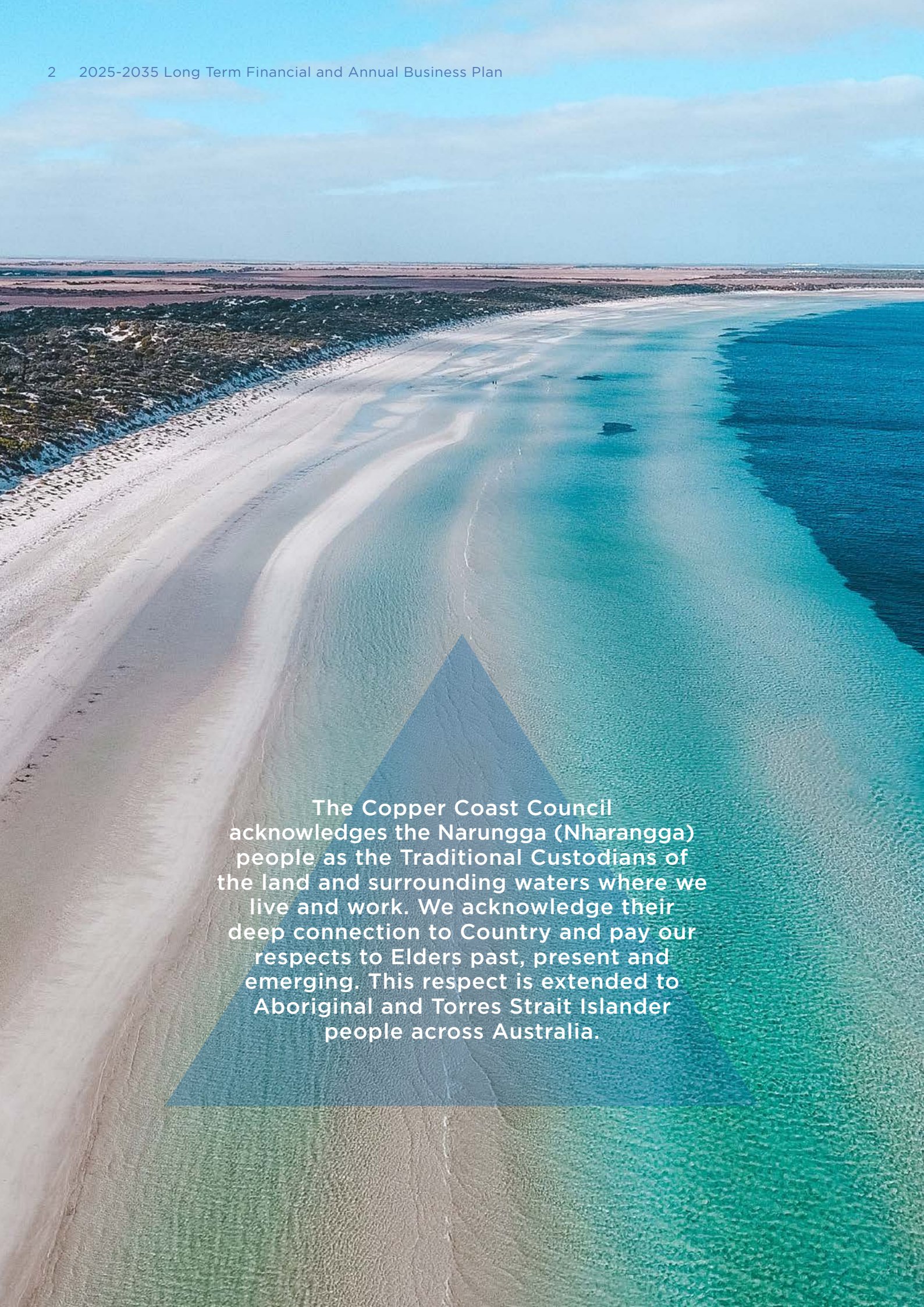


2025-2035 Long Term Financial and Annual Business PLAN



An aerial photograph of a tropical coastline. A wide, sandy beach curves along the edge of a shallow, turquoise lagoon. The water is clear, revealing the sandy bottom. In the distance, a line of low-lying vegetation separates the beach from a flat, open landscape under a bright blue sky with light clouds. A large, semi-transparent blue triangle is positioned in the lower half of the image, serving as a background for the text.

The Copper Coast Council acknowledges the Narungga (Nharangga) people as the Traditional Custodians of the land and surrounding waters where we live and work. We acknowledge their deep connection to Country and pay our respects to Elders past, present and emerging. This respect is extended to Aboriginal and Torres Strait Islander people across Australia.

CONTENTS

About this Plan	4	2025/26 ANNUAL BUDGET	76
Message from the Mayor	6	Planning Framework	77
About the Copper Coast	8	Analysis of Operating Budget	84
Council is Part of Your Everyday	10	Analysis of Capital Expenditure	91
Your Council Members	12	Analysis of Budgeted Statement of Financial Position	92
Significant Amendments to the Adopted Annual Business Plan	13	General and Other Rates	94
2025/26 to 2034/35 LONG TERM FINANCIAL PLAN	14	APPENDICES	96
CEO Sustainability Report	15	Appendix A Budgeted Statement of Comprehensive Income	97
Role of Council	26	Appendix B Budgeted Statement of Financial Position	98
Strategic Management Planning Framework	28	Appendix C Budgeted Statement of Cash Flows	99
Significant Influences and Priorities	34	Appendix D Uniform Presentation of Finances	100
Measuring Performance	56	Appendix E Capital Expenditure by Organisation Unit and Service Profile (excluding carried over projects)	101
Funding Our Plan	60	Appendix F Council Borrowings Summary	102
Impact on Council's Financial Position	62	Appendix G Long Term Financial Plan Statements	104
What it Means For Rates	63	Appendix H Statement on Expected Rate Revenue	112
		Glossary	114

About this PLAN

PURPOSE

Under Section 123 of the Local Government Act 1999 (“the Act”), Council is required to have a budget for each financial year. The budget must be considered as part of the Council’s Annual Business Plan and must be adopted before 31 August each financial year.

This document contains Council’s Annual Business Plan (ABP) together with the Long Term Financial Plan (LTFP). Copper Coast Council has taken this approach to bring the two plans together into a single document so that there is alignment, and that the impacts of decisions taken through the annual budget process can be understood in a long term financial context.

PUBLIC CONSULTATION AND STATEMENT OF SIGNIFICANT CHANGES

Before the Council adopts its Annual Business Plan, it must prepare a draft plan and undertake a public consultation process of the document.

During the public consultation period, copies of Council’s draft Annual Business Plan and any other associated documents must be made available for inspection and purchase by the public at the Principal office of the Council.

Section 123(6a) of the Act sets out a requirement for Council to provide a statement outlining significant amendments made to the draft Annual Business Plan after public consultation.

LONG TERM FINANCIAL PLAN

The LTFP is required by S122 of the Local Government Act, and the purpose is to monitor the financial sustainability of councils. Financial sustainability is defined by the sector nationally:

A Council’s long-term financial performance and position is sustainable where planned long-term service and infrastructure levels and standards are met without unplanned increases in rates or disruptive cuts to services.

Based on this definition the elements of being financially sustainable are having ongoing service provision, infrastructure is provided and renewed to support service provision and that rate increases are stable.

THE PLANNING PROCESS

For the first year in the planning process we have combined the two plans which will mean year one of the LTFP is 2025/26 budget in the ABP. Careful consideration is given to the Council's asset base throughout this planning to ensure we have planned out the provisions required for the 10 year period and aligned the documents with both the Council's Strategic Plan and the Strategic Asset Management Plan.



Message from THE MAYOR

Effective planning is integral to delivering exceptional services and fostering growth within our community.

This annual business plan is a strategic roadmap designed to guide the Copper Coast Council's priorities, initiatives, and decision-making for the upcoming year. It reflects our commitment to addressing community needs, promoting sustainable development, and upholding strong governance practices.

Over time, the Copper Coast Council has developed various plans that provide a clear and structured direction for our activities. These plans, including our overarching Strategic Plan and Long-Term Financial Plan, are supported by robust data, enabling informed and evidence-based decisions to ensure outcomes that benefit our community.



Key elements shaping this annual business plan include:

- **Clearly Defined Goals:** Our goals are grounded in the Copper Coast Council's Strategic Plan, aligning our efforts with long-term community aspirations while enhancing the quality of life for residents while promoting economic and environmental growth and sustainability.
- **Strategic Resource Allocation:** This plan identifies the human, financial, and material resources needed to support the delivery of community services and infrastructure while aligning with our Long-Term Financial Plan to ensure fiscal sustainability.



- **Actionable Steps and Accountability:**
A detailed roadmap outlines initiatives, timelines, and responsibilities, ensuring transparent and effective implementation.
- **Flexibility and Risk Management:**
We have anticipated potential challenges and established contingency plans to adapt to evolving community needs and external circumstances.
- **Collaboration and Communication:**
Engaging stakeholders - including residents, businesses, and government partners - is central to the success of this plan.

By combining short-term actions with alignment to long-term strategies, including our financial plan, this annual business plan underscores our dedication to creating a thriving Copper Coast community and maintaining a sustainable future where we are inspired by lifestyle and driven by possibility.



Roslyn Talbot
MAYOR



About the COPPER COAST

Located at the top of the Yorke Peninsula, a comfortable hour and a half drive from Adelaide, the Copper Coast is a region steeped in rich history and natural beauty.

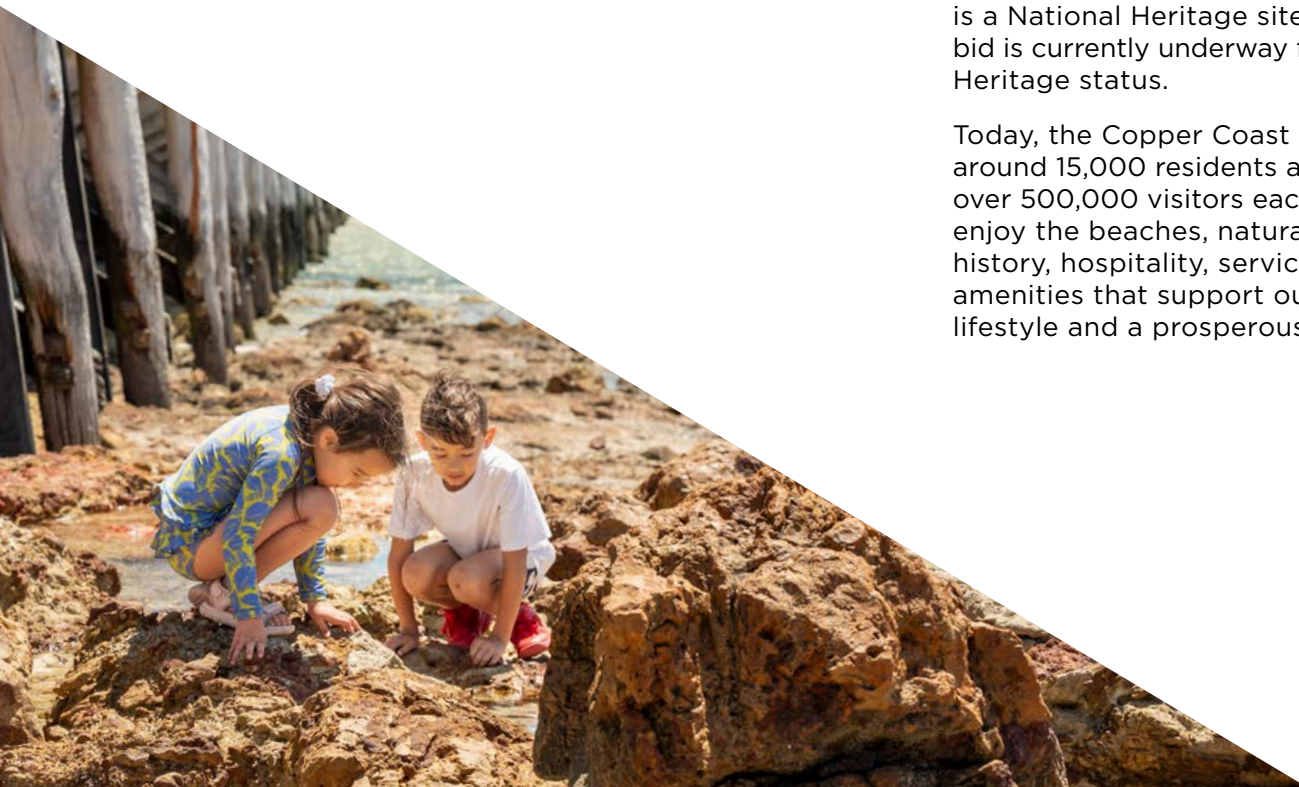
From its stunning coastal and agricultural landscapes to its vibrant towns and centres, the Copper Coast embodies a unique blend of heritage, culture, and innovation.

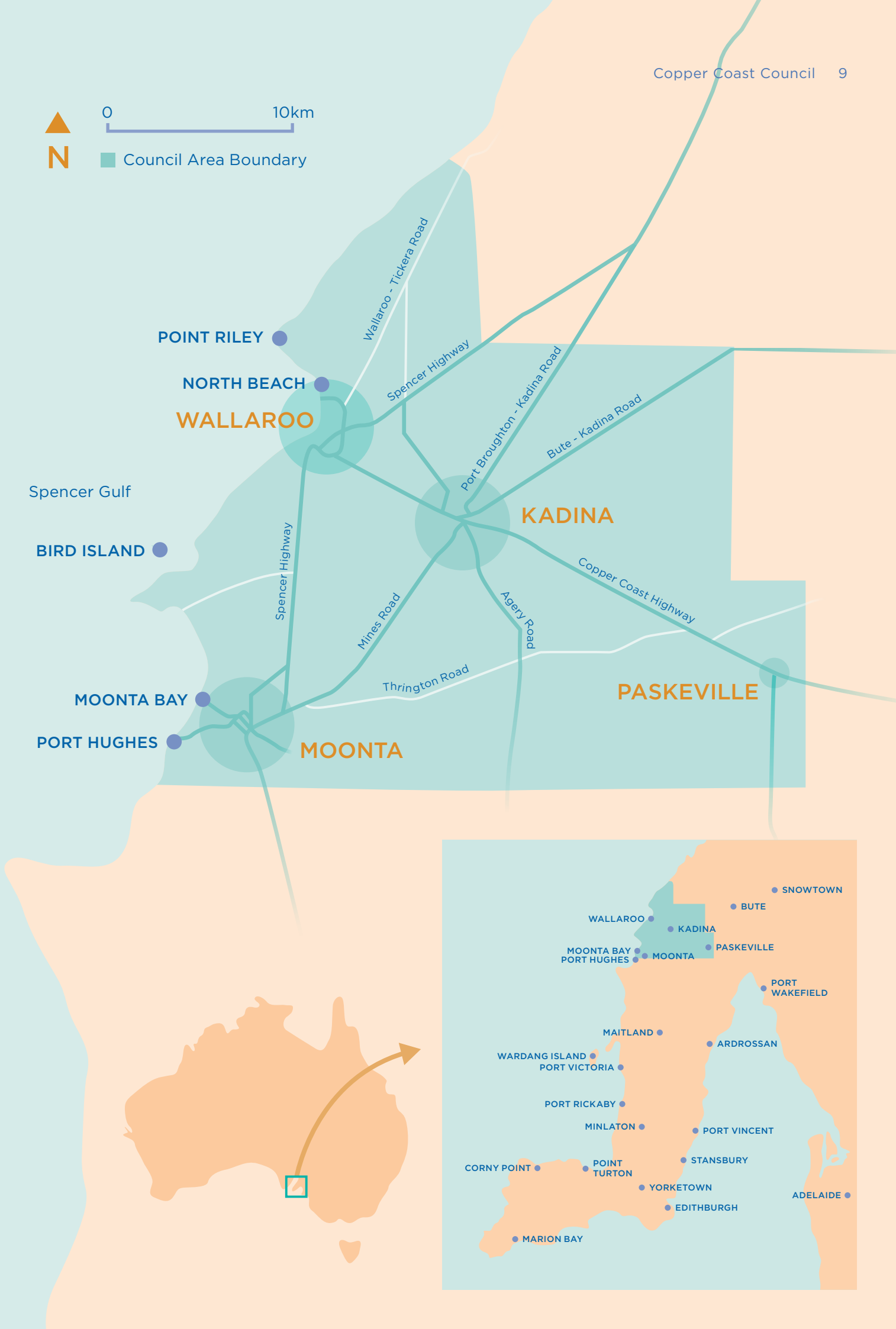
The area's history begins with the traditional owners, the Narungga (Nharangga) people, who have lived on this Country for over 60,000 years. The Narungga (Nharangga) people moved between coastal camps along the Yorke Peninsula that provided a regular supply of food and fresh water, as well as a gathering place for social and religious ceremony. They maintain a strong cultural and physical connection to the land and sea and the Copper Coast Council pays its respect to Elders past, present and future.

The first pastoral lease was granted to European settlers in 1841. Through innovation and crop diversification, agriculture remains a strong part of the region's economy. The area has an international reputation as a dryland farming centre of excellence, which is showcased biennially in Paskeville at Australia's oldest and one of its largest Field Days. The region is also known for its commercial, and recreational fishing industries.

The area is named Copper Coast in recognition of the copper mining heritage of the region dating back to 1859 when copper was first discovered at Wallaroo Mines and in 1861 at Moonta Mines. The discoveries led to mass immigration of skilled Cornish miners and the area soon become known as 'Australia's Little Cornwall'. This proud Cornish heritage is celebrated every two years at the Kernewek Lowender festival, one of South Australia's leading cultural events. The importance of the Moonta Mines area is recognised as it is a National Heritage site and a bid is currently underway for World Heritage status.

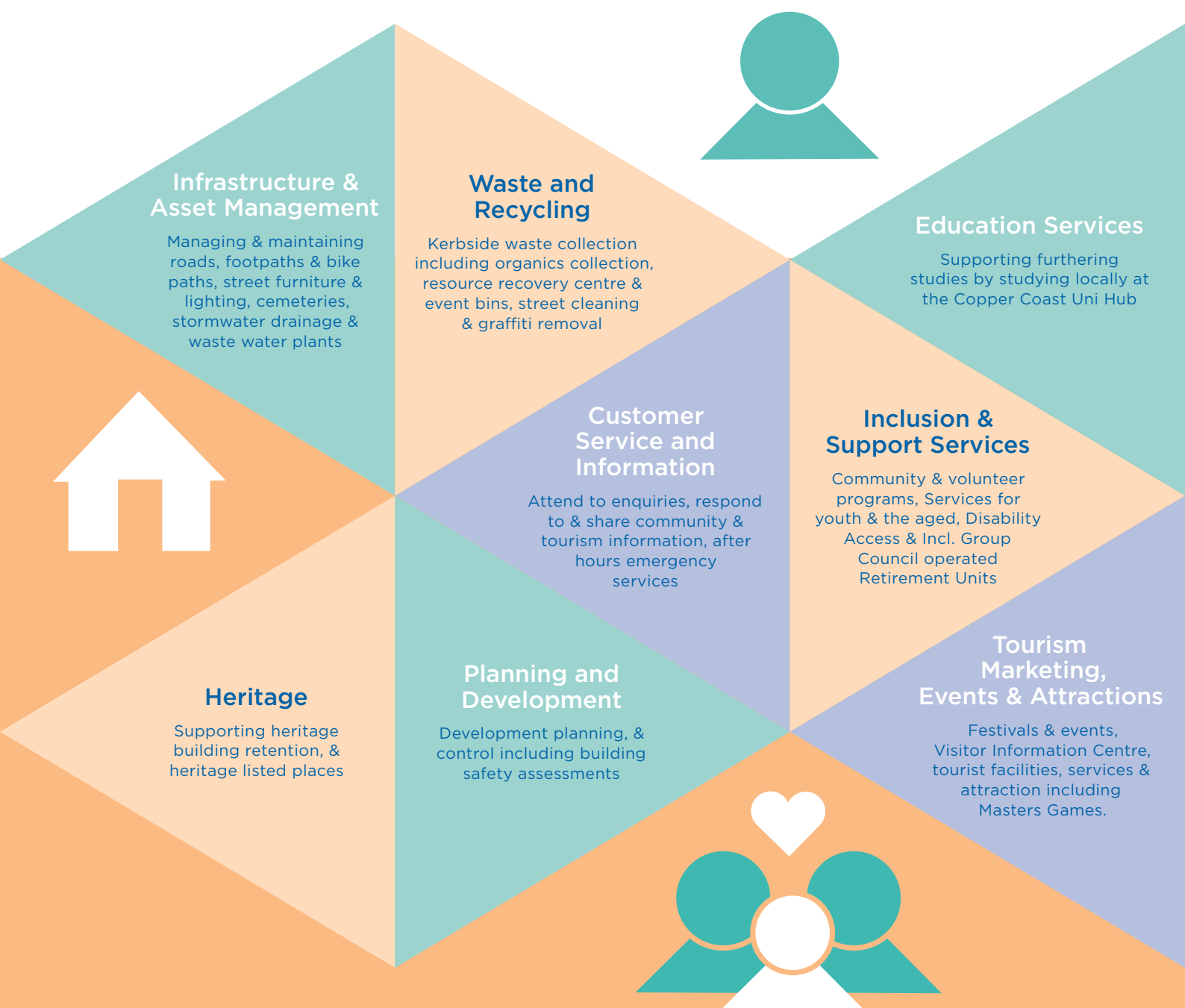
Today, the Copper Coast is home to around 15,000 residents and attracts over 500,000 visitors each year who enjoy the beaches, natural beauty, history, hospitality, services and amenities that support our enviable lifestyle and a prosperous economy.

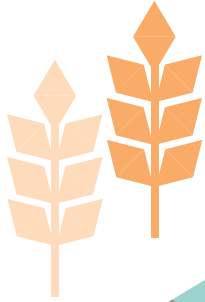




Council is Part of YOUR EVERY DAY

Most people are surprised when they learn about all the things Council provides for the community. Have you thought about how your everyday life is improved by the services provided by the Copper Coast Council? Below is a list of the services Copper Coast Council do or provide support to make the region a **thriving regional centre inspired by lifestyle, driven by possibility.**





Your COUNCIL MEMBERS



Roslyn
Talbot

MAYOR



Neil
Sawley

DEPUTY
MAYOR



Peter Oswald
COUNCILLOR



Andrew Male
COUNCILLOR



Sandra Paddick
COUNCILLOR



Peter Sims
COUNCILLOR



Bruce Schmidt
COUNCILLOR



Matthew Stock
COUNCILLOR



Catherine Vluggan
COUNCILLOR



Brent Walker
COUNCILLOR

The Council area is represented by a Mayor and nine (9) Councillors who form the decision making body that set the strategic direction, form policies and determine priorities for provision of services to the community.

Significant Amendments to the **ADOPTED ANNUAL BUSINESS PLAN**

In Accordance with S123(6a) of the Local Government Act 1999 (SA) this statement advises significant amendments to the Annual Business Plan subsequent to public consultation and the reasons for those amendments.

OPERATING STATEMENT ADJUSTMENTS

1. Expenditure for salaries and wages has increased by \$81,200 following the successful recruitment of vacant positions.
2. Valuation Growth and Rate Revenue increases from Growth and Other Development Activity has increased \$34,560 based on valuation data received and rate modelling following public consultation.
3. Pages 57 – 59 updated with Strategic Plan 2025/2035 Themes, Goals, Strategies, Key Actions and Measures of Success.

2025/26 to 2034/35 LONG TERM FINANCIAL PLAN





CEO SUSTAINABILITY Report

In accordance with Section 122(4)(b) the information contained within pages 9 to 16 of this document and Appendix A are to be taken as the CEO's sustainability report.

The content of these pages sets out the practices of the Copper Coast Council to seek to operate in a financially sustainable manner with all indicators within the target ranges endorsed by Council, and with the intent of continuing to manage rate increases to Local Government Construction CPI, although each year is subject to Council decision, which is discussed further under "Assumptions".



CONTEXT

The importance of financial sustainability is to ensure that each generation 'pays their way', rather than any generation 'living off their assets' and leaving it to future generations to address the issue of repairing worn out infrastructure. Such issues are frequently referred to as 'intergenerational equity'.

With community infrastructure such as roads, footpaths, and stormwater drainage comprising a major proportion of Councils' balance sheets, it is important that Councils implement appropriate strategies towards the effective upkeep of such assets – so that the maintenance and renewal of such assets is fairly and equitably funded from current ratepayers (i.e. general rate income) and future ratepayers (long term loan borrowings).

Given the importance of ensuring financial sustainability of Council operations in the longer term, it is a legislative requirement that individual Councils adopt Long Term Financial Management and Infrastructure and Asset Management Plans (minimum 10 years) as part of future planning.

To ensure each generation 'pays its way', it is subsequently crucial that current ratepayers effectively fund the current net cost of services provided and community assets consumed. Without this being achieved (i.e. an operating deficit), future generations are effectively subsidising the current cost of service provision and asset consumption.

Based on this, the financial sustainability of a Council is measured by the surplus/deficit (before capital revenues) disclosed in the Income Statement financial report – with a consistent breakeven or operating surplus result indicative of a Council that is financially sustainable in the long term.

Other financial sustainability indicators recommended by the Financial Sustainability Inquiry, and endorsed by the Copper Coast Council, are separately included within this report.

The Objective of the Plan is to be financially sustainable over Years 1 - 10 by achieving a cumulative breakeven result.

With the process used for the annual review of the Plan, estimates are used for the asset revaluations and a number of key assumptions, and this enables a more accurate cost of these assets held.



ASSUMPTIONS

Year Ending June 30	Year 1 2026	Year 2 2027	Year 3 2028	Year 4 2029	Year 5 2030	Year 6 2031	Year 7 2032	Year 8 2033	Year 9 2034	Year 10 2035
General										
Expected CPI Movement	2.4%	3.0%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Construction Index (Used CPI estimate)	4.9%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
EA Movements	5.0%	5.0%	5.0%	5.0%	5.0%	3.5%	3.5%	3.5%	3.5%	3.5%
Rates & Charges (Increases)										
Residential	5.5%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
Vacant Land	5.5%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
Commercial / Industrial	5.5%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
Primary Production	5.5%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
Other	5.5%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
CWMS Service Charge Increase	5.5%	4.5%	4.0%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
NRM (State Government Charge)	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
Finance Charges										
Borrowings - Interest Rate	4.84%	4.88%	4.94%	5.00%	5.24%	5.24%	5.24%	5.24%	5.24%	5.47%
Investments - Interest Rate	4.40%	4.16%	4.08%	4.06%	4.07%	4.12%	4.18%	4.24%	4.28%	4.30%

The preparation of the Long-Term Financial Plan has been based on several key assumptions endorsed by Council.

The Financial Reports and information currently used to provide the basis for this review:

- 2023/24 Audited Financial Statements
- 2024/25 Council Budget (adopted July 2024)
- Previous Long Term Financial Plans
- Annual Business Plan and the Strategic Plan, and Infrastructure and Asset Management Plans

The LTFP assumptions are primarily based on the December 2024 quarter statistics published by the Australian Bureau of Statistics being the most up to date information available prior to the plan being consulted with the community in May.

Consumer Price Index

Expected Consumer Price Index (CPI) has been based on the Australian Bureau of Statistics December 2024 and later years are based on the RBA target rate being between 2%-3%.

EA Movements (Salary & Wages)

These percentages are based on the expected increase to salary and wages following EB negotiations which will be in progress throughout the preparation of the current year plan. Previous EB agreements were set at 3% which is expected to rise. The Superannuation Guarantee Charge is a legislated amount which is set to be 12% from 1 July 2025 onwards.

Interest Rates

The interest rates used are based on the 10 year bond publication rates along with the LGFA borrowing rates set out over 10 years.

Rate increases

Over the long-term rates are planned to increase by construction CPI with the actual rate each year being determined by Council following community consultation period. Using the construction CPI allows Council to plan for increases more aligned with costs incurred by Council for the ongoing costs of infrastructure and maintenance costs.

For the 2025/26 budget Council will budget for an increase of 5.5% on rates revenue to ensure we support the budgeted capital works program.



INITIATIVE FUNDING

Year Ending June 30	2025/ 26	2026/ 27	2027/ 28	2028/ 29	2029/ 30	2030/ 31	2031/ 32	2032/ 33	2033/ 34	2034/ 35
Capital - Renewal / Replacement	\$3,849,718	\$3,837,487	\$4,013,301	\$4,145,833	\$4,279,667	\$4,314,853	\$4,451,447	\$4,589,505	\$4,729,085	\$4,647,403
Capital - New /Upgrade	\$12,941,935	\$8,517,056	\$7,568,729	\$7,791,791	\$8,024,544	\$8,367,281	\$8,620,299	\$8,883,908	\$9,158,425	\$9,001,358

Renewal Capital Expenditure

Copper Coast Council has approximately \$388 million in infrastructure assets provided to the community and has an obligation to maintain and renew these assets. This is a key consideration in our plans, with the LTFP being aligned to the renewal requirements of the Strategic Asset Management Plan (SAMP), which was available for public consultation with the community in January 2025.

New & Upgrade Capital Expenditure

Expenditure on new assets and upgrade of existing assets is contained within the SAMP, with current year figures determined by our carry over of projects from 2024/25 along with planned projects for the 2025/26 year which includes upgrades to Wallaroo Entrance Road resulting in a higher expenditure on new and upgraded assets being set at \$12.9M.





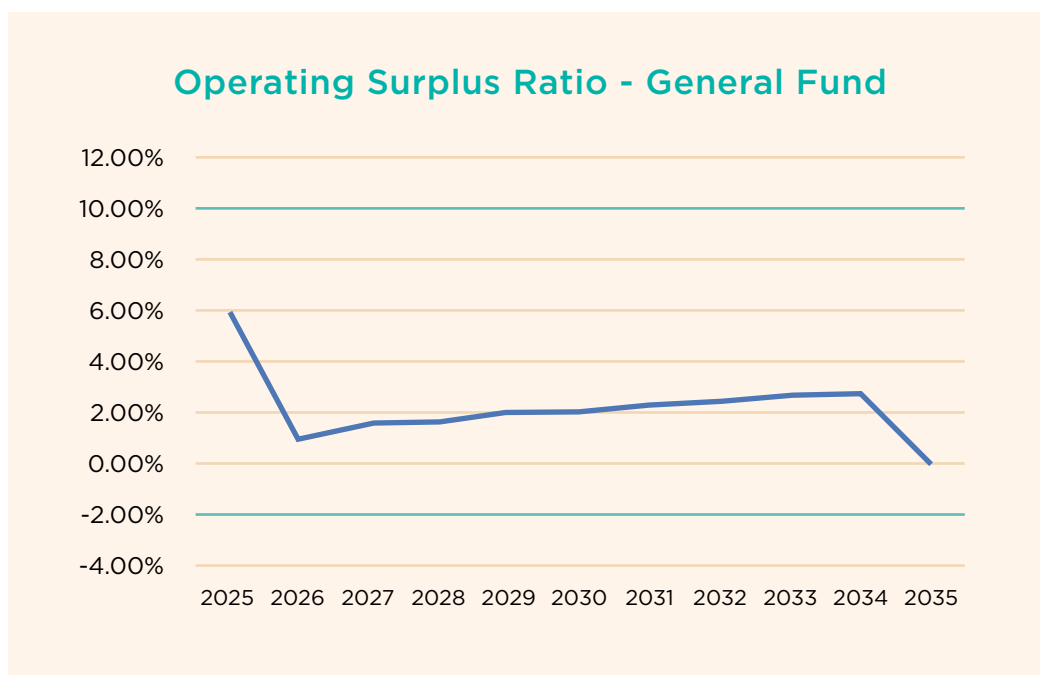
Year Ended	2026 Budget \$'000	2027 Plan \$'000	2028 Plan \$'000	2029 Plan \$'000	2030 Plan \$'000	2035 Plan \$'000
Revenue						
Rates	31,165	32,686	33,972	35,143	36,355	43,079
Statutory Charges	796	795	816	838	861	984
User Charges and Commercial Revenue	4,955	4,737	4,865	4,996	5,131	5,862
Grants and Subsidies and Contributions	3,792	2,598	2,668	2,740	2,814	3,215
Investment Income	503	449	423	418	459	895
Reimbursements	319	304	312	320	329	376
Other Revenues	397	407	418	429	441	504
Total Operating Revenue	41,926	41,976	43,474	44,885	46,390	54,914
Expenses						
Employee Costs	11,704	11,446	11,984	12,548	13,140	15,504
Materials, Contracts and Other Expenses	17,664	18,358	19,190	19,927	20,758	26,530
Finance Costs	849	689	534	348	211	14
Depreciation	11,375	10,880	11,054	11,165	11,368	12,828
Total Operating Expenses	41,591	41,373	42,763	43,988	45,477	54,974
Operating Surplus / (Deficit)	335	603	711	897	913	39
Asset disposal and fair value adjustments	0	0	0	0	0	0
Amounts received specifically for new or upgraded assets	581	6,180	800	800	800	800
Physical resources received free of charge	0	0	0	0	0	0
Net Surplus / (Deficit)	916	6,782	1,511	1,697	1,713	839
Other Comprehensive Income						
Changes in Revaluation Surplus - I,PP&E	0	909	367	844	1,664	917
Total Other Comprehensive Income	0	909	367	844	1,664	917
Total Comprehensive Income	916	7,691	1,878	2,541	3,377	1,756

The full 10 year Long Term Financial Plan Budgeted Financial Statements are contained within Appendix G.

FINANCIAL INDICATORS

The Financial Sustainability Inquiry recommended the adoption by the Local Government sector of a standard set of financial indicators or Key Performance Indicators (KPI's). The seven indicators outlined below have been developed specifically to focus attention on factors that the Inquiry identified as key to securing a Council's long-term financial security.

Operating Surplus/(Deficit) Ratio



Graph - Consolidated Projected Operating Surplus / (Deficit) Ratio 2024/25 to 2034/35

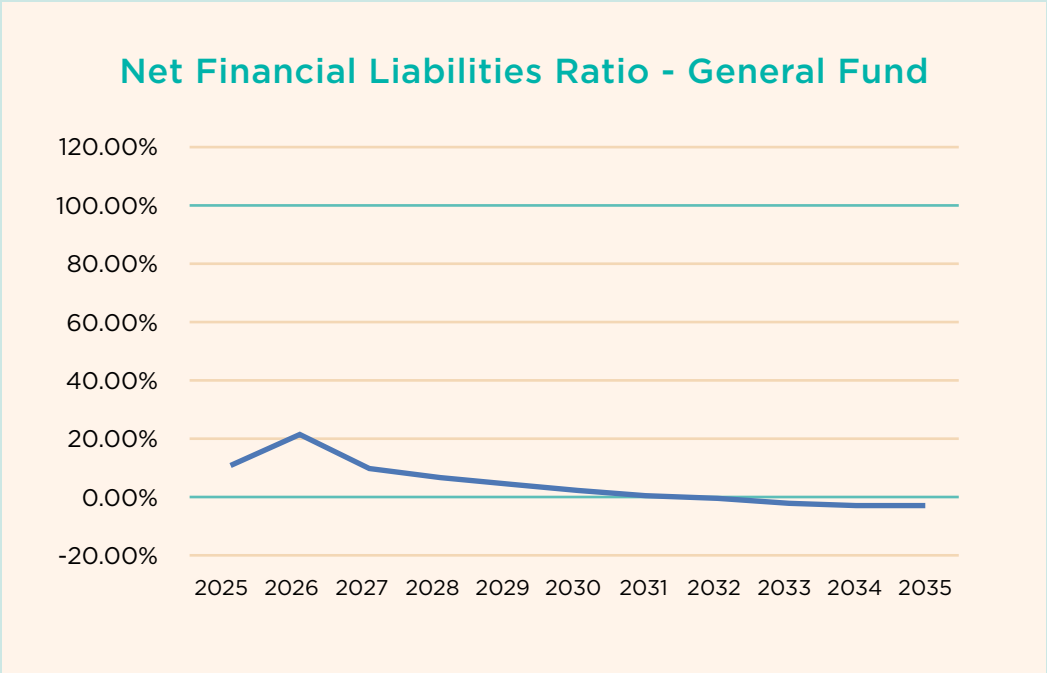
Proposed Target: 10% - (2%)

The graph above illustrates the projected operating surplus/(deficit) after capital revenues as a percentage of general rate revenue. A negative ratio indicates the percentage increase in total rates that would have been required to achieve a break-even operating result.

Industry proposed targets are that a Council should achieve an operating surplus ratio over any five-year period, as a measure towards ensuring the financial sustainability of Council's operations in the long term.



Net Financial Liabilities Ratio



Graph - Consolidated Projected Net Financial Liabilities ratio 2024/25 to 2034/35

Proposed Target: Net financial liabilities ratio is greater than 0% but less than 100% of total operating revenue.

The graph above illustrates Council’s net financial liabilities as a percentage of the total operating revenue for each year.

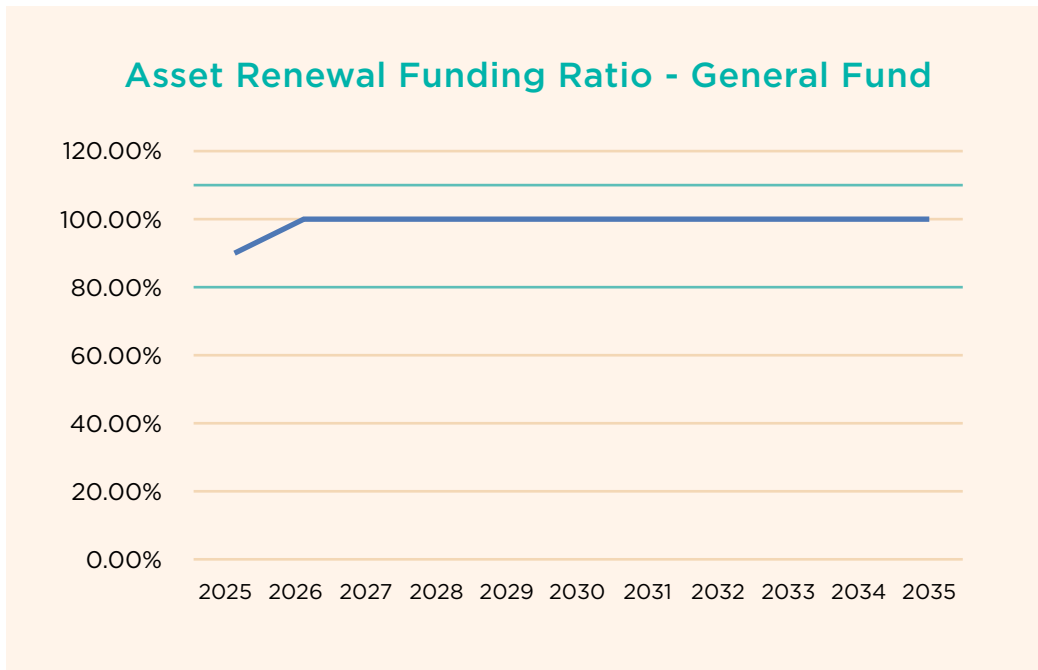
The Plan reflects Council’s net financial liabilities ratio peaking in the 2025/26 year, followed by a downward trend from then on.

Subsequently, the Plan is moving towards current targets. It is important that borrowing capacity should be utilised for:

- Future programmed improvements to the Infrastructure and Asset Management Plan where it is identified that additional capital expenditure is required relating to the programmed replacement/renewal of existing assets; or
- Future Councils elect to provide funding for the provision of new and upgraded assets to meet future community demand.



Asset Renewal Funding Ratio



Graph – Consolidated Projected Asset Sustainability Ratio 2024/25 to 2034/35

Proposed Target: Capital outlays on renewing/replacing assets net of proceeds from sale of replaced assets is greater than 80% but less than 110% of depreciation over a rolling 3 year period.

The graph above reflects whether existing assets are being replaced at the rate they are wearing out by comparing capital outlays on renewing/replacing existing assets (net of any proceeds from sale of replaced assets) to the annual depreciation expense allocated against such assets.

The graph above highlights the importance of Councils adequately renewing and replacing their existing asset stock – which is often overlooked due to community pressures to establish new assets.

The Plan reflects a ratio peaking at approximately 100% in 2025/26. This reflects the commitment by Council to its renewal/replacement of its assets as per the Strategic Asset Management Plan.



Role of COUNCIL

Everything Council does helps to shape the future of the Copper Coast. We want to continue to see Copper Coast to be the inspired by lifestyle, driven by possibility.

Like all Councils in South Australia, the Copper Coast Council is established and empowered by the State government under the Act. In addition to this, there are more than 50 other Acts of legislation that assign roles, power and responsibility to Council.

Council have a responsibility to create an environment for residents and visitors that is safe, healthy and contributes to the quality of life of the broader community. This is achieved by:

- Preparing and implementing policies and procedures that ensure development of the area is directed to the overall wellbeing of the community and the environment.
- Providing the community with an acceptable level of physical, environmental and economic services.



The provision of services is one way we respond to the needs of our community. Some of these services are statutory (we must do them) and are undertaken on behalf of the State government. Others are discretionary (we are not required to do them) and we choose to provide them for our community.

The principal roles of a Council are to provide Government and management of its area at the local level. This can be done by:

- Providing leadership by setting direction to meet current and future needs, usually through policy, strategies, plans and reviews.
- Planning for the development and future requirements of the area.
- Managing community assets including buildings, facilities, public space, reserves and the natural environment.
- Undertaking a regulatory role in response to specific legislation.
- Acting as an information provider including developing resources to promote an understanding of the community and informed decision making.
- Liaison, advocacy and lobbying on behalf of the community.
- Acting as an initiator or facilitator to stimulate community action or bring stakeholders together.
- Providing developmental support to enhance the capacity of the community to identify and respond to its own needs.
- Being a direct provider of services, facilities and infrastructure.
- Being an indirect provider or part funder of services, facilities and infrastructure.
- Acting as an agent by providing service on behalf of another party that funds the services.

Many of our community's needs are outside the direct responsibility of Council, or cannot be achieved by Council alone, and require the involvement of other levels of Government. The Copper Coast Council works closely with the State and Federal governments to plan for services and infrastructure that support the community and protect the natural environment.



STRATEGIC MANAGEMENT Planning Framework

Council's Strategic Management Planning Framework assists with strategic decision making and outlines how our plans deliver on our vision for the Copper Coast.



Note: Councils are required to review their Strategic Plan within two years of a Local Government election, and a major review of the Council's Strategic Plan was complete in 2024/25.

Council has been working with the community, business, industry and other stakeholders to best represent a unified vision for the future.

The new Strategic Plan was finalised in 2024/25, whilst many key strategies are expected to remain relatively unchanged, emerging projects and trends across the community will guide new projects and activities for each year, therefore it should be noted that this Annual Business Plan will be reported against the current Strategic Plan 2025-2035.

Founded on the vision we see for the Copper Coast, the current Strategic Plan highlights our commitment, desire and capacity to deliver major projects, capital works and services to maintain and enhance the Council area over the next ten years.

The Strategic Plan reflects Council's commitment to the Copper Coast community with its objectives.

Focusing on the three themes, Council has developed a framework for its future Strategic Plans.

- **Cohesive** – A healthy and resilient community where people feel welcome and safe to enjoy their lifestyle at all stages of life.
- **Sustainable** – Care and balance in the stewardship of our natural environment and heritage assets, to ensure they can be enjoyed by future generations.
- **Prosperous** – A well-planned regional centre that embraces innovation, attracts investment and meets the service needs of our community.

The goals underpinning these themes are supported by Council's functional service areas:

- Executive Services,
- Corporate & Community Services,
- Infrastructure Services, and
- Developmental Services.

The organisation is structured to deliver the key strategies through these functional service areas.

A key component of the framework is the Annual Business Plan and Budget, which shows how Council plans to allocate funds available for that year to assist in the delivery of the aspirations within our Strategic Plan. It also outlines sources of revenue, rating policies, and shows how we intend to measure our performance.

Annually through its Annual Plan and Budget, Council aligns budgets and programs against its key directions and strategies whilst periodically reviewing its Strategic Plan.

Council will test key themes and outcomes with the community prior to final review and adoption by Council in 2025. The Plan will directly inform future projects, resources and budget allocations to support strategic actions.

The 2025/26 budget directly reflects some of the key emerging themes informing the new Strategic Management Plan, and the remaining strategies will be addressed in future Annual Business Plans once finalised.



DEFINING TARGETS AND MEASURING PROGRESS

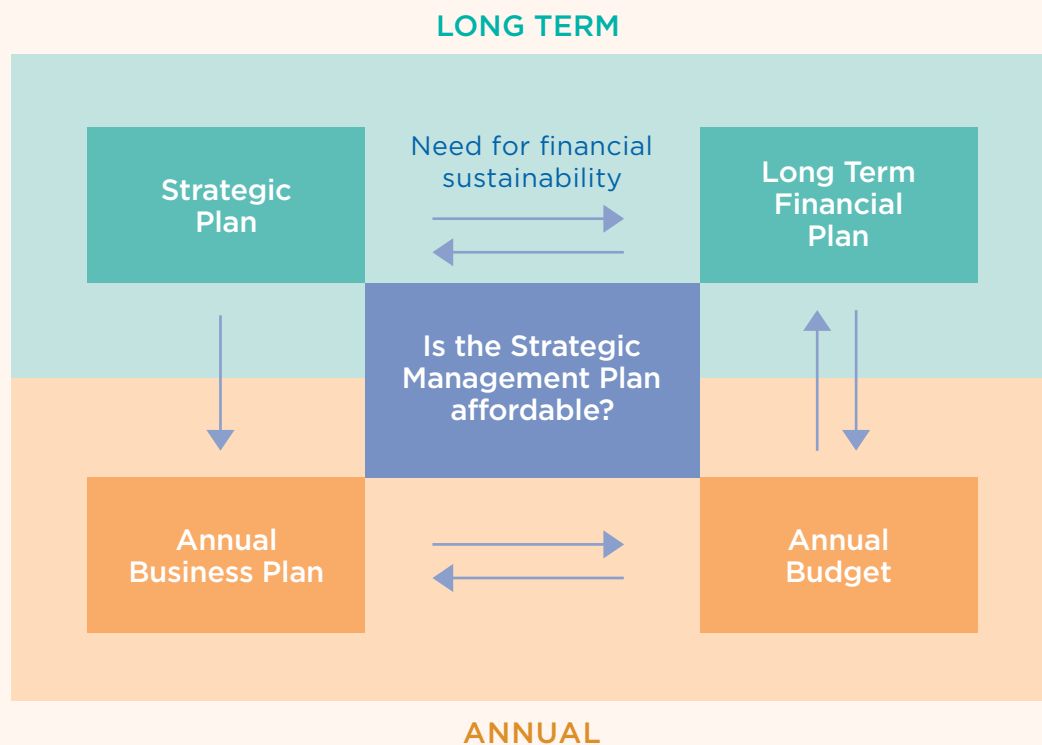
As part of its Management Plan, Council prepares a Budget and Works Program and an Annual Business Plan to deliver the specific outcomes that will make up and achieve its strategic management objectives.

The annual process of defining targets and measuring progress is an integral part of the Council’s Management Plan. By setting specific targets and measuring progress against the wider strategic objectives, achievement will be measured. These forms of measurement are a clear indication of progress, continuous improvement, program delivery and the performance of the Council as a whole.

Leadership Commitments

Theme 1	Theme 2	Theme 3
Cohesive	Sustainable	Prosperous
Goal: A healthy and resilient community where people feel welcome and safe to enjoy their lifestyle at all stages of life.	Goal: Care and balance in the stewardship of our natural environment and heritage assets, to ensure they can be enjoyed by future generations.	Goal: A well-planned regional centre that embraces innovation, attracts investment and meets the service needs of our community.

FINANCIAL PLANNING PROCESS



The Annual Business Plan sets out the Council's services, programs and projects for 2025/26. It sets the Council's specific objectives for the year in the context of its forecast long term financial position to ensure that a sound financial position is maintained. Council aims to meet the needs of the community whilst maintaining a financial sustainable position.

Our financial planning process involves the integration of a number of approaches in order to deliver our objectives.

The annual financial planning process includes:

- Business planning undertaken by Council staff in relation to budget requirements, new initiatives and emerging expenditure trends.
- Development of the capital budget based on Asset Management Plans, emerging areas of concern and community feedback.
- Development of the draft operating budget based on the continuation of current services.
- Preparation of operating budget proposals that represent either new services or activities, or an increase to current service levels.
- Preparation of the Annual Business Plan incorporating the budget, key planned activities, significant projects and the rating policy.

The documents are presented to Elected Members in workshops (Information Sessions) held over several months. The process also includes a period of public consultation and the consideration of feedback received.

This approach allows Council to make decisions on a budget that provides for community and organisational needs, effectively use rating revenue and ensure intergenerational equity.

Strategic Management Plans

Following the Local Government elections in 2022, Council is required to undertake a comprehensive review of all its Strategic Management Plans, as required under “the Act”. This process is currently underway and is expected to be completed in the 2025/26 financial year.

Council’s suite of Strategic Management Plans include:

- Strategic Plan
- Long Term Financial Plan
- Asset Management Plans including the Five-Year Road Transport Plan

Asset Management Plans

Given the asset-intensive sphere of Local Government, it is imperative that Councils have appropriate plans in place to effectively manage the considerable fixed asset stock under their control. Council is continuing to work towards a comprehensive suite of Asset Management Plans guiding the programmed maintenance and replacement of its significant fixed asset stock. We are also moving towards a consistent Asset Management System with Tonkin Consulting using Conquest Software.

As custodian of approximately net \$388M of fixed assets, ranging from the extensive road network infrastructure (including road pavement, kerb and footpaths, stormwater drainage) to sewerage treatment facilities, sporting ground facilities and community buildings such as libraries and town halls, there is an important need for such key plans.

With a robust improvement plan incorporated within the Asset Management Plan, the Five-Year Road Transport Plan effectively acts as a ‘roadmap’ towards the effective management of Council’s transport assets. The plan also addresses other fixed asset stock, including:

- Programmed maintenance schedules;
- Programmed asset replacement and renewal;
- Depreciation rates required to ensure that the consumption of such fixed assets is amortised over their effective useful lives.

Our plan will form the starting point for our planning going forward and such expenditure requirements incorporated in annual updates to Council’s Long-Term Financial Plan and the Annual Budget.





SIGNIFICANT INFLUENCES and Priorities

A number of significant factors have influenced the preparation of Council's Annual Business Plan for 2025/26. These include:

- The increase in the Consumer Price Index (CPI) was 2.4% for the year ended 31 December 2024. Council is acutely aware of the cost-of-living financial pressures on its residents.
- Councils face higher cost increases due to high infrastructure costs and the capital-intensive nature of the goods and services purchased. Fuel and Electricity prices are large components of costs and are impacting significantly on budgets moving forward. Consideration is also given to the Local Government Cost Index ("LGCI"), which measures the increase in costs for Local Government which in using the latest series data for 2024/25 was 2.3%.
- Council continues to work with independent asset management experts to record all infrastructure assets in management software which will improve and provide a link through to strategic reporting on an annual basis on all our major assets.
- Council has undertaken a CWMS infrastructure and pricing review which has guided the budget preparation in 2025/26.
- Negotiated Enterprise Bargaining Agreements are in the process of being reviewed and an increase to 12% for employer Superannuation Guarantee contributions (up from 11.5% in 2024/25).
- Increasing fees and charges imposed by other levels of Government. This will include delivering the changes to local service levels in this area where budgets allow. Predominately in the area of Waste Management.
- Requirements to maintain and improve infrastructure assets to acceptable standards, including roads, footpaths, stormwater drainage and community wastewater management systems.
- Service delivery and infrastructure needs for a growing population.
- Consistency with key objective of the Long-Term Financial Plan to ensure Council achieves and maintains financial sustainability over the life of the plan while ensuring at least the current levels of service and infrastructure are maintained for the community.

In response to these factors and with consideration to the public consultation process, Council is committed to minimise the burden on ratepayers, the Annual Business Plan and Budget has been prepared within the following guidelines:

- An increase of 5.5% from 2024/25 to general rate income (increase of \$1.2m from 2024/25). This increase was also applied to corresponding service and fixed charges. Council will review the change to the differential rate in the dollar once the Annual Valuation File is received and reviewing movement in capital value of properties throughout the Council area, along with public comments received and priorities.
- Council has seen a decrease in vacant land available and an increase in residential properties along with continued capital value increases.
- To acknowledge the impact of cost of living pressures on the community, Council has reviewed all operating expenses and have held budgets where possible, within levels of the previous financial years and adjusted by either CPI or LGCI allowing above indexation increases to be allocated directly to maintaining community assets, electricity, assets such as stormwater infrastructure, roads and footpaths.
- Council is working through planned stormwater priorities and is committed to completing the stormwater master plan for Wallaroo.
- Planned road reseals, grading of rural roads and re-sheeting roads have been planned in accordance with the 5-year Road Transport Plan, with continued commitment to construct 5km of footpaths each year and our wide range of services and facilities.
- Council has commenced the major project known as the upgrade to the Wallaroo Entrance Road in partnership with Department of Infrastructure and Transport (DIT) which will also include the Wallaroo Bypass Road. Council is responsible for its part of the upgrade to the Copper Coast Highway (Wallaroo Entrance Road and Wallaroo Bypass Road) which includes stormwater and footpath construction which is a multi year project.
- Council has allocated a budget to further support and progress the World Heritage Recognition process for the Australian Cornish Mining Sites – Moonta & Burra.

The Copper Coast Council's key priorities for 2025/26 are:

- Facilitate future financial sustainability of Council by ensuring the financial operations remain within policy targets adopted for such purpose.
- Continue reviewing of existing recurrent service levels provided in consultation with the community.
- Continue with implementation of the 5-year Road Transport Plan for all roads, footpaths and kerbing.
- Undertake Council's annual works program with a commitment to fund road reconstructions and reseals, footpaths, walking trails and foreshore developments.
- Continue the development of storm water management plans focussing on Wallaroo, and maintenance and renewal of storm water infrastructure; includes a major project on Moonta Road and West Terrace, Kadina.
- CWMS Lagoon capacity increases and other Community Wastewater Projects and upgrades. Includes review of the Community Wastewater Service Charge and Asset Management Plans.
- Ongoing delivery of the Wallaroo Foreshore Master Plan.
- Continue with the Wallaroo Entrance Road Project, which also includes an upgrade to the Wallaroo Bypass Road.
- Advocate for new Child Care Facilities in the Council area (Kadina & Moonta).
- Delivery of the Port Hughes Jetty upgrade.
- Continued delivery of the Moonta CBD upgrade.

*Projects may be subject to external funding or variables.

The detailed explanation of services provided by Council to the Community are broken up into four organisational areas of Council: Corporate and Community Services, Infrastructure Services, Developmental Services; and Executive Services. The cash flows generated by provision of these services are summarised in the budget for the financial year ending 30 June 2026.



CORPORATE & COMMUNITY SERVICES

Governance

There are two categories of governance being organisational and elected member. Expenses incurred in this service include executive salaries, elected members expenses and allowance, member training, memberships, travel, conferences, public liability, insurance, administration, business continuity and risk management and executive support to Council.

Administration

Administration services cover the following activities:

- **Financial services** – provision of accounting services, budgeting, internal controls, record keeping, accounts payable, accounts receivable, payroll, insurance, taxation compliance, financial and management reporting.
- **Human resources** – compliance with Work Health and Safety (WHS) policies and legislation, recruitment, rehabilitation and performance management.
- **Information technology** – operation of the Council's information technology systems, management of computer hardware and software.
- **Communication** – telephone/internet services.
- **Rates administration** – setting and collection of rates and associated record keeping.
- **Records management** – maintenance of records management system.
- **Customer service** – customer support for the Council offices plus a range of community administration services.

Financing and Investing

Covers cash inflows and outflows associated with Councils financing and investing activities.





Library Services

Council ensures the library services at Kadina, Wallaroo and Moonta continue to meet the needs of the growing population. Our libraries operate within the State Government Libraries Board one operating system which is consistent within the State. The Moonta library is operated under the School Community Library funding model.

The services currently provided by these libraries include:

- **Mobile lending facilities;**
- **Public internet access;**
- **Toy library;**
- **Book bugs and other youth reading programs;**
- **Rostered JP Services;**
- **School Holiday Programs;**
- **Floating collection borrowing is available which increases and improves services to the community and wider South Australian community;**
- **Electronic (E-Books);**
- **Self Service Kiosks are now available in our Wallaroo and Kadina branches; and**
- **History trust facilities as well as the regular book lending services.**

Kadina Library was the first 24/7 library in South Australia and has been recognised by peers as an innovative service. The colocation with the Copper Coast University Centre is seen as a generational learning centre.

Aged Services

This service covers the following activities:

- **Residential Aged Care Homes** – maintenance of Council owned independent living retirement units in Wallaroo (15) and Moonta (12) including McCauley Homes (10).
- **Care in Motion, Community Care and Transport Services (previously YP Community Transport)** – financial support provided towards the motor vehicle operating costs and administration costs. These vehicles pick people up from different areas of Yorke Peninsula and take them to Adelaide and back for medical appointments. The contribution helps with covering the shortfall in funding provided from the State Government for this scheme.
- **Community Care and Transport operate a Community Bus Service** – an initiative primarily funded by DIT that allows community members to dial a bus as an intra-town service, operating three days per week.
- **Doctors Housing** – housing costs are subsidised by the Council to assist in attracting quality Doctors to the region.
- **Volunteer Resource Centre** – responsibility for preparation and printing of community newsletters is supported by staff located at the Moonta Visitor Information Outlet.





Youth Services

Supporting Youth programs including the Copper Coast Youth Network and working with education providers in the Council area

Cultural and Arts

This service covers the following activities:

- **Ascot Theatre** – Ascot Theatre houses, the Kernewek Lowender Art Collection, a gift shop and monthly exhibition. A Cinema operates in the Ascot and there are plans for a Cinema to return to the Moonta Town Hall in the future.
- **Moonta Gallery of the Arts** – The Gallery is run by a dedicated group of volunteers supported by staff and hosts exhibitions free to the public on a monthly basis.
- **Wallaroo Silo Art** – the visual display which illuminates the Wallaroo Silo each evening is prepared by Council staff working together with contractors and from contributions from the Community.
- **Paskeville Silo Art** – Council staff will continue to work with the community to facilitate a tourism attraction which may include art on the Paskeville Silos.
- **Council staff currently support the Art Gallery volunteers with assistance with rostering, exhibition planning and gallery management. This also involves assistance with the SALA annual exhibitions and openings.**

Copper Coast University Centre

Council was successful to receive Commonwealth funding under the Higher Education Support Act 2003 for a three (3) year period to establish and operate a Regional University Centre located in the Copper Coast. The centre supports all Commonwealth assisted students to undertake study, including students that are not studying a course delivered through the Centre, by providing infrastructure and facilities, academic support services, administrative support and pastoral care. The facility is co-located at the Kadina TAFE and Kadina Library service and does allow out of hours access also to students. A Service Agreement exists with the Spencer Gulf Uni Hub to provide support and services to the Centre.

Council was advised in 2022/23 from the Commonwealth that funding will continue to be provided for a further four year period to support Regional University Centres.

Sports and Recreation

Council provides and maintains a variety of sporting facilities and ovals/grounds as well as the Copper Coast Sports and Leisure Centre (CCSLC).

The services provided by Councils sports and recreation function include:

- **Skate parks, picnic and BBQ areas;**
- **Jetties;**
- **Walking and Bike Trails;**
- **Splash Town Water Park;**
- **Copper Coast Putt Putt;**
- **Sea based swimming enclosures and water play activities; and**
- **CCSLC Program pool.**

Council also supports local community sporting and recreation groups.

Council successfully co-ordinated the South Australian Masters Games in 2021 being the largest games in the events history and was successful to host the games in April 2023 and 2024.

Visitor Information Services, Events and Festivals

The Copper Coast Visitor Information Centre is an accredited centre which provides information on the local Yorke Peninsula's Copper Coast area including the major townships of Kadina, Wallaroo, Moonta and the Yorke Peninsula region and the whole of South Australia.

The Centre stocks a large range of souvenirs, local produce, history books and a range of novels and books by local authors. The Centre provides the gateway to The Farm Shed Museum, Copper Coast Putt Putt and the Copper Coast Indoor Play Centre and Independently operated Hedonbar Brewery.

A Visitor Information Service Outlet has been established at the historic Moonta Railway Station which expands the services and product range available at the Kadina Centre.

Flame Festival – Council have supported the community with an event for the alternative year to Kernewek Lowender with the creation of a new three-day festival showcasing local products and artisans throughout the Copper Coast and Yorke Peninsula. This inaugural festival was held in May 2024 to celebrate Food, Light, Art, Music and Entertainment. The talents of the Copper Coast local groups and artisans brought life to the event with performances, cultural displays, work-shops and many other creative events.



INFRASTRUCTURE SERVICES

Community Wastewater Management System (CWMS)

The CWMS Infrastructure includes two (2) mechanical wastewater treatment plants and storage in Wallaroo and Moonta and facultative lagoons in Kadina as well as numerous pump stations and networks.

This service covers maintenance and construction of sewer and effluent schemes throughout the Council region. Activities include, amongst other things, repairs to pumps and electrical wiring for all systems as well as repairing and replacing pump and gravity lines as required. Ongoing inspections of system connections are also conducted to ensure all connections have been installed and operate correctly.

Council works closely with ESCOSA and relevant State Government Departments to ensure our facilities safe and compliant operations.

Roads and Footpaths

This service covers the following activities:

- **Road and footpaths construction** – annual works program and developer contributed works.
- **Street cleaning and lighting.**
- **Car parking and public conveniences.**
- **Works depot.**
- **Road maintenance** - fixing pot holes, reinstating trenches across roads, small patches of resealing and repairing and straightening rough edges. Kerbing, water tables and traffic signage are also charged to this activity.
- **Ongoing upgrade and replacement of ageing plant and equipment.**
- **Road maintenance of rural unsealed roads** – grading, tree trimming and spraying of weeds.
- **Footpath maintenance** - laying and rolling of crusher fines along the footpath, general footpath rolling, potholing and minor re-sheeting.
- **Street sweeping in each of the towns** - commercial areas periodically, footpath pavement, the picking up of litter by hand and contract management for the cleaning of bins.
- **The Copper Triangle Aerodrome** - inspections including checking of runway light functionality as well as the windsock. Maintenance also includes potholing and slashing of overgrowth.
- **Footpath capital commitment ongoing for 5km of paths.**

Parks and Gardens

This service covers the provision and maintenance of parks and recreational facilities including parks and reserves as well as playgrounds.

Parks and gardens include the town squares, reserves and roundabouts. Maintenance includes the trimming of trees, cutting of lawns, repairs to sprinkler systems, repairs to playgrounds, repairs to seating and benches as well as general maintenance to the numerous structures built within these parks and reserves.

This will include an annual allocation of \$5,000 for two (2) free trees per property.

Foreshore Protection

This service covers the management of coastal environment and provision of facilities to enable sustainable use of coastal areas including the provision of boat ramps. Revegetation will be undertaken where required to ensure protection of the foreshores. Foreshore maintenance will continue along the length of Councils beach front maintaining and repairing the retaining walls as needed. Minor maintenance issues will be attended to such as cleaning up of seaweed, fixing shelters and beach front seating.



Stormwater Drainage

This service covers the stormwater management and recycling, including management and collection of streets runoff and the development of capital schemes to enable the reuse and treatment of stormwater. Stormwater management plans including the prioritising of works and developing a works program to enable the upgrade of the region's stormwater infrastructure will continue through 2025/26.

Private Works

This service covers the infrastructure work performed by Council on behalf of individuals or the Government. This work is charged out at commercial rates.

Cemeteries

Council operates cemeteries in each of the townships for the local and regional community. Expenditure includes the costs involved in locating, digging and backfilling of graves and general maintenance.

General Maintenance involves repairs to fencing and gates, the emptying of bins, gardening, watering and mowing as and where required.

Repair work will continue again this year as per the Council recommendation on the Kadina and Moonta cemetery walls.

The Cemetery Management Plans recommendations will be gradually worked through and work will commence to plan for future changes. This will include working through the logistics and planning to ensure wastewater provision to the Moonta and Wallaroo cemeteries for future greening and improved signage.

Halls and Public Conveniences

Council has main Town Halls in Kadina, Moonta and Wallaroo, as well as other Council maintained buildings. The maintenance and cleaning of halls and public conveniences is undertaken by Council on a regular basis. Council will continue to undertake maintenance and upgrades of these facilities as and when required. Public conveniences are cleaned on a programmed basis with basic plumbing and other repairs and maintenance carried out as required.

Council has adopted a Master Plan for the Moonta Town Hall after working with consultants (Habitable Places) and the community to finalise plan for a possible community centre to be operated from within the Moonta Town Hall. This work will continue into the 2025/26 budget if grant funding can be secured.

Disability Discrimination Access & Inclusion

Council is always looking at ways to ensure Council properties and facilities comply with Disability Discrimination Access and Inclusion requirements to allow disabled access to services and community participation and integration, includes an annual allocation of \$50,000 for projects that address this access.



DEVELOPMENTAL SERVICES

Planning

Assessing development applications in accordance with planning policy and legislation, in an accurate and timely manner and building safety assessments and planning & development compliance.

Natural Resource Management (Regional Landscape Levy)

Council collects a levy on behalf of the State Government and the Northern and Yorke Landscape Board. Decisions relating to natural resource management are made by this Board independently from the Council. The total Regional Landscape Levy received by Council is forwarded to the Board, less an administration fee. The 2025/26 levy rate is \$585,723.

Environmental Health

Council regulates, promotes and provides information in relation to food safety. We also assess, monitor, regulate and promote safe and responsible management of prescribed waste and wastewater systems.

Compliance

Legislative compliance cover dog and cat management, traffic control, fire control, health control and emergency services as required under various pieces of legislation.

Council undertakes inspection and compliance in relation to Council By-laws and also the Management and compliance of parking offences and waste management.

Council provides safe and enjoyable open space, reserves and recreation areas where the community and domestic animals can co-exist. Council also facilitates public order and safety by promoting, monitoring and enforcing domestic animal management controls.

Fire Prevention

Council is committed to educate the community and enforce fire prevention legislation and provide fire mitigation strategies to reduce community risk.



Waste Management and Recycling

Council manages the kerbside waste, recycling and organics collection services and public litter collection; the Resource Recovery Centre operation with additional services to reduce materials (solid waste) going to landfill.

The solid waste levy payable to the Environment Protection Authority for materials deposited to landfill historically increases every year. The levy for 2025/26 financial year is not available until 1 July each year. The amount by which it will increase is unknown at this stage and will have to be factored into the budget at the time when it is made available.

Council will continue to provide weekly business kerbside collection and fortnightly residential collection of general waste, recycling and organics.

A review of all waste management services is undertaken on an ongoing basis.

Additional general waste household bin collection will be available to large families or families with medical conditions. Council will provide additional waste collection services based on the rates set in the Fees and Charges Schedule.

The two green waste vouchers and one hard refuse waste voucher system for residential ratepayers will continue for 2025/26. Residential properties are entitled to two, at no charge, deliveries of up to 175 kg of clean organic waste per year, and one, at no charge, delivery of hard waste of up to 175 kg to the Resource Recovery Centre under the supervision of staff. Charges will apply for waste above 175kg as per the adopted fees and charges register.

Council continues to apply for grant funding to assist with the transport and operational costs with this provision of waste services to ratepayers and reduce to infrastructure costs to provide a sustainability and circular economy of waste service.



EXECUTIVE SERVICES

Economic Development

Economic development activities include strategic land development divisions, Regional Development Australia membership, encouraging industrial development as well as representing the Copper Coast's interests at other levels of Government. The budget includes an allocation to support the Regional Development Australia - Yorke and Mid North.

Council have committed to a review and updating the Council's Economic Development and Marketing Plan to reflect past outcomes and future possibilities.

The Economic Development and Marketing Plan adopted by Council, helps our community to better understand our opportunities, to create a pathway forward and to advertise the region to enhance those opportunities.

Council have been approached by childcare operators and the business operators regarding the lack of supported long day care places. This is hindering business recruitment and families returning to work. Council continues to advocate with Government for support in this area.

Council is also working with Renewal SA in regards to parcels of land which can be identified to address the lack of housing availability in the Council area, especially for Police, Education and Health employees.



Tourism

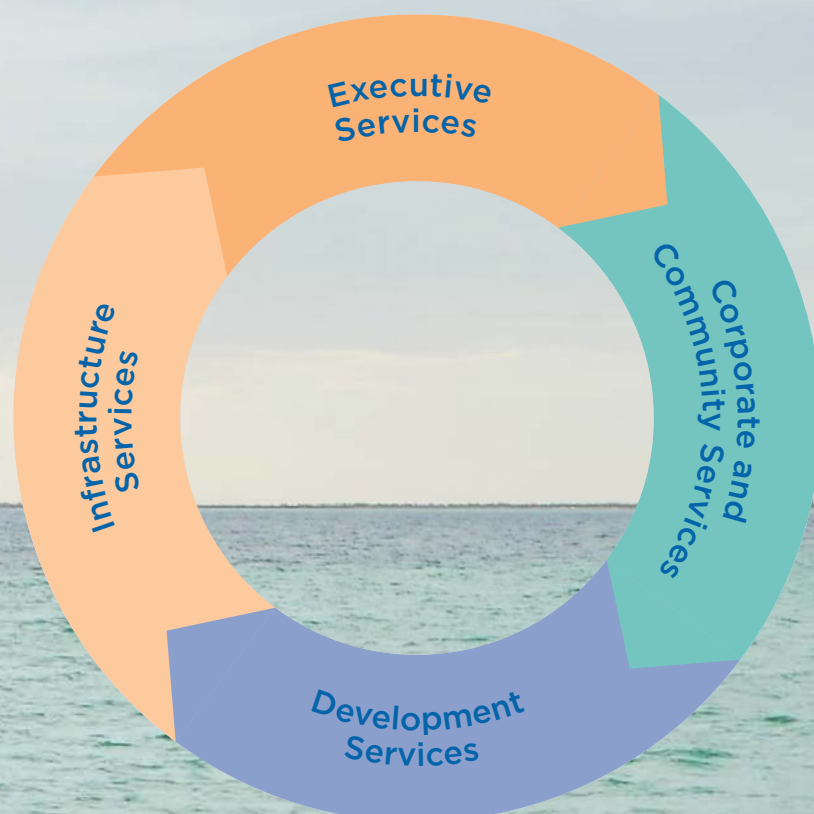
Tourism activities include increasing visitation by tourists through the operation of visitor information centres, marketing and promotion, special events, development of tourism assets including the Farm Shed and Caravan Parks.

The budget includes an allocation to support Yorke Peninsula Tourism with an ongoing increase at or around CPI.

Council has partnered with the Regional Council of Goyder to recognise on the world stage the importance of the heritage to both areas. Barry Gamble, a UK-based independent World Heritage

consultant with over 20 years' experience and advisor to a number of successful nominations to the World Heritage List, has been engaged to work and prepared the bid for World Heritage Status. Barry Gamble is a geographer and geologist, and a specialist in mining heritage.

A successful bid will greatly increase tourism with local, interstate, intrastate and international tourists visiting the area. A budget allocation to assist with this process has been included in the budget for 2025/26.



CAPITAL AND MAJOR PROJECT PRIORITIES FOR THE YEAR

Project priorities to be undertaken during the year ending 30 June 2026 are as follows:

- Continue the Wallaroo Entrance Road Project, including completing Stage 1, Copper Coast Highway, Stage 2B, Bowman Road and 2C, Victoria, Owen and Irwine Streets.
- Delivery of final year of the current 5-year Road Transport Plan, Footpath Plan and Stormwater Plan.
- Development of the next iteration of Asset Management Plans, to include a Transport Plan, Stormwater Plan and Community Wastewater Management System Plan.
- Ongoing improvements to the Community Wastewater Management Systems and review of CWMS service charges, including expansion of the Port Hughes Treatment Plant.
- Minor plant and equipment and plant replacement.
- Continued implementation and delivery of the Wallaroo Foreshore Master Plan including the Wallaroo Aquatic Facility* and Toilets at Office Beach and the Wallaroo Boat Ramp.
- Commence implementation of the Moonta Town Hall Master Plan*.
- Delivery of the Port Hughes Jetty upgrade*.
- Completion of Stage 2 of the shared path between Moonta Bay and Port Hughes*.
- Completion of the Stormwater Management Plan for Wallaroo.
- Further implementation of the Moonta CBD upgrade.
- Commence upgrade of McCauley Park stormwater management and biodiversity upgrade*.
- West Terrace Stormwater upgrade in Kadina*.
- Completion of Stage 1 and commencement of Stage 2 Moonta Road, Moonta Bay.
- Francis Terrace, road upgrade in Kadina.
- Stately Way Reserve upgrade (multi-year project).
- Completion of Kadina Wastewater Lagoon upgrades.

All uncompleted projects and their funding allocation currently included in the 2024/25 budget will be reviewed and where relevant continue to form part of the 2025/26 works program.

* projects may be subject to external funding or variables.

Following is a detailed explanation of the proposed project priorities to be undertaken by Council.

Governance

Community Grants -

Council will continue to provide funding to various community groups each year through a grants program. The 2025/26 allocation will be distributed in line with the Community Support Policy. This Policy details the support that Council provides for the community through its grants programs, direct assistance, loans, waiving of fees, leasing of land or in-kind support (\$140,000 in 2024/25).

Sport and Recreation

Bicycle and Walking Tracks - Council will continue to construct and upgrade tracks in consultation with local community groups including schools, local businesses and clubs. These tracks could include surfaces such as rubble/hot mix, boardwalk and fencing to walking and bike tracks throughout the Council area.

A priority project will be to continue to investigate a path between Kadina and Moonta for walking and cycling.

Connecting with neighbouring Councils to lengthen the shared trails available will be investigated for future budgets.

Waste Management and Recycling

Closure and capping of landfill sites - Continuing the implementation of the closure plans for Wallaroo and Kadina Land-fills in accordance with EPA requirements.

Resource Recovery Centre - Council will continue to apply for grant funding to assist with the purchase of machinery to assist with the handling of waste and operations of the Resource Recovery Centre.



Roads & Footpaths

Road Network – Councils re-sheeting of unsealed Rural and Urban roads which will be supported with a re-sealing and road works program. This currently includes a Roads to Recovery Allocation of \$580,985 in 2025/26. The budget includes co-funding upgrades in accordance with the Council's Upgrade of Roads Policy.

Moonta CBD – Implementation of minor works to address issues, such as heavy vehicles (using Blanche Terrace), parking, pedestrian crossings, stormwater, supermarket expansion and outdoor trading.

The implementation of the project will be determined in consultation with representatives of the Moonta Progress Association and the Moonta Traders Group.

Major Road Reconstruction – Council has agreed and is responsible for its part of the upgrade to the Copper Coast Highway (Wallaroo Entrance Road and Wallaroo Bypass Road) includes stormwater and footpath construction. This will be a multiple year project.

Footpaths – Council has again committed to the construction of new or replacement footpaths within the Copper Coast towns.

Stormwater Drainage

Various Projects – Council is currently prioritising the Wallaroo Stormwater Management Plan and this will enable projects to be prioritised for work.

Upgrades and installation of stormwater assets will occur on Moonta Road to enable it to be sealed.

Plant and Vehicles

Plant Replacement – Plant to be replaced in line with Council's plant replacement schedule, including an allowance for minor plant.

Motor Vehicle Replacement – Motor vehicles are replaced in line with Council's vehicle replacement schedule.



Community Wastewater Management Systems

CWMS - The existing systems will continue to need work completed under maintenance programs which are funded through the operating budget. The replacement of pumps and other infrastructure however is a capital cost. Additional works will be undertaken on the system from augmentation funding received in addition to the budgeted allocation.

Work commenced in 2019/20 on the Kadina treatment lagoons and the management of these within the Environmental Improvement Plan (EIP) endorsed by Council in 2018/19. This works continue into 2025/26 as it is a staged plan.

As major developments are approved and come online the existing treatment plants and storage lagoons need to be monitored for capacity. Increases in the infrastructure will be required in the near future.

Distribution and utilisation of the treated water forms part of the CWMS project and to this end the Council will be working with the Moonta Golf Club to establish an irrigation network within their land leased from Council and other Moonta Sporting Groups to provide an alternative water source. Provision of water supply will need to be balanced between all users and calculated as part of the project. To enable this project, grant funding will be required.

Council Buildings & Public Conveniences

Halls and Other Council Buildings -

Council will continue to maintain the Town Halls and other Council buildings within the area through a series of minor works to ensure the facilities continue to meet community needs.

After the work to repair to the Moonta Town Hall was completed, Council commenced a public consultation project around increasing the usage of the hall of which a master plan has been prepared and is currently in the market to obtain detailed costings to then be used to apply for future grant funding for the upgrades.

Public Toilets - Council is to undertake a programmed upgrade of toilet facilities within the Copper Coast.

Cemeteries

Cemeteries - ongoing works to improve these areas. A key focus for this period will be to continue working towards a long-term solution for the cemetery walls/fencing. The ongoing maintenance is budgeted through the operating budget.

Cemetery Management Plans have been produced for the four Council cemeteries in Kadina, Moonta, Wallaroo and Greens Plains. These will be reviewed and recommendations worked through for prioritisation in 2025/26 and planning for future budgets.

Public Spaces and Recreational Areas

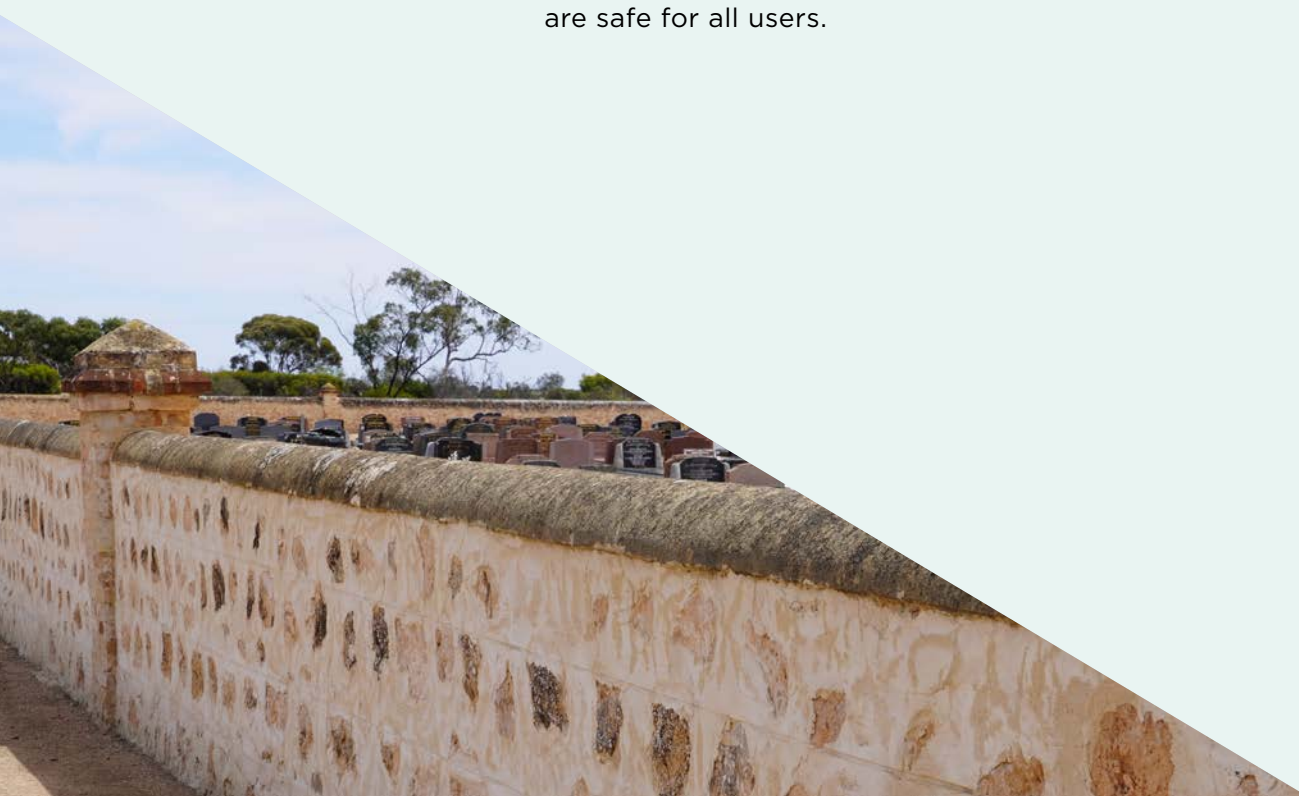
Council maintains a variety of open space areas to cater for active and passive use depending on the needs of a particular area of the community. The foreshores are an important public space from both a recreational and economic perspective. Recent foreshore works have seen a rise in community engagement and interaction with these areas as well as an increased number of tourists and economic activity in the region. Additional works will be undertaken from developer's public open space contributions received in addition to the budgeted allocation.

Foreshore Redevelopment - Council will continue with the program to upgrade and redevelop the foreshores, including the access paths, beach access stairs and seawalls.

Wallaroo Foreshore Master Plan is a key focus for Council and the identification of projects from this plan will see a staged implementation throughout many budget processes.

Playgrounds - ongoing works to improve the areas playgrounds, parks and reserves will be completed through the operating budget and supported by additional open space contributions provided by developments.

Dog Parks - maintain and ensure that the dog parks are safe for all users.





MEASURING Performance

Council recognises the importance of regularly reporting its performance to the local community and embraces the ethos of transparency in governance.

Council has a number of mechanisms already in place to measure and assess the performance of its operations – from the production of statutory reports such as the Annual Report and Annual Financial Statements to various Key Performance Indicators (KPIs) used to measure service delivery outcomes.

The Annual Business Plan has been prepared to deliver the following Council objectives:



THEME 1: COHESIVE

Goal 1: A healthy and resilient community where people feel welcome and safe to enjoy their lifestyle at all stages of life.

Strategies	Key Actions	Measures of Success
1.1 Support the health, wellbeing, and safety of the community	• Provide and maintain sports, leisure, and recreational facilities and open spaces in partnership with community groups to promote active and healthy lifestyles • Establish physical and virtual community hubs that help connect people to the information, services, and support they need to live well • Advocate for enhanced healthcare and emergency support services in the Copper Coast to meet regional needs • Use a risk-based approach to regulatory services to protect and enhance community safety	• Achievement of actions in the Regional Public Health Plan • Increased use of open spaces, parks, gardens and reserves • Community satisfaction with services and facilities • Relevant Plans and Strategies are developed, monitored, reviewed and updated as required
1.2 Create a strong sense of belonging by being an inclusive community that supports civic participation	• Ensure everyone can have a say in Council decision making • Make places and services accessible for people of all ages and abilities • Foster the development and retention of young people through engagement, training, and skills development • Support local groups, clubs, and organisations, and develop volunteering programs • Facilitate transport options that maintain physical and social connections between our communities	• Achievement of actions in the Disability Access and Inclusion Plan • Volunteer participation in the Copper Coast exceeds the State average • Increased participation in Council's public consultations • Working and reference groups provide Council with a diverse range of voices • Increased retention of young people in the region
1.3 Reinforce our community identity by elevating and sharing our history and cultural heritage	• Identify opportunities to recognise Narungga (Nharangga) culture and connection to Country • Create exciting and unique visitor experiences that tell the stories of the Copper Coast and leave a lasting impression • Support community programs and events that celebrate heritage, history, the arts and cultural diversity	• World Heritage Status for the Australian Cornish Mining sites: Burra and Moonta • Increased local and visitor participation in events and experiences • Increased accommodation offerings • Formalised partnership with the Narungga Nation Aboriginal Corporation

THEME 2: SUSTAINABLE

Goal 2: Care and balance in the stewardship of our natural environment and heritage assets to ensure they can be enjoyed by future generations.

Strategies	Key Actions	Measures of Success
2.1 Protect, preserve, enhance, and enjoy our coastline and natural assets	• Deliver management plans for foreshores, parks, gardens, and reserves that balance use and conservation • Promote biodiversity and the restoration of important habitats and ecosystems using nature-based solutions • Undertake a climate risk assessment and implement local actions to enhance regional climate resilience • Increase regional resilience to drought	• Relevant Plans and Strategies are developed, monitored, reviewed, and updated as required • Increased green space footprint within towns • Increased wastewater capture and reuse • Natural hazards are incorporated within Council's risk management plans
2.2 Implement environmental best practice and innovation in our projects and services	• Asset upgrades that aim to improve energy efficiency, reduce waste and use sustainable materials • Work with partners to advance a regional circular economy, and enhance waste management practices • Encourage communities and businesses to adopt sustainable practices, and participate in environmental initiatives	• Asset Management Plans consider and embed appropriate sustainability measures • Establish a baseline and set a target for reducing carbon emissions • Increased waste diversion rate for residential kerbside waste • Council water and electricity consumption is reduced • Increase community participation in environmental programs
2.3 Facilitate sustainable and environmentally responsible development	• Deliver a Growth Strategy to guide development and strategic investment across the area • Increase protection of local heritage places and historic areas through management plans and development controls • Incorporate water sensitive urban design principles in stormwater management plans • Advocate for changes to planning policies and laws where needed to facilitate improved development and ecological outcomes	• Relevant Plans and Strategies are developed monitored, reviewed, and updated as required • Council's Growth Strategy is supported by the Yorke and Mid North Regional Plan and Statewide Planning and Design Code • Stormwater infrastructure is developed and maintained in accordance with adopted Plans and service levels • Achieve amendments to the Planning and Design Code to strengthen local heritage

THEME 3: PROSPEROUS

Goal 3: A well-planned regional centre that embraces innovation, attracts investment and meets the service needs of the broader community.

Strategies	Key Actions	Measures of Success
3.1 Promote the Copper Coast as a great place to live, work, and do business	• Develop attractive, vibrant and functional business precincts with good parking, connectivity, and pedestrian safety • Build partnerships with public and private sector stakeholders to position the Copper Coast as a regional centre where it is easy to do business • Undertake strategic planning to ensure the supply of appropriately zoned land to meet forecast future demand • Unlock local entrepreneurship by supporting new business start-ups	• Efficient processing of permits and consents within statutory timeframes • Increased number of businesses registered in the Copper Coast • Increased occupancy rate in business precincts • Increased government and essential service providers located in the Copper Coast
3.2 Strategic Investments in public infrastructure, facilities, and services	• Plan for, provide and maintain quality infrastructure and assets to benefit residents, stimulate economic growth, and attract government funding • Invest in value adding facilities and services that benefit residents, visitors, and businesses • Support the safe, convenient, and efficient movement of people and freight across the region • Plan for the strategic use and optimisation of Council owned property • Assist the growth, innovation, and sustainability of the region's Primary Industries	• Delivery of Infrastructure and Asset Management Plans • Implementation of Transport Plans • Growth in annual visitor numbers to the region • Growth in average visitor spend in the region • Increased Gross Regional Product • Growth in employment • Increased Federal and State government investment in the Copper Coast
3.3 Create opportunities for everyone to share in the benefits of a prosperous economy	• Advocate for local education and training services to attract and retain a skilled workforce • Advocate for childcare services to support the regions workforce • Support more quality and affordable housing • Develop strong business networks to facilitate collaboration • Collaborate with other Councils for the benefit of the region	• Community satisfaction with Council's role as a local leader and voice for the community • Increased number of young people and families living in the area • Increased Kadina campus Spencer Gulf Uni Hub registrations • Increased number of childcare places provided in the area



Funding

OUR PLAN

With regard to the Council's Long Term Financial Plan, an operating surplus (before capital income) of \$334,583 is budgeted in 2025/26. The operating surplus/(deficit) measures the difference between operating revenue and expenses for the period. The Council's long term financial sustainability is dependent on ensuring that, on average over time, its expenses are less than its revenue.

Council's 2025/26 revenue is budgeted to be \$41.9M of which approximately \$24.6M will be raised from general rates, (excluding the Landscape Levy and CWMS Service Charges). Due to increasing costs of goods and services and inflationary pressures Council is budgeting to keep operating costs to a minimum. All efforts were made to budget for a rate increase of around the Local Government CPI, however due to capital values continuing to rise we have aimed to keep the increase to rate revenue to 5.5%.

SEPARATE RATES

Kadina CBD - The Kadina Commercial Business District requested a separate rate to fund planning towards development in the CBD (\$30,000). This rate will continue and funds will be transferred to the Kadina Chamber of Commerce who will continue to administer them.

Port Hughes Golf Course (Dunes) - The Council introduced in the 2013/2014 financial year a new separate rate to partly fund the maintenance of the Port Hughes Golf Course (Dunes). This replaced the existing annual development levy that each landowner agreed to pay to the developer of The Dunes Port Hughes. Council has liaised with the Copperclub Golf and Community Association Inc as their previous request that this separate rate be capped until 30/6/2023 has now expired and the separate rate will now be increased by the March CPI. This rate will increase to \$829 (based on the March 2025 quarter CPI of 2.2%) for the 2025/26 year and all income is passed directly onto the Copperclub Golf and Community Association Inc.

Riley Cove Community Corporation - During 2014/15 residents of the Riley Cove Community Corporation approached Council to adopt a separate rate of \$265 to fund the internal road maintenance at the Riley Cove Village. This rate will continue for a period of 100 years and reviewed regularly during this period.

Other sources of revenue for the Council are:

Statutory Charges set by State Government -

these are fees and charges set by regulation and collected by the Council for regulatory functions such as assessment of development applications and dog registrations. Revenues generally offset the cost of the service.

User Pay charges set by Council -

these comprise charges for the Council's fee-based facilities such as the boat ramps, caravan parks and waste management services.

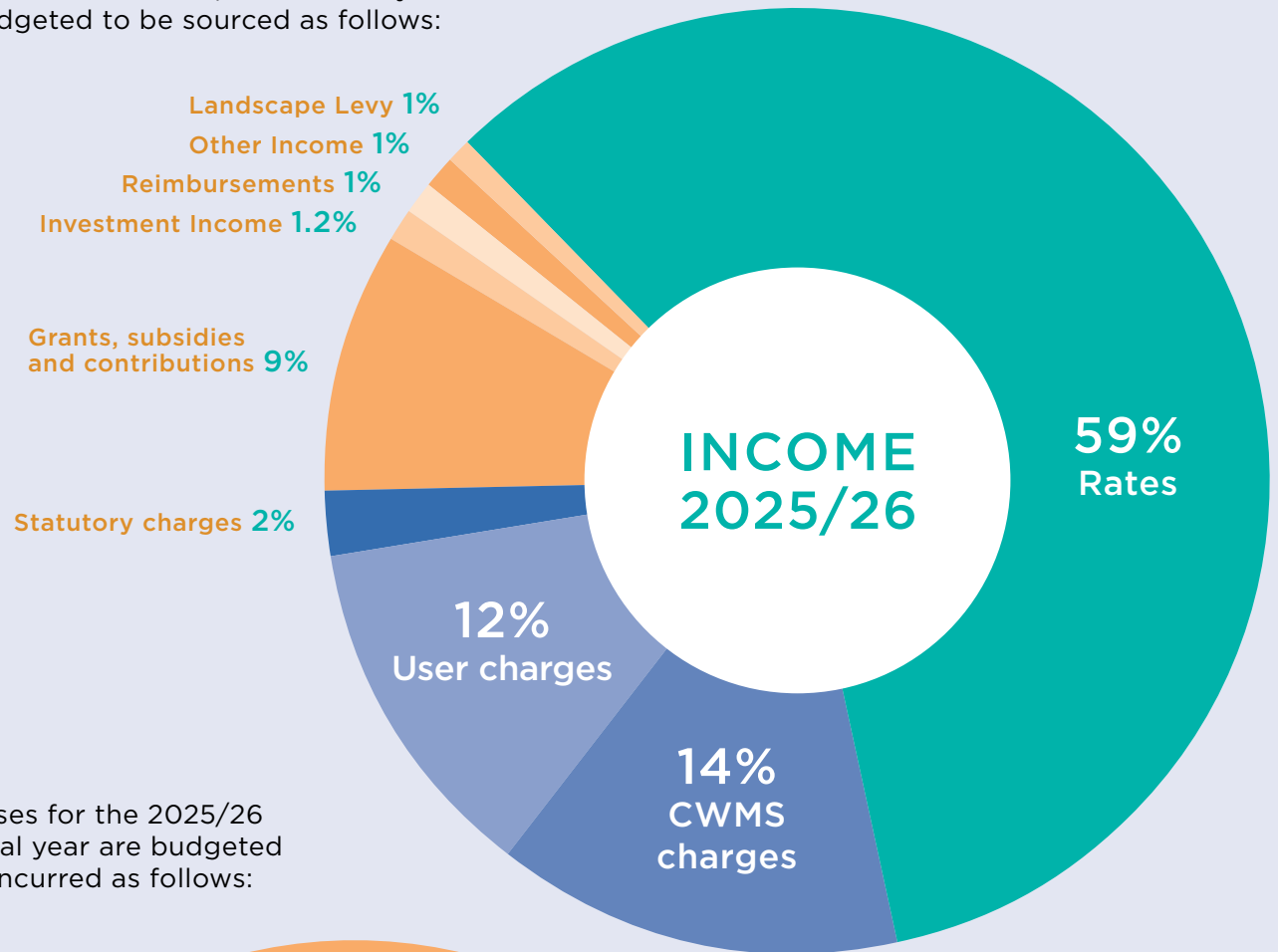
Investment Income -

Council invests funds for future maintenance and capital projects in interest bearing accounts.

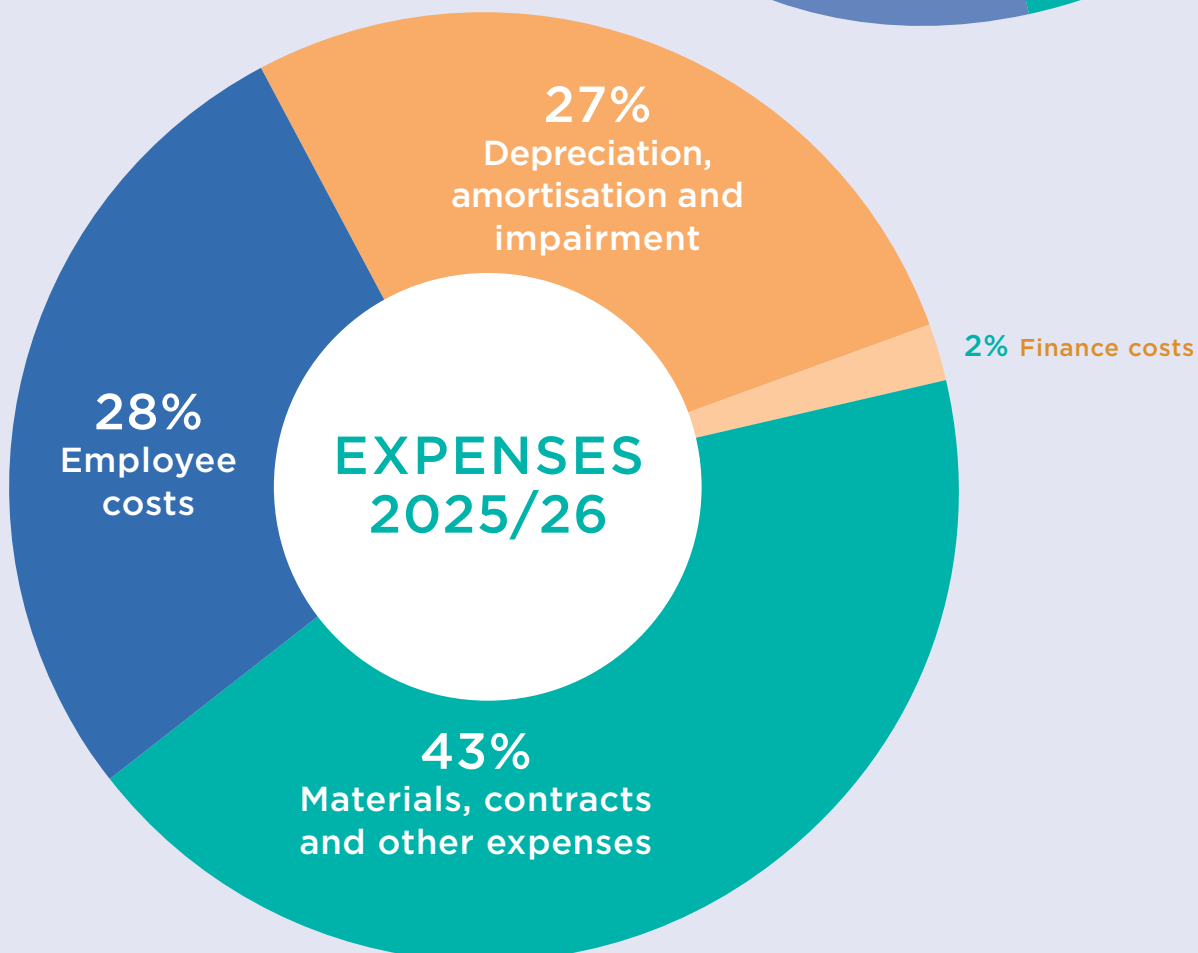
Grants, Subsidies and Contributions -

the Council normally seeks to attract as much grant funding as possible from other levels of Government, and major projects of wider State benefit are usually joint funded in partnership with the State Government and other relevant parties.

Revenues for the 2025/26 financial year are budgeted to be sourced as follows:



Expenses for the 2025/26 financial year are budgeted to be incurred as follows:



Impact on Council's FINANCIAL POSITION

After taking account of planned net outlays on existing and new assets in 2025/26, the Council's net lending (net borrowing) in 2025/26 is budgeted to be (\$6,101,432). Accordingly, the level of the Council's net financial liabilities (adjusted for retirement village bonds) is expected to be (\$2,869,055) at 30th June 2026.

Net financial liabilities is a key indicator of the Council's financial position. It measures total liabilities less financial assets (i.e. what the Council owes to others, less money the Council has or is owed). The expected level of net financial liabilities at 30th June 2026 represents (7%) of estimated operating revenue in 2025/26.



What it means FOR RATES

The Annual Business Plan for 2025/26 aims to strike a balance between the level of services for the community and the need to ensure the long-term financial sustainability of Council. Council has limited options to generate the income required to pay for services which it provides to the community. The primary source of income for Council is a property-based tax – rates.

In setting its rates for the financial year the Council needs to give primary consideration to strategic directions, budget considerations, the current economic climate and the likely impacts on the community.

To prepare the Annual Budget, rate income was projected in line with the key assumptions within the Long-Term Financial Plan and has been adjusted accordingly as information is received from the Valuer General's Office regarding the capital values within the Council area.

Council considers the service delivery needs and related expenditure. Rate levels are then determined only after consideration of expenditure priorities in relation to the Strategic Plan and community needs.

There will continue to be economic pressures applying to the Council in a number of ways, which will have an impact on the Council's budget and therefore put pressure on rates, for example:

- as other tiers of Government re-assess their core business, it is likely that Local Government will be required to provide more services to fill gaps;
- recent natural disasters, environmental and economic factors impacting on the level of funding available;
- as households income changes, the community will become increasingly reliant on Local Government for the provision of additional services;
- State and Federal Governments are increasingly promoting a philosophy of user-pays for service provision and delivery;
- cost increases which are unavoidable, for example, waste, fuel and water;
- demand for contractors is increasing prices;
- inflationary pressures.

Councils major source of income is Rates. To respond to the increased service demands and additional costs detailed above, an increase in the Rate income will be unavoidable to maintain services.

When preparing the Budget, the following principles are considered and assessed:

1. Rates constitute a system of taxation on the community, for Local Government revenue purposes and are based on the capital value of land, reinforces the equity principle that property value is a relatively good indicator of wealth.
2. There is a commitment to ensure that the total rates levied is equitably applied and collected across the community, while collecting a minimum contribution from all ratepayers.
3. Council's is committed to balancing the five (5) principles of taxation:
 - a. Benefits received (i.e. services provided, or resources consumed). Reliance on this principle suggests that (all other things being equal) a person who received more benefits should pay a higher share of tax.
 - b. Capacity to-pay. This principle suggests that a person who has less capacity to pay should pay less; and that persons of similar means should pay similar amounts.
 - c. Administrative simplicity. This principle refers to the costs involved in applying and collecting the tax and how difficult it is to avoid.
 - d. Economic efficiency. This refers to whether or not the tax distorts economic behaviour.
 - e. Policy consistency. The principle that taxes should be internally consistent, and based on transparent, predictable rules that are understandable and acceptable to taxpayers.
4. Consideration is given to the effect of the required rate revenue distribution on differing ratepayers including those with land assessed as residential, commercial, industrial, vacant or other.
5. Capital value is used as the basis for valuing land within the Council area, as determined by the Valuer-General each year.
6. A differential rate applying to residential, vacant land, commercial, industrial, primary production, marina berths and other properties and a fixed charge will be applied as a means of raising revenue within the community.



7. The Council will, as is required under the Landscape South Australia Act 2019, impose a separate rate to fund the operations of the Regional Landscape Management Board.
8. Council will accept payment of Rates by one of the three followings options:
 - a. in full, one lump sum;
 - b. in quarterly (4) instalments; or
 - c. in regular periodical amounts, aligned to the ratepayer's income cycles;

provided the quarterly amount due is received on or before the 'last day to pay' as shown on the front of the rate notice.
9. Payment can be made in person at the Council Office, or by mail, Centrelink deduction, AustPost, BPAY or Internet banking using the unique Customer Reference number as shown on the front of the rate notice.
10. The Council will impose late payment penalties as required in accordance with the Local Government Act 1999.
11. The Council may enforce the sale of land for non-payment of rates when rates outstanding exceeds three years in accordance with the Local Government Act 1999.
12. The Council will consider any application from a ratepayer to partially or wholly remit rates or to postpone rates based on hardship in accordance with Section 182 or Section 182A of the Local Government Act 1999.
13. The Council will apply mandatory rebates and may apply discretionary rebates in accordance with Chapter 10, Division 5 of the Local Government Act 1999.
14. The Council advises that a rate cannot be challenged on the basis of non-compliance with the rating policy and rates must be paid in accordance with the required payment provisions.





COUNCIL'S REVENUE RAISING POWERS

All land within a Council area, except for land specifically exempt (e.g. Crown Land, Council occupied land and other land prescribed in the Local Government Act 1999), is rateable. The Local Government Act provides for a Council to raise revenue for the broad purposes of the Council through a general rate, which applies to all rateable properties or through differential general rates which, applies to the use of properties.

The Council also raises revenue through fees and charges, which are set, giving consideration to the cost of the service provided and any equity issues.

METHOD USED TO VALUE LAND

The Council will continue to use capital value as the basis for valuing land within the Council area. The Council considers that this method of valuing land provides the fairest method of distributing the rate burden across all ratepayers on the following basis:

- the equity principle of taxation requires that ratepayers of similar wealth pay similar taxes and ratepayers of greater wealth pay more tax than ratepayers of lesser wealth;
- Property value is a relatively good indicator of wealth. Capital value, which closely approximates the market value of a property, provides the best indicator of overall property value.



ADOPTION OF VALUATIONS

Council will adopt the valuations made by the Valuer-General as provided to the Council effective 1st July 2025.

If a person is dissatisfied with the valuation made by the Valuer-General then they may object to the Valuer-General in writing, within 60 days of receiving the notice of the valuation, explaining the basis for the objection - provided the person has not:

- a. previously received a notice of this valuation under the Local Government Act, in which case the objection period is 60 days from the receipt of the first notice; or
- b. previously had an objection to the valuation considered by the Valuer-General. The Council has no role in this process. It is important to note that the lodgement of an objection does not change the due date for payment of rates.

The sixty (60) day objection period may be extended by the Valuer-General where it can be shown there is reasonable cause.

DIFFERENTIAL GENERAL RATES

The Council will continue to apply the differential general rates on properties within the Council area. Land use is used as the factor to levy differential rates. For all rateable land within the area of the Council which has a land use designated as:

- **Category (a)** - Residential, a rate of 0.2720 cents in the dollar;
- **Category (b)** - Commercial—Shop, **Category (c)** - Commercial—Office or **Category (d)** - Commercial-Other, a rate of 0.5917 cents in the dollar;
- **Category (e)** - Industry-Light, **Category (f)** - Industry-Other, a rate of 0.5917 cents in the dollar;
- **Category (g)** - Primary Production, a rate of 0.2260 cents in the dollar;
- **Category (h)** - Vacant Land, a rate of 0.4656 cents in the dollar;
- **Category (i)** - Other (any other land use not referred to in a previous category), a rate of 0.3104 cents in the dollar; and
- for all rateable land within the area of the Council which has a land use designated as **Marina Berths**, a rate of 0.5917 cents in the dollar.

Council believes that differential general rates are appropriate for reasons of equity and relative benefit between classes of ratepayers given the nature, mix and significant capital values in a coastal community like the Copper Coast.

FIXED CHARGE

The Council imposes a fixed charge system, rather than a minimum rate, which tends to distort the equity principals of taxation. Council will decrease the fixed charge in the total of rates generated by \$52 per year to \$475 per year (was \$527 in 2024/25).

The fixed charge is levied against the whole of an allotment (including land under a separate lease or licence) and only one fixed charge is levied against two or more pieces of adjoining land (whether intercepted by a road or not) if the same owner occupies and owns them.

The reasons for imposing a fixed charge are:

- The Council considers it appropriate that all rateable properties make a contribution to the cost of administering the Council's activities and the creation and maintenance of the physical infrastructure that supports each property.
- The fixed charge system has a lesser proportionate impact on lower income earners than a minimum rate system.
- The fixed charge system is more readily understandable than a minimum rate system.



SEPARATE RATES

Pursuant to Section 154 of the Act, a Council may declare a separate rate on rateable land within a part of the area of the Council for the purpose of planning, carrying out, making available, supporting, maintaining or improving an activity that is, or is intended to be, of particular benefit to the land, or the occupiers of the land, within that part of the area, or to visitors to that part of the area. These are as follows:

Separate Rate – Kadina CBD

In 2012/2013 the local traders in the Kadina Business District requested a separate rate to fund planning towards development in this area. This rate will be continued to be raised against Kadina CBD businesses (minimum of \$50) and will raise approximately \$30,000 to be transferred to the Kadina Chamber of Commerce who will administer the funds. All properties rated will gain immediate membership to the Chamber and be entitled to vote and be part of the decision-making process for the funding. The area concerned is as per the diagram below.



Separate Rate – Port Hughes Golf Course (Dunes)

The Council introduced in the 2013/2014 financial year a Separate Rate to partly fund the maintenance of the Port Hughes Golf Course (Dunes). This replaced the annual Development Levy that each landowner has agreed to pay to the developer of The Dunes Port Hughes. The Separate Rate will be ongoing and remain as an annual charge on properties rates notices as long as the course is open and operational and is indexed by the March CPI (Adelaide) each year.

If the additional 9 holes are established the Separate Rate would increase by 100% to reflect the intention of the current encumbrance and the initial intention to have a fully operational 18-hole golf course when the land was originally developed and purchased.

During 2019/20 the CopperClub Golf and Community Association Inc approached Council and requested that the rate not be indexed by the Consumer Price Index and in fact capped until 30th June 2023. This request has expired and after consulting with the Club the rate will increase by the March 2025 CPI (2.2%) to \$829. The rate was \$811 in 2024/25.

All income is forwarded to the Copperclub Golf and Community Association Inc.





Separate Rate – Riley Cove Community Corporation

The Council was approached in 2014/2015 by the residents of the Riley Cove Community Corporation (20692) to assist with the maintenance of the internal roads owned by the Corporation for a period of one hundred (100) years to fund the replacement of the road seal, pavement and kerbing.

The proposal is to resurface the road every ten (10) years to minimise maintenance and protect the pavement and to allow for kerb replacement and maintenance over a 50 year cycle.

The Council has decided to implement a separate rate of \$265 to apply to each allotment per certificate of title for properties adjoining the Community Corporations internal roads (see map). This means it includes all properties that benefit from the road, not just those that are part of the Community Corporation 20692.

Should the project be completed for less than the amount stated, revisited every ten (10) years, the charge will be reduced by this amount over the remaining years.

SERVICE CHARGE

Pursuant to Section 155 of the Act, Community Wastewater Management Annual Service Charges based on the nature of the service and varying according to the CWMS Property Units Code in accordance with Regulation 12(4)(b) of the Local Government (General) Regulations 2013 be declared and imposed on all land to which the Council provides or makes available the prescribed service for the financial year ending 30th June 2026. This includes the areas covered by the Kadina Community Wastewater Management Systems, the Wallaroo Community Wastewater Management Systems and the Moonta, Pt Hughes and Moonta Bay Scheme. The annual service charge will increase by \$33 or 5.5% for the 2025/26 financial year to \$624 on each property unit for occupied allotment and \$624 on each vacant allotment.

REGIONAL LANDSCAPE LEVY

The Council area falls within the Northern and Yorke Landscape Board area and as such the Council is required pursuant to the Landscape South Australia Act 2019, to raise funds by way of a separate levy to assist in funding the operations of the Board. The levy is imposed as a differential separate rate upon all properties within the area of the Board.

The Council is required to collect this revenue and pay the amount collected to the Landscape Administration Fund for distribution to the landscape board. It does not retain this revenue or determine how the revenue is spent, nor does it determine the amount of the levy to be collected. The amount of the levy per property is set by the total amount of funds Council are required to raise for the Landscape SA, Northern and Yorke Landscape Board. Council will budget for \$585,723 as advised by the Northern and Yorke Landscape Board, previously the levy was \$597,068 in 2024/25.

Any queries regarding the Regional Landscape Levy should be raised with the Northern and Yorke Landscape Board.

Head Office, 155 Main North Road, Clare SA 5453

Phone: (08) 8841 3400

Website: www.landscape.sa.gov.au/ny/home



RATE CONCESSIONS

State Government concessions

To check your entitlement for a State Government concession, contact the **Concessions SA Hotline 1800 307 758** or go to www.sa.gov.au/topics/care-and-support/concessions

Should you be eligible for a State Government funded concession, this will be paid directly to you by the Department of Human Services and is not provided via your rate notice.

REMISSION AND POSTPONEMENT OF RATES

Section 182 of the Local Government Act and the Essential Services Commission of South Australia permit the Council, on the application of the ratepayer, to partially or wholly remit rates or to postpone rates and to partially or wholly remit or to postpone the service charge for CWMS services, on the basis of hardship. Where a ratepayer is suffering hardship in paying rates they are invited to contact the Council office to discuss the matter. The Council treats such inquiries confidentially.

Postponement of Rates for Seniors

Ratepayers who hold a State Seniors Card are now able to apply to Council to postpone payment of Council rates on their principal place of residence.

To be eligible for postponement of rates the applicants need to satisfy the following criteria:

- a State Seniors Card holder (or have applied for the card); and
- the property is the principal place of residence (where you live most of the time); and
- no other person, other than the applicant's spouse, has an interest as an owner of the property.

A minimum amount of \$500 of the annual rates must be paid.

The interest rate which will apply to the amount of rates postponed is prescribed in the Local Government Act (SA) 1999, Section 182A(12). Interest will be charged and compounded monthly on the total amount postponed, until the debt is paid.

The accrued debt including interest is payable at the time of disposal or sale of the property. However, there is an option for the payment of all or any part of the debt at an earlier time.

PAYMENT OF RATES

Council rates will be payable by quarterly instalments falling due on 1 September 2025, 1 December 2025, 1 March 2026 and 1 June 2026. The total outstanding balance of rates may be paid in full at any time.

Council rates may be paid:

- In person at any Post Office
- In person at the principal office of Council in Kadina
- By telephone at the ratepayers participating financial institution using B-Pay
- By internet with ratepayers online banking using B-Pay
- By Post BillPay service
- By mail (by cheque or by credit card details advised on the Rate Account remittance advice).

(Methods of payment details are outlined on the reverse of the rates notice)

In addition, regular prepayments of Council Rates are allowed at any time and can be made at the principal Council office, via Bpay and via Australia Post.

Any ratepayer who may, or is likely to, experience difficulty with meeting the standard arrangements should contact the **Rates Officer on 8828 1200** to discuss alternative payment arrangements. Such enquiries are treated confidentially by the Council.

National Debt Helpline

Trained financial counsellors are available for free financial counselling, enquiries through the National Debt Helpline (NDH). **For more information visit ndh.org.au or call 1800 007 007.**

Late Payment of Rates

The Council has determined that penalties for late payments will be imposed and levied in accordance with the provisions of Section 181(8) of the Act and relevant Council procedures.

These provisions are the only provisions available to the Council to ensure that all ratepayers pay promptly. The Act provides that:

“If an instalment of rates is not paid on or before the date on which it falls due:

- a. the instalment will be regarded as being in arrears, and
- b. a fine of two (2) percent of the amount of the instalment is payable, and
- c. on the expiration of each full month from that date, interest of the prescribed percentage of the amount in arrears (including the amount of any previous unpaid fine but excluding interest from any previous month) accrues.”

Any ratepayer who may or is likely to, experience difficulty with meeting the standard instalments and due dates can contact the Council to discuss alternative payment arrangements. It should be noted that fines and interest are still levied in accordance with the Act under any payment arrangement.

Council will consider applications for remissions of fines in certain extenuating circumstances. A request for waiver of fines should be made in writing, setting out detailed reasons why a fine remission has been requested.

When the Council receives a payment in respect of overdue rates, the Council applies the money received as follows:

- **First** – to satisfy any costs awarded in connection with court proceedings;
- **Second** – to satisfy any interest costs;
- **Third** – in payment of any fines imposed;
- **Fourth** – in payment of rates, in chronological order (starting with the oldest account first).

RECOVERY OF RATES

In accordance with sound financial management principles, the Rates Officer will apply prudent debt management practices to Rate Debtors. This includes an ongoing review of rates in arrears and following a systematic debt recovery approach.

Rates, which remain in arrears for a period exceeding 30 days, will be subject to recovery action in accordance with the Council's normal debt recovery procedures.

SALE OF LAND FOR NON-PAYMENT OF RATES

Section 184 of the Act provides that a Council may sell any property where the rates have been in arrears for three (3) years or more. The Council is required to notify the owner of the land of its intention to sell the land, provide the owner with details of the outstanding amounts and advise the owner of its intention to sell the land if payment of the outstanding amount is not received within one (1) month. Except in extraordinary circumstances, the Council will enforce the sale of land for arrears of rates.



2025/26 ANNUAL BUDGET



Planning FRAMEWORK

The 2025/26 Budget has been developed within the Council's overall planning framework. The Council's suite of Strategic Management Plans includes a 10-year Long-Term Financial Plan supported by an Infrastructure and Asset Management Plan. Council's Strategic Plan and the Annual Report complete Council's suite of corporate documents.

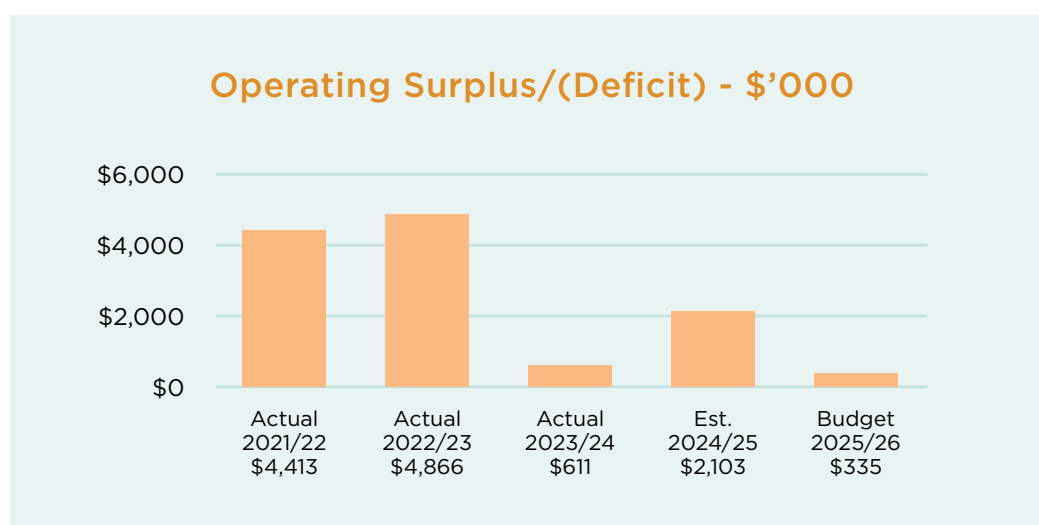
To guide the preparation of its Budget, the Council prepared and undertook community consultation on a draft Long Term Financial and Annual Business Plan and provided an opportunity for presentations from members of the community during a public meeting in May. Following the public consultation period, at the June 2025 Audit & Risk Committee meeting, members considered the final draft plan and were provided an opportunity to consider all written submissions received. Staff presented the final draft Long Term

Financial and Annual Business Plan to the July 2025 Council meeting for Elected Member consideration and adoption.

Subsection 123(6a) of the Local Government Act 1999 (commenced 6 January 2022) provides that if the Council proposes to adopt an Annual Business Plan with amendments, it must include in the adopted business plan a statement setting out any significant amendments from the draft annual business plan and provide reasons for those amendments.

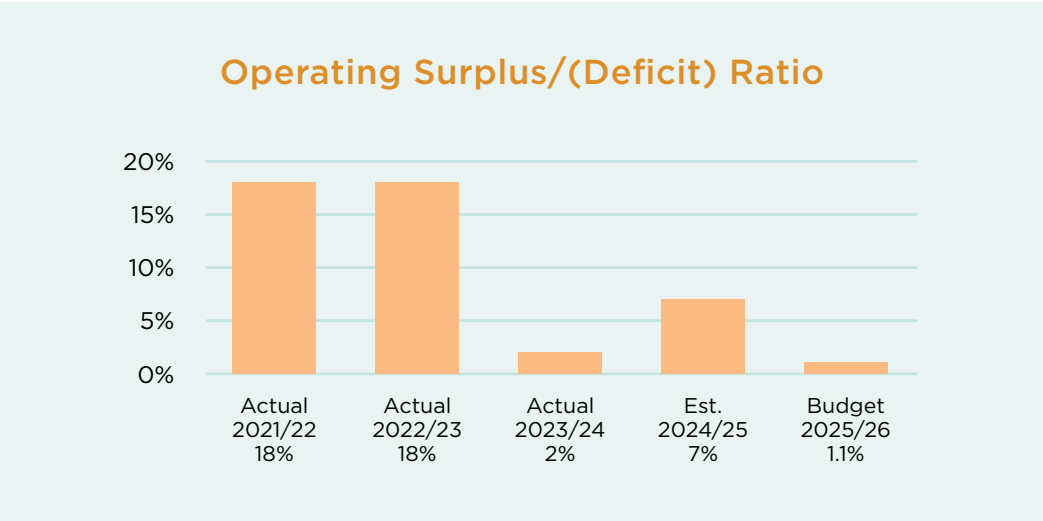
Any changes to the plan from the proposed draft Long Term Financial and Annual Business Plan will be summarised in this document on page 13.

OPERATING SURPLUS/(DEFICIT)



The anticipated operating surplus for 2025/26 is \$334,583 before Capital income. Council's long-term plan is to operate with a balanced budget. The timing of the brought forward payment of the financial assistance grant impacts on this ratio also. Council has not budgeted for any forward payments in the 2025/26 year.

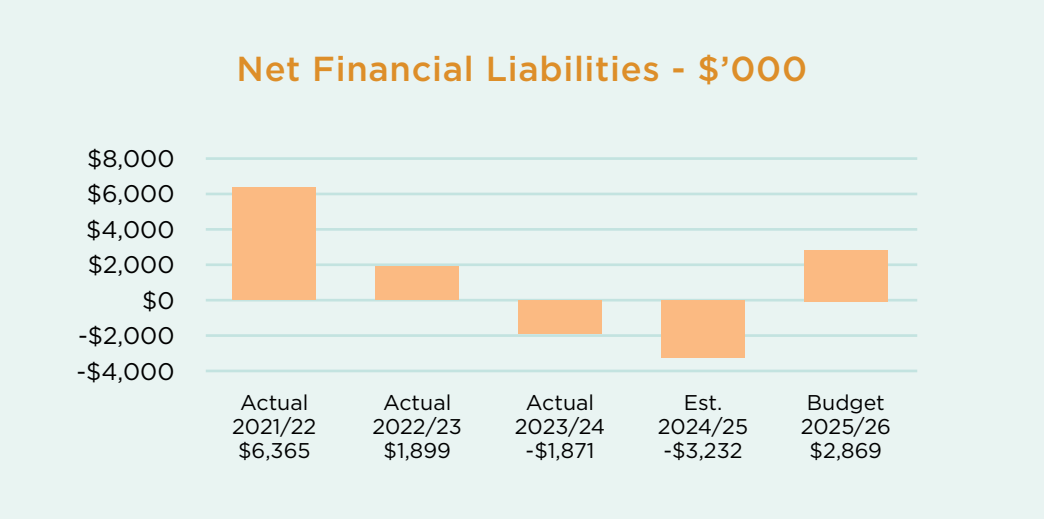
OPERATING SURPLUS RATIO



The budgeted operating surplus in 2025/26 expressed as a percentage of general and other rates (the operating surplus ratio) is budgeted to be 1.1%. The actual results for 2021/22 and 2022/23 reflects the income received through the various grant program funds which have been in the majority capitalised assets on the balance sheet.



NET FINANCIAL LIABILITIES



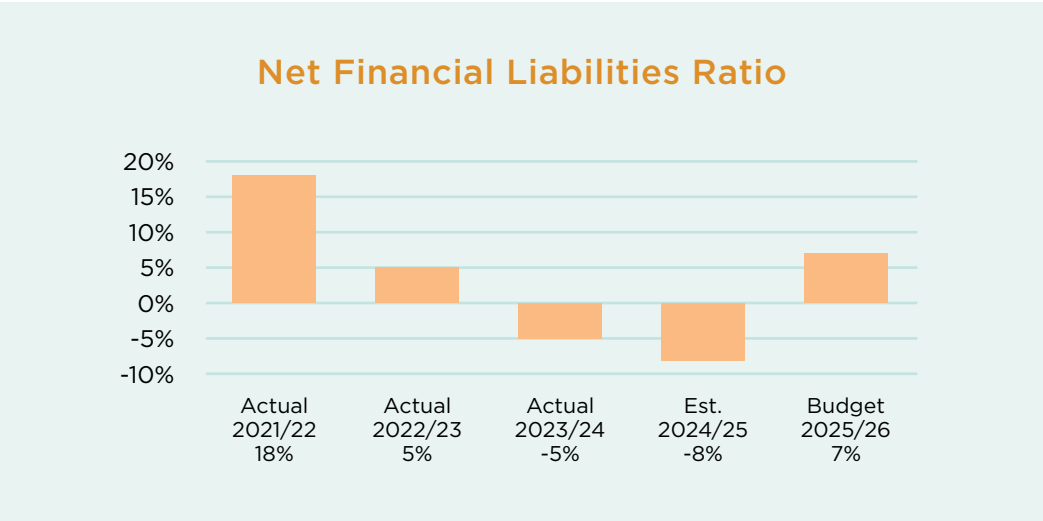
The Council's stock of net financial liabilities is expected to be \$2.86 Million at 30 June 2026. This represents an increase of \$6.10M on the estimated level of net financial liabilities as at 30 June 2025. The increase reflects no estimate included in the budget for a reduction in the loan funds for the Wallaroo Shores Development of loan repayments over the period. However, the lower results have been impacted on the cash held as at balance date.

Council is continuing to manage the cash flow and balances internal borrowings against externally borrowed funds. A table summarising the purposes of the debt as at 31 May 2025 is outlined further into this report in Appendix F.

The net financial liabilities balance also includes the provision for the reinstatement of the landfill sites at Wallaroo and Kadina which has reduced to its current provisioned value of \$1.8M and also the employee leave liabilities which are managed and reviewed each year.

It should be noted that Council manages approximately \$4.6 million in loans from Retirement Village residents who purchase a license to occupy Council's aged care residential units. These payments from residents are classified as loans and upon exiting the units they are repaid, and new residents then purchase the license to occupy the vacant unit. Resident loans are interest free. These figures are adjusted to exclude these loans.

NET FINANCIAL LIABILITIES RATIO



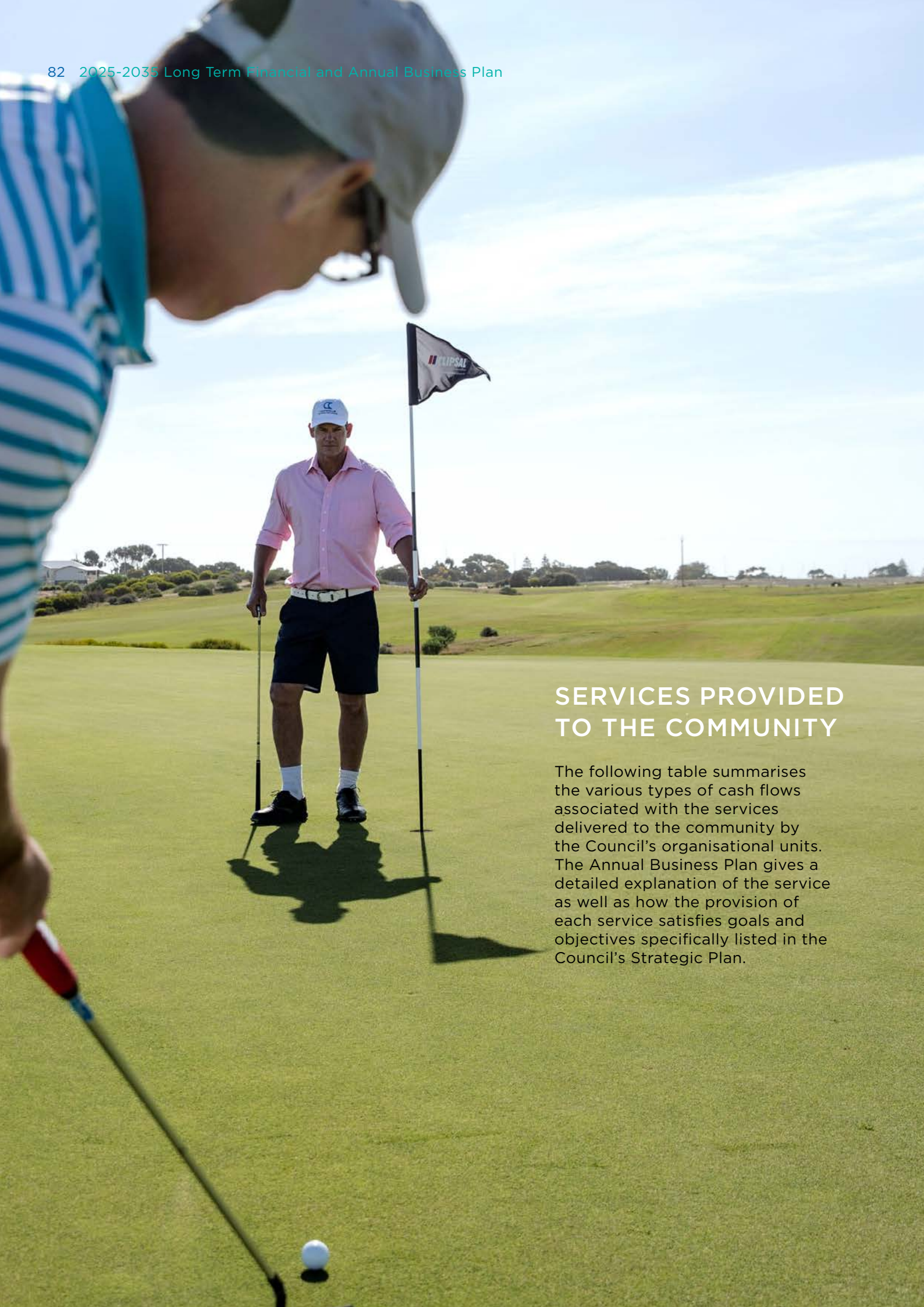
The Council’s net financial liabilities at 30 June 2026 expressed as a percentage of estimated operating revenue in 2025/26 (the net financial liabilities ratio) is expected to be 7%. It is anticipated as evidenced in the Long-Term Financial Plan that this ratio has stabilised as grant funds have been spent and borrowings have been repaid.



ASSET SUSTAINABILITY RATIO



The Council's asset sustainability ratio in 2025/26 is expected to be 34% calculated by comparing planned capital expenditure on renewal and replacement of assets against depreciation expenses in 2025/26. Council has a target range of between 90% and 110% and this is outside this range. This ratio has fluctuated over the years however 2025/26 will see the focus back onto existing assets and a year of consolidation finalising many projects.



SERVICES PROVIDED TO THE COMMUNITY

The following table summarises the various types of cash flows associated with the services delivered to the community by the Council's organisational units. The Annual Business Plan gives a detailed explanation of the service as well as how the provision of each service satisfies goals and objectives specifically listed in the Council's Strategic Plan.

Organisational Unit/Service	Revenue \$'000	Operating Expense \$'000	Capital Contributions \$'000	Capital Expense \$'000	Surplus / (Deficit) \$'000
Corporate Services					
1. Governance	1	2,549	0	0	(2,548)
2. Administration	27,645	4,833	0	150	22,662
3. Financing and Investing	550	100	0	0	450
Community Services					
1. Aged Services	199	668	0	70	(538)
2. Youth Services	0	9	0	0	(9)
3. Cultural and Arts	13	92	0	0	(79)
4. Library Services	60	686	0	10	(637)
5. Sports and Recreation	185	1,596	0	450	(1,862)
Infrastructure Services					
1. Community Wastewater Management Scheme	6,412	4,486	0	2,450	(523)
2. Waste Man. and Recycling	748	4,058	0	0	(3,310)
3. Roads and Footpaths	431	7,188	581	6,047	(12,224)
4. Foreshore Protection	0	82	0	300	(382)
5. Stormwater Drainage	0	543	0	700	(1,243)
6. Private Works	14	13	0	0	1
7. Other	230	4,233	0	1,225	(5,228)
8. Airport	2	200	0	0	(197)
Environmental Services					
1. Legislative Compliance	337	976	0	0	(639)
2. Parks and Gardens	9	2,424	0	380	(2,795)
3. Planning	263	640	0	0	(377)
4. Cemeteries	71	246	0	150	(325)
5. Halls and Public Conveniences	15	1,112	0	180	(1,276)
6. Natural Resource Management	661	640	0	0	21
Executive Services					
1. Economic Development	3,554	2,896	0	50	609
2. Tourism	188	994	0	230	(1,036)
3. University Centre	338	327	0	0	(11)
Total	41,927	41,591	581	12,392	(11,475)

Analysis of OPERATING BUDGET

The table below and following comments summarise the expected revenues and expenses of the Council for the 2025/26 financial year. It also provides commentary on the budgeted operating result.

OPERATING REVENUE

Revenue Types	Ref	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Rates	4.1	28,787	30,094	31,165
Statutory Charges	4.2	871	908	796
User Charges and Commercial Revenue	4.3	5,432	4,599	4,955
Grants and Subsidies	4.4	1,262	3,481	3,792
Investment Income	4.5	693	617	503
Reimbursements	4.6	838	381	319
Other Revenue	4.7	795	542	397
Total Operating Revenue		38,679	40,622	41,927

Source: Appendix A

4.1 Rates

General rate revenue after rebates and bad debts is estimated at \$24.5 million for 2025/26 which incorporates a 5.5% increase in general rate income.

Since 2012/2013 the Kadina Business District Traders have requested a separate rate to fund improvements of the area and this is continued in 2025/26 with the amount raised being approximately \$30,000.

The Port Hughes Golf Club Separate Rate has been increased by the March CPI (Adelaide) of 2.2% this year as per the original agreement with the CopperClub.

A section of the Annual Business Plan includes a further discussion and analysis of rates to be levied in 2025/26 together with summary information about the Council's rating structure.

Other rate revenue of \$6.02 million is estimated for 2025/26. This represents service charges to residents for the various Community Wastewater Management Systems that the Council maintains. The balance of the Rate Revenue category of \$0.585 million is the Landscape levy for which we collect and pass on directly to the State Government.

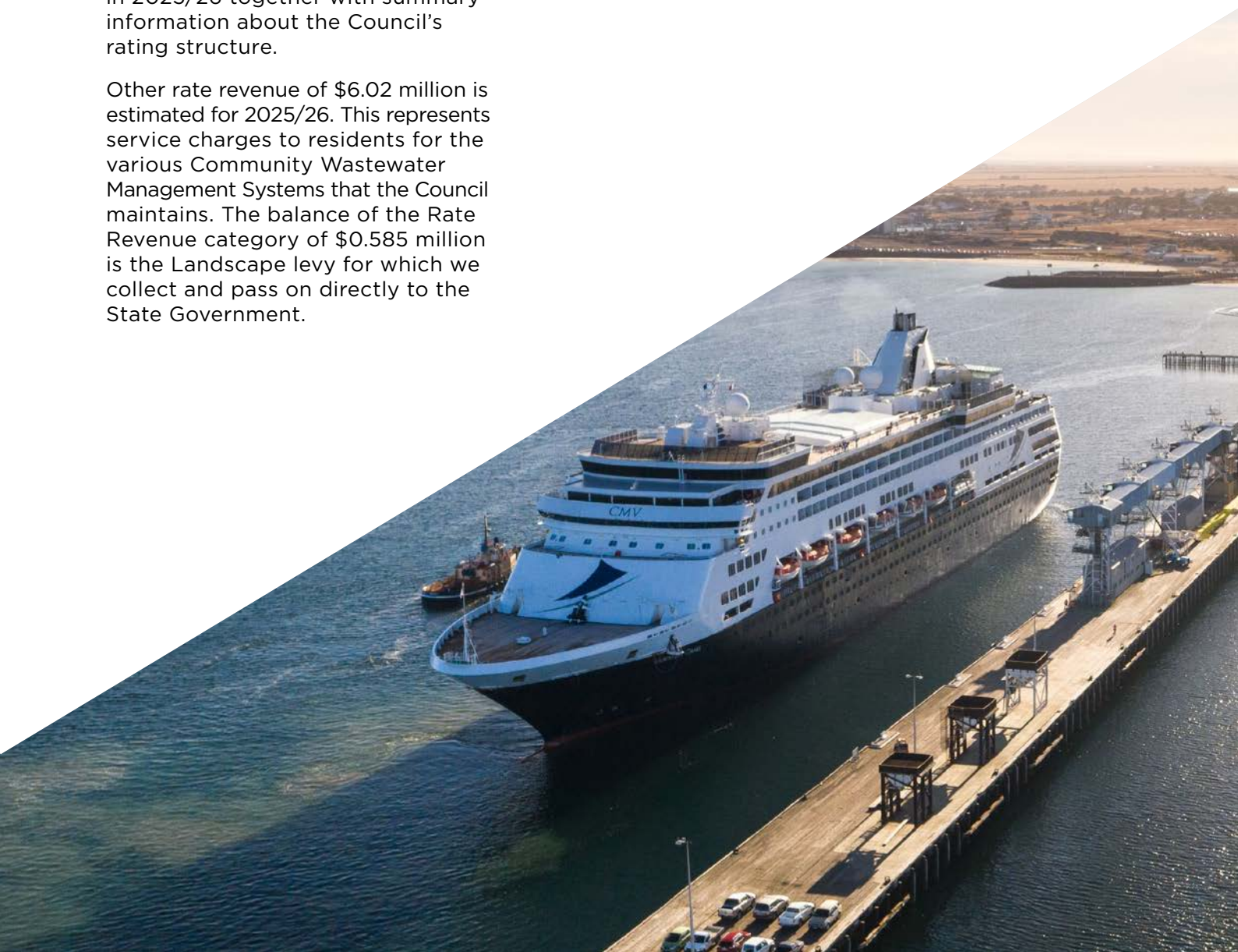
4.2 Statutory Charges

Statutory charges are fees for regulatory services. These fees are associated with the granting of a permit/licence or the regulation of an activity and include Planning, Development and Infrastructure Act 2016 fees and parking fines.

4.3 User Charges and Commercial Revenue

User charges relate mainly to the recovery of service delivery costs through the charging of fees to users of Council's services. They include amongst other charges the hire of community facilities.

User charges and commercial revenue in 2025/26 are projected to remain stable over the estimated actual income received in 2024/25. The Council caravan parks are a substantial component of the commercial revenue derived in this category being estimated at \$2.5 million and an area that has seen a large increase and growth since 2020/2021 as a result of an increase in local visitors and interstate visitation and community events. It is anticipated that this revenue will remain stable in 2025/26.



4.4 Grants and Subsidies

This item covers grants and subsidies from all sources but excludes amounts specifically received for new/upgraded assets. The following table summarises the main grants involved:

Grant Funding Types	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
LG Grants Commission – General Purpose Grant	131	2,538	2,998
LG Grants Commission – Roads to Recovery	560	581	581
Other	571	362	213
Total Grants and Subsidies	1,262	3,481	3,792

Overall, Local Government Grants Commission grants (representing funding provided by the Australian Government) are estimated to be \$2.99 million in 2025/26. However, no forward payment is being anticipated in the budget papers.

The Commonwealth Government paid the 2023/24 grant funding in 2024/25 which is why it is significantly higher than expected in 2024/25. We estimate that the brought forward payment will continue to be paid in the corresponding financial year.

Roads to Recovery (\$580,985) funding is treated as an amount received specifically for new or upgraded assets in the Operating Statement however is included in the table above. The Local Roads and Infrastructure Funding for Round 4 is not included in the above table.

4.5 Investment Income

Interest earnings on the investment of funds not immediately required and loans to community groups are estimated at \$503,00 in 2025/26. Council will continue to manage the funds on hand to reduce the requirement to borrow and offset the interest paid and interest received whenever appropriate.

4.6 Reimbursements

Reimbursements are amounts received as payment for work done by the Council acting as an agent for others. Revenue of \$318,900 is estimated in 2025/26.

4.7 Other Revenues

Other Revenue is revenue not separately classified in the income statement above. Of the estimated total revenue of \$41.9 million in 2025/26, \$396,600 is attributable to other revenues which varies from year to year and includes small amounts of revenue from many sources. Other Revenues include search fees, the diesel fuel rebate, sundry permits as well as other miscellaneous income.



OPERATING EXPENSES

Expense Types	Ref	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Employee Costs	4.8	8,846	10,361	11,704
Materials and Contractual Services	4.9	16,913	17,011	17,664
Finance Costs	4.10	1,000	919	849
Depreciation	4.11	11,310	10,227	11,375
Total Operating Expenses		38,069	38,518	41,591

Source: Appendix A

4.8 Employee Costs

Employee costs include all labour related expenses such as salaries and wages and on-costs such as allowances, leave entitlements and employer superannuation.

4.9 Materials, Contractual Services and Other Expenses

Materials include payments for physical goods consisting of consumables, water and energy. Contractual Services involve payments for the external provision of services. This may include indirectly provided labour and materials or sub-contractors which are part of a contract. Other expenses relate to expenses not separately classified.

4.10 Finance Costs

Finance costs cover the costs of financing the Council's activities through borrowings or other types of financial accommodation. The figures in the budget are based on the Council's debenture register and budgeted commitments in line with the Long-Term Financial Plan.

4.11 Depreciation

Depreciation is an accounting measure which records the consumption of the Council's infrastructure, property, plant and equipment.



OPERATING RESULT

Operating Surplus/(Deficit)	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Operating Revenue	38,679	40,622	41,926
less: Operating Expenses	38,069	38,518	41,591
Equals: Operating Surplus/(Deficit)	610	2,104	335

Source: Appendix A

As shown in the above table, the Council has budgeted for an operating surplus of \$334,583 in 2025/26. This is inside the parameters that Council has set for financial sustainability as a key financial target of the Council is to achieve an operating surplus each year to ensure ongoing financial

sustainability and therefore avoid future potential cuts to services and/or significant increases in rates. The result is consistent with the Long-Term Financial Plan which outlines estimates that Council is working towards over the next 10 years.

Council is continuing to work to reach a balanced budget each year.



Analysis of CAPITAL EXPENDITURE

Refer to Appendix E for a detailed list of all Capital Expenditure Projects by Organisational Unit or Service Profile planned for 2025/26 as well as the Annual Business Plan for additional information on each project. Appendix E excludes carry over project budgets which is estimated at approximately \$6,000,000.

NET OUTLAYS ON EXISTING ASSETS

The following table summarises capital outlays on existing assets:

	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Net Outlays on Existing Assets			
Capital Expenditure on Renewal/Replacement of Assets	2,917	4,076	3,850
less: Depreciation	11,310	10,227	11,375
less: Proceeds from Sale of Replaced Assets	297	0	0
Equals: Net Outlays on Existing Assets	(8,690)	(6,151)	(7,525)

Source: Appendix D

The Asset Sustainability Ratio in 2025/26 is expected to be 34% and has been calculated by comparing the capital expenditure on renewal and replacement of existing assets with depreciation expenses. Council is aiming to maintain assets at a sustainable rate and will look at increasing expenditure on existing assets.

Over a 10-year period this ratio should average out to 100% in a Council that is properly maintaining its existing assets. This ratio was budgeted at 55% in the 2024/25 financial year.

NET OUTLAYS ON NEW AND UPGRADED ASSETS

The following table summarises capital outlays on new/upgraded assets:

	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Net Outlays on New and Upgraded Assets			
Capital Expenditure on New/Upgraded Assets	6,060	8,730	14,542
less: Amounts received specifically for New/Upgraded Assets	1,055	1,881	581
less: Proceeds from Sale of Surplus Assets	0	0	0
Equals: Net Outlays on New and Upgraded Assets	5,005	6,849	13,961

Source: Appendix D

Analysis of BUDGETED STATEMENT OF FINANCIAL POSITION

The table below summarises the estimated balance sheet movements between 30 June 2025 and 30 June 2026 and discusses the level of the Council's net financial liabilities (being the key measure of the Council's financial position).

	Ref	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Current assets	6.1	29,959	23,835	15,051
Non-current Assets	6.2	380,914	383,599	390,616
Total Assets		410,873	407,434	405,667
Current Liabilities	6.3	14,671	7,104	7,104
Non-current Liabilities	6.4	17,216	17,360	14,677
Total Liabilities		31,887	24,464	21,781
Equity	6.5	378,986	382,970	383,886

Source: Appendix B

6.1 Current assets

Current assets in the budget for 2025/26 are anticipated to decrease from 2024/25 primarily due to a decrease in the cash and investment balance.

Outstanding rates balances are being monitored closely and debt collection methods (including section 184 of the Local Government Act 1999) used at all times as this is an area that can impact on the cash flow of Council. Other debtor balances are not expected to change significantly and are at acceptable levels.

6.2 Non-current assets

The increase in non-current assets in 2025/26 reflects the combined effect of all capital expenditure, the depreciation of existing assets, the book value of assets sold and the ongoing revaluation of infrastructure assets on a 'fair value' basis. Council has completed revaluations on its larger non-current assets in the past 12 months resulted in an increase in fair values if CWMS and Stormwater.

Grant funding received has also seen Council progress many other capital projects which will be reflected in the balance of the non-current assets.

6.3 Current liabilities

Current Liabilities will remain stable as this is the balance of accounts payable, balance due on loans and retirement village bonds.

Emphasis on the prompt payment of accounts is in efforts to reduce the trade payables on a monthly basis.

In accordance with Accounting Standards, loans from retirement village residents who purchase a license to occupy Council's aged care residential units are classified as current liabilities. The payments from residents are classified as loans and upon exiting the units they are repaid, and new residents then purchase the license to occupy the vacant unit. Resident loans are interest free. There has been significant movement when compared to other years in regard to these units however they remain all occupied with a small increase in the value of the licences which reflects the current property market.

6.4 Non-current liabilities

The decrease in non-current liabilities in 2025/26 (i.e. obligations that the Council must pay beyond 30 June 2026) is due to repayments on borrowings.

The CWMS facility has been funded through borrowings however repayments have and will be met from the previously charged separate rate and user charges collected into the future.

Appendix F is a summary of Council Borrowings and not only are the CWMS borrowings self-funding the Sporting and Community Club loans are serviced by the clubs themselves.

The Wallaroo Holiday Park also generates income that services the loans currently in place for the expansion of accommodation and improved services.

6.5 Equity

There is an immaterial change in equity between the estimated result for 2024/25 and 2025/26 as this is a result of the budgeted net deficit after capital grants reported in the Budgeted Income Statement (see Appendix A) as well as the increase in fixed assets offset by the estimated decreases in the cash position along with budgeted loan borrowings with an increase in non-current fixed assets as the projects are completed.



General and OTHER RATES

This section summarises Council’s rating arrangements and describes the rating policy in 2025/26.

Excluding the Regional Landscape Levy collected on behalf of the Regional Landscape Board, general and other rates are expected to account for 59% of the Council’s operating revenue in 2025/26.

The Council’s rating structure and policies are set out in the 2025/26 Annual Business Plan. The rating structure is comprised of two key elements. These are:

- Property values, which generally reflect capacity to pay; and
- User pays component to reflect usage of some services provided by Council.

Striking a proper balance between these elements provides equity in the distribution of the rate burden across ratepayers.

Rate increases in 2025/26

The Department of the Valuer General provided capital values for all rateable properties totalling \$5,746,655,083 in 2024/25. Valuations as at the 30th of June 2025 for the 2025/26 year are currently being advised at \$6,610,177,181 (increase of 15%).

Rates Other

Other rate revenue of \$6.02M is budgeted for 2025/26. This represents the service charges to residents who are connected, eligible to be connected and vacant blocks serviced by the various Community Wastewater Management Systems that the Council maintains. This excludes the Landscape Levy of \$585,723.

Fixed Charge

The fixed charge has decreased to \$475 for 2025/26, previously \$527 in 2024/25.

Regional Landscape Levy

The Northern and Yorke Landscape Board have advised the contribution payable by the Council for the 2025/26 year will be \$585,723, which has decreased from the 2024/25 year. The Levy is collected by Council on behalf of the Northern and Yorke Landscape Board by way of a separate rate in the dollar declared on all rateable land within the Council area.

Rating structure

The following table summarises the general rates proposed to be adopted for the 2025/26 financial year.

Rate Type		2024/25	2025/26
Residential	Cents in \$ of CV	0.2780	0.2720
Vacant Land	Cents in \$ of CV	0.4800	0.4656
Commercial	Cents in \$ of CV	0.6100	0.5917
Industrial	Cents in \$ of CV	0.6100	0.5917
Primary Production	Cents in \$ of CV	0.2330	0.2260
Other	Cents in \$ of CV	0.3200	0.3104
Marina Berths	Cents in \$ of CV	0.6100	0.5917
Kadina Business District (CDL)	Cents in \$ of CV	0.0331 \$50 min.	0.0257 \$50 min.
Port Hughes Golf Course	\$ per property	\$811	\$829
Otago Road Sand Drift Study	\$ per lineal metre	\$297.67	N/A
Riley Cove Road Maintenance	\$ per property	\$265	\$265
Moyle Street	\$ per allotment	N/A	N/A
Olive Parade	\$ per allotment	\$164	N/A
David Street	\$ per allotment	\$1,231.20	N/A
Fixed Charge	\$ per property	\$527	\$475



APPENDICES



APPENDIX A - BUDGETED STATEMENT OF COMPREHENSIVE INCOME

	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Revenue			
Rates	28,787	30,094	31,164
Statutory Charges	871	908	796
User Charges and Commercial Revenue	5,432	4,599	4,955
Grants and Subsidies and Contributions	1,262	3,481	3,792
Investment Income	693	617	503
Reimbursements	838	381	319
Other Revenues	795	542	397
Total Operating Revenue	38,679	40,622	41,926
Expenses			
Employee Costs	8,846	10,361	11,704
Materials, Contracts and Other Expenses	16,913	17,011	17,664
Finance Costs	1,000	919	849
Depreciation	11,310	10,227	11,375
Total Operating Expenses	38,069	38,518	41,591
Operating Surplus / (Deficit)	611	2,104	335
Asset disposal and fair value adjustments	(521)	0	0
Amounts received specifically for new or upgraded assets	867	1,881	581
Physical resources received free of charge	898	0	0
Net Surplus / (Deficit)	1,855	3,985	916
Other Comprehensive Income			
Changes in Revaluation Surplus - I,PP&E	37,147	0	0
Total Other Comprehensive Income	37,147	0	0
Total Comprehensive Income	39,029	3,985	916

APPENDIX B - BUDGETED STATEMENT OF FINANCIAL POSITION

	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Assets			
Current Assets			
Cash and cash equivalents	16,373	11,730	2,946
Trade and other receivables	11,671	10,146	10,146
Inventories	1,916	1,959	1,959
Total Current Assets	29,959	23,835	15,051
Non-current Assets			
Financial Assets	1,122	1,228	1,228
Infrastructure, Property, Plant and Equipment	379,792	382,371	389,388
Total Non-current Assets	380,914	383,599	390,616
Total Assets	410,873	407,434	405,667
Liabilities			
Current Liabilities			
Trade and Other Payables	5,058	661	661
Borrowings	7,898	4,374	4,374
Provisions	1,716	1,947	1,947
Other	0	122	122
Total Current Liabilities	14,671	7,104	7,104
Non-current Liabilities			
Borrowings	15,192	15,534	12,851
Provisions	2,023	1,826	1,826
Total Non-current Liabilities	17,215	17,360	14,677
Total Liabilities	31,886	24,464	21,781
Net Assets	378,986	382,970	383,886
Equity			
Accumulated Surplus	73,637	77,624	78,540
Asset Revaluation Reserve	305,349	305,346	305,346
Total Equity	378,986	382,970	383,886

APPENDIX C - BUDGETED STATEMENT OF CASH FLOWS

	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Cash Flows From Operating Activities			
Receipts			
Receipts from Operating Activities	40,400	39,309	41,926
Payments			
Payments from Operating Activities	(27,618)	(29,844)	(30,216)
Net Cash provided by (or used in) Operating Activities	12,782	9,465	11,710
Cash Flows From Investing Activities			
Receipts			
Amounts specifically for new or upgraded assets	1,055	1,881	581
Sale of replaced and surplus assets	297	0	0
Sale of real estate developments	0	0	0
Repayment of loans by Community Groups	116	0	0
Payments			
Development of real estate for sale	0	0	0
Expenditure on renewal/replacement of assets	(2,917)	(4,076)	(3,850)
Expenditure on new/upgraded assets	(6,060)	(8,730)	(14,542)
Loans made to Community Groups	(300)	0	0
Net Cash provided by (or used in) Investing Activities	(8,477)	(10,926)	(17,811)
Cash Flows From Financing Activities			
Receipts			
Proceeds from Borrowings	0	0	0
Proceeds from Retirement Village deposits	1,105	0	0
Payments			
Repayment of Retirement Village deposits	(795)	0	0
Repayment of Borrowings	(2,523)	(3,182)	(2,683)
Net Cash provided by (or used in) Financing Activities	(2,213)	(3,182)	(2,683)
Net Increase (Decrease) in cash held	2,092	(4,643)	(8,784)
Cash and cash equivalents at beginning of period	14,281	16,373	11,730
Cash and cash equivalents at end of period	16,373	11,730	2,946

APPENDIX D - UNIFORM PRESENTATION OF FINANCES

	2023/24 Actual \$'000	2024/25 Estimate \$'000	2025/26 Budget \$'000
Operating Revenue	38,679	40,621	41,926
less: Operating Expenses	38,069	38,518	41,591
Operating Surplus/(Deficit) - (a)	610	2,103	335
Net Outlays on Existing Assets			
Capital Expenditure on renewal and replacement of Existing Assets	2,917	4,076	3,850
less: Depreciation	11,310	10,227	11,375
less: Proceeds from Sale of Replaced Assets	297	0	0
(b)	(8,690)	(6,151)	(7,525)
Net Outlays on New and Upgraded Assets			
Capital Expenditure - New and Upgraded Assets	6,729	8,730	14,542
less: Amounts received specifically for New and Upgraded Assets	867	1,881	581
less: Proceeds from Sale of Surplus Assets	0	0	0
(c)	5,861	6,849	13,961
Equals: Net Lending / (Borrowing) for Financial Year (a) - (b) - (c)	3,439	1,405	(6,101)



APPENDIX E – CAPITAL EXPENDITURE BY ORGANISATION UNIT AND SERVICE PROFILE (EXCLUDING CARRIED OVER PROJECTS)

Capital Projects	Service Profile	Budget 2025/26 \$
Community Services		
Cemetery Infrastructure	Cemeteries	150,000
Town Hall and Other Hall Upgrades	Halls and Public Conveniences	180,000
Recreation/Sporting Facilities	Recreation and Sport	150,000
Disability Discrimination Projects	Community Services	50,000
Retirement Units	Aged Homes	20,000
Library	Libraries	10,000
Tourism Infrastructure	Tourism	30,000
Infrastructure Services		
Foreshore Projects	Foreshore Protection	300,000
Road Construction	Roads and Footpaths	5,496,600
Footpath Construction	Roads and Footpaths	550,000
Stormwater Management Projects	Stormwater	700,000
Public Toilet Upgrades	Community Wastewater Management Scheme	150,000
Plant, Motor Vehicles and Machinery	Other	950,000
Reserves and BBQ's, jetties	Parks and Gardens	380,000
Depot (includes Archive Storage)	Infrastructure	100,000
CWMS System upgrades	Community Wastewater Management Scheme	2,450,000
Wallaroo Swimming Enclosure	Recreation and Sport	300,000
Wallaroo Holiday Park	Other	200,000
Executive and Corporate Services		
Furniture and Fittings	Administration	25,000
Information Technology	Administration	150,000
Economic Development	Administration	50,000
Total New Capital Expenditure		12,391,600

NB: For a detailed explanation of each capital project please refer to the Annual Business Plan.



APPENDIX F – COUNCIL BORROWINGS SUMMARY

Description	Debenture No.	Interest Rate	Amount Approved	Amount Borrowed	Balance 31/5/2025	Date Final Repayment	Comments
General Borrowings							
Waste Transfer Station	20CC	5.0%	\$500,000	\$500,000	\$208,223	15/01/2030	
CCSLC Upgrade	23CC	4.45%	\$2,500,000	\$2,500,000	\$1,371,708	15/05/2032	
Wallaroo Shores	24CC	Variable	\$5,250,000	\$5,250,000	\$0	15/08/2033	
Wallaroo Shores	26CC	Variable	\$1,550,000	\$1,550,000	\$0	20/02/2034	
YP Field Days Inc.	26CC	Variable	\$200,000	\$200,000	\$200,000	30/06/2027	
Sub Total General Borrowings			\$10,000,000	\$10,000,000	\$1,779,931		
Sporting Clubs							
Wallaroo Sailing Club	18CC	5.6%	\$200,000	\$200,000	\$62,410	17/06/2028	
Wallaroo Netball Club	21CC	4.8%	\$98,000	\$98,000	\$54,388	18/04/2032	
Kadina Hockey Club	27CC	2.3%	\$300,000	\$300,000	\$220,537	15/07/2035	
Wallaroo Golf Club	29CC	4.75%	\$80,000	\$80,000	\$59,806	16/05/2032	C262:0919
Copperclub Golf Club	30CC	5.8%	\$700,000	\$700,000	\$620,769	15/07/2037	C154:0622
Sub Total Sporting Clubs			\$1,178,200	\$1,178,200	\$1,017,910		
CWMS Project							
CWMS Moonta	19CC	6.0%	\$9,754,000	\$9,754,000	\$3,493,293	16/12/2028	
CWMS Moonta	20CC	5.0%	\$12,000,000	\$12,000,000	\$4,997,345	15/01/2030	
CWMS Moonta	22CC	4.45%	\$3,246,000	\$3,246,000	\$1,781,025	15/05/2032	
Sub Total CWMS Project			\$25,000,000	\$25,000,000	\$10,271,663		

Description	Debenture No.	Interest Rate	Amount Approved	Amount Borrowed	Balance 31/5/2025	Date Final Repayment	Comments
General CWMS							
CWMS Plants and Pump Stations	17CC	5.1%	\$6,000,000	\$6,000,000	\$1,338,768	15/11/2027	
Sub Total General CWMS			\$6,000,000	\$6,000,000	\$1,338,768		
Caravan Parks							
Wallaroo Holiday Park	17CC	5.1%	\$500,000	\$500,000	\$111,564	15/11/2027	
Wallaroo Holiday Park	19CC	6.0%	\$600,000	\$600,000	\$214,884	16/12/2028	
Wallaroo Holiday Park	25CC	3.6%	\$2,480,000	\$2,480,000	\$970,200	15/08/2028	
Sub Total Caravan Parks			\$3,580,000	\$3,580,000	\$1,296,648		
Total Borrowings			\$45,758,200	\$45,758,200	\$15,704,920		

Note: All borrowings are with the Local Government Finance Authority and have a term of 15 years from the date the facility was made available and are all repayment of principal and interest.



APPENDIX G – LONG TERM FINANCIAL PLAN STATEMENTS

Statement of Comprehensive Income

	2025/26 \$	2026/27 \$	2027/28 \$	2028/29 \$
Income				
Rates	31,164,740	32,686,158	33,971,767	35,143,097
Statutory Charges	795,500	794,738	816,196	838,234
User Charges	4,954,800	4,737,104	4,865,006	4,996,361
Grants, Subsidies and Contributions - operating	3,791,965	2,597,850	2,667,992	2,740,028
Grants, Subsidies and Contributions - capital	-	-	-	-
Investment Income	503,000	449,442	422,974	417,829
Reimbursements	318,900	303,657	311,855	320,275
Other Income	396,600	406,914	417,901	429,185
Net gain - equity accounted Council businesses	-	-	-	-
Total Income	41,925,505	41,975,864	43,473,693	44,885,009
Expenses				
Employee Costs	11,704,000	11,446,300	11,984,090	12,548,093
Materials, Contracts & Other Expenses	17,663,722	18,357,868	19,190,091	19,927,132
Depreciation, Amortisation & Impairment	11,374,600	10,880,298	11,053,977	11,165,055
Finance Costs	848,600	688,835	534,353	348,194
Net loss - Equity Accounted Council Businesses	-	-	-	-
Total Expenses	41,590,922	41,373,301	42,762,511	43,988,474
Operating Surplus / (Deficit)	334,583	602,563	711,182	896,535
Asset Disposal & Fair Value Adjustments	-	-	-	-
Amounts Received Specifically for New or Upgraded Assets	580,985	6,179,852	800,000	800,000
Physical Resources Received Free of Charge	-	-	-	-
Operating Result from Discontinued Operations	-	-	-	-
Net Surplus / (Deficit)	915,568	6,782,415	1,511,182	1,696,535
Other Comprehensive Income - Amounts which will not be reclassified subsequently to operating result				
Changes in Revaluation Surplus – I,PP&E	1,635,846	909,220	367,238	844,385
Total Other Comprehensive Income	1,635,846	909,220	367,238	844,385
Total Comprehensive Income	2,551,414	7,691,636	1,878,420	2,540,919

2029/30 \$	2030/31 \$	2031/32 \$	2032/33 \$	2033/34 \$	2034/35 \$
36,355,191	37,609,474	38,907,419	40,250,548	41,640,441	43,078,730
860,866	884,109	907,980	932,496	957,673	983,530
5,131,263	5,269,807	5,412,092	5,558,219	5,708,290	5,862,414
2,814,009	2,889,987	2,968,017	3,048,153	3,130,453	3,214,975
-	-	-	-	-	-
459,401	547,661	636,483	746,744	857,801	894,686
328,923	337,804	346,924	356,291	365,911	375,791
440,773	452,673	464,896	477,448	490,339	503,578
-	-	-	-	-	-
46,390,425	47,991,516	49,643,811	51,369,899	53,150,909	54,913,705
13,139,608	13,581,131	14,037,753	14,509,995	14,998,397	15,503,518
20,757,952	21,622,036	22,522,858	23,443,779	24,401,018	26,529,616
11,368,368	11,605,190	11,834,794	12,038,279	12,268,730	12,827,524
211,180	101,078	50,826	23,719	18,841	13,695
-	-	-	-	-	-
45,477,108	46,909,435	48,446,231	50,015,773	51,686,986	54,874,354
913,317	1,082,081	1,197,580	1,354,126	1,463,923	39,351
-	-	-	-	-	-
800,000	800,000	800,000	800,000	800,000	800,000
-	-	-	-	-	-
-	-	-	-	-	-
1,713,317	1,882,081	1,997,580	2,154,126	2,263,923	839,351
1,663,765	944,555	373,356	784,297	1,647,839	916,833
1,663,765	944,555	373,356	784,297	1,647,839	916,833
3,377,082	2,826,636	2,370,935	2,938,422	3,911,762	1,756,183

Statement of Financial Position

	2025/26 \$	2026/27 \$	2027/28 \$	2028/29 \$
Assets				
Current Assets				
Cash & Cash Equivalents	8,331,934	15,221,087	13,240,723	11,399,830
Trade & Other Receivables	6,422,170	2,948,885	2,389,913	2,449,829
Other Financial Assets	-	-	-	-
Inventories	1,940,669	1,944,036	1,948,072	1,951,647
Total Current Assets	16,694,773	20,114,007	17,578,708	15,801,306
Non-Current Assets				
Financial Assets	761,544	608,100	491,868	369,723
Infrastructure, Property, Plant & Equipment	393,093,837	395,477,302	396,372,593	397,989,547
Total Non-Current Assets	393,855,380	396,085,402	396,864,460	398,359,270
Total Assets	410,550,153	416,199,409	414,443,169	414,160,576
Liabilities				
Current Liabilities				
Cash Advance Debenture	-	-	-	-
Trade & Other Payables	2,576,253	2,663,832	2,784,933	2,893,819
Borrowings	8,179,929	8,347,762	7,524,398	7,178,252
Provisions	1,727,855	1,727,855	1,727,855	1,727,855
Total Current Liabilities	12,484,036	12,739,448	12,037,186	11,799,925
Non-Current Liabilities				
Borrowings	10,238,105	7,940,314	5,007,916	2,421,664
Provisions	2,011,145	2,011,145	2,011,145	2,011,145
Total Non-Current Liabilities	12,249,251	9,951,460	7,019,061	4,432,810
Total Liabilities	24,733,287	22,690,908	19,056,248	16,232,735
Net Assets	385,816,866	393,508,501	395,386,921	397,927,841
Equity				
Accumulated Surplus	78,835,020	85,617,435	87,128,617	88,825,152
Asset Revaluation Reserves	306,981,846	307,891,066	308,258,304	309,102,689
Total Equity	385,816,866	393,508,501	395,386,921	397,927,841

2029/30 \$	2030/31 \$	2031/32 \$	2032/33 \$	2033/34 \$	2034/35 \$
9,770,797	9,637,659	9,774,890	10,561,807	11,278,944	11,386,774
2,516,349	2,589,189	2,641,237	2,603,588	2,561,963	2,648,446
-	-	-	-	-	-
1,955,676	1,959,867	1,964,236	1,968,702	1,973,345	1,983,669
14,242,822	14,186,714	14,380,363	15,134,097	15,814,252	16,018,888
241,344	106,389	-	-	-	-
400,589,155	402,610,654	404,220,961	406,440,392	409,707,011	411,445,081
400,830,499	402,717,043	404,220,961	406,440,392	409,707,011	411,445,081
415,073,321	416,903,757	418,601,324	421,574,489	425,521,263	427,463,969
-	-	-	-	-	-
3,015,734	3,139,296	3,268,043	3,399,763	3,536,632	3,830,157
5,711,762	5,394,115	4,688,977	4,693,857	4,699,002	4,665,748
1,727,855	1,727,855	1,727,855	1,727,855	1,727,855	1,727,855
10,455,351	10,261,266	9,684,875	9,821,475	9,963,489	10,223,759
1,301,902	499,787	402,810	300,953	193,951	120,203
2,011,145	2,011,145	2,011,145	2,011,145	2,011,145	2,011,145
3,313,048	2,510,933	2,413,955	2,312,098	2,205,096	2,131,348
13,768,399	12,772,198	12,098,830	12,133,573	12,168,585	12,355,108
401,304,923	404,131,558	406,502,494	409,440,916	413,352,678	415,108,861
90,538,469	92,420,550	94,418,130	96,572,255	98,836,178	99,675,528
310,766,454	311,711,009	312,084,364	312,868,661	314,516,500	315,433,332
401,304,923	404,131,558	406,502,494	409,440,916	413,352,678	415,108,861

Statement of Cash Flows

	2025/26 \$	2026/27 \$	2027/28 \$	2028/29 \$
Cash Flows from Operating Activities				
Receipts				
Rates Receipts	30,782,407	37,146,617	33,932,201	35,107,048
Statutory Charges	797,539	753,408	814,564	836,571
User Charges	4,934,854	4,505,220	4,855,279	4,986,455
Grants, Subsidies and Contributions (operating purpose)	3,798,750	2,549,603	2,663,545	2,735,506
Investment Receipts	506,884	433,469	426,037	418,800
Reimbursements	323,649	290,129	311,314	319,724
Other Revenue	344,306	357,688	416,719	428,333
Payments				
Payments to Employees	(11,678,664)	(11,451,369)	(11,974,067)	(12,537,582)
Payments for Materials, Contracts & Other Expenses	(17,537,563)	(18,270,795)	(19,085,697)	(19,834,677)
Finance Payments	(848,600)	(688,835)	(534,353)	(348,194)
Net Cash provided (or used in) Operating Activities	11,423,563	15,625,135	11,825,542	12,111,985
Cash Flows from Investing Activities				
Receipts				
Amounts Received Specifically for New/Upgraded Assets	724,257	5,579,502	1,378,442	800,913
Repayments of Loans by Community Groups	160,676	169,018	153,444	116,232
Payments				
Expenditure on Renewal/Replacement of Assets	(3,849,718)	(3,837,487)	(4,013,301)	(4,145,833)
Expenditure on New/Upgraded Assets	(12,941,935)	(8,517,056)	(7,568,729)	(7,791,791)
Net Cash provided (or used in) Investing Activities	(15,906,720)	(6,606,024)	(10,050,144)	(11,020,480)
Cash Flows from Financing Activities				
Receipts				
Proceeds from CAD	-	-	-	-
Proceeds from Borrowings	1,600,000	1,600,000	-	-
Payments				
Repayments of CAD	-	-	-	-
Repayments of Borrowings	(3,273,630)	(3,729,959)	(3,755,762)	(2,932,398)
Net Cash Flow provided (used in) Financing Activities	(1,673,630)	(2,129,959)	(3,755,762)	(2,932,398)
Net Increase/(Decrease) in Cash & Cash Equivalents	(6,156,788)	6,889,153	(1,980,364)	(1,840,893)
plus: Cash & Cash Equivalents - beginning of year	14,488,722	8,331,934	15,221,087	13,240,723
Cash & Cash Equivalents - end of the year	8,331,934	15,221,087	13,240,723	11,399,830
Investments - end of the year	-	-	-	-
Cash, Cash Equivalents & Investments - end of the year	8,331,934	15,221,087	13,240,723	11,399,830

Statement of Uniform Presentation of Finances

	2025/26 \$	2026/27 \$	2027/28 \$	2028/29 \$
Income				
Rates	31,164,740	32,686,158	33,971,767	35,143,097
Statutory Charges	795,500	794,738	816,196	838,234
User Charges	4,954,800	4,737,104	4,865,006	4,996,361
Grants, Subsidies and Contributions - operating	3,791,965	2,597,850	2,667,992	2,740,028
Grants, Subsidies and Contributions - capital	-	-	-	-
Investment Income	503,000	449,442	422,974	417,829
Reimbursements	318,900	303,657	311,855	320,275
Other Income	396,600	406,914	417,901	429,185
Net gain - equity accounted Council businesses	-	-	-	-
Total Income	41,925,505	41,975,864	43,473,693	44,885,009
Expenses				
Employee Costs	11,704,000	11,446,300	11,984,090	12,548,093
Materials, Contracts & Other Expenses	17,663,722	18,357,868	19,190,091	19,927,132
Depreciation, Amortisation & Impairment	11,374,600	10,880,298	11,053,977	11,165,055
Finance Costs	848,600	688,835	534,353	348,194
Net loss - Equity Accounted Council Businesses	-	-	-	-
Total Expenses	41,590,922	41,373,301	42,762,511	43,988,474
Operating Surplus / (Deficit)	334,583	602,563	711,182	896,535
Timing adjustment for grant revenue	-	-	-	-
Less: Grants, subsidies and contributions - Capital	-	-	-	-
Adjusted Operating Surplus / (Deficit)	334,583	602,563	711,182	896,535
Net Outlays on Existing Assets				
Capital Expenditure on Renewal and Replacement of Existing Assets	(3,849,718)	(3,837,487)	(4,013,301)	(4,145,833)
add back Depreciation, Amortisation and Impairment	11,374,600	10,880,298	11,053,977	11,165,055
Total Net Outlays on Existing Assets	7,524,882	7,042,811	7,040,676	7,019,222
Net Outlays on New and Upgraded Assets				
Capital Expenditure on New and Upgraded Assets (including Investment Property & Real Estate Developments)	(12,941,935)	(8,517,056)	(7,568,729)	(7,791,791)
add back Amounts Received Specifically for New and Upgraded Assets	724,257	5,579,502	1,378,442	800,913
Total Net Outlays on New and Upgraded Assets	(12,217,678)	(2,937,554)	(6,190,287)	(6,990,879)
Annual Net Impact to Financing Activities (surplus / (deficit))	(4,358,212)	4,707,820	1,561,571	924,878

2029/30 \$	2030/31 \$	2031/32 \$	2032/33 \$	2033/34 \$	2034/35 \$
36,355,191	37,609,474	38,907,419	40,250,548	41,640,441	43,078,730
860,866	884,109	907,980	932,496	957,673	983,530
5,131,263	5,269,807	5,412,092	5,558,219	5,708,290	5,862,414
2,814,009	2,889,987	2,968,017	3,048,153	3,130,453	3,214,975
-	-	-	-	-	-
459,401	547,661	636,483	746,744	857,801	894,686
328,923	337,804	346,924	356,291	365,911	375,791
440,773	452,673	464,896	477,448	490,339	503,578
-	-	-	-	-	-
46,390,425	47,991,516	49,643,811	51,369,899	53,150,909	54,913,705
13,139,608	13,581,131	14,037,753	14,509,995	14,998,397	15,503,518
20,757,952	21,622,036	22,522,858	23,443,779	24,401,018	26,529,616
11,368,368	11,605,190	11,834,794	12,038,279	12,268,730	12,827,524
211,180	101,078	50,826	23,719	18,841	13,695
-	-	-	-	-	-
45,477,108	46,909,435	48,446,231	50,015,773	51,686,986	54,874,354
913,317	1,082,081	1,197,580	1,354,126	1,463,923	39,351
-	-	-	-	-	-
-	-	-	-	-	-
913,317	1,082,081	1,197,580	1,354,126	1,463,923	39,351
(4,279,667)	(4,314,853)	(4,451,447)	(4,589,505)	(4,729,085)	(4,647,403)
11,368,368	11,605,190	11,834,794	12,038,279	12,268,730	12,827,524
7,088,701	7,290,337	7,383,347	7,448,774	7,539,645	8,180,121
(8,024,544)	(8,367,281)	(8,620,299)	(8,883,908)	(9,158,425)	(9,001,358)
800,902	800,891	800,000	800,000	800,000	800,000
(7,223,642)	(7,566,390)	(7,820,299)	(8,083,908)	(8,358,425)	(8,201,358)
778,376	806,028	760,628	718,992	645,142	18,114

APPENDIX H - STATEMENT ON EXPECTED RATE REVENUE

Statement on Expected Rate Revenue

Please note: These figures represent a considered estimate of Expected Rate Revenue based on the most current information available at the time of preparing the Annual Business Plan and Budget (ABP&B). This information is updated regularly and therefore these figures may be subject to confirmation at the time of actual adoption of the ABP&B.

Expected Rates Revenue				
	2024/25 (as adopted)	2025/26 (estimated)	Change	Comments
General Rates Revenue				
General Rates (existing properties)	\$23,074,026	\$24,475,272 ^(a)		For 2025/26, an expected increase in total General Rates revenue of around 5.8 per cent is projected plus estimated growth (refer ⁿ) of 0.5 per cent from new properties that have been created over the last year.
General Rates (new properties)	\$224,778	\$411,112 ^(b)		
General Rates (GROSS)	\$23,298,804	\$24,886,384 ^(c)		
Less: Discretionary Rebates	(\$46,195)	(\$207,288)		
Less: Mandatory Rebates	(\$170,058)	(\$315,117) ^(d)		
General Rates (NET)	\$23,082,551	\$24,363,979 ^(e)	5.55%	
<i>(e)=(c)+(d)</i>				
Other Rates (inc. service charges)				
Regional Landscape Levy	\$597,206	\$585,817 ^(f)		The Regional Landscape Levy is a State tax, it is not retained by Council.
CWMS	\$5,383,124	\$5,729,568 ^(g)		\$624 for each vacant land property unit and \$624 for each occupied property unit.
Separate and Special Rates	\$274,799	\$261,999 ^(j)		Council Separate Rates for Kadina CBD, Copperclub and Riley Cove
	\$29,337,680	\$30,941,363		
Expected Total Rates Revenue	\$28,740,474	\$30,355,546 ^(m)	5.62%	Excluding the Regional Landscape Levy and minus Mandatory & Discretionary Rebates.
<i>(m)=(e)+(g)+(h)+(j)+(k)+(l)</i>				
Estimated Growth in Number of Rateable Properties				
Number of rateable properties	12,349	12,553 ⁽ⁿ⁾	1.7%	
	<i>Actual</i>	<i>Estimate</i>		
'Growth' is defined in the regulations as where new properties have been created which has added rateable properties to council's ratepayer base. Growth can also increase the need and expenditure related to infrastructure, services and programs which support these properties and residents.				
Estimated average General Rates per rateable property				
Average per rateable property	\$1,887	\$1,983 ^(o)	5.1%	
<i>(o)=(c)/(n)</i>				
Councils use property valuations to calculate each rateable property's contribution to the required rate revenue total. Councils do not automatically receive more money because property values increase but this may alter how rates are apportioned (or divided) across each ratepayer (ie. some people may pay more or less rates, this is dependent on the change in value of their property relative to the overall valuation changes across the council area). The total General Rates paid by all rateable properties will equal the amount adopted in the budget.				
The estimated 'average' is based on the total of all rateable properties and is therefore not necessarily indicative of either the rate or change in rates that individual ratepayers will experience.				
Notes				
^(d) Councils are required under the Local Government Act to provide a rebate to qualifying properties under a number of categories:				
Health Services - 100 per cent Religious purposes - 100 per cent Royal Zoological Society of SA - 100 per cent				
Community Services - 75 per cent Public Cemeteries - 100 per cent Educational purposes - 75 per cent				
The rates which are foregone via Mandatory Rebates are redistributed across the ratepayer base (ie. all other ratepayers are subsidising the rates contribution for those properties who receive the rebate).				
^(e) Presented as required by the Local Government (Financial Management) Regulations 2011 reg 6(1)(ea)				
Please Note: The percentage figure in ^(e) relates to the change in the total amount of General Rates revenue to be collected from all rateable properties, not from individual rateable properties (ie. individual rates will not necessarily change by this figure).				
^(f) Councils are required under the Landscape South Australia Act 2019 to collect the levy on all rateable properties on behalf of the State Government. The levy helps to fund the operations of regional landscape boards who have responsibility for the management of the State's natural resources.				
^(g) Community Wastewater Management Systems				
^(l) A council may grant a rebate of rates or service charges in a number of circumstances. The rates which are foregone via Discretionary Rebates are redistributed across the ratepayer base (ie. all other ratepayers are subsidising the rates contribution for those properties who receive the rebate).				
^(m) Expected Total Rates Revenue excludes other charges such as penalties for late payment and legal and other costs recovered.				
⁽ⁿ⁾ 'Growth' as defined in the Local Government (Financial Management) Regulations 2011 reg 6(2)				

Statement on Expected Rate Revenue

Please note: These figures represent a considered estimate of Expected Rate Revenue based on the most current information available at the time of preparing the Annual Business Plan and Budget (ABP&B). This information is updated regularly and therefore these figures may be subject to confirmation at the time of actual adoption of the ABP&B.

Expected Rates Revenue									
	Total expected revenue			No. of rateable properties		Average per rateable property			Cents in the \$
	2024/25	2025/26	Change	2024/25	2025/26	2024/25	2025/26	Change	2025/26
Land Use (General Rates - GROSS)									
Residential	16,660,426	17,797,269	7%	9571	9665	\$1,741	\$1,841 ^(p)	\$101	0.2720
Vacant Land	1,572,776	1,710,942	9%	1223	1240	\$1,286	\$1,380 ^(p)	\$94	0.4656
Commercial	2,167,838	2,341,195	5%	566	584	\$3,830	\$4,009 ^(p)	\$179	0.5917
Industrial	253,298	266,120	8%	74	72	\$3,423	\$3,696 ^(p)	\$273	0.5917
Primary Production	2,462,066	2,449,330	-1%	736	754	\$3,345	\$3,248 ^(p)	-\$97	0.2260
Other	154,755	294,714	90%	91	150	\$1,701	\$1,965 ^(p)	\$264	0.3104
Marina	27,645	26,815	-3%	88	88	\$314	\$305 ^(p)	-\$9	0.5917
Total Land Use	\$23,298,804	\$24,886,384	6.8%	12,349	12,553	\$1,887	\$1,983 ^(p)	\$96	

Council uses a differential rating system, using Land Use Codes as the factor to apply such differential rates.

In applying differential general rates, council has considered and is satisfied that the rating system addresses the issue of consistency and comparability across all council areas, particularly as it relates to the various sectors of the business and wider community.

Fixed Charge						
	Total expected revenue			Charge		
	2024/25	2025/26	Change	2024/25	2025/26	Change
Fixed Charge	\$5,942,979	\$5,920,875	-0.4%	\$527	\$475 ^(q)	-\$52

A Fixed Charge ensures all rateable properties pay a base amount to the cost of administering council activities and maintaining the services and infrastructure that supports each property. Rates based on values are then applied in addition to the fixed charge. Council is limited to the amount that can be raised by the fixed charge in that it cannot raise more than 50% of its general rate revenue from the fixed charge component. In 2025/26 Council proposes to raise 23.79% of its general rate revenue by way of the fixed charge.

This revenue amount is included in the General Rates GROSS figure at (c).

Adopted Valuation Method

Capital Value

Council has the option of adopting one of three valuation methodologies to assess the properties in its area for rating purposes:

Capital Value – the value of the land and all improvements on the land;

Site Value – the value of the land and any improvements which predominantly affect the amenity of use of the land, such as drainage works, but excluding the value of buildings and other improvements (Note: Site Value will cease to be an option from 1 Sept 2023); or

Annual Value – a valuation of the rental potential of the property.

Council continues to use Capital Value as the basis for valuing land within the Council area. Council considers that this method of valuing land provides the fairest method of distributing the rate burden across all ratepayers on the following basis:

- The equity principle of taxation requires that taxpayers of greater wealth pay more tax than those of lesser wealth.
- Property value is a relatively good indicator of wealth and capital value, which closely approximates the market value of a property and provides the best indicator of overall property value.

Notes

^(p) Average per rateable property calculated as General Rates for category, including any fixed charge or minimum rate (if applicable) but excluding any separate rates, *divided by* number of rateable properties within that category in the relevant financial year.

^(q) A fixed charge can be levied against the whole of an allotment (including land under a separate lease or licence) and only one fixed charge can be levied against two or more pieces of adjoining land (whether intercepted by a road or not) if they are owned by the same owner and occupied by the same occupier. Also if two or more pieces of rateable land within the area of the council constitute a single farm enterprise, only one fixed charge may be imposed against the whole of the land.

GLOSSARY

Asset Sustainability Ratio

Asset Sustainability Ratio indicates whether the Council is renewing or replacing existing non-financial assets at the same rate as its overall stock of assets is wearing out. The ratio is calculated by measuring capital expenditure on renewal and replacement of assets relative to the level of depreciation. Where a Council has a soundly based Infrastructure and Asset Management Plan, a more meaningful asset sustainability ratio is calculated by measuring the actual level of capital expenditure on renewal and replacement of assets (or proposed in the Annual Budget) with the optimal level identified in the Plan.

Financial Assets

Financial Assets include cash, investments, loans to community groups, receivables prepayments, but excludes equity held in Council businesses. Also, inventories and land held for resale are not regarded as financial assets.

Financial Sustainability

Financial Sustainability is where planned long-term service and infrastructure levels and standards are met without unplanned and disruptive increases in rates or cuts to services.

Net Financial Liabilities

Net Financial Liabilities equals total liabilities less financial assets, where financial assets for this purpose includes cash, investments, loans to community groups, receivables and prepayments, but excludes equity held in Council businesses, inventories and land held for resale.

Net Financial Liabilities Ratio

Net Financial Liabilities Ratio expresses Net Financial Liabilities as a percentage of total operating revenue. The ratio allows interested parties to readily equate the outstanding level of the Council's accumulated financial obligations against the level of one-year's operating revenue. Where the ratio is falling over time, it generally indicates that the Council's capacity to meet its financial obligations is strengthening.

Net Lending/(Borrowing)

Net Lending/(Borrowing) equals Operating Surplus/(Deficit), less net outlays on non-financial assets. The Net Lending (Borrowing) result is a measure of the Council's overall (i.e. Operating and Capital) budget on an accrual basis. Achieving a zero result on the Net Lending/ (Borrowing) measure in any one year essentially means that the Council has met all of its expenditure (both operating and capital) from the current year's revenues.

Non-financial or Physical Assets

Non-financial or Physical Asset means infrastructure, land, buildings, plant, equipment, furniture and fittings, library books and inventories.

Operating Deficit

Operating Deficit is where operating revenues less operating expenses is negative and operating income is therefore not sufficient to cover all operating expenses.

Operating Expenses

Operating Expenses are operating expenses including depreciation but excluding losses on disposal or revaluation of non-financial assets.

Operating Revenues

Operating Revenues are operating revenues shown in the Income Statement but exclude profit on disposal of non-financial assets and amounts received specifically for new/upgraded assets, e.g. from a developer. For ratios calculated where the denominator specified is total operating revenue or rate revenue, Regional Landscape Levy revenue is excluded.

Operating Surplus

Operating Surplus is where operating revenues less operating expenses is positive and operating revenue is therefore sufficient to cover all operating expenses.

Operating Surplus Ratio

Operating Surplus Ratio expresses the operating surplus (deficit) as a percentage of general and other rates.

Inspired by lifestyle. Driven by possibility.



Copper Coast Council

51 Taylor Street, Kadina SA 5554

PO Box 396, Kadina SA 5554

P (08) 8828 1200

E info@coppercoast.sa.gov.au

