	1,781,173	1,915,221	2,061,327	2,206,757	2,350,481	2,491,381	2,628,243	2,766,698	2,907,958	3,044,253
Representing:												
- External Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Internal Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Unrestricted	2,018,000	1,900,198	1,781,173	1,915,221	2,061,327	2,206,757	2,350,481	2,491,381	2,628,243	2,766,698	2,907,958	3,044,253
	2,018,000	1,900,198	1,781,173	1,915,221	2,061,327	2,206,757	2,350,481	2,491,381	2,628,243	2,766,698	2,907,958	3,044,253

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
 EQUITY STATEMENT - WASTE FUND
 Scenario: < enter Scenario name on Cover Page >

	Actuals 2015/16 \$	Current Year 2016/17 \$	2017/18 \$	2018/19 \$	2019/20 \$	2020/21 \$	Projected Years					2026/27 \$
							2021/22 \$	2022/23 \$	2023/24 \$	2024/25 \$	2025/26 \$	
Opening Balance	(163,000)	(377,000)	(669,483)	(565,949)	(462,501)	(358,035)	(253,414)	(149,608)	(47,655)	51,313	147,102	238,656
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	259,000	-	-	-	-	-	-	-	-	-	-	-
- Transfers to/(from) Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
- Other Income/Expenses recognised	-	-	-	-	-	-	-	-	-	-	-	-
- Other Adjustments	(194,000)	-	-	-	-	-	-	-	-	-	-	-
Net Income Recognised Directly in Equity	65,000	-	-	-	-	-	-	-	-	-	-	-
b. Net Operating Result for the Year	(279,000)	(292,483)	103,534	103,448	104,466	104,621	103,806	101,953	98,968	95,788	91,554	86,645
Total Recognised Income & Expenses (c&d)	(214,000)	(292,483)	103,534	103,448	104,466	104,621	103,806	101,953	98,968	95,788	91,554	86,645
c. Distributions to/(Contributions from) Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
d. Transfers between Equity	-	-	-	-	-	-	-	-	-	-	-	-
Equity - Balance at end of the reporting period	(377,000)	(669,483)	(565,949)	(462,501)	(358,035)	(253,414)	(149,608)	(47,655)	51,313	147,102	238,656	325,300

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027

CAPITAL WORKS - SUMMARY - SEWER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

		Current Year 2016/17	Projected Years									
			2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
Loan Funding												
New loans raised		-	750,000	750,000	500,000	-	-	-	-	-	-	-
Total Loan Funding		-	750,000	750,000	500,000	-	-	-	-	-	-	-
Expenditure												
Capital Expenses												
Capital WIP	-	-	-	-	-	-	-	-	-	-	-	-
Plant & Equipment	110,000	-	10,000	15,000	10,000	15,000	10,000	10,000	10,000	10,000	10,000	10,000
Office Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-	-	-
Plant & Equipment (under Finance Lease)	-	-	-	-	-	-	-	-	-	-	-	-
Operational Land	-	-	-	-	-	-	-	-	-	-	-	-
Community Land	-	-	-	-	-	-	-	-	-	-	-	-
Land under Roads	-	-	-	-	-	-	-	-	-	-	-	-
Land Improvements - non-depreciable	-	-	-	-	-	-	-	-	-	-	-	-
Land Improvements - depreciable	-	-	-	-	-	-	-	-	-	-	-	-
Buildings - non-specialised	-	-	-	-	-	-	-	-	-	-	-	-
Buildings - specialised	-	-	-	-	-	-	-	-	-	-	-	-
Other Structures	-	-	-	-	-	-	-	-	-	-	-	-
Bulk Earthworks (non-depreciable)	-	-	-	-	-	-	-	-	-	-	-	-
Sewerage Network	2,513,984	-	754,169	750,000	614,167	6,920	-	15,063	162,015	97,700	61,800	52,150
Other Infrastructure	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-	-
Remediation Assets	-	-	-	-	-	-	-	-	-	-	-	-
Assets not allocated	286,958	286,958	-	-	-	-	-	-	-	-	-	-
Total Capital Expenditure	2,910,942	286,958	764,169	765,000	624,167	21,920	10,000	25,063	172,015	107,700	71,800	62,150
Total Expenditure	2,910,942	286,958	764,169	765,000	624,167	21,920	10,000	25,063	172,015	107,700	71,800	62,150
3. Loan Repayments associated with CAPEX Program (funded from General Revenue)												
Principal Repayments	-	-	(22,533)	(46,206)	(63,567)	(66,785)	(70,166)	(73,718)	(77,450)	(81,371)	(85,490)	
Interest Repayment	-	-	(37,222)	(73,303)	(95,778)	(92,560)	(89,179)	(85,627)	(81,895)	(77,974)	(73,855)	
	-	-	(59,754)	(119,509)	(159,345)	(159,345)	(159,345)	(159,345)	(159,345)	(159,345)	(159,345)	
<hr/>												
Loans												
New Loans - CAPEX Purposes	Take Up Year	Take Up Month	Loan Amount	Loan Term (yrs)	Loan Int Rate	Payment Frequency						
Loan 1	2017/18	June	750,000	20	5.0%	Semi-Annually						
Loan 2	2018/19	June	750,000	20	5.0%	Semi-Annually						
Loan 3	2019/20	June	500,000	20	5.0%	Semi-Annually						
Summary												
Opening Balance	-	-	750,000	1,477,467	1,931,262	1,867,695	1,800,910	1,730,745	1,657,027	1,579,577	1,498,207	
New Loans	-	-	750,000	750,000	500,000	-	-	-	-	-	-	
Principal Repayments	-	-	22,533	46,206	63,567	66,785	70,166	73,718	77,450	81,371	85,490	
Interest Repayments	-	-	37,222	73,303	95,778	92,560	89,179	85,627	81,895	77,974	73,855	
Closing Balance	-	-	750,000	1,477,467	1,931,262	1,867,695	1,800,910	1,730,745	1,657,027	1,579,577	1,498,207	
Spending Type												
Employee Costs capitalised	-	-	-	-	-	-	-	-	-	-	-	
Borrowing Costs capitalised	-	-	-	-	-	-	-	-	-	-	-	
Materials & Contracts capitalised	-	-	764,169	765,000	624,167	21,920	10,000	25,063	172,015	107,700	71,800	
Depreciation capitalised	-	-	-	-	-	-	-	-	-	-	-	
Plant Hire Charges capitalised	-	-	-	-	-	-	-	-	-	-	-	
External Purchases	286,958	286,958	-	-	-	-	-	-	-	-	-	
	286,958	286,958	764,169	765,000	624,167	21,920	10,000	25,063	172,015	107,700	71,800	
			764,169	765,000	624,167	21,920	10,000	25,063	172,015	107,700	71,800	

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - SEWER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	631,000	664,110	663,496	677,098	692,671	708,602	729,860	751,756	774,309	799,474	825,457	852,284
User Charges & Fees	65,000	68,291	68,139	69,672	71,414	73,199	75,395	77,657	79,987	82,586	85,270	88,042
Interest & Investment Revenue	78,000	57,850	70,500	70,500	70,500	70,500	70,500	70,500	70,500	70,500	70,500	70,500
Other Revenues	1,000	2,261	1,000	1,023	1,048	1,074	1,101	1,129	1,157	1,186	1,215	1,246
Grants & Contributions provided for Operating Purposes	20,000	20,776	20,776	21,243	21,775	22,319	22,877	23,449	24,035	24,636	25,252	25,883
Grants & Contributions provided for Capital Purposes	1,000	-	-	-	-	-	-	-	-	-	-	-
Other Income:												
Net gains from the disposal of assets	39,000	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	835,000	813,288	823,911	839,536	857,407	875,695	899,734	924,491	949,988	978,382	1,007,695	1,037,955
Expenses from Continuing Operations												
Employee Benefits & On-Costs	253,000	306,978	399,783	409,778	420,022	431,573	444,520	458,967	475,031	491,657	508,865	526,675
Borrowing Costs	-	157	-	37,222	73,303	95,778	92,560	89,179	85,627	81,895	77,974	73,855
Materials & Contracts	181,000	127,472	123,992	126,773	129,871	133,110	136,495	140,036	143,741	147,547	151,456	155,471
Depreciation & Amortisation	77,000	211,100	80,958	80,958	80,958	80,958	80,958	80,958	80,958	80,958	80,958	80,958
Impairment	-	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	105,000	106,490	87,575	89,545	91,784	94,079	96,431	98,841	101,312	103,845	106,441	109,102
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	1,000	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	617,000	752,197	692,308	744,276	795,938	835,497	850,964	867,982	886,669	905,902	925,694	946,061
Operating Result from Continuing Operations	218,000	61,091	131,603	95,260	61,469	40,197	48,769	56,509	63,318	72,480	82,001	91,894
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	218,000	61,091	131,603	95,260	61,469	40,197	48,769	56,509	63,318	72,480	82,001	91,894
Net Operating Result before Grants and Contributions provided for Capital Purposes	217,000	61,091	131,603	95,260	61,469	40,197	48,769	56,509	63,318	72,480	82,001	91,894

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - SEWER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	1,502,000	1,479,717	1,678,311	1,815,187	1,785,176	1,818,731	1,868,946	1,908,376	1,804,026	1,769,089	1,775,546	1,797,319
Investments	1,500,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000
Receivables	79,000	84,338	84,219	86,009	88,052	90,143	92,848	95,633	98,502	101,703	105,009	108,421
Inventories	2,000	934	853	872	894	916	939	962	986	1,011	1,036	1,062
Other	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	3,083,000	2,314,990	2,513,382	2,652,067	2,624,121	2,659,790	2,712,733	2,754,971	2,653,515	2,621,803	2,631,591	2,656,803
Non-Current Assets												
Investments	-	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000	750,000
Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	9,856,000	9,931,858	10,615,069	11,299,111	11,842,320	11,783,282	11,712,324	11,656,429	11,747,486	11,774,228	11,765,070	11,746,262
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	9,856,000	10,681,858	11,365,069	12,049,111	12,592,320	12,533,282	12,462,324	12,406,429	12,497,486	12,524,228	12,515,070	12,496,262
TOTAL ASSETS	12,939,000	12,996,848	13,878,451	14,701,178	15,216,441	15,193,072	15,175,057	15,161,400	15,151,001	15,146,031	15,146,661	15,153,065
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	3,000	-	22,533	46,206	63,567	66,785	70,166	73,718	77,450	81,371	85,490	89,818
Provisions	58,000	57,376	57,376	57,376	57,376	57,376	57,376	57,376	57,376	57,376	57,376	57,376
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	61,000	57,376	79,909	103,582	120,943	124,161	127,542	131,094	134,826	138,747	142,866	147,194
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	2,000	1,757	729,224	1,433,019	1,869,452	1,802,667	1,732,502	1,658,784	1,581,334	1,499,964	1,414,474	1,324,656
Provisions	-	624	624	624	624	624	624	624	624	624	624	624
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	2,000	2,381	729,848	1,433,642	1,870,076	1,803,291	1,733,125	1,659,408	1,581,958	1,500,587	1,415,097	1,325,279
TOTAL LIABILITIES	63,000	59,757	809,757	1,537,224	1,991,019	1,927,452	1,860,667	1,790,502	1,716,784	1,639,334	1,557,964	1,472,474
Net Assets	12,876,000	12,937,091	13,068,694	13,163,954	13,225,423	13,265,620	13,314,389	13,370,898	13,434,217	13,506,697	13,588,698	13,680,591
EQUITY												
Retained Earnings	12,196,000	12,257,091	12,388,694	12,483,954	12,545,423	12,585,620	12,634,389	12,690,898	12,754,217	12,826,697	12,908,698	13,000,591
Revaluation Reserves	680,000	680,000	680,000	680,000	680,000	680,000	680,000	680,000	680,000	680,000	680,000	680,000
Council Equity Interest	12,876,000	12,937,091	13,068,694	13,163,954	13,225,423	13,265,620	13,314,389	13,370,898	13,434,217	13,506,697	13,588,698	13,680,591
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	12,876,000	12,937,091	13,068,694	13,163,954	13,225,423	13,265,620	13,314,389	13,370,898	13,434,217	13,506,697	13,588,698	13,680,591

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
CASH FLOW STATEMENT - SEWER FUND
Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	661,838	663,539	676,150	691,586	707,492	728,379	750,231	772,738	797,721	823,646	850,415
User Charges & Fees	-	65,535	68,210	68,959	70,604	72,369	74,374	76,605	78,903	81,378	84,022	86,753
Interest & Investment Revenue Received	-	57,540	70,506	70,371	70,352	70,349	70,298	70,292	70,286	70,261	70,253	70,245
Grants & Contributions	-	20,776	20,776	21,243	21,775	22,319	22,877	23,449	24,035	24,636	25,252	25,883
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	2,261	1,000	1,023	1,048	1,074	1,101	1,129	1,157	1,186	1,215	1,246
Payments:												
Employee Benefits & On-Costs	-	(306,978)	(399,783)	(409,778)	(420,022)	(431,573)	(444,520)	(458,967)	(475,031)	(491,657)	(508,865)	(526,675)
Materials & Contracts	-	(126,406)	(123,910)	(126,793)	(129,893)	(133,132)	(136,518)	(140,060)	(143,765)	(147,571)	(151,481)	(155,497)
Borrowing Costs	-	(157)	-	(37,222)	(73,303)	(95,778)	(92,560)	(89,179)	(85,627)	(81,895)	(77,974)	(73,855)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	(106,490)	(87,575)	(89,545)	(91,784)	(94,079)	(96,431)	(98,841)	(101,312)	(103,845)	(106,441)	(109,102)
Net Cash provided (or used in) Operating Activities	-	267,918	212,762	174,409	140,362	119,041	127,000	134,658	141,383	150,212	159,628	169,413
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(286,958)	(764,169)	(765,000)	(624,167)	(21,920)	(10,000)	(25,063)	(172,015)	(107,700)	(71,800)	(62,150)
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	-	(286,958)	(764,169)	(765,000)	(624,167)	(21,920)	(10,000)	(25,063)	(172,015)	(107,700)	(71,800)	(62,150)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	750,000	750,000	500,000	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(3,243)	-	(22,533)	(46,206)	(63,567)	(66,785)	(70,166)	(73,718)	(77,450)	(81,371)	(85,490)
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	(3,243)	750,000	727,467	453,794	(63,567)	(66,785)	(70,166)	(73,718)	(77,450)	(81,371)	(85,490)
Net Increase/(Decrease) in Cash & Cash Equivalents	-	(22,283)	198,593	136,876	(30,011)	33,555	50,216	39,429	(104,350)	(34,937)	6,457	21,773
plus: Cash, Cash Equivalents & Investments - beginning of year	-	1,502,000	1,479,717	1,678,311	1,815,187	1,785,176	1,818,731	1,868,946	1,908,376	1,804,026	1,769,089	1,775,546
Cash & Cash Equivalents - end of the year	1,502,000	1,479,717	1,678,311	1,815,187	1,785,176	1,818,731	1,868,946	1,908,376	1,804,026	1,769,089	1,775,546	1,797,319
Cash & Cash Equivalents - end of the year	1,502,000	1,479,717	1,678,311	1,815,187	1,785,176	1,818,731	1,868,946	1,908,376	1,804,026	1,769,089	1,775,546	1,797,319
Investments - end of the year	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	1,500,000	1,500,000
Cash, Cash Equivalents & Investments - end of the year	3,002,000	2,979,717	3,178,311	3,315,187	3,285,176	3,318,731	3,368,946	3,408,376	3,304,026	3,269,089	3,275,546	3,297,319
Representing:												
- External Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Internal Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Unrestricted	3,002,000	2,979,717	3,178,311	3,315,187	3,285,176	3,318,731	3,368,946	3,408,376	3,304,026	3,269,089	3,275,546	3,297,319
	3,002,000	2,979,717	3,178,311	3,315,187	3,285,176	3,318,731	3,368,946	3,408,376	3,304,026	3,269,089	3,275,546	3,297,319

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
 EQUITY STATEMENT - SEWER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals 2015/16 \$	Current Year 2016/17 \$	2017/18 \$	2018/19 \$	2019/20 \$	2020/21 \$	Projected Years					
							2021/22 \$	2022/23 \$	2023/24 \$	2024/25 \$	2025/26 \$	2026/27 \$
Opening Balance	12,374,000	12,876,000	12,937,091	13,068,694	13,163,954	13,225,423	13,265,620	13,314,389	13,370,898	13,434,217	13,506,697	13,588,698
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	284,000	-	-	-	-	-	-	-	-	-	-	-
- Transfers to/(from) Other Reserves	-											
- Other Income/Expenses recognised	-											
- Other Adjustments	-											
Net Income Recognised Directly in Equity	284,000	-	-	-	-	-	-	-	-	-	-	-
b. Net Operating Result for the Year	218,000	61,091	131,603	95,260	61,469	40,197	48,769	56,509	63,318	72,480	82,001	91,894
Total Recognised Income & Expenses (c&d)	502,000	61,091	131,603	95,260	61,469	40,197	48,769	56,509	63,318	72,480	82,001	91,894
c. Distributions to/(Contributions from) Minority Interests	-											
d. Transfers between Equity	-											
Equity - Balance at end of the reporting period	12,876,000	12,937,091	13,068,694	13,163,954	13,225,423	13,265,620	13,314,389	13,370,898	13,434,217	13,506,697	13,588,698	13,680,591

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
CAPITAL WORKS - SUMMARY - WATER FUND
 Scenario: < Enter Scenario Name on Cover Sheet >

	Current Year	Projected Years									
	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
Expenditure											
Capital Expenses											
Capital WIP	-	-	-	-	-	-	-	-	-	-	-
Plant & Equipment	285,500	65,000	15,000	15,000	85,500	20,000	-	40,000	45,000	-	-
Office Equipment	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	-	-	-	-	-	-	-	-	-	-	-
Plant & Equipment (under Finance Lease)	-	-	-	-	-	-	-	-	-	-	-
Operational Land	-	-	-	-	-	-	-	-	-	-	-
Community Land	-	-	-	-	-	-	-	-	-	-	-
Land Improvements - non-depreciable	-	-	-	-	-	-	-	-	-	-	-
Land Improvements - depreciable	-	-	-	-	-	-	-	-	-	-	-
Buildings - non-specialised	-	-	-	-	-	-	-	-	-	-	-
Buildings - specialised	-	-	-	-	-	-	-	-	-	-	-
Other Structures	-	-	-	-	-	-	-	-	-	-	-
Bulk Earthworks (non-depreciable)	-	-	-	-	-	-	-	-	-	-	-
Water Supply Network	1,039,000	121,000	143,000	69,000	20,000	86,000	120,000	120,000	120,000	120,000	120,000
Other Infrastructure	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Remediation Assets	-	-	-	-	-	-	-	-	-	-	-
Assets not allocated	383,272	383,272	-	-	-	-	-	-	-	-	-
Total Capital Expenditure	1,707,772	383,272	186,000	158,000	84,000	105,500	106,000	120,000	160,000	165,000	120,000
Total Expenditure	1,707,772	383,272	186,000	158,000	84,000	105,500	106,000	120,000	160,000	120,000	120,000
Net Funding											
Employee Costs capitalised	-	23,000	39,000	23,000	13,500	23,000	32,000	32,000	32,000	32,000	32,000
Borrowing Costs capitalised	-	-	-	-	-	-	-	-	-	-	-
Materials & Contracts capitalised	-	153,000	93,000	42,000	81,000	66,000	60,000	100,000	96,000	60,000	60,000
Depreciation capitalised	-	-	-	-	-	-	-	-	-	-	-
Plant Hire Charges capitalised	-	10,000	26,000	19,000	11,000	17,000	28,000	28,000	28,000	28,000	28,000
External Purchases	383,272	-	-	-	-	-	-	-	9,000	-	-
	383,272	186,000	158,000	84,000	105,500	106,000	120,000	160,000	165,000	120,000	120,000

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
INCOME STATEMENT - WATER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income from Continuing Operations												
Revenue:												
Rates & Annual Charges	630,000	641,536	643,066	656,249	671,343	686,783	702,579	718,739	735,270	752,181	769,481	787,179
User Charges & Fees	771,000	814,425	809,488	827,701	848,394	869,604	891,344	913,628	936,468	959,880	983,877	1,008,474
Interest & Investment Revenue	35,000	22,398	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000	26,000
Other Revenues	2,000	1,441	500	511	524	537	551	564	578	593	608	623
Grants & Contributions provided for Operating Purposes	24,000	24,289	24,289	24,836	25,456	26,093	26,745	27,414	28,099	28,802	29,522	30,260
Grants & Contributions provided for Capital Purposes	1,000	-	-	-	-	-	-	-	-	-	-	-
Other Income:												
Net gains from the disposal of assets	-	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Income from Continuing Operations	1,463,000	1,504,089	1,503,343	1,535,297	1,571,717	1,609,017	1,647,219	1,686,344	1,726,416	1,767,455	1,809,487	1,852,536
Expenses from Continuing Operations												
Employee Benefits & On-Costs	389,000	366,168	407,770	417,964	428,413	440,195	453,401	468,136	484,521	501,479	519,031	537,197
Borrowing Costs	166,000	188,075	175,075	161,528	148,363	135,343	122,120	109,939	97,887	88,326	78,644	68,164
Materials & Contracts	413,000	404,125	369,194	377,642	387,045	396,870	407,139	417,874	429,103	440,639	452,494	464,674
Depreciation & Amortisation	190,000	338,316	247,219	247,219	247,219	247,219	247,219	247,219	247,219	247,219	247,219	247,219
Impairment	-	-	-	-	-	-	-	-	-	-	-	-
Other Expenses	241,000	272,509	264,860	270,819	277,590	284,530	291,643	298,934	306,407	314,067	321,919	329,967
Interest & Investment Losses	-	-	-	-	-	-	-	-	-	-	-	-
Net Losses from the Disposal of Assets	92,000	-	-	-	-	-	-	-	-	-	-	-
Joint Ventures & Associated Entities	-	-	-	-	-	-	-	-	-	-	-	-
Total Expenses from Continuing Operations	1,491,000	1,569,193	1,464,118	1,475,173	1,488,630	1,504,156	1,521,522	1,542,102	1,565,136	1,591,731	1,619,307	1,647,221
Operating Result from Continuing Operations	(28,000)	(65,104)	39,225	60,124	83,087	104,861	125,698	144,242	161,279	175,725	190,180	205,314
Discontinued Operations - Profit/(Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Net Profit/(Loss) from Discontinued Operations	-	-	-	-	-	-	-	-	-	-	-	-
Net Operating Result for the Year	(28,000)	(65,104)	39,225	60,124	83,087	104,861	125,698	144,242	161,279	175,725	190,180	205,314
Net Operating Result before Grants and Contributions provided for Capital Purposes	(29,000)	(65,104)	39,225	60,124	83,087	104,861	125,698	144,242	161,279	175,725	190,180	205,314

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
BALANCE SHEET - WATER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS												
Current Assets												
Cash & Cash Equivalents	778,000	361,864	281,579	236,541	301,064	362,459	450,911	541,685	665,020	796,432	977,398	1,162,792
Investments	250,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000
Receivables	211,000	349,731	348,055	355,781	364,568	373,572	382,799	392,254	401,943	411,871	422,045	432,470
Inventories	22,000	16,335	14,499	14,826	15,196	15,576	15,965	16,365	16,774	17,193	17,623	18,063
Other	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	1,261,000	852,930	769,133	732,148	805,828	876,607	974,676	1,075,303	1,208,736	1,350,496	1,542,066	1,738,326
Non-Current Assets												
Investments	-	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000
Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Inventories	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure, Property, Plant & Equipment	15,578,000	15,622,956	15,561,737	15,472,518	15,309,299	15,167,580	15,026,361	14,899,142	14,811,923	14,729,704	14,602,485	14,475,266
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Non-current assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Assets	15,578,000	15,747,956	15,686,737	15,597,518	15,434,299	15,292,580	15,151,361	15,024,142	14,936,923	14,854,704	14,727,485	14,600,266
TOTAL ASSETS	16,839,000	16,600,886	16,455,870	16,329,666	16,240,127	16,169,187	16,126,037	16,099,445	16,145,659	16,205,200	16,269,551	16,338,592
LIABILITIES												
Current Liabilities												
Bank Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Payables	36,000	34,185	34,138	34,943	35,816	36,750	37,748	38,814	39,952	41,125	42,333	43,578
Borrowings	62,000	184,195	187,133	173,499	176,735	169,846	171,899	116,204	117,357	127,038	137,518	148,716
Provisions	93,000	90,803	90,803	90,803	90,803	90,803	90,803	90,803	90,803	90,803	90,803	90,803
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	191,000	309,183	312,075	299,245	303,355	297,400	300,451	245,821	248,112	258,966	270,654	283,097
Non-Current Liabilities												
Payables	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	2,418,000	2,124,610	1,937,477	1,763,978	1,587,243	1,417,397	1,245,497	1,129,294	1,011,937	884,899	747,381	598,665
Provisions	1,000	3,197	3,197	3,197	3,197	3,197	3,197	3,197	3,197	3,197	3,197	3,197
Investments Accounted for using the equity method	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities associated with assets classified as "held for sale"	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	2,419,000	2,127,807	1,940,674	1,767,175	1,590,440	1,420,593	1,248,694	1,132,490	1,015,134	888,096	750,578	601,862
TOTAL LIABILITIES	2,610,000	2,436,990	2,252,748	2,066,420	1,893,794	1,717,993	1,549,145	1,378,311	1,263,246	1,147,062	1,021,232	884,959
Net Assets	14,229,000	14,163,896	14,203,122	14,263,246	14,346,333	14,451,194	14,576,892	14,721,134	14,882,413	15,058,138	15,248,319	15,453,633
EQUITY												
Retained Earnings	12,811,000	12,745,896	12,785,122	12,845,246	12,928,333	13,033,194	13,158,892	13,303,134	13,464,413	13,640,138	13,830,319	14,035,633
Revaluation Reserves	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000	1,418,000
Council Equity Interest	14,229,000	14,163,896	14,203,122	14,263,246	14,346,333	14,451,194	14,576,892	14,721,134	14,882,413	15,058,138	15,248,319	15,453,633
Minority Equity Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity	14,229,000	14,163,896	14,203,122	14,263,246	14,346,333	14,451,194	14,576,892	14,721,134	14,882,413	15,058,138	15,248,319	15,453,633

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
CASH FLOW STATEMENT - WATER FUND
Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals	Current Year	Projected Years									
	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Cash Flows from Operating Activities												
Receipts:												
Rates & Annual Charges	-	640,089	642,946	655,212	670,156	685,569	701,337	717,468	733,970	750,851	768,121	785,788
User Charges & Fees	-	677,179	811,290	821,054	840,842	861,863	883,409	905,495	928,132	951,335	975,119	999,497
Interest & Investment Revenue Received	-	22,360	25,995	25,958	25,952	25,951	25,950	25,949	25,947	25,946	25,945	25,944
Grants & Contributions	-	24,289	24,289	24,836	25,456	26,093	26,745	27,414	28,099	28,802	29,522	30,260
Bonds & Deposits Received	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	1,441	500	511	524	537	551	564	578	593	608	623
Payments:												
Employee Benefits & On-Costs	-	(366,168)	(407,770)	(417,964)	(428,413)	(440,195)	(453,401)	(468,136)	(484,521)	(501,479)	(519,031)	(537,197)
Materials & Contracts	-	(428,004)	(377,405)	(403,164)	(405,542)	(407,316)	(423,530)	(445,208)	(456,373)	(467,886)	(479,715)	(491,870)
Borrowing Costs	-	(188,075)	(175,075)	(161,528)	(148,363)	(135,343)	(122,120)	(109,939)	(97,887)	(88,326)	(78,644)	(68,164)
Bonds & Deposits Refunded	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	(272,509)	(264,860)	(270,819)	(277,590)	(284,530)	(291,643)	(298,934)	(306,407)	(314,067)	(321,919)	(329,967)
Net Cash provided (or used in) Operating Activities	-	110,602	279,910	274,096	303,022	332,630	347,298	354,673	371,539	385,769	400,004	414,912
Cash Flows from Investing Activities												
Receipts:												
Sale of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Infrastructure, Property, Plant & Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Disposal Groups	-	-	-	-	-	-	-	-	-	-	-	-
Distributions Received from Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Purchase of Investment Securities	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Investment Property	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Infrastructure, Property, Plant & Equipment	-	(355,543)	(176,000)	(132,000)	(65,000)	(94,500)	(89,000)	(92,000)	(132,000)	(137,000)	(92,000)	(92,000)
Purchase of Real Estate Assets	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
Deferred Debtors & Advances Made	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Interests in Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Contributions Paid to Joint Ventures & Associates	-	-	-	-	-	-	-	-	-	-	-	-
Other Investing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash provided (or used in) Investing Activities	-	(355,543)	(176,000)	(132,000)	(65,000)	(94,500)	(89,000)	(92,000)	(132,000)	(137,000)	(92,000)	(92,000)
Cash Flows from Financing Activities												
Receipts:												
Proceeds from Borrowings & Advances	-	-	-	-	-	-	-	-	-	-	-	-
Proceeds from Finance Leases	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Receipts	-	-	-	-	-	-	-	-	-	-	-	-
Payments:												
Repayment of Borrowings & Advances	-	(171,195)	(184,195)	(187,133)	(173,499)	(176,735)	(169,846)	(171,899)	(116,204)	(117,357)	(127,038)	(137,518)
Repayment of Finance Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Distributions to Minority Interests	-	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activity Payments	-	-	-	-	-	-	-	-	-	-	-	-
Net Cash Flow provided (used in) Financing Activities	-	(171,195)	(184,195)	(187,133)	(173,499)	(176,735)	(169,846)	(171,899)	(116,204)	(117,357)	(127,038)	(137,518)
Net Increase/(Decrease) in Cash & Cash Equivalents	-	(416,136)	(80,285)	(45,038)	64,523	61,395	88,452	90,774	123,335	131,412	180,966	185,394
plus: Cash, Cash Equivalents & Investments - beginning of year	-	778,000	361,864	281,579	236,541	301,064	362,459	450,911	541,685	665,020	796,432	977,398
Cash & Cash Equivalents - end of the year	778,000	361,864	281,579	236,541	301,064	362,459	450,911	541,685	665,020	796,432	977,398	1,162,792
Cash & Cash Equivalents - end of the year	778,000	361,864	281,579	236,541	301,064	362,459	450,911	541,685	665,020	796,432	977,398	1,162,792
Investments - end of the year	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000
Cash, Cash Equivalents & Investments - end of the year	1,028,000	611,864	531,579	486,541	551,064	612,459	700,911	791,685	915,020	1,046,432	1,227,398	1,412,792
Representing:												
- External Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Internal Restrictions	-	-	-	-	-	-	-	-	-	-	-	-
- Unrestricted	1,028,000	611,864	531,579	486,541	551,064	612,459	700,911	791,685	915,020	1,046,432	1,227,398	1,412,792
	1,028,000	611,864	531,579	486,541	551,064	612,459	700,911	791,685	915,020	1,046,432	1,227,398	1,412,792

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
 EQUITY STATEMENT - WATER FUND

Scenario: < Enter Scenario Name on Cover Sheet >

	Actuals 2015/16 \$	Current Year 2016/17 \$	2017/18 \$	2018/19 \$	2019/20 \$	2020/21 \$	Projected Years					2026/27 \$
							2021/22 \$	2022/23 \$	2023/24 \$	2024/25 \$	2025/26 \$	
Opening Balance	13,806,000	14,229,000	14,163,896	14,203,122	14,263,246	14,346,333	14,451,194	14,576,892	14,721,134	14,882,413	15,058,138	15,248,319
a. Current Year Income & Expenses Recognised direct to Equity												
- Transfers to/(from) Asset Revaluation Reserve	451,000	-	-	-	-	-	-	-	-	-	-	-
- Transfers to/(from) Other Reserves	-											
- Other Income/Expenses recognised	-											
- Other Adjustments	-											
Net Income Recognised Directly in Equity	451,000	-	-	-	-	-	-	-	-	-	-	-
b. Net Operating Result for the Year	(28,000)	(65,104)	39,225	60,124	83,087	104,861	125,698	144,242	161,279	175,725	190,180	205,314
Total Recognised Income & Expenses (c&d)	423,000	(65,104)	39,225	60,124	83,087	104,861	125,698	144,242	161,279	175,725	190,180	205,314
c. Distributions to/(Contributions from) Minority Interests	-											
d. Transfers between Equity	-											
Equity - Balance at end of the reporting period	14,229,000	14,163,896	14,203,122	14,263,246	14,346,333	14,451,194	14,576,892	14,721,134	14,882,413	15,058,138	15,248,319	15,453,633

Gwydir Shire Council
10 Year Financial Plan for the Years ending 30 June 2027
CAPITAL WORKS - SUMMARY - GENERAL FUND
Scenario: < Enter Scenario Name on Cover Sheet >

	Current Year	Projected Years									
	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
Income											
Proceeds Funding											
Proceeds from Sale of I,PP&E	-	360,000	360,000	360,000	360,000	420,000	420,000	420,000	420,000	420,000	420,000
Total Proceeds Funding	-	360,000	360,000	360,000	360,000	420,000	420,000	420,000	420,000	420,000	420,000
Expenditure											
Capital Expenses											
Capital WIP	-	-	-	-	-	-	-	-	-	-	-
Plant & Equipment	16,696,623	1,666,223	1,504,800	1,502,900	1,502,300	1,757,500	1,754,800	1,752,900	1,752,300	1,752,900	1,750,000
Office Equipment	574,000	100,000	29,000	29,000	100,000	29,000	29,000	100,000	29,000	29,000	100,000
Furniture & Fittings	6,500	6,500	-	-	-	-	-	-	-	-	-
Plant & Equipment (under Finance Lease)	-	-	-	-	-	-	-	-	-	-	-
Operational Land	-	-	-	-	-	-	-	-	-	-	-
Community Land	-	-	-	-	-	-	-	-	-	-	-
Land under Roads	-	-	-	-	-	-	-	-	-	-	-
Land Improvements - non-depreciable	-	-	-	-	-	-	-	-	-	-	-
Land Improvements - depreciable	-	-	-	-	-	-	-	-	-	-	-
Buildings - non-specialised	2,977,217	106,845	250,250	269,510	359,300	350,144	304,395	380,463	315,139	357,881	283,290
Buildings - specialised	1,825,556	19,600	30,000	-	75,000	177,831	182,277	315,675	353,568	331,657	339,948
Other Structures	1,369,773	72,112	40,507	226,729	58,315	49,191	21,939	68,873	274,383	295,068	262,656
Roads	41,718,830	5,018,021	4,670,032	3,861,027	3,896,538	3,932,938	3,976,497	4,021,146	4,066,911	4,113,819	4,161,901
Bridges	225,000	-	225,000	-	-	-	-	-	-	-	-
Footpaths	229,852	39,999	35,317	19,317	19,317	19,317	19,317	19,317	19,317	19,317	19,317
Bulk Earthworks (non-depreciable)	-	-	-	-	-	-	-	-	-	-	-
Stormwater Drainage	435,553	25,000	45,617	45,617	45,617	45,617	45,617	45,617	45,617	45,617	45,617
Swimming Pools	293,500	43,500	-	-	-	-	250,000	-	-	-	-
Other Open Space/Recreational Assets	-	-	-	-	-	-	-	-	-	-	-
Other Infrastructure	-	-	-	-	-	-	-	-	-	-	-
Heritage Collections	-	-	-	-	-	-	-	-	-	-	-
Library Books	-	-	-	-	-	-	-	-	-	-	-
Other Assets	321,000	2,500	-	3,500	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Remediation Assets	-	-	-	-	-	-	-	-	-	-	-
Assets not allocated	-	-	-	-	-	-	-	-	-	-	-
Total Capital Expenditure	7,297,590	7,297,590	7,100,300	6,830,523	5,957,600	6,101,387	6,406,538	6,628,842	6,748,992	6,901,235	6,990,259
Total Expenditure	73,970,994	7,297,590	7,100,300	6,830,523	5,957,600	6,101,387	6,406,538	6,628,842	6,748,992	6,901,235	6,990,259

Gwydir Shire Council
 10 Year Financial Plan for the Years ending 30 June 2027
CAPITAL WORKS - SUMMARY - GENERAL FUND
 Scenario: < Enter Scenario Name on Cover Sheet >

Spending Type	Current Year	Projected Years									
	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
Employee Costs capitalised	-	1,343,899	1,109,029	888,966	828,957	790,054	755,442	808,891	778,126	781,431	731,448
Borrowing Costs capitalised	-	-	-	-	-	-	-	-	-	-	-
Materials & Contracts capitalised	-	4,456,502	4,826,362	4,488,759	4,680,072	4,992,898	5,215,473	5,213,351	5,370,506	5,410,472	5,441,254
Depreciation capitalised	-	-	-	-	-	-	-	-	-	-	-
Plant Hire Charges capitalised	-	1,199,899	890,332	513,329	519,901	509,529	503,011	529,084	509,773	508,018	499,507
External Purchases	7,297,590	100,000	4,800	66,546	72,457	114,057	154,916	197,666	242,830	290,338	335,520
	<u>7,297,590</u>	<u>7,100,300</u>	<u>6,830,523</u>	<u>5,957,600</u>	<u>6,101,387</u>	<u>6,406,538</u>	<u>6,628,842</u>	<u>6,748,992</u>	<u>6,901,235</u>	<u>6,990,259</u>	<u>7,007,729</u>