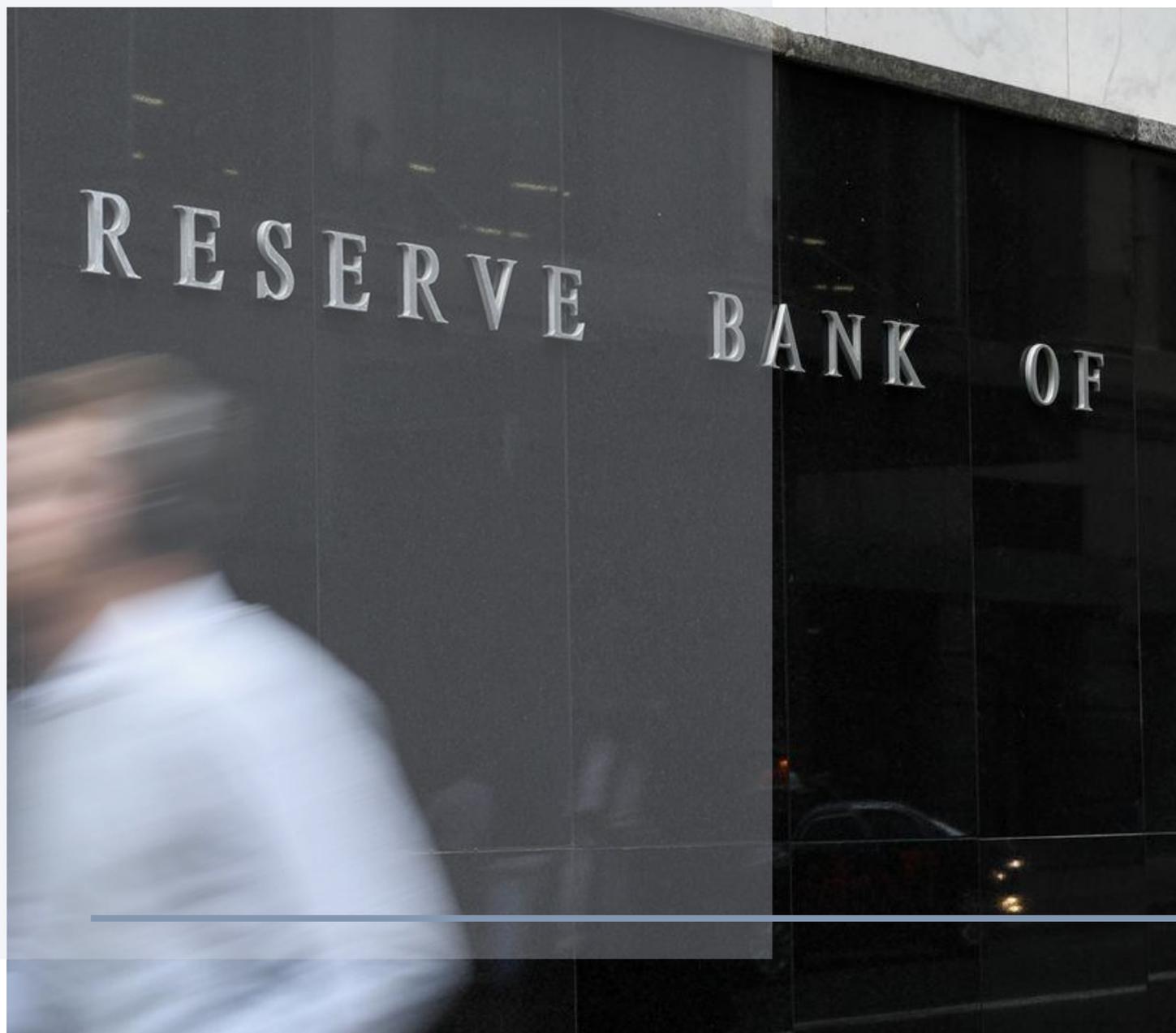




Borrowings Plan

2026/27



Introduction

The use of borrowings as a means of funding asset acquisitions, renewals and maintenance is a useful mechanism for allocating the costs of such works over a time frame that reflects when residents will benefit from the assets.

Council is guided by it's adopted policy - COUNCIL POLICY FIN/CP-3 DEBT

This Policy sets out the manner in which the Shire of Donnybrook Balingup may establish and manage a debt portfolio. The objective of this Debt Policy is to ensure the sound management of the Shire's existing and future debt.

This Debt Policy outlines the Shire's debt strategy and provides for the responsible financial management of loan funding by ensuring that the level of indebtedness is maintained within acceptable limits and is managed appropriately.

It is therefore critical that debt funding is appropriately planned and monitored if Council is to maintain the capacity to effectively use this funding source.

Strategic planning allows Council to develop targets and standards for debt that are strategic in nature, rather than relying on debt as a response to current financial requirements.

Funding Options

1. Comparison of Funding Options

Council should investigate all funding options and compare the advantages and disadvantages of each. There are a number of funding options for asset management available to Council.

- 2.1 Government grants shall be sourced where possible as a first option.
- 2.2 Investigation of Public / Private Partnerships.
- 2.3 Council consider a 1/3 contribution for groups & clubs projects. (1/3 Community, 1/3 Council, 1/3 Grants).
- 2.4 That regard to the life of the asset is given to the life of the loan, and matched where possible.
- 2.5 That consideration be given that infrastructure that is commercial in nature be self funded.
- 2.6 That loans are only raised where identified in Council's Asset Management Plans.
- 2.7 Reserve Funds shall be utilised up to amounts prescribed in Council's Asset Management Plans.
- 2.8 That self supporting loans be available to community groups for project funding.

Borrowings Liability

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41
Existing Borrowings															
Loan #															
Country Club - Artificial Surface (SSL)	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tuia Lodge - Fire Suppression System	93	92,157	61,920	31,204	0	0	0	0	0	0	0	0	0	0	0
VC Mitchell Park	94	2,624,732	2,523,564	2,417,291	2,305,655	2,188,386	2,065,200	1,935,798	1,799,867	1,657,076	1,507,080	1,349,516	1,184,000	1,010,133	827,492
Total Existing Borrowings		2,716,889	2,585,484	2,448,494	2,305,655	2,188,386	2,065,200	1,935,798	1,799,867	1,657,076	1,507,080	1,349,516	1,184,000	1,010,133	827,492
Planned New Borrowings															
Administration Centre Extensions	2029/30	0	0	0	2,375,067	2,299,760	2,221,025	2,138,708	2,052,645	1,962,665	1,868,591	1,770,235	1,667,404	1,559,894	1,447,491
Donnybrook Transfer Station Development	2030/31	0	0	0	0	1,331,418	1,284,486	1,235,896	1,185,591	1,133,510	1,079,590	1,023,767	965,973	906,138	844,190
Apple Funpark Equipment Renewal	2036/37	0	0	0	0	0	0	0	0	0	0	1,433,486	1,359,363	1,282,624	1,203,174
Preston River Foreshore Bridge (9315) Renewal	2043/44	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Planned New Borrowings		0	0	0	2,375,067	3,631,178	3,505,511	3,374,604	3,238,236	3,096,175	2,948,181	4,227,488	3,992,740	3,748,655	3,494,856
Total Outstanding Borrowings		2,716,889	2,585,484	2,448,494	4,680,722	5,819,564	5,570,711	5,310,402	5,038,103	4,753,251	4,455,261	5,577,004	5,176,740	4,758,788	4,322,348
Less: Self Supporting Loans															
Country Club - Artificial Surface (SSL)		(0)	(0)	0	0	0	0	0	0	0	0	0	0	0	0
Total SSL		(0)	(0)	0											
Total Net Outstanding Borrowings		2,716,889	2,585,484	2,448,494	4,680,722	5,819,564	5,570,711	5,310,402	5,038,103	4,753,251	4,455,261	5,577,004	5,176,740	4,758,788	4,322,348

Total Borrowing Repayments (Principal + Interest)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41
Existing Borrowings															
Loan #															
Country Club - Artificial Surface (SSL)	90	5,420	0	0	0	0	0	0	0	0	0	0	0	0	0
Tuia Lodge - Fire Suppression System	93	31,574	31,574	31,574	31,574	0	0	0	0	0	0	0	0	0	0
VC Mitchell Park	94	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737	230,737
Total Existing Borrowings		267,731	262,311	262,311	262,311	230,737									
Planned New Borrowings															
Administration Centre Extensions	2029/30	0	0	0	0	181,348	181,348	181,348	181,348	181,348	181,348	181,348	181,348	181,348	181,348
Donnybrook Transfer Station Development	2030/31	0	0	0	0	0	93,125	93,125	93,125	93,125	93,125	93,125	93,125	93,125	93,125
Apple Funpark Equipment Renewal	2036/37	0	0	0	0	0	0	0	0	0	0	123,652	123,652	123,652	123,652
Preston River Foreshore Bridge (9315) Renewal	2043/44	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Planned New Borrowings		0	0	0	0	181,348	274,473	274,473	274,473	274,473	274,473	398,124	398,124	398,124	398,124
Total Borrowing Repayments		267,731	262,311	262,311	262,311	412,085	505,210	505,210	505,210	505,210	505,210	628,861	628,861	628,861	628,861
Less: Self Supporting Loans															
Country Club - Artificial Surface (SSL)		(5,420)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total SSL		(5,420)	0												
Total Net Repayments		262,311	262,311	262,311	262,311	412,085	505,210	505,210	505,210	505,210	505,210	628,861	628,861	628,861	628,861
\$ Increase (Decrease) from Previous Year			0	0	0	149,774	93,125	0	0	0	0	123,652	0	0	0

Interest Expense

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41
Existing Borrowings															
Loan #															
Country Club - Artificial Surface (SSL)	90	73	0	0	0	0	0	0	0	0	0	0	0	0	0
Tuia Lodge - Fire Suppression System	93	1,809	1,337	857	370	0	0	0	0	0	0	0	0	0	0
VC Mitchell Park	94	134,429	129,569	124,464	119,102	113,468	107,551	101,335	94,805	87,946	80,741	73,172	65,222	56,870	48,096
Total Existing Borrowings		136,311	130,906	125,322	119,472	113,468	107,551	101,335	94,805	87,946	80,741	73,172	65,222	56,870	48,096
Planned New Borrowings															
Administration Centre Extensions	2029/30	0	0	0	0	106,040	102,613	99,030	95,284	91,368	87,273	82,992	78,517	73,837	68,945
Donnybrook Transfer Station Development	2030/31	0	0	0	0	0	46,193	44,536	42,820	41,044	39,205	37,301	35,331	33,290	31,177
Apple Funpark Equipment Renewal	2036/37	0	0	0	0	0	0	0	0	0	0	0	49,529	46,912	44,203
Preston River Foreshore Bridge (9315) Renewal	2043/44	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Planned New Borrowings		0	0	0	0	106,040	148,806	143,566	138,104	132,412	126,479	120,294	163,376	154,039	144,325
Total Interest Repayments		136,311	130,906	125,322	119,472	219,509	256,357	244,901	232,910	220,358	207,220	193,466	228,598	210,909	192,421
Less: Self Supporting Loans															
Country Club - Artificial Surface (SSL)		(73)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total SSL		(73)	0												
Total Net Interest Repayments		136,238	130,906	125,322	119,472	219,509	256,357	244,901	232,910	220,358	207,220	193,466	228,598	210,909	192,421
\$ Increase (Decrease) from Previous Year			(5,332)	(5,585)	(5,850)	100,037	36,848	(11,456)	(11,991)	(12,552)	(13,139)	(13,753)	35,132	(17,689)	(18,488)

Principal Expense

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41
Existing Borrowings															
Loan #															
Country Club - Artificial Surface (SSL)	90	5,346	0	0	0	0	0	0	0	0	0	0	0	0	0
Tuia Lodge - Fire Suppression System	93	29,765	30,237	30,716	31,204	0	0	0	0	0	0	0	0	0	0
VC Mitchell Park	94	96,308	101,168	106,273	111,636	117,269	123,186	129,402	135,932	142,791	149,996	157,565	165,515	173,867	182,641
Total Existing Borrowings		131,419	131,405	136,989	142,839	117,269	123,186	129,402	135,932	142,791	149,996	157,565	165,515	173,867	182,641
Planned New Borrowings															
Administration Centre Extensions	2029/30	0	0	0	0	75,307	78,734	82,317	86,063	89,980	94,074	98,355	102,831	107,511	112,403
Donnybrook Transfer Station Development	2030/31	0	0	0	0	0	46,932	48,589	50,305	52,081	53,920	55,823	57,794	59,835	61,947
Apple Funpark Equipment Renewal	2036/37	0	0	0	0	0	0	0	0	0	0	74,123	76,740	79,449	82,254
Preston River Foreshore Bridge (9315) Renewal	2043/44	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Planned New Borrowings		0	0	0	0	75,307	125,667	130,907	136,368	142,061	147,994	154,179	234,748	244,085	253,799
Total Principal Repayments		131,419	131,405	136,989	142,839	192,576	248,853	260,309	272,300	284,851	297,990	311,743	400,264	417,952	436,440
Less: Self Supporting Loans															
Country Club - Artificial Surface (SSL)		(5,346)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total SSL		(5,346)	0												
Total Net Repayments		126,073	131,405	136,989	142,839	192,576	248,853	260,309	272,300	284,851	297,990	311,743	400,264	417,952	436,440
\$ Increase (Decrease) from Previous Year			5,332	5,585	5,850	49,737	56,277	11,456	11,991	12,552	13,139	13,753	88,520	17,689	18,488

State Guarantee Fee Expense

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35	2035/36	2036/37	2037/38	2038/39	2039/40	2040/41
Existing Borrowings															
Loan #															
Country Club - Artificial Surface (SSL)	90	79	0	0	0	0	0	0	0	0	0	0	0	0	0
Tuia Lodge - Fire Suppression System	93	764	555	340	123	0	0	0	0	0	0	0	0	0	0
VC Mitchell Park	94	18,373	17,665	16,921	16,140	15,319	14,456	13,551	12,599	11,600	10,550	9,447	8,288	7,071	5,792
Total Existing Borrowings		19,216	18,220	17,261	16,263	15,319	14,456	13,551	12,599	11,600	10,550	9,447	8,288	7,071	5,792
Planned New Borrowings															
Administration Centre Extensions	2029/30	0	0	0	0	16,098	15,547	14,971	14,369	13,739	13,080	12,392	11,672	10,919	10,132
Donnybrook Transfer Station Development	2030/31	0	0	0	0	0	865	830	793	756	717	676	634	591	546
Apple Funpark Equipment Renewal	2036/37	0	0	0	0	0	0	0	0	0	0	952	898	842	785
Preston River Foreshore Bridge (9315) Renewal	2043/44	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Planned New Borrowings		0	0	0	0	16,098	15,547	15,836	15,198	14,532	13,836	13,108	13,300	12,451	11,566
Total State Guarantee Fee		19,216	18,220	17,261	16,263	31,417	30,004	29,387	27,797	26,132	24,385	22,555	21,588	19,522	17,358
Less: Self Supporting Loans															
Country Club - Artificial Surface (SSL)		(79)	0	0	0	0	0	0	0	0	0	0	0	0	0
Total SSL		(79)	0												
Total Net Repayments		19,137	18,220	17,261	16,263	31,417	30,004	29,387	27,797	26,132	24,385	22,555	21,588	19,522	17,358
\$ Increase (Decrease) from Previous Year			(917)	(959)	(998)	15,154	(1,413)	(617)	(1,589)	(1,666)	(1,746)	(1,831)	(967)	(2,065)	(2,164)

