Ordinary Meeting of Council

22 October 2025

UNDER SEPARATE COVER ATTACHMENTS

ITEMS 9.4 TO 9.9

QUEANBEYAN-PALERANG REGIONAL COUNCIL

Council Meeting Attachment

22 OCTOBER 2025

ITEM 9.4 POST EXHIBITION REPORT - NAMING OF ELLERTON DRIVE BRIDGE

ATTACHMENT 1 POST EXHBITION REPORT - NAMING ELLERTON DRIVE BRIDGE

POST EXHIBITION REPORT

Naming the Ellerton Drive Bridge

Participation

The proposal was on public exhibition from 28 August to 26 September 2025 During that time there were 92 visits with three contributors. First time visitors to your voice represented 70.65% or 65 people. Returning visitors represented 29.35% or 27 people.

Methods by which visitors arrived at the site

Direct - Visits from Visitors who enter the exact URL or click an untracked link (e.g., from emails without UTM parameters).
Search Engine - Visits from search results on engines like Google or Bing.
Websites - Visits from links on external sites, excluding search engines and social media.
Social Media - Visits from links on platforms like Facebook, LinkedIn, or X.
Campaigns - Visits from tracked marketing efforts using UTM parameters, such as email campaigns or paid ads.

Submissions

Contribution Number	Comment	In favour
10112	The lack of detail on why this person is worthy of having a bridge named after them is astonishing. Being a man who people can trace their lineage to is not worthy of a bridge. I would prefer to see something like the Conee Colleen bridge or the Peter Bray bridge	No
9803	Yuma and Good morning I write as a proud descendant of Andy Lane to express my strong support for naming the Ellerton Drive bridge in his honour. Andy Lane was a highly respected Ngunnawal leader. He was recognised as Boss Man for Country and Lore, and is remembered as one of the last great Masters of Ceremony. His authority extended across Ngunnawal Country, including Queanbeyan, and he is an apical ancestor for many Ngunnawal families who continue to live, work, and care for this land today. To name the bridge after Andy Lane is not simply an act of recognition — it is a meaningful step towards reconciliation. It acknowledges that this is, and always has been, Ngunnawal Country. It honours the deep cultural history of this place while also recognising the resilience and ongoing presence of Ngunnawal people. By taking this step, Council has the opportunity to demonstrate leadership and respect, and to ensure that a prominent landmark reflects the true story of this land and its people. I urge you to endorse this proposal so that Andy Lane's legacy is honoured, and so that our community can move forward together in the spirit of respect and reconciliation.	Yes
9748	I fully support the naming of the bridge to Andy Lane. It respects and recognises the Traditional Custodians of the land	Yes

QUEANBEYAN-PALERANG REGIONAL COUNCIL

Council Meeting Attachment

22 OCTOBER 2025

ITEM 9.6 INVESTMENT REPORT - SEPTEMBER 2025

ATTACHMENT 1 INVESTMENT PACK - SEPTEMBER 2025

Investment Report Pack

Queanbeyan-Palerang Regional Council

As At 30 September 2025

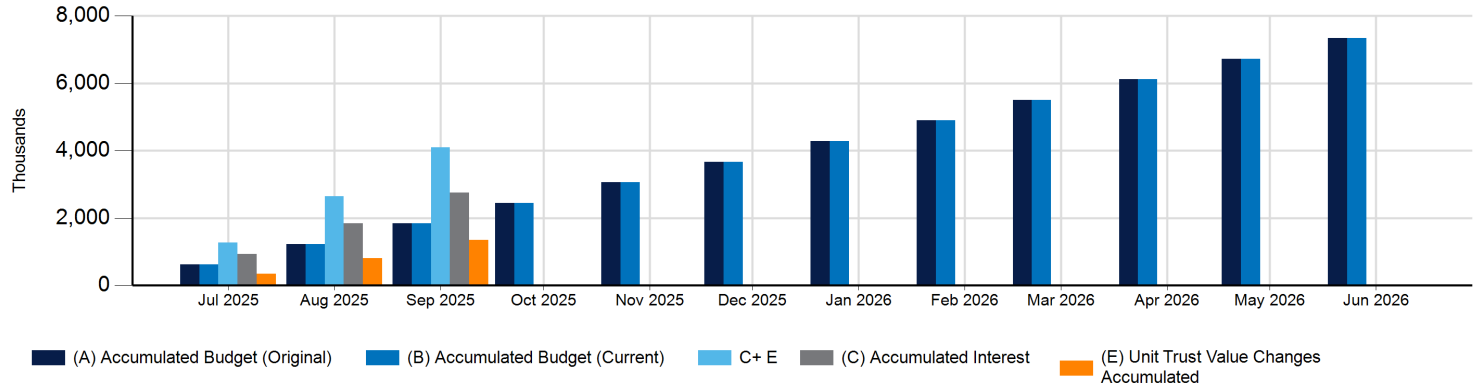
Contents

1. Budget vs Actual Interest Income 1 July 2025 to 30 June 2026

Month / Year	(A) Income Interest Budget (Original) Running Total	Interest Income Budget (Current) For Month	(B) Interest Income Budget (Current) Running Total	(T) Interest Income Received/Accrued For Month	(C) Interest Income Received/Accrued Running Total	Accrued Interest Acquired For Month	Accrued Interest Acquired Running Total	(U) Unit Trust Market Value Changes	(E) Unit Trust Market Value Changes Running Total	'Return' For Momth (T +U)
Jul 2025	611,651.41	611,651.41	611,651.41	923,789.89	923,789.89	0.00	0.00	344,575.70	344,575.70	1,268,365.59
Aug 2025	1,223,302.82	611,651.41	1,223,302.82	908,892.81	1,832,682.70	0.00	0.00	461,829.18	806,404.88	1,370,721.99
Sep 2025	1,834,954.24	611,651.42	1,834,954.24	912,759.24	2,745,441.94	(28,500.00)	(28,500.00)	538,854.20	1,345,259.08	1,451,613.44
Oct 2025	2,446,605.66	611,651.42	2,446,605.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Nov 2025	3,058,257.08	611,651.42	3,058,257.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dec 2025	3,669,908.50	611,651.42	3,669,908.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jan 2026	4,281,559.92	611,651.42	4,281,559.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Feb 2026	4,893,211.34	611,651.42	4,893,211.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mar 2026	5,504,862.76	611,651.42	5,504,862.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Apr 2026	6,116,514.18	611,651.42	6,116,514.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
May 2026	6,728,165.59	611,651.41	6,728,165.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Jun 2026	7,339,817.00	611,651.41	7,339,817.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		7,339,817.00		2,745,441.94		(28,500.00)		1,345,259.08		4,090,701.02

Notes on Table Above
1A. The numbers shown in Column T are the accrual interest amounts for that month combined with the At Call Deposit, Unit Trust and Unassigned interest and distribution income received during that month.
1B. The accruals shown in this section have been calculated using each security's coupon schedule.

Accumulated Budget vs Actual (Accruals Based Upon Coupon Payment Schedules)



2. Portfolio Valuation As At 30 September 2025

	Fixed Interest Security	Security Rating	ISIN	Face Value Original	Bond Factor	Face Value Current	Capital Price	Accrued Interest Price	Unit Price Notional	Unit Count	Market Value	% Total Value	Running Yield	Weighted Running Yield
31 Day Notice Account														
	AMP 31 Day Ntc	S&P BBB		986,381.34	1.00000000	986,381.34	100.000	0.000			**986,381.34**	0.30%	4.75%	
				986,381.34		986,381.34					**986,381.34**	0.30%		4.75%
At Call Deposit														
	AMP QPRC At Call	S&P ST A2		30.27	1.00000000	30.27	100.000	0.000			**30.27**	0.00%	2.50%	
	BENAU transaction At Call	Moodys A3		66,011.02	1.00000000	66,011.02	100.000	0.000			**66,011.02**	0.02%	0.00%	
	NAB At Call	S&P AA-		27,804,630.69	1.00000000	27,804,630.69	100.000	0.000			**27,804,630.69**	8.47%	4.40%	
	NAB General At Call	S&P AA-		1,770,154.06	1.00000000	1,770,154.06	100.000	0.000			**1,770,154.06**	0.54%	4.10%	
	NAB Links At Call	S&P AA-		9,719,219.01	1.00000000	9,719,219.01	100.000	0.000			**9,719,219.01**	2.96%	4.10%	
	Westpac At Call	S&P AA-		156,052.65	1.00000000	156,052.65	100.000	0.000			**156,052.65**	0.05%	0.00%	
				39,516,097.70		39,516,097.70					**39,516,097.70**	12.03%		4.29%
Covered Floating Bond														
	BENAU 1.15 16 Jun 2028 COVEREDFLO	Moodys Aaa	AU3FN0078846	6,000,000.00	1.00000000	6,000,000.00	101.396	0.181			**6,094,620.00**	1.86%	4.69%	
	ING 0.98 08 Dec 2025 COVEREDFLO	Moodys Aaa	AU3FN0074175	3,500,000.00	1.00000000	3,500,000.00	100.143	0.275			**3,514,630.00**	1.07%	4.56%	
				9,500,000.00		9,500,000.00					**9,609,250.00**	2.93%		4.64%
Fixed Rate Bond														
	ANZ 4.95 11 Sep 2028 Fixed	S&P AA-	AU3CB0302404	3,000,000.00	1.00000000	3,000,000.00	102.322	0.260			**3,077,460.00**	0.94%	4.97%	
	BOQ 4 29 Oct 2025 Fixed	S&P A-	AU3CB0288843	2,840,000.00	1.00000000	2,840,000.00	99.987	1.683			**2,887,428.00**	0.88%	4.11%	
	BOQ 4.7 27 Jan 2027 Fixed	S&P A-	AU3CB0296168	5,000,000.00	1.00000000	5,000,000.00	100.625	0.822			**5,072,350.00**	1.54%	4.76%	
	BOQ 5.3 30 Apr 2029 Fixed	S&P A-	AU3CB0308955	5,000,000.00	1.00000000	5,000,000.00	102.623	2.216			**5,241,950.00**	1.60%	5.30%	
	SunBank 2.5 25 Jan 2027 Fixed	S&P A+	AU3CB0285955	5,000,000.00	1.00000000	5,000,000.00	98.103	0.450			**4,927,650.00**	1.50%	2.66%	
	SunBank 4.8 14 Dec 2027 Fixed	S&P A+	AU3CB0294957	3,000,000.00	1.00000000	3,000,000.00	101.055	1.398			**3,073,590.00**	0.94%	4.88%	
	UBS Aust 5 12 May 2028 Fixed	S&P A+	AU3CB0299378	3,000,000.00	1.00000000	3,000,000.00	102.009	1.916			**3,117,750.00**	0.95%	5.01%	
				26,840,000.00		26,840,000.00					**27,398,178.00**	8.34%		4.48%
Floating Rate Note														
	Auswide 1.5 17 Mar 2026 FRN	Moodys Baa2	AU3FN0076352	2,000,000.00	1.00000000	2,000,000.00	100.299	0.180			**2,009,580.00**	0.61%	5.04%	
	BAL 1.55 22 Feb 2027 FRN	S&P BBB+	AU3FN0075461	4,000,000.00	1.00000000	4,000,000.00	100.872	0.546			**4,056,720.00**	1.24%	5.08%	
	BAL 1.7 21 Feb 2028 FRN	S&P BBB+	AU3FN0085031	11,500,000.00	1.00000000	11,500,000.00	101.618	0.578			**11,752,540.00**	3.58%	5.23%	
	BOQ 0.8 27 Oct 2026 FRN	S&P A-	AU3FN0063764	5,000,000.00	1.00000000	5,000,000.00	100.344	0.789			**5,056,650.00**	1.54%	4.50%	
	BOQ 1.35 27 Jan 2027 FRN	S&P A-	AU3FN0074662	3,000,000.00	1.00000000	3,000,000.00	101.091	0.886			**3,059,310.00**	0.93%	5.02%	
	BOQ 1.28 30 Apr 2029 FRN	S&P A-	AU3FN0087201	3,000,000.00	1.00000000	3,000,000.00	101.494	0.846			**3,070,200.00**	0.93%	4.93%	
	BENAU 1.35 27 Jan 2027 FRN	S&P A-	AU3FN0074563	5,000,000.00	1.00000000	5,000,000.00	101.044	0.886			**5,096,500.00**	1.55%	5.04%	
	BENAU 0.96 24 Oct 2028 FRN	Fitch A-	AU3FN0092821	2,000,000.00	1.00000000	2,000,000.00	100.670	0.866			**2,030,720.00**	0.62%	4.63%	

	Fixed Interest Security	Security Rating	ISIN	Face Value Original	Bond Factor	Face Value Current	Capital Price	Accrued Interest Price	Unit Price Notional	Unit Count	Market Value	% Total Value	Running Yield	Weighted Running Yield
	CBA 1.15 13 Jan 2028 FRN	S&P AA-	AU3FN0074514	3,500,000.00	1.00000000	3,500,000.00	101.401	1.040			**3,585,435.00**	1.09%	4.87%	
	CBA 0.95 17 Aug 2028 FRN	Moodys Aa3	AU3FN0080396	3,750,000.00	1.00000000	3,750,000.00	101.017	0.535			**3,808,200.00**	1.16%	4.54%	
	RABOCOOP 1.15 21 Nov 2028 FRN	S&P A+	AU3FN0083119	3,750,000.00	1.00000000	3,750,000.00	101.458	0.517			**3,824,062.50**	1.16%	4.72%	
	CUA 1.03 01 Nov 2027 FRN	Moodys Baa1	AU3FN0093076	3,000,000.00	1.00000000	3,000,000.00	100.528	0.776			**3,039,120.00**	0.93%	4.74%	
	PCCU 1.6 08 Feb 2027 FRN	Moodys Baa1	AU3FN0084794	2,500,000.00	1.00000000	2,500,000.00	101.168	0.765			**2,548,325.00**	0.78%	5.22%	
	HSBCSyd 1.1 25 Aug 2027 FRN	Moodys Aa3	AU3FN0071015	3,750,000.00	1.00000000	3,750,000.00	101.088	0.459			**3,808,012.50**	1.16%	4.65%	
	HSBCSyd 1.05 03 Mar 2028 FRN	Moodys Aa3	AU3FN0075792	5,000,000.00	1.00000000	5,000,000.00	101.122	0.342			**5,073,200.00**	1.54%	4.62%	
	ING 1.02 20 Aug 2029 FRN	S&P A	AU3FN0090288	5,000,000.00	1.00000000	5,000,000.00	101.013	0.516			**5,076,450.00**	1.55%	4.56%	
	MACQ 0.48 09 Dec 2025 FRN	S&P A+	AU3FN0057709	2,000,000.00	1.00000000	2,000,000.00	100.030	0.234			**2,005,280.00**	0.61%	4.07%	
	MACQ 0.82 17 Jul 2030 FRN	S&P A+	AU3FN0100111	5,000,000.00	1.00000000	5,000,000.00	100.295	0.931			**5,061,300.00**	1.54%	4.51%	
	NAB 1.2 25 Nov 2027 FRN	S&P AA-	AU3FN0073896	4,400,000.00	1.00000000	4,400,000.00	101.478	0.469			**4,485,668.00**	1.37%	4.75%	
	NAB 1 12 May 2028 FRN	S&P AA-	AU3FN0077830	6,300,000.00	1.00000000	6,300,000.00	101.135	0.622			**6,410,691.00**	1.95%	4.63%	
	NPBS 1.85 14 Feb 2029 FRN	S&P BBB+	AU3FN0085023	4,000,000.00	1.00000000	4,000,000.00	102.688	0.703			**4,135,640.00**	1.26%	5.39%	
	PCU 1.5 21 Nov 2025 FRN	S&P BBB	AU3FN0073581	3,000,000.00	1.00000000	3,000,000.00	100.076	0.556			**3,018,960.00**	0.92%	5.05%	
	PCU 1.55 17 Nov 2026 FRN	S&P BBB+	AU3FN0083028	3,000,000.00	1.00000000	3,000,000.00	100.650	0.606			**3,037,680.00**	0.93%	5.10%	
	PCU 1.15 08 Nov 2027 FRN	S&P BBB+	AU3FN0093423	2,000,000.00	1.00000000	2,000,000.00	100.490	0.700			**2,023,800.00**	0.62%	4.83%	
	SunBank 0.48 15 Sep 2026 FRN	S&P AA-	AU3FN0062964	2,000,000.00	1.00000000	2,000,000.00	100.095	0.167			**2,005,240.00**	0.61%	4.06%	
	SunBank 0.78 25 Jan 2027 FRN	S&P AA-	AU3FN0065694	5,000,000.00	1.00000000	5,000,000.00	100.450	0.826			**5,063,800.00**	1.54%	4.50%	
	SunBank 1.25 14 Dec 2027 FRN	S&P A+	AU3FN0074241	2,850,000.00	1.00000000	2,850,000.00	101.445	0.199			**2,896,854.00**	0.88%	4.83%	
	SunBank 0.98 19 Mar 2029 FRN	S&P A+	AU3FN0085551	5,000,000.00	1.00000000	5,000,000.00	100.890	0.137			**5,051,350.00**	1.54%	4.48%	
	UBS Aust 1.55 12 May 2028 FRN	S&P A+	AU3FN0077970	5,000,000.00	1.00000000	5,000,000.00	102.246	0.696			**5,147,100.00**	1.57%	5.11%	
	UBS Aust 1.45 24 Nov 2028 FRN	Moodys Aa3	AU3FN0083168	3,000,000.00	1.00000000	3,000,000.00	102.190	0.494			**3,080,520.00**	0.94%	4.96%	
				118,300,000.00		118,300,000.00					**120,318,908.00**	36.64%		4.80%
Term Deposit														
	AMP 4.95 30 Jan 2026 365DAY TD	Moodys ST P-2		5,000,000.00	1.00000000	5,000,000.00	100.000	3.295			**5,164,773.95**	1.57%	4.95%	
	B&E 4.2 16 Jan 2026 182DAY TD	Fitch ST F2		5,000,000.00	1.00000000	5,000,000.00	100.000	0.852			**5,042,575.35**	1.54%	4.20%	
	BOQ 3.95 13 Sep 2027 731DAY TD	S&P A-		5,000,000.00	1.00000000	5,000,000.00	100.000	0.195			**5,009,739.75**	1.53%	3.95%	
	DFB 5.05 18 Feb 2026 728DAY TD	S&P ST A2		5,000,000.00	1.00000000	5,000,000.00	100.000	8.122			**5,406,075.35**	1.65%	5.05%	
	DFB 4.3 07 Apr 2026 278DAY TD	S&P ST A2		5,000,000.00	1.00000000	5,000,000.00	100.000	1.048			**5,052,424.65**	1.54%	4.30%	
	LAMCAP 03 Oct 2025 3DAY TD	Unrated ST UR		5,014,000.00	1.00000000	5,014,000.00	100.000	0.000			**5,014,000.00**	1.53%	0.00%	
	NAB 4.9 02 Oct 2025 365DAY TD	S&P ST A1+		3,000,000.00	1.00000000	3,000,000.00	100.000	4.873			**3,146,194.53**	0.96%	4.90%	
	NAB 5.05 07 Nov 2025 365DAY TD	S&P ST A1+		10,000.00	1.00000000	10,000.00	100.000	4.524			**10,452.42**	0.00%	5.05%	
	NAB 4.05 28 Aug 2026 365DAY TD	S&P ST A1+		3,000,000.00	1.00000000	3,000,000.00	100.000	0.366			**3,010,984.92**	0.92%	4.05%	
	RABO 4.78 03 Oct 2025 185DAY TD	S&P ST A1		5,000,000.00	1.00000000	5,000,000.00	100.000	2.383			**5,119,172.60**	1.56%	4.78%	
	RABO 4.45 19 Dec 2025 183DAY TD	S&P ST A1		7,000,000.00	1.00000000	7,000,000.00	100.000	1.256			**7,087,902.71**	2.16%	4.45%	
	RABO 4.77 18 Feb 2026 365DAY TD	S&P ST A1		5,000,000.00	1.00000000	5,000,000.00	100.000	2.927			**5,146,367.10**	1.57%	4.77%	

	Fixed Interest Security	Security Rating	ISIN	Face Value Original	Bond Factor	Face Value Current	Capital Price	Accrued Interest Price	Unit Price Notional	**Unit Count**	**Market Value**	% Total Value	Running Yield	Weighted Running Yield
	RABO 4.25 30 Apr 2026 365DAY TD	S&P ST A1		5,000,000.00	1.00000000	5,000,000.00	100.000	1.782			**5,089,075.35**	1.55%	4.25%	
	RABO 4.18 12 Jun 2026 365DAY TD	S&P ST A1		3,000,000.00	1.00000000	3,000,000.00	100.000	1.260			**3,037,791.78**	0.93%	4.18%	
	RABO 4.5 30 Jul 2029 1462DAY TD	S&P A+		2,000,000.00	1.00000000	2,000,000.00	100.000	0.777			**2,015,534.24**	0.61%	4.50%	
	RABO 4.6 04 Jul 2030 1826DAY TD	S&P A+		5,000,000.00	1.00000000	5,000,000.00	100.000	1.109			**5,055,452.05**	1.54%	4.60%	
	RABO 4.65 11 Jul 2030 1826DAY TD	S&P A+		5,000,000.00	1.00000000	5,000,000.00	100.000	1.032			**5,051,595.90**	1.54%	4.65%	
	Westpac 5.1 13 Nov 2025 365DAY TD	S&P ST A1+		5,000,000.00	1.00000000	5,000,000.00	100.000	4.485			**5,224,260.25**	1.59%	5.10%	
	Westpac 4.49 07 Sep 2026 732DAY TD	S&P ST A1+		10,000,000.00	1.00000000	10,000,000.00	100.000	0.308			**10,030,753.40**	3.05%	4.49%	
	Westpac 4.06 30 Sep 2027 730DAY TD	S&P AA-		5,000,000.00	1.00000000	5,000,000.00	100.000	0.000			**5,000,000.00**	1.52%	4.06%	
				93,024,000.00		93,024,000.00					**94,715,126.30**	28.84%		4.28%
Unit Trust														
	NSWTC Long Term Growth Fund UT	S&P AA+		22,254,946.16		22,254,946.16			1.1433	19,466,386.3198	**22,254,946.16**	6.78%		
	NSWTC Medium Term Growth Fund UT	S&P AA+		13,573,090.04		13,573,090.04			1.0414	13,033,252.7112	**13,573,090.04**	4.13%		
				35,828,036.20		35,828,036.20					**35,828,036.20**	10.91%		
Portfolio Total				323,994,515.24		323,994,515.24					**328,371,977.54**	100.00%		4.53%

Note: For holdings in unit funds and similar securities, the face value (original and current) columns will display market values.

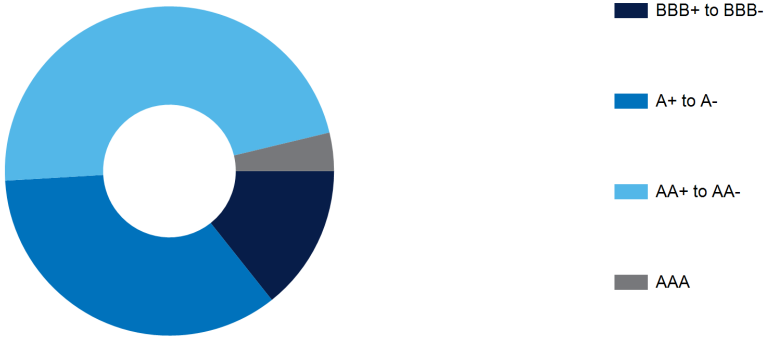
3. Portfolio Compliance As At 30 September 2025

Short Term Issuer/Security Rating Group	Market Value	% Total Value
N/R	**5,014,000.00**	1.53%
A2	**20,665,879.57**	6.29%
A1	**25,480,309.54**	7.76%
A1+	**21,422,645.52**	6.52%
Portfolio Total	**72,582,834.63**	22.10%

Market Value by Security Rating Group (Short Term)

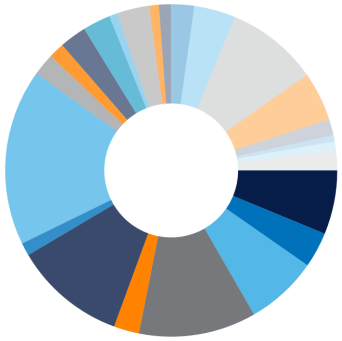
Long Term Issuer/Security Rating Group	Market Value	% Total Value
BBB+ to BBB-	**36,608,746.34**	11.15%
A+ to A-	**88,894,827.46**	27.07%
AA+ to AA-	**120,676,319.11**	36.75%
AAA	**9,609,250.00**	2.93%
Portfolio Total	**255,789,142.91**	77.90%

Market Value by Security Rating Group (Long Term)



Issuer	Market Value	% Total Value
AMP Bank Ltd	**6,151,185.56**	1.87%
ANZ Banking Group Ltd	**3,077,460.00**	0.94%
Auswide Bank Limited	**2,009,580.00**	0.61%
B&E Ltd (T/as Bank of us)	**5,042,575.35**	1.54%
Bank Australia Limited	**15,809,260.00**	4.81%
Bank of Queensland Ltd	**29,397,627.75**	8.95%
Bendigo & Adelaide Bank Ltd	**13,287,851.02**	4.05%
Commonwealth Bank of Australia Ltd	**7,393,635.00**	2.25%
Cooperatieve Rabobank U.A Australia Branch	**3,824,062.50**	1.16%
Credit Union Australia Ltd t/as Great Southern Bank	**3,039,120.00**	0.93%
Defence Bank Ltd	**10,458,500.00**	3.18%
Heritage and People's Choice Limited t/as People's Choice Credit Union	**2,548,325.00**	0.78%
HSBC Sydney Branch	**8,881,212.50**	2.70%
ING Bank Australia Limited	**8,591,080.00**	2.62%
Laminar Capital Pty Ltd	**5,014,000.00**	1.53%
Macquarie Bank Ltd	**7,066,580.00**	2.15%
National Australia Bank Ltd	**56,357,994.63**	17.16%
Newcastle Greater Mutual Group Ltd	**4,135,640.00**	1.26%
NSW Treasury Corporation	**35,828,036.20**	10.91%
Police Bank Ltd	**8,080,440.00**	2.46%
Rabobank Australia Ltd	**37,602,891.73**	11.45%
Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	**23,018,484.00**	7.01%
UBS Australia Ltd	**11,345,370.00**	3.46%
Westpac Banking Corporation Ltd	**20,411,066.30**	6.22%
Portfolio Total	**328,371,977.54**	100.00%

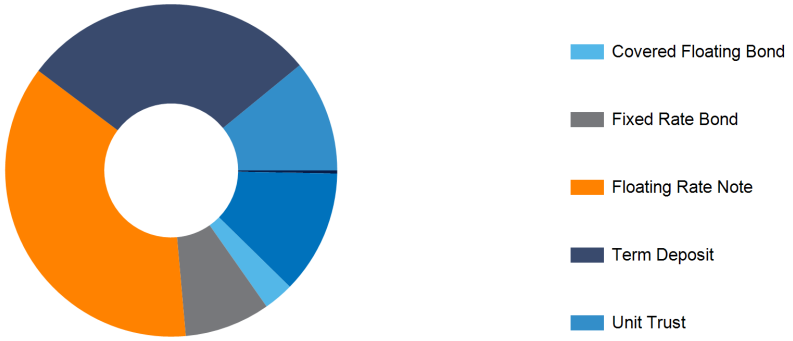
Market Value by Issuer



AMP Bank Ltd
ANZ Banking Group Ltd
Auswide Bank Limited
B&E Ltd (T/as Bank of us)
Bank Australia Limited
Bank of Queensland Ltd
Bendigo & Adelaide Bank Ltd
Commonwealth Bank of Australia Ltd
Cooperatieve Rabobank U.A Australia Branch
Credit Union Australia Ltd t/as Great Southern Bank
Defence Bank Ltd
Heritage and People's Choice Limited t/as People's Choice Credit Union
HSBC Sydney Branch
ING Bank Australia Limited
Laminar Capital Pty Ltd
Macquarie Bank Ltd
National Australia Bank Ltd
Newcastle Greater Mutual Group Ltd
NSW Treasury Corporation
Police Bank Ltd
Rabobank Australia Ltd
Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ
UBS Australia Ltd
Westpac Banking Corporation Ltd

Security Type	Market Value	% Total Value
31 Day Notice Account	**986,381.34**	0.30%
At Call Deposit	**39,516,097.70**	12.03%
Covered Floating Bond	**9,609,250.00**	2.93%
Fixed Rate Bond	**27,398,178.00**	8.34%
Floating Rate Note	**120,318,908.00**	36.64%
Term Deposit	**94,715,126.30**	28.84%
Unit Trust	**35,828,036.20**	10.91%
Portfolio Total	**328,371,977.54**	100.00%

Market Value by Security Type



Market Value by Term Remaining

Investment Policy Compliance	
Legislative Requirements	Fully compliant
Issuer	Fully compliant (31 limits)
Security Rating Group	Fully compliant (8 limits)
Term Group	Fully compliant (1 limits)

4. Portfolio Statistics For Period Ending 30 September 2025

Trading Book		1 Month	3 Month	12 Month	Since Inception
Queanbeyan-Palerang Regional Council					
	Portfolio Return (1)	0.40%	1.32%	5.44%	3.24%
	Performance Index (2)	0.29%	0.92%	4.19%	2.13%
	Excess Performance (3)	0.11%	0.40%	1.25%	1.11%

Notes

1 Portfolio performance is the rate of return of the portfolio over the specified period

2 The Performance Index is the Bloomberg AusBond Bank Bill Index (Bloomberg Page BAUBIL)

3 Excess performance is the rate of return of the portfolio in excess of the Performance Index

Trading Book	Weighted Average Running Yield
Queanbeyan-Palerang Regional Council	4.53

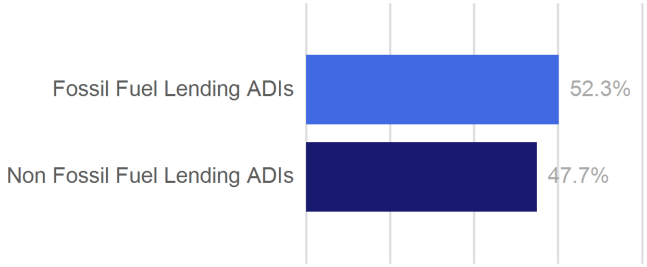
5. Portfolio Fossil Fuel Summary For Period Ending 30 September 2025

Portfolio Summaries As At 30 September 2025

Portfolio Summary by Fossil Fuel Lending ADIs

ADI Lending Status	% Total	Current Period	% Total	Prior Period
Fossil Fuel Lending ADIs				
ANZ Banking Group Ltd	1.0%	3,000,000.00	1.0%	3,000,000.00
Bank of Queensland Ltd	4.5%	13,000,000.00	4.5%	13,000,000.00
Commonwealth Bank of Australia Ltd	2.5%	7,250,000.00	2.5%	7,250,000.00
HSBC Sydney Branch	3.0%	8,750,000.00	3.0%	8,750,000.00
ING Bank Australia Limited	3.0%	8,500,000.00	3.0%	8,500,000.00
Macquarie Bank Ltd	2.4%	7,000,000.00	0.7%	2,000,000.00
National Australia Bank Ltd	19.4%	56,004,003.76	27.9%	80,186,431.11
Rabobank Australia Ltd	12.8%	37,000,000.00	12.9%	37,000,000.00
Westpac Banking Corporation Ltd	3.5%	10,156,052.65	3.6%	10,247,432.82
	52.3%	150,660,056.41	59.1%	169,933,863.93
Non Fossil Fuel Lending ADIs				
AMP Bank Ltd	2.1%	5,986,411.61	2.1%	5,982,770.04
Auswide Bank Limited	0.7%	2,000,000.00	0.7%	2,000,000.00
B&E Ltd (T/as Bank of us)	1.7%	5,000,000.00	1.7%	5,000,000.00
Bank Australia Limited	5.4%	15,500,000.00	5.4%	15,500,000.00
Bank of Queensland Ltd	5.5%	15,840,000.00	3.8%	10,840,000.00
Bendigo & Adelaide Bank Ltd	4.5%	13,066,011.02	4.6%	13,171,441.02
Cooperatieve Rabobank U.A Australia Branch	1.3%	3,750,000.00	1.3%	3,750,000.00
Credit Union Australia Ltd t/as Great Southern Bank	1.0%	3,000,000.00	1.0%	3,000,000.00
Defence Bank Ltd	3.5%	10,000,000.00	3.5%	10,000,000.00
Heritage and People's Choice Limited t/as People's Choice Credit Union	0.9%	2,500,000.00	0.9%	2,500,000.00
Laminar Capital Pty Ltd	1.7%	5,014,000.00	0.0%	0.00
Newcastle Greater Mutual Group Ltd	1.4%	4,000,000.00	1.4%	4,000,000.00
Police Bank Ltd	2.8%	8,000,000.00	2.8%	8,000,000.00
Suncorp Bank (Norfina Ltd) - Subsidiary of ANZ	7.9%	22,850,000.00	6.2%	17,850,000.00
UBS Australia Ltd	3.8%	11,000,000.00	3.8%	11,000,000.00

Fossil Fuel vs Non Fossil Fuel Lending ADI



Portfolio Summary by Fossil Fuel Lending ADIs

ADI Lending Status	% Total	Current Period	% Total	Prior Period
Westpac Banking Corporation Ltd	3.5%	10,000,000.00	1.7%	5,000,000.00
	47.7%	137,506,422.63	40.9%	117,594,211.06
Total Portfolio		288,166,479.04		287,528,074.99

All amounts shown in the table and charts are Current Face Values for fixed interest holdings and Market Values for unit trust holdings (if included).
The above percentages are relative to the portfolio total and may be affected by rounding.
A fossil fuel lending ADI appearing in the non-fossil fuel related table will indicate that the portfolio contains a "green bond" issued by that ADI.

Running Yields by Fossil Fuel and Ethical Ratings As At 30 September 2025

Trading Book	Weighted Average Running Yield
Queanbeyan-Palerang Regional Council	4.53
Fossil Fuel Support - Simple Interest Only	4.52
Non Fossil Fuel Support - Simple Interest Only	3.95
Fossil Fuel Support - All Securities	4.50
Non Fossil Fuel Support - All Securities	4.56
Note: If unit trust holdings are included in the report and multiple trading books hold the same unit trust security, reported IRRs can be misleading.	

Fossil Fuel vs Non Fossil Fuel Running Total

Trading Book	Weighted Average Running Yield
Queanbeyan-Palerang Regional Council	4.53
Ethical Investment - Simple Interest Only	4.43
Non Ethical Investment - Simple Interest Only	4.20
Ethical Investment - All Securities	4.57
Non Ethical Investment - All Securities	4.47
Note: If unit trust holdings are included in the report and multiple trading books hold the same unit trust security, reported IRRs can be misleading.	

Ethical vs Non Ethical Running Total

Report Code: TBSBP180EXT-00.16
Report Description: Portfolio Fossil Fuel Summary Report
Parameters:
As At Date: 30 Sep 2025
Prior As At Date: 31 Aug 2025
Trading Entity: Queanbeyan-Palerang Regional Council
Trading Book: Queanbeyan-Palerang Regional Council
Settlement Date Base
FI Holdings Only
Print Time: 9:11:07 AM

Disclaimer:

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SYDNEY OFFICE: LEVEL 18 ANGEL PLACE, 123 PITT STREET, SYDNEY NSW, 2000 T 61 2 8094 1230

Report Code: TEPACK080EXT-00.12
Report Description: Investment Report Pack 080
Parameters:
Trading Entity: Queanbeyan-Palerang Regional Council
Trading Book: Queanbeyan-Palerang Regional Council
Settlement Date Base
Period End Date: 30 Sep 2025
Financial Year Start Date: 1 Jul 2025
Financial Year End Date: 30 Jun 2026
History Start Date: 1 Jan 2000
Exclude Cash
Exclude Unallocated Cash
Exclude Negative Unit Holdings
Trading Limit Parameters:
Use Face Value
Use Security Rating Group
Eliminate Issuer Parent Child Effect? No
Trading Entity Limits Only? No

QUEANBEYAN-PALERANG REGIONAL COUNCIL

Council Meeting Attachment

22 OCTOBER 2025

ITEM 9.7 YOUR HEALING SPACE BUNGENDORE - CATEGORY H GRANT

ATTACHMENT 1 HEALING SPACE BOOKINGS

Rental Agreement/Permit

ABN 95933070982

Queanbeyan-Palerang Regional Council

PO BOX 90 Queanbeyan NSW 2620
Queanbeyan NSW 2620

Phone: 1300 735 025

Your Healing Space Bungendore
4/33 Ellendon Street
Bungendore NSW 2621
Australia

Attn: Michele Bland

Account Ph#: 0481041084
Account Email: michelembland@gmail.com.
Contact Ph#: Not Provided
Contact Email: Not Provided

Booking #: **158703** **Date: 22/09/2025**

Purpose of Use **Temporary Counselling Office/NDIS Service Provider + Monthly Workshops**

Queanbeyan-Palerang Regional Council hereby grants Your Healing Space Bungendore (hereinafter called the "Licensee") represented by Michele Bland, permission to use the Facilities as outlined,subject to the Terms and Conditions of this Agreement contained herein and attached hereto all of which form part of this Agreement.

Date(s) and Time(s) of Use: **# of Bookings** **Starting: 29/09/2025**
91 **Ending: 31/01/2026**

Conditions of Use

Date	Times	Count	Quantity	Rate	Total (Incl. Tax)
Bungendore Community Centre					
Bungendore Community Centre - Office Dates: Sep 29 Excluded:	**Mon 8:00 AM- 6:00 PM**	**1**	10.00	$0.00	$0.00
Bungendore Community Centre - Office Dates: Sep 30, Oct 07, Oct 14, Oct 21, Oct 28, Nov 04, Nov 11, Nov 18, Nov 25, Dec 02, Dec 09, Dec 16, Dec 23, Dec 30, Jan 06, Jan 13, Jan 20, Jan 27 Excluded:	**Tue 8:00 AM- 6:00 PM**	**18**	180.00	$0.00	$0.00
Bungendore Community Centre - Office Dates: Oct 01, Oct 08, Oct 15, Oct 22, Oct 29, Nov 12, Nov 19, Nov 26, Dec 03, Dec 10, Dec 17, Dec 24, Dec 31, Jan 07, Jan 14, Jan 21, Jan 28 Excluded: *Nov 05*	**Wed 8:00 AM- 6:00 PM**	**17**	170.00	$0.00	$0.00
Bungendore Community Centre - Office Dates: Oct 02, Oct 09, Oct 16, Oct 23, Oct 30, Nov 06, Nov 13, Nov 20, Nov 27, Dec 04, Dec 11, Dec 18, Jan 08, Jan 15, Jan 22, Jan 29 Excluded: *Dec 25, Jan 01*	**Thu 8:00 AM- 6:00 PM**	**16**	160.00	$0.00	$0.00
Bungendore Community Centre - Office Dates: Oct 03, Oct 10, Oct 17, Oct 24, Oct 31, Nov 07, Nov 14, Nov 21, Nov 28, Dec 05, Dec 12, Dec 19, Dec 26, Jan 02, Jan 09, Jan 16, Jan 23, Jan 30 Excluded:	**Fri 8:00 AM- 6:00 PM**	**18**	180.00	$0.00	$0.00
Bungendore Community Centre - Office Dates: Oct 04, Oct 11, Oct 18, Oct 25, Nov 01, Nov 08, Nov 15, Nov 22, Nov 29, Dec 06, Dec 13, Dec 20, Dec 27, Jan 03, Jan 10, Jan 17, Jan 24, Jan 31 Excluded:	**Sat 8:00 AM- 6:00 PM**	**18**	180.00	$0.00	$0.00
Bungendore Community Centre - Office Dates: Nov 05 Excluded:	**Wed 8:00 AM- 4:30 PM**	**1**	8.50	$0.00	$0.00
Bungendore Community Centre - Meeting Room	**Sun 10:00 AM- 3:00 PM**	**2**	10.00	$0.00	$0.00

Rental Agreement/Permit

ABN 95933070982

Queanbeyan-Palerang Regional Council

PO BOX 90 Queanbeyan NSW 2620
Queanbeyan NSW 2620

Phone: 1300 735 025

Your Healing Space Bungendore
4/33 Ellendon Street
Bungendore NSW 2621
Australia

Attn: Michele Bland

Account Ph#: 0481041084
Account Email: michelembland@gmail.com.
Contact Ph#: Not Provided
Contact Email: Not Provided

Booking #: **158703** **Date: 22/09/2025**

Purpose of Use **Temporary Counselling Office/NDIS Service Provider + Monthly Workshops**

Date	Times	Count	Quantity	Rate	Total (Incl. Tax)
Bungendore Community Centre					
Dates: Nov 16, Dec 14					
Excluded: *Nov 23, Nov 30, Dec 07*					

	SubTotal	**$0.00**
TOTAL Booking	**898.50 Hours**	**$0.00**

Includes Tax of

I, Michele Bland, acknowledge and agree that I have read the terms and conditions included and/or attached and agree to be bound by them, my entry or the entry of one or more of the people I represent to the facility on the first date listed on this permit will confirm my acceptance of all the terms and conditions of this permit; if this permit is taken out in the name of a group or company, I have the authority of that group or company to bind it and its members to this agreement and the terms and conditions contained herein.

X: _____ X: _____

Your Healing Space Bungendore

Name _____

Title _____

Your Healing Space Bungendore

Queanbeyan-Palerang Regional Council

Date: _____ **Date:** _____

Printed 9/10/2025 12:01 PM

QUEANBEYAN-PALERANG REGIONAL COUNCIL

Council Meeting Attachment

22 OCTOBER 2025

ITEM 9.8 AUDIT, RISK AND IMPROVEMENT COMMITTEE CHARTER - 2025 REVIEW

ATTACHMENT 1 DRAFT ARIC CHARTER - 2025 REVIEW

Audit, Risk and Improvement Committee Charter

Highlighted wording to be updated once adopted.

Ref: Doc Set ID 1039622

qprc.nsw.gov.au

Table of Contents

1. Introduction

1.1 The Audit Risk and Improvement Committee (Committee) plays an important role in providing oversight of Queanbeyan-Palerang Regional Council governance, risk management, compliance and control practices. The Committee also serves to provide confidence in the integrity of practices to enable the achievement of Council's strategic objectives.

1.2 This charter provides the framework for performance of Committee activities.

2. Mandate

2.1 The mandate for establishment of the Committee is derived from Part 428A of the Local Government Act 1993 No 30 (NSW) and the Local Government (General) Regulation 2021 (NSW). This requires Committee coverage to include:

- Compliance.
- Risk management.
- Fraud control.
- Financial management.
- Governance.
- Implementation of the strategic plan, delivery program and strategies.
- Service reviews.
- Providing information to the Council for the purpose of improving the Council's performance of its functions.
- Any other matter prescribed by the regulations.

3. Purpose

3.1 The purpose of the Committee is to provide independent assurance to QPRC by monitoring, reviewing, and providing advice about Council's governance processes, compliance, risk management and control frameworks, external accountability obligations and overall performance.

4. Role

4.1 The Committee fulfills its responsibilities under section 428A of the Act and supports the Council by:

- Reviewing effectiveness of governance, risk management, compliance, and control.
- Reviewing the financial statements and performance reporting.
- Promoting improved economy, efficiency, effectiveness, and ethical culture.
- Reviewing reliability of management information.
- Monitoring and evaluating internal audit performance.
- Reviewing effectiveness of fraud control measures.
- Monitoring compliance with laws, regulations, standards, and good practice.

4.2 This requires Committee oversight to encompass the broad range of functions and activities related to governance and assurance including, but not limited to:

- Governance.
- Risk management.
- Controls.
- Financial management, accounting policies, financial statements and annual reporting.
- External audit.
- Internal audit.
- Compliance.
- Implementation of audit recommendations.
- Ethics and organisation culture.
- External accountability.
- Fraud and corruption control.
- Business continuity management including ICT disaster recovery arrangements.
- Security including physical security, cybersecurity and ICT security.
- Legal issues.
- Complaint management.
- Organisation performance and management reporting.
- Work health and safety.
- Environmental management.
- Major projects and business initiatives.
- Regulator activities.
- Response to significant government enquiries.

The committee has no power to direct external audit or the way it is planned and undertaken but will act as a forum for the consideration of external audit findings.

5. Authority

5.1 The authority of the Committee to perform its role is established within the scope of this charter. In discharging its responsibilities, the Committee shall have:

- No executive powers delegated, financial responsibility or management functions.
- Direct and unrestricted access to the General Manager, Directors, and Managers.
- Seek the General Manager or relevant director's permission to meet with any other staff member or contractor.
- Access to records, data, and reports, subject to any legal information protection or privacy requirements.
- Authority to discuss any matters with the external auditor or other external parties, subject to confidentiality considerations.
- The right to request attendance of management at Committee meetings.
- The right to obtain external legal or other professional advice, subject to prior approval of the Council.

5.2 The Committee may engage independent advisers to assist with its duties if agreed by the General Manager.

5.3 Information and documents pertaining to the Committee are confidential and are not to be made publicly available, except for Committee minutes. Information may be considered being made publicly available as determined on a case-by-case basis in accordance with relevant legislation.

5.4 If the governing body requires additional information a request for the information may be made to the Chair by resolution. The Chair is only required to provide the information requested by the governing body where the Chair is satisfied that it is reasonably necessary for the governing body to receive the information for the purposes of performing its functions under the Local Government Act 1993 as amended. Individual councillors are not entitled to request or receive information from the committee.

5.5 The Committee may release information to external parties that are assisting the Committee to fulfil its responsibilities with the approval of the General Manager, except where it is being provided to an external investigator or oversight agency for the purpose of informing that agency of a matter that may warrant its attention.

6. Committee Composition

6.1 Committee membership comprises:

- An independent Chair external to the organisation (voting)
- A maximum of two independent members external to the organisation (voting)
- A non-voting councillor member (excluding the Mayor).

6.2 The Chair should be appointed on the selection panel for the recruitment of new voting members.

6.3 All members (voting and non-voting) must meet the minimum eligibility criteria set by the Office of Local Government as prescribed in the Guidelines for Risk Management and Internal Audit for Local Government in NSW.

6.4 The role of a non-voting governing body elected representative on the committee is to:

- Relay to the committee any concerns the governing body may have regarding the council and issues being considered by the committee.
- Provide insights into local issues and the strategic priorities of the council that would add value to the committee's consideration of agenda items.
- Advise the governing body (as necessary) of the work of the committee and any issues arising from it, and
- Assist the governing body to review the performance of the committee.
- Act in a non-partisan and professional manner and to not engage in any conduct that seeks to politicise the activities of the committee or the internal audit function or that could be seen to do so.

6.5 The Committee is supported by a representative/s from the contracted internal audit and external audit function service provider. These representatives attend as independent observers. The Chair can request any councillor, employee or contractor of council, or any subject matter expert to attend committee meetings. Where requested to attend a meeting, persons must attend where possible and provide any information requested. Observers have no voting rights and can be excluded from a meeting by the Chair at any time. The Committee can also hold closed meetings whenever it needs to discuss confidential or sensitive issues with only voting members present.

6.6 The Mayor and Councillors not serving on the Committee may attend Committee meetings as observers and to contribute insights to assist Committee deliberations.

6.7 The Chair may invite visitors to meetings as necessary to address matters on the agenda.

6.8 The Committee is a skill-based governance committee. Members should collectively possess sufficient knowledge of governance, assurance, audit, finance, information technology, legislation, risk management, compliance and control in addition to any special attributes relevant to the Council or its industry.

6.9 As the responsibilities of the Committee evolve in response to regulatory, economic and reporting developments, it is important that member competencies and the overall balance of skills on the Committee be periodically evaluated to respond to emerging needs.

7. Terms of Appointment

7.1 Committee appointments will be made by the Council.

7.2 Appointments to the Committee may be for an initial period of up to four years, however, membership will be staggered to enable continuity of knowledge, with the exception of non-voting members whose term ends at the end of the council term.

7.3 Terms and conditions of appointment for voting members will be set out in a letter of appointment.

7.4 Members are eligible to be reappointed, based on performance and as approved by the Council. However, the total period of continuous membership cannot exceed eight years (including any terms as Chair of the Committee).

7.5 Voting members who have served an eight-year term must have a two-year break from serving on the Committee before being appointed again, provided the minimum eligibility criteria is met.

7.6 The Council will appoint one independent member to be the Chair and one independent member to be deputy Chair of the Committee. Independent members must be external to the Council.

7.7 Membership of the Committee comprises personal membership - proxies are not permitted.

8. Quorum

8.1 The quorum for the Committee shall be a majority of voting members at the relevant time.

9. Operational Principles

9.1 Committee values

Committee members will conduct themselves in accordance with the Council Code of Conduct.

9.2 Communications

All communication with management and staff, as well as with any advisers, will be direct, open and complete. The Chair will be the Committee link to the Council.

It is important the Committee Chair and members develop, establish and maintain an effective working relationship with the Council and executive management.

Any concerns or differences should be resolved by way of open negotiation, with the final arbiter being the Council.

9.3 Induction

New Committee members will receive information and briefings on the work of the Committee to assist them in meeting their responsibilities. Inductions for new Committee members will be arranged by the secretariat.

9.4 Preparation and attendance

Committee members have an obligation to prepare for and actively participate in Committee meetings. This requires members to contribute the time needed to study and understand the papers provided for meetings. Members are expected to apply good analytical skills, objectivity and judgment, express opinions frankly, ask questions that go to the fundamental core of issues, and pursue independent lines of enquiry.

9.5 Conflicts of interest

Committee members will provide written declarations to Council stating that they do not have any conflicts of interest that would preclude them from being members of the Committee on an annual basis.

Committee members and observers must declare any pecuniary or non-pecuniary conflicts of interest that they may have at the start of each meeting, before discussion of the relevant agenda item or issue, and when the issue arises.

Where committee members and observers are deemed to have a pecuniary or a significant non-pecuniary conflict of interest, they are to remove themselves from Committee deliberations on the issue. Details of any conflicts of interest should also be appropriately minuted.

A conflict of interest relates to any actual, potential or perceived conflict of interest. A register of interests of Committee members will be maintained by QPRC to demonstrate transparency.

10. Operational Procedures

10.1 Meetings

The Committee shall meet at least four times each financial year and more frequently if the Council deems it necessary. A special meeting may be convened to review the financial statements or external audit management letter and opinion, or if a significant unexpected issue arises.

Meetings may be held in person, by teleconference or by videoconference.

10.2 Committee Work Plan

A forward work plan, including meeting dates and agenda items that ensure the Committee achieves all its functions, will be agreed by the Committee at the beginning of each financial year.

10.3 In Camera Sessions (Private Meetings)

The ARIC can hold closed meetings whenever it needs to discuss confidential or sensitive issues with only voting members.

The Committee will meet privately:

- at least once each financial year with the internal auditor/and or the Risk and Internal Audit Coordinator; and
- at least once each financial year with the external auditor.

10.4 Dispute Resolution

In the event of a disagreement between the Committee and the General Manager or other senior managers, the dispute is to be resolved by the governing body.

Unresolved disputes regarding compliance with statutory or other requirements are to be referred to the Departmental Chief Executive in writing.

10.5 Secretariat Services

Council will provide secretariat services for the Committee. The meeting agenda and supporting papers will be approved for distribution by the Chair and distributed by the secretariat at least five working days before each meeting. Meeting minutes will be prepared and distributed within 10 working days of each meeting.

11. Committee Reporting

11.1 The Committee through the Chair reports directly to the Council.

11.2 The Committee must ensure it maintains a direct functional reporting line for the internal auditor.

11.3 The Chair will meet with the Council on Committee outcomes at least annually.

11.4 The Committee through the Chair may report to the Council on any matters at any time it deems of sufficient importance to do so, with a process established to allow an individual Committee member to request a meeting with the Council should the member consider it warranted.

11.5 The Committee will provide the Council with an annual report at conclusion of each financial year on its operations, activities, outcomes and achievements, together with focus areas for the coming financial year.

12. Resignation and Dismissal of Members

12.1 Where the Chair or a Committee member is unable to complete their term or does not intend to seek reappointment after the expiry of their term, they should give at least two meetings' notice to the Chair and Council prior to their resignation to enable Council to ensure a smooth transition to a new committee member, unless there are extenuating circumstances.

12.2 Council may terminate via resolution the engagement of any Chair or independent committee member before the expiry of their term where the individual has:

- breached Council's Code of Conduct
- performed unsatisfactorily or not to expectations
- been declared bankrupt or found to be insolvent
- experienced an adverse change in capacity or capability
- been proven to be in serious breach of their obligations under any legislation, or
- declare, or is found to be in a position of conflict of interest, which is unresolvable.

12.3 Any position of a Councillor member on the Committee can be terminated at any time by resolution of Council.

12.4 The Chair of the committee may recommend the removal of an elected representative committee member. Where Council does not agree with the Chair's recommendation, the reasons for this decision must be provided in writing to the Chair.

13. Review of the Charter

13.1 The Committee will review its Charter each financial year to incorporate any amendments deemed appropriate.

14. Approval of the Charter

Endorsed: QPRC Audit, Risk and Improvement Committee
Ordinary Committee meeting held 15 September 2025

Approved: Queanbeyan-Palerang Regional Council
Ordinary meeting of Council held 22 October 2025
Resolution 568/24

Next Review Date: September 2026

15. Document Control

Version	Comments/Changes	Revision Date	Modified By
1	Creation of document and annual amendments	Up to 2024	Risk and Internal Audit Coordinator
2	• Version Number updated • Charter in QPRC document template • Table of Contents updated • Section 10.3 In camera session - wording updated • Section 15 created: Document Control	September 2025	Risk and Internal Audit Coordinator

Document Title	Audit, Risk and Improvement Committee Charter
Document ID	1039622
Document Owner	General Manager
Document Writer	Risk and Internal Audit Coordinator
Responsible Branch	Governance, Legal & Risk
Date Approved	To be updated
Last Review Date	September 2025
Next Review Date	September 2026
Required on Council website	Yes
Associated Documents	Internal Audit and Risk Management Attestation Statement
Details of previous versions	Reviewed 16 September 2021 Endorsed by ARIC out-of-session 12 October 2021 Adopted by Council 27 October 2021 (Resolution No. 334/21) Reviewed September 2022 Endorsed by ARIC 21 September 2022 Adopted by Council 9 November 2022 (Resolution No. 457/22) Reviewed September 2023 Endorsed by ARIC 18 September 2023 Adopted by Council 25 October 2023 (Resolution No. 443/23) Reviewed September 2024 Endorsed by ARIC 9 December 2024 Adopted by Council 18 December 2024 (Resolution No. 568/24)

QUEANBEYAN-PALERANG REGIONAL COUNCIL

Council Meeting Attachment

22 OCTOBER 2025

ITEM 9.9 QPRC CLIMATE CHANGE PROJECTIONS FOR 2030, 2050 AND 2070

ATTACHMENT 1 QPRC CLIMATE CHANGE PROJECTIONS FOR 2030, 2050 AND 2070 - INFOGRAPHIC

QPRC Future States

QPRC

Mean Maximum Temperature

2030

Max temperatures projected to increase by 0.8°C

2050

Low Emissions Scenario

Max temperatures projected to increase by 1.2°C

High Emissions Scenario

Max temperatures projected to increase by 2.0°C

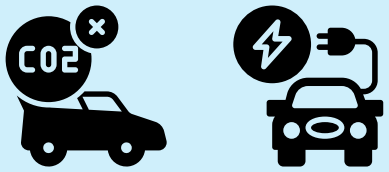
2070

Low Emissions Scenario

Max temperatures projected to increase by 1.3°C

High Emissions Scenario

Max temperatures projected to increase by 2.7°C



Mean Minimum Temperature

2030

Min temperatures projected to increase by 0.6°C

2050

Low Emissions Scenario

Min temperatures projected to increase by 1.0°C

High Emissions Scenario

Min temperatures projected to increase by 1.7°C

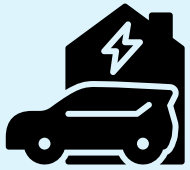
2070

Low Emissions Scenario

Min temperatures projected to increase by 1.1°C

High Emissions Scenario

Min temperatures projected to increase by 2.5°C



Mean Rainfall

2030

Rainfall is expected to decrease annually by 6.6%

2050

Low Emissions Scenario

Rainfall is expected to decrease annually by 7.7%

High Emissions Scenario

Rainfall is expected to decrease annually by 14.4%

2070

Low Emissions Scenario

Rainfall is expected to decrease annually by 10.1%

High Emissions Scenario

Rainfall is expected to decrease annually by 10.8%

Increase in Hot Days (above 35°C)

2030

The number of hot days is expected to increase by 2.3

2050

Low Emissions Scenario

The number of hot days is expected to increase by 3.9

High Emissions Scenario

The number of hot days is expected to increase by 7.0

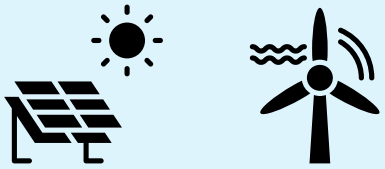
2070

Low Emissions Scenario

The number of hot days is expected to increase by 4.5

High Emissions Scenario

The number of hot days is expected to increase by 10.5



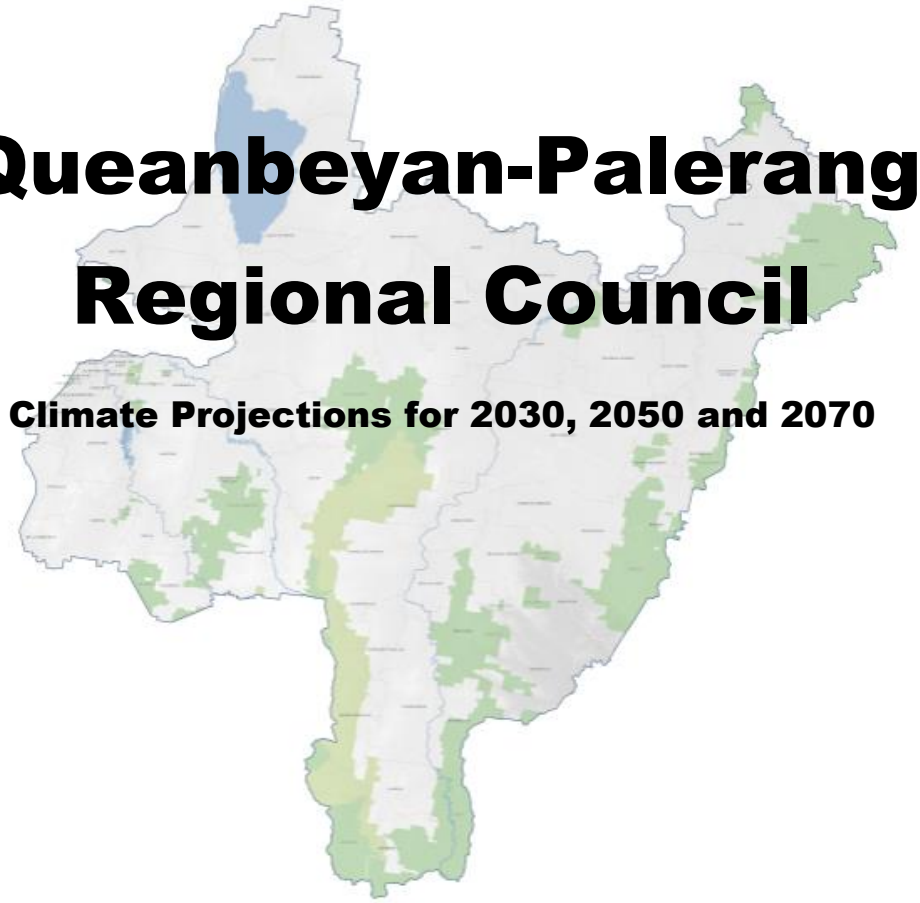
QUEANBEYAN-PALERANG REGIONAL COUNCIL

Council Meeting Attachment

22 OCTOBER 2025

ITEM 9.9 QPRC CLIMATE CHANGE PROJECTIONS FOR 2030, 2050 AND 2070

ATTACHMENT 2 QPRC CLIMATE CHANGE PROJECTIONS FOR 2030, 2050 AND 2070 - REPORT



Queanbeyan-Palerang Regional Council

Climate Projections for 2030, 2050 and 2070

File Reference: 51.2.1

qprc.nsw.gov.au

Table of Contents

Executive Summary

This report seeks to:

- Provide a simple, but detailed view of the projected climate baselines in 2030, 2050, and 2070 for the local government area.
- Outline the limitations and scope of climate modelling currently available.
- Communicate up-to-date climate science-based projections.
- Summarise the key findings.
- Recommend annual updates and reviews.

Reason for Report:

Council had a Climate Change Adaptation Internal Audit on 8 March 2024 and came back with a low rating for climate change data. The findings and resolution are below:

- No Singular Vision
- It is recommended that: QPRC develop a unified detailed view/profile of climate change future state for 2030, 2050 and 2070

Following this recommendation, research conducted by the sustainability staff led to the decision to use the NARCliM climate projections tool. This is the industry standard tool for climate projections for NSW. It is considered appropriate to use these projections to inform the community and guide Council's planning and decision making.

The data alone is relatively complex, and this report seeks to provide explanations of climate modelling to communicate the scientific process behind the data.

This full-length report also includes a short form infographic that summarises the key findings (see page 14). This report will help Council staff with projections when developing new projects, particularly for projects that are expected to serve the community for many decades (e.g. buildings and infrastructure) and to support strategic planning decisions (e.g. land use planning). This report should not be used exclusively by staff or the community to predict future climate for specific areas within the LGA due to the spatial variability in the region analysed. Instead, this report can help form a baseline understanding of climate trends throughout the region. Additionally, these scientific projections can be used to support the need for climate mitigation and adaptation measures to be considered in future planning.

National Climate Risk Assessment Report

The Australian Climate Service (ACS) is a government partnership between the Bureau of Meteorology, CSIRO, Australian Bureau of Statistics, and Geoscience Australia. The National

Climate Risk Assessment Report, developed by the ACS, identifies that as Australia's climate continues to change, there is an increasing risk of climate extremes and natural disasters impacting Australians' health and wellbeing, food supplies, shelter, transport, economy, and energy supplies.

Patterns and impacts of hazards such as riverine floods, tropical cyclones, high temperatures, coastal hazards (floods, sea level rise, erosion), storms, ocean warming and acidification, bushfires, and droughts are all expected to shift. These climate hazards can compound, for example when drought, heatwave, and fires occur simultaneously or cascade, where for instance fires lead to agricultural loss which then impacts supply chains, human health, and food security.

Compounding and cascading climate hazards pose risks to Australia's national security and negatively impacts the long-term resilience of communities. Overall, this national report highlights the need for local governments to incorporate mitigation and adaptation actions according to their regions changing climate.

Introduction

Region and Introduction to NARCliM

The NSW and Australian Regional Climate Modelling project or NARCliM project uses a combination of global climate models and regional climate models to create detailed regional climate projections. The project takes weather observations from 1990-2009 to create a baseline climate for the year 2000 and then predicts future climate change by certain years (e.g. 2030) using a 20-year average of climate model projections (e.g. 2030 climate predicted using projections from 2020-2039). NARCliM's global climate models produce climate projections (e.g. annual average temperature and rainfall) for NSW split up into grid squares around 100-300km wide with each grid square containing their own individual projections. The data from global climate models are used as input for regional climate models which downscale the data to finer grid squares (4km in the NARCliM project) that are available in NARCliM's interactive map. The models included in NARCliM use the most current climate science research and additionally, the regional climate models have been covered by the World Climate Research Programme (WCRP) framework. All the models used in NARCliM went through testing to ensure they would be able to produce accurate future climate projections. This is done by simulating past climates (with the same set of models that will be used to predict future climate) and then comparing the simulations to the actual observations on record and seeing how different they are. In the NARCliM project the models that simulated past climate differently from the actual historical data were eliminated and the selection of the most suitable models was done.

This document contains data that has been averaged over the Southeast and Tablelands region which is available through a data filter in the NARCliM project. This region includes the Queanbeyan-Palerang Regional Council (QPRC) area and surrounding area to the north and south. The projections in this document should only be used as a guide for the QPRC local government area (LGA) because data specific to local government areas is difficult to calculate using the NARCliM project.

The project predicts climate change down to 4km grid squares, but if only a small area is being analysed (one or a few grid squares), it should be used within the context of the broader area around it. Since an LGA filter is not available, the next best region was used for analysis in this document. Further analysis of towns within the LGA or other specific areas can be done using AdaptNSW's interactive climate change projections map.

Weather vs. Climate

Weather describes variables such as temperature and rainfall that are measured **day to day**, whereas **climate** refers to **long-term averages** of observed weather or as projections which are typically calculated over 20 years or more. NARCliM predicts future change in climate conditions expected by specific years such as 2030, 2050, or 2070 using 10 years of climate projections either side of the year being considered (e.g. 2020-2039 for 2030, totalling 20 years). Since climate change is calculated as a 20-year average, it does not include the possibility of weather variability that happens on a year-by-year basis or variability occurring throughout the year (frequency and severity of extremes). This short-term variation in weather patterns results from natural variation in climate drivers and climate systems throughout the region (such as El Niño and La Niña) and not from long-term changes in climate, meaning that it is not captured by climate projections. Information relating to Australia's weather systems and climate influences is available on the Climate Change section of the CSIRO's website.

Weather and Climate Variability Within the Region

The QPRC region has different weather and climate conditions across its communities such as those living in farmlands or the various towns. Therefore, it is important that the projections in this document aren't used for predicting changing climate (or weather) at the town level (Braidwood vs Queanbeyan), but instead, is used to provide an understanding of climate change in the broader region. Understanding the regions plausible range of climate change is an important part of future planning at QPRC.

Impacts of Increased Greenhouse Gas Emissions

The main driver of climate change is greenhouse gas (GHG) emissions created by unsustainable human behaviour such as the burning of fossil fuels, which occurs on a global scale.

In general, higher greenhouse gas concentrations in the atmosphere lead to higher temperatures because these gases keep radiation from the sun (felt as heat) close to Earth's surface and slow the rate of radiation escaping back out into space. Greenhouse gases such as carbon dioxide stay in the atmosphere for hundreds to thousands of years before being removed by natural interactions, such as those between the atmosphere and things like plants, animals and water. The removal of greenhouse gases from the atmosphere by these interactions occurs at the same time as the natural release of greenhouse gases from sources such as animals breathing. When humans release large amounts of greenhouse gases into the atmosphere without removing them, there is a disruption to the natural cycle creating a build-up of greenhouse gases in the atmosphere which leads to long-term changes in temperature and other climate systems (climate change).

Even with small changes to temperature and rainfall we expect a significant increase in damage to communities because of the changing climates effect on the severity and frequency of extreme weather events. Climate change in the QPRC region can cause the breakdown of ecosystems, increased heat-related illness, increased frequency of fires, increased damage to infrastructure and communities, more intense rainfall events, and prolonged droughts.

Rainfall vs Temperature

Current climate modelling is more effective at producing predictions of temperature changes rather than predictions of rainfall changes due to the complexity and number of factors that contribute to rainfall patterns. The precision in location and accuracy in rainfall measurements are likely to improve as climate modelling continues to be developed by climate scientists. This report will be updated annually to reflect any new projection data and continually improve our understanding of the regions changing climate.

SSPs

SSPs are Shared Socioeconomic Pathways that describe how societal choices across the globe could affect GHG emissions. These scenarios are developed by the Intergovernmental Panel on Climate Change (IPCC), which is the United Nations (UN) body that assesses scientific, technical, and socio-economic information relating to climate change. They use this information to produce comprehensive climate change assessment reports. Two of the IPCC's emissions scenarios have been considered in this report.

The SSP1-2.6 scenario, which is described by the IPCC as a sustainable pathway with strong, but not necessarily rapid, reductions in GHG emissions. This pathway would ultimately lead to net-zero emissions by 2050, and appropriate measures would be taken after 2050 to stabilise global temperature increases to around 1.8°C. The SSP3-7.0 scenario is characterised by a high level of GHG emissions and low additions to current climate policies.

These two scenarios display a variety of global responses to emissions reductions and are used to project a range of possible future climate change.

Current Global and National Climate Change State

2024 was the warmest year on record with the World Meteorological Organisation confirming that average global temperatures reached about 1.55°C above pre-industrial level (1850-1900). Additionally, all the past ten years (2015-2024) were the ten warmest years on record and land and sea/ocean temperatures are already much higher than pre-industrial era. Rising temperatures in both the atmosphere and our oceans/seas have caused increased intensity and/or frequency of extreme weather events such as heatwaves, droughts, storms, and floods.

Extreme heat in the past decade from climate change has negatively impacted Australians health. It was identified by the Australian Institute of Health and Welfare that extreme heat in the past decade caused the most hospitalisations out of any type of extreme weather. These impacts alone govern the need for emissions reductions in the LGA and for preparing Council and the community for the region's future climate.

QPRC Climate Projections for
2030 – 2050 – 2070

Projected climate

1. 2030 in the QPRC Region

Average Maximum temperatures

	0.5 - 1°C ↑ Max temperatures projected to increase by 0.8°C

Average Minimum Temperatures

	0.5 - 1°C ↑ Min. temperatures projected to increase by 0.6°C

Average Rainfall

	0 - 15% ↓ Rainfall is expected to decrease by 6.6%

Change in Hot Days (35°C or above)

	0 – 5 ↑ The number of hot days is expected to increase by 2.3

QPRC Climate Projections for
2030 – 2050 – 2070

2. 2050 in the QPRC Region

Average Maximum temperatures

Low emissions scenario (SSP1-2.6) 	0.5 - 1.5°C ↑ Max temperatures projected to increase by 1.2°C
High emissions scenario (SSP 3-7.0) 	1.5 – 2.5°C ↑ Max temperatures projected to increase by 2.0°C

Average Minimum Temperatures

Low emissions scenario (SSP1-2.6) 	0.5 - 1.5°C ↑ Min. temperatures projected to increase by 1.0°C
High emissions scenario (SSP 3-7.0) 	1.5 – 2°C ↑ Min. temperatures projected to increase by 1.7°C

Average Rainfall

Low emissions scenario (SSP1-2.6) 	0 – 15% ↓ Rainfall is expected to decrease by 7.7%
High emissions scenario (SSP 3-7.0) 	10 – 20% ↓ Rainfall is expected to decrease by 14.4%

Change in Hot Days (35°C or above)

Low emissions scenario (SSP1-2.6) 	0 – 10 ↑ The number of hot days is expected to increase by 3.9
High emissions scenario (SSP 3-7.0) 	0 – 10 ↑ The number of hot days is expected to increase by 7.0

3. 2070 in the QPRC Region

Average Maximum temperatures

QPRC Climate Projections for
2030 – 2050 – 2070

Low emissions scenario (SSP1-2.6) 	1 – 1.5°C ↑ Max temperatures projected to increase by 1.3°C
High emissions scenario (SSP 3-7.0) 	2.5 - 3.5°C ↑ Max temperatures projected to increase by 2.7°C

Average Minimum Temperatures

Low emissions scenario (SSP1-2.6) 	1 – 1.5°C ↑ Min. Temperatures projected to increase by 1.1°C
High emissions scenario (SSP 3-7.0) 	2.5 - 3.5°C ↑ Min. temperatures projected to increase by 2.5°C

Average Rainfall

Low emissions scenario (SSP1-2.6) 	0 – 15% ↓ Rainfall is expected to decrease by 10.1%
High emissions scenario (SSP 3-7.0) 	5 – 20% ↓ Rainfall is expected to decrease by 10.8%

Change in Hot Days (35°C or above)

Low emissions scenario (SSP1-2.6) 	0 – 10 ↑ The number of hot days is expected to increase by 4.5
High emissions scenario (SSP 3-7.0) 	5 – 15 ↑ The number of hot days is expected to increase by 10.5

4. Table Explanations:

These tables present plausible future climate baselines for 2030, 2050, and 2070 in the QPRC LGA compared to the baseline average climate calculated from 1990-2009 (year 2000). Every

temperature or rainfall prediction contains an estimate and a range (e.g. 1.3°C, 1-1.5°C range). The estimates are compared below, but the ranges around them are not compared for simplicity.

Compared to the 2000 baseline, number of hot days (35°C or above) in a year in the region are predicted to increase by 2.6 by 2030. By 2050, 3.1 more hot days are expected in the SSP3-7.0 emissions scenario compared to SSP1-2.6 (7.0, 3.9 above 2000). By 2070, 6 more hot days are expected in the SSP3-7.0 emissions scenario compared to SSP1-2.6 (10.5, 4.5, above 2000). This shows a clear trend of increased hot days in the future for the region, with a much larger increase in the high emissions scenario.

Compared to the 2000 baseline, average maximum temperatures for a year in the region are predicted to increase by 0.6°C by 2030. By 2050, the high emissions scenario SSP3-7.0 predicts an increase in annual temperatures 2.0°C higher than the year 2000 baseline and SSP1-2.6 predicts a 1.2°C increase (0.8°C difference between scenarios). By 2070, the high emissions scenario SSP3-7.0 predicts an increase in annual temperatures 2.7°C higher than the year 2000 and SSP1-2.6 predicts a 1.3°C increase from the same year (1.4°C difference between scenarios).

Compared to the 2000 baseline, average minimum temperatures for a year in the region are predicted to increase by 0.6°C by 2030. By 2050, the high emissions scenario SSP3-7.0 predicts an increase in annual temperatures to be 1.7°C higher than the year 2000 baseline and SSP1-2.6 predicts a 1.0°C increase (0.7°C difference between scenarios). By 2070, the high emissions scenario SSP3-7.0 predicts an increase in annual temperatures to be 2.5°C higher than the year 2000 and SSP1- 2.6 predicts a 1.1°C increase (1.4°C difference between scenarios).

Average rainfall for a year in the region is predicted to decrease by 6.6% by 2030 compared to the 2000 baseline. By 2050, the high emissions scenario SSP3-7.0 predicts a decrease in annual rainfall by 14.4% below 2000 and SSP1-2.6 predicts a 7.7% decrease (6.7% difference between scenarios). By 2070, the high emissions scenario SSP3-7.0 predicts a decrease in annual rainfall amount by 10.8% below 2000 and SSP1- 2.6 predicts a 10.1% decrease (0.7% difference between scenarios).

The 2030 table constructed in this report does not present two different emission scenarios due to the 2030 (2020-2039) period being close to the baseline period (1990-2009). Firstly, as the SSPs get analysed further and further from the baseline, there becomes a greater difference in atmospheric greenhouse gas concentrations between them and therefore temperature (rainfall being more complex). Secondly, the world's climate systems can take a while to respond to changing greenhouse gas concentrations (climate inertia), sometimes

decades or centuries depending on the source of the delay. These things combined explain why the models predicted minimal differences in temperature between the two SSPs only 30 years after the baseline period (2000 – 2030). For those reasons, it was decided that only one SSP would be presented in the table and infographic for this period. This does not mean that a higher emissions scenario won't ever affect climate differently than a low emissions scenario in only 30 years. It just means that for this region, the impact of differing atmospheric greenhouse gas concentrations accumulated by SSP1-2.6 and SSP3-7.0 in the 30 years from 2000 to 2030, combined with the lag time from climate systems only caused a small difference in temperatures. To further clarify, if the baseline period was 50 years earlier (1940-1959) for example, there might have been a more significant difference in temperature between the two SSPs by the 2030 period (2020-2039).

It may be confusing that in the high emissions scenario SSP3-7.0, rainfall is expected to decrease less from 2000-2070 (10.8%) as it is expected to decrease from 2000-2050(14.4%). Rainfall does not decrease steadily with increasing greenhouse gas concentrations, instead as greenhouse gas concentrations increase the frequency and severity of rainfall events change in a number of ways. The climate models' final outputs don't include rainfall severity and frequency estimates and instead project average rainfall over a year-long period. For example, it is possible that the frequency of rainfall events in 2070 could be the same as those in 2050, although in 2070 they are more extreme (therefore higher rainfall), but this is not explained by the climate projections data alone.

5. Possible Effects in the LGA with Changing Climate

Hot days above 35°C or above are dangerous for human health as the body struggles to cool itself down above this temperature. This increases the chance of developing heat stress conditions. Additionally, increased night-time temperatures are also dangerous for human health because low nighttime temperatures allow the body to rest and recover from hot daytime temperatures. With warmer nighttime temperatures, you increase the likelihood of heat stress conditions developing through extensive exposure to high temperatures.

Ultimately, increasing maximum and minimum temperatures as well as hot days would result in increased heat stress and heat-related illness (such as heat stroke) throughout the LGA. This may put additional strain on hospitals, especially when considering extreme heat is currently the dominant extreme weather event causing hospitalisation nationally. This is only expected to increase.

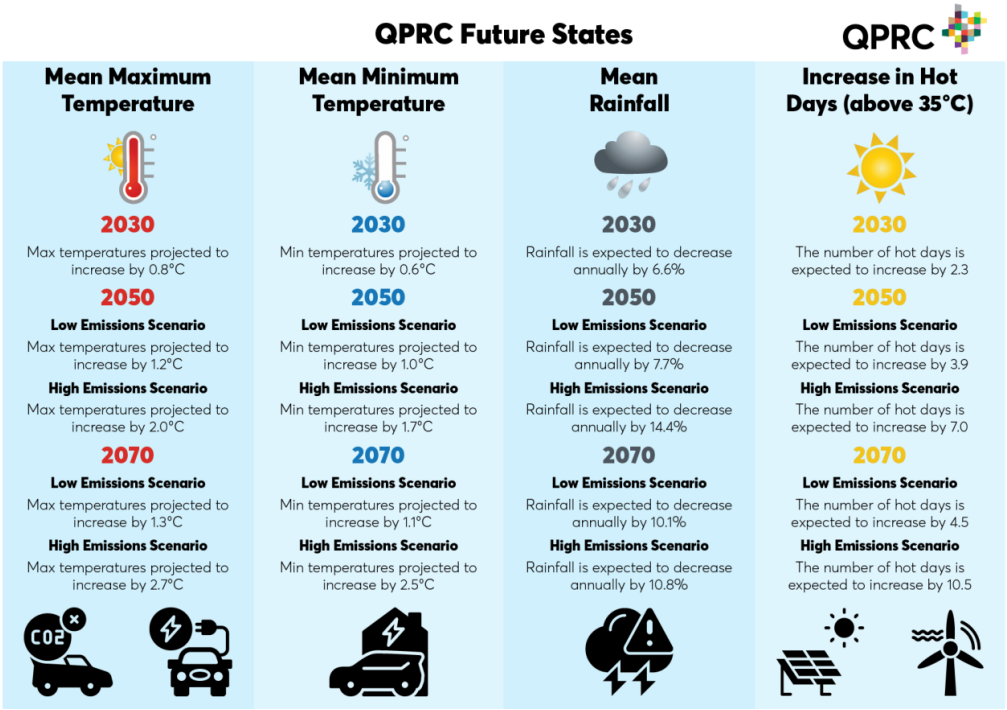
Increased wildfire risk will be observed due to rising temperatures. Drying out of vegetation and soil provides more dry fuel which is easy to burn. This could mean more frequent and

intense wildfire seasons across the LGA. This impacts human health by degrading the air quality with smoke as well as damaging agricultural land and ecosystems.

Agricultural stress is expected as temperatures increase and water availability decreases. Crops and livestock are likely to be affected reducing yield for farmers in the LGA causing harm to the economy and farmers wellbeing.

Decreased rainfall will likely cause more severe and frequent droughts impacting the LGAs safe drinking water supply. Additionally, decreased rainfall affects the flow of rivers and streams causing a concentration of pollutants in the water.

6. QPRC Future States Infographic



Glossary:

GHG = Greenhouse gases (Carbon dioxide, methane, etc.)

SSP = Shared socioeconomic pathways

QPRC = Queanbeyan-Palerang Regional Council

CO2e = All greenhouse gases combined and calculated at the potency of CO2

LGA = Local government area

IPCC = Intergovernmental Panel on Climate Change

UN = United Nations

NARCliM = NSW and Australian Regional Climate Modelling project

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