City of Greater Geraldton
a vibrant future

Long Term Financial Plan 2025-2035

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The City of Greater Geraldton Long Term Financial Plan (LTFP) 2025-2035 is a high-level informing strategy that outlines the City's approach to delivering infrastructure and services to the community in a financially sustainable and affordable manner.

It also demonstrates the City's commitment to managing its operations in a way that avoids unsustainable rate increases for ratepayers. The Plan is aligned to other core planning documents by which the City is accountable to the community including the Strategic Community Plan and the Corporate Business Plan.

The LTFP is a dynamic tool which analyses financial trends over a 10-year period on a range of assumptions and provides the City with information to assess resourcing requirements to achieve its strategic objectives and to allow the City to ensure its future financial sustainability.

The LTFP covers the period 2025-26 to 2034-35. The City undertakes a broad review of its Strategic Community Plan every two years and a full review every four years. This LTFP will be reviewed every year in conjunction with Corporate Business Plan reviews. As Annual Budgets are developed from the LTFP, there may be some annual variations between both, which will be explained in the Annual Budget process.

Ross McKim, CEO City of Greater Geraldton

Our Integrated Planning Framework

In 2025 the City engaged the community in development of a new Strategic Community Plan 2025-2035 adopting the vision of Growing Greater Geraldton Together.

In conjunction with this, a new four year Corporate Business Plan has been developed to identify the actions the City will take to deliver on the Community's vision, goals and priorities.

This Long Term Financial Plan outlines the resourcing requirements and financial capacity of the City to achieve these goals and priorities.

The following diagram shows how the components of the Integrated Planning Framework work together to inform and provide resources for achieving the goals of the Strategic Community Plan.

Key statistics

The following shows key statistics for the City of Greater Geraldton.

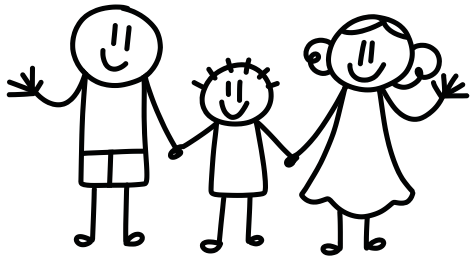
TOTAL AREA

City of Greater Geraldton

9,908km²

RESIDENT POPULATION

41,914



GROSS REGIONAL PRODUCT

Greater Geraldton	Midwest
$4.4B	$9B

NUMBER OF BUSINESSES

City of Greater Geraldton **3,074**

TOP THREE INDUSTRY SECTORS

BY EXPORTS

- Mining **$1,223M**
- Agriculture, Forrestry & Fishing **$307M**
- Manufacturing **$293M**

BY OUTPUT

- Mining **$1,409M**
- Construction **$1,106M**
- Manufacturing **$666M**

BY EMPLOYMENT

- Healthcare & Social Assistance **3,126**
- Retail Trade **2,069**
- Education & Training **2,054**

Who we are

Greater Geraldton is one of Australia's regional capitals and encompasses the communities of Geraldton, Greenough, Mullewa and Walkaway with an enviable mix of coastal and rural lifestyles. The area offers beautiful places to live, work, study and play with opportunities backed by strong industry sectors that continue to grow.

The City and the Midwest are recognised as having the most diverse economy in the state through industries including mining, fishing, aquaculture, agriculture, manufacturing, construction, retail and tourism as well as global export through the Geraldton Port. The region has the potential to be a home for projects that build on existing strengths as well as new and innovative enterprises.

Within easy driving distance to Perth, Geraldton has all the major services you would expect in a city including cultural, shopping and sporting facilities - yet offers a more relaxed pace of life.

Geraldton Airport forms part of the Inter Regional Flight Network, connecting Geraldton with key northern centres Karratha, Port Hedland and Broome as well as daily flights to Perth through Nexus Airlines. Additionally, the Airport is now undergoing a green transformation through the installation of a renewable energy microgrid. This initiative will reduce the City's carbon footprint and enhance the Airport's operational resilience by enabling it to function independently from the main power grid during emergencies.

Momentum continues to build in the Midwest's renewable energy sector with the allocation of land within the Oakajee Strategic Industrial Area, which will support the development of a commercial-scale green hydrogen and ammonia production facility, reinforcing the region's position as a key player in the global clean energy transition.

Education at all levels is catered for by numerous public and private schools along with tertiary institutions including Central Regional TAFE, Batavia Coast Maritime Institute, Geraldton Universities Centre and the Western Australian Centre for Rural Health.

Cultural and recreational facilities in the region are world-class including –Museum of Geraldton, Geraldton Regional Art Gallery, Geraldton Regional Library, Queens Park Theatre, QEII Seniors and Community Centre, Geraldton Aquarena as well as a plethora of community-based arts and cultural groups.

In recent years Greater Geraldton has undergone enormous development, revitalising the foreshore with the Beresford Foreshore Enhancement Project, Eastern Breakwater and Geraldton Multi-Purpose Centre. These developments have created spaces where people can connect while enjoying the benefits of living in this special place.

Geraldton is also gaining recognition as a coastal lifestyle destination, supported by a flourishing food and beverage scene. From waterfront cafés and seafood restaurants to boutique bars, the City offers a diverse and high-quality dining experience that appeals to residents and visitors alike.

The City continues to invest in the activation of the City Centre via place activities and events including the now iconic Shore Leave Festival.

Together, these developments are positioning Greater Geraldton as a dynamic, sustainable and well-connected community - an ideal location for professionals, families and entrepreneurs seeking a high quality of life in regional Western Australia.

The City provides an extensive range of services to the community including:

Community & Culture
Community & Cultural Development
Libraries, Heritage & Gallery
Mullewa District Office
Sport and Leisure

Corporate Services
Communications & Vibrancy
Corporate Compliance
ERP & Cybersecurity
Finance
Geraldton Airport
ICT Services
People, Safety & Wellbeing

Development Services
City Growth
Customer & Business Engagement
Property Services
Regulatory Services

Infrastructure Services
Climate, Environment & Waste
Fleet Services
Maintenance Operations
Project Delivery & Engineering

Serivce delivery

In recent years, the City of Greater Geraldton's financial position meant that many community needs and aspirations were unlikely to be delivered within the short term, without significant increases in rates or reduction in expenses.

In coming up with solutions to these challenges, the City has long recognised that the best solutions are those that are made collaboratively between Council, the community and its staff, utilising the principles of engagement and deliberative democracy. This has provided staff with a more focused approach on the delivery of services and some level of certainty for the community about what services they can expect Council to deliver in the coming years.

In November 2024 the Your Voice Our Future project commenced with the task of engaging the Community in the development of a new Strategic Community Plan (SCP) 2025-2035. A draft SCP was developed and feedback sought from the community prior to it's presentation to Council at the June 2025 meeting for endorsement. In conjunction with the new SCP a new Corporate Business Plan 2025-2029 has been produced outlining the actions that will be taken to deliver on the community's vision for the future. This LTFP considers the goals and aspirations of the community in the SCP.

The City has developed a strategic approach to asset management and developed a strategic asset management plan based on the total life cycle of assets.

Individual Asset Management Plans are being reviewed and updated to assist Council in better predicting infrastructure consumption and asset renewal needs and identify at a more mature level the cost required to renew or preserve the assets (renewal gap). This renewal gap is being addressed in the LTFP and will continue to be the focus of future annual budgets.

The continued allocation of funding towards the renewal of assets and funding for maintenance and upgrades will result in a positive investment for the community into the future. Asset acquisitions and capital works projects are funded from general revenue, sales of existing land/property assets, government grants or external borrowings.

Rate increases

As a result of community needs and population growth, it is predicted that future budgets will be impacted by an increasing demand for services, increased expenditure to renew existing assets and new infrastructure.

While over the last five years, annual rates revenue movements have been between 0% and 5%, the need to now adjust revenue movements is due to continued cost pressures on materials, contracts and services, and supply chain issues that have impacted the economy. The last 12 months has seen Perth CPI move by 3.8% (YoY March quarter) after a 4.4% increase the previous year; and a greater percentage movement would be expected in the regions. The City will also face future expenditure pressures stemming from demand for ongoing wage increases to combat rising costs of living.

Despite the pressure of cost increases, the City have exercised restraint in the application of rate increases and through the life of the plan propose rate increases of 3%, plus 0.5% growth. Being able to deliver this is dependent on cost increases being capped annually at 2.5% for employment expenses, 2.5% for materials and contracts, 5% for insurance and 3.5% for utilities.

Rate comparison

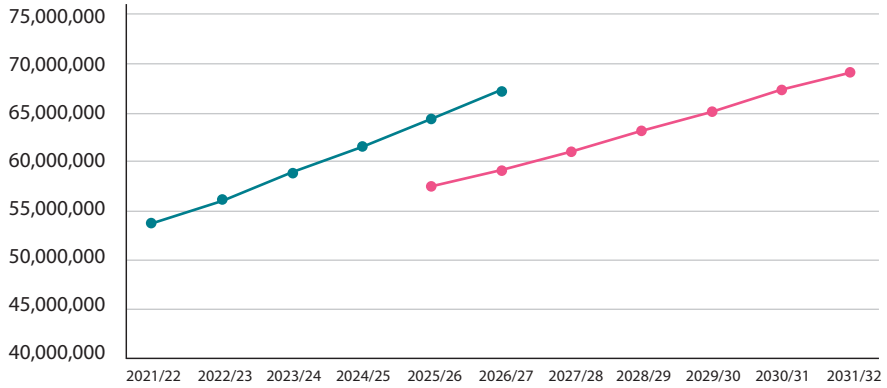


Figure 1 – Comparative between 2017-27 LTFP rate revenue projections and 2025-35 LTFP, showing significantly lower rate revenue.

The following graphs provide useful representation of cost pressures and projections when compared to previous LTFP iterations:

Employee costs

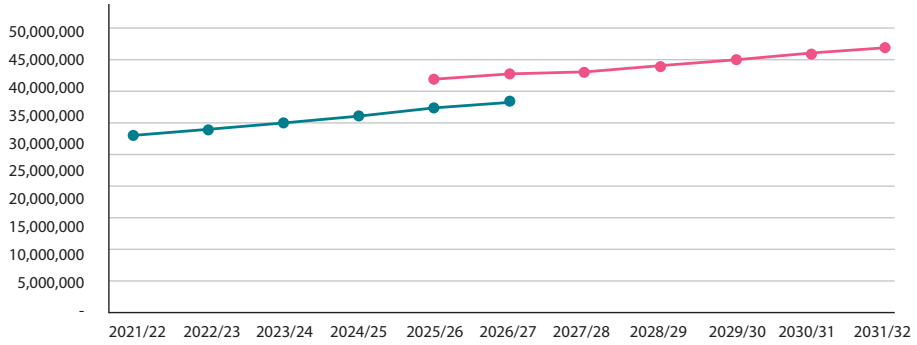


Figure 2 – Employee Costs. Impacts of inflationary pressures and Industrial Relations Commission decision on employee costs.

2017/18 LTFP 2025/26 LTFP

Material and contracts

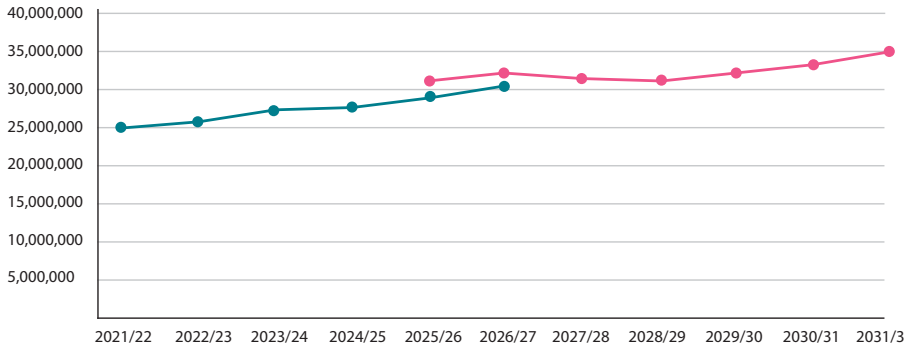


Figure 3 – Materials and Contracts. Demonstrates careful management has resulted in minimal increases despite recent significant service contract increases.

Utilities

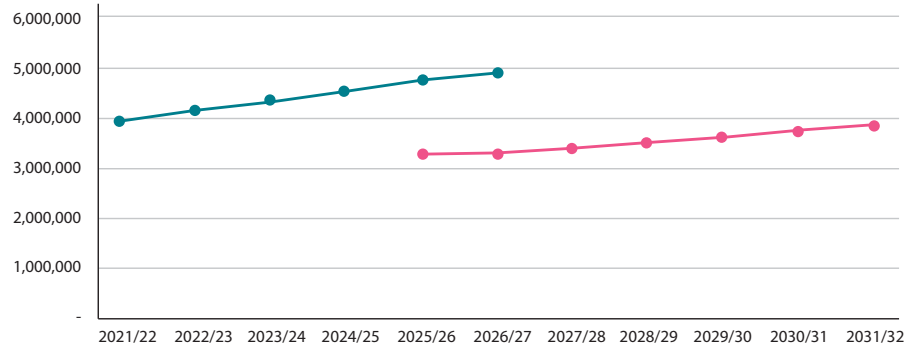


Figure 4 – Utilities. Illustrates the positive results of investments by the City in solar systems and measures to reduce water usage.

The proposed rates model in 2025-26 forms part of a response and recovery strategy to bring the City's budget over an appropriate timeframe back from an operating deficit to surplus position. This model is based on the following:

- New Landgate valuations for both UV and GRV properties effective 1 July 2025
- Reintroduction of differential rates for GRV – residential and non-residential to assist in managing the significant variation in valuation changes between residential and non-residential properties
- Increasing GRV revenue by 3.9%
- Increasing UV revenue by 10%
- 5% growth across GRV & UV properties ($300k for interim rates)
- Increasing the minimum payments from $1,050 to $1,300

The table below summarises the amount to be levied by rating categories in 2025-26.

Rating Category	Proposed Rates Billing to be levied 2025-26	Number of Rateable Properties
CGG GRV - Residential	$39,728,310	18,003
CGG GRV - Non-Residential	$13,641,477	1,512
CGG UV	$4,119,634	1,109
Total	**$57,039,421**	**20,624**

The growth in the annual rate base (interim rates) has been upgraded from 0.3% in 2024-25 to 0.5% in 2025-26. This reflects the increase in activity and completion of new residential and commercial development.

Budget surpluses

The previous LTFP's have been underpinned by a gradual movement out of a deficit position and achieving a positive surplus position within a fiscally responsible timeframe. The new LTFP underpins this strategy by planning to move out a deficit position by year 3 and maintain a small and annual operating surplus from ordinary activities for the balance of the plan.

Cost recovery of services

Discretionary fees and charges revenue is based upon a unit rate increase of 5% per every triennial period and 1% increase in-between. An activity growth factor of 0.5% is also applied per annum.

Where appropriate, changes will be made on a per annum basis due to the following:

- Service no longer provided so no fee or charge applicable;
- New service being provided;
- Cost of service has changed and
- Change to service delivery requiring an alteration to the fee or charge structure.

The City does not currently recover the full cost of providing all of its services as a number of these services are sub vented as they are community and socially based.

Within function areas relating to building licences, planning and development approvals and health approvals the City is limited by statutory regulations and capping on fees and/or charges applied, preventing full cost recovery of these services.

Prudent use of debt finance

This LTFP proposes new borrowings to deliver capital projects. The purpose and timing associated with the use of loan finance is aligned to the following principles:

- To support major capital projects which will have significant community and/or economic benefits.
- Development of revenue producing infrastructure.
- Maintain or improve delivery service levels in consideration of growth and the requirements of being a regional centre.
- Intergenerational equity in relation to services and infrastructure provided by the City.

The impact of these borrowings is:

- Interest expense will increase from $431k in 2025-26 to $1.5m in 2034-35.
- Annual Principal payments will peak at $3.06m with an average over the life of the plan of $2.3m pa
- Overall Debt Liability will range from $12.6m to $32.9m during the plan

Cash reserves

The establishment of reserves, like other savings plans, are mechanisms for accumulating cash for future capital outlays, meeting liability provisions and other allowable purposes. Part of any overall savings achieved in any financial year are channelled into reserves for the above-mentioned purposes. The 2025-35 LTFP strategy is to utilise reserve funds for key capital projects whilst maintaining an average reserve level of $18m to future proof for any unforeseen capital requirements or leverage opportunities that may arise.

The practice of planning and systematically saving for capital acquisitions and other contingencies is considered prudent management. Saving for future capital needs can reduce interest and other costs associated with debt issuances. Similarly, certain reserve funds can be utilised to help protect the budget against known or new emergent risks. An important concept to remember is that a reserve fund should be established with a clear intent or plan in mind regarding the future purpose, use and, when appropriate, replenishment of funds from the reserve. The establishment of reserves is not a "parking lot" for excess cash but established with a clear purpose and plan in respect to the application of unspent funds and/or unbudgeted revenue and are used within the LTFP as a mechanism to regulate the cyclical nature of capital expenditure requirements.

Land Development

Currently, the City has a property disposal portfolio estimated to be around $9m. This LTFP will remain consistent with the approach adopted in the previous LTFP's and not set revenue estimates within the life of the plan for land and property sales. The rationale behind this approach is due to the high level of uncertainty and risk associated with not realising these sales against forecast revenue that would significantly affect achieving benchmark indicators.

The City will continue in its effort to realise sales from property disposal over the life of the plan with timing dependent on market conditions and any revenue generated will be applied to either increasing the level of capital renewal or replacement expenditure, fund new and high prioritised emergent capital projects and major initiatives. With the upturn in the property market the City is releasing a portion of its portfolio to replenish its cash inflows and as a provision to deal with a notable price hike in construction contracting services.

Where opportunities arise for the City to acquire land parcels for strategic purposes and in future proofing services, this can be accommodated without raising new capital via funds appropriated from land sales and restricted for such purposes.

In addition to the disposal of property and how this is treated per the above, the LTFP has been updated to reflect initiatives to develop housing stocks (Olive St Precinct) as a source of recurrent revenue derived from a rent and then sell model.

The development of a new Workforce Plan 2025-2029 will propose a range of initiatives to attract, develop and retain employees. It will also propose building the City's leadership capability, focusing on succession planning and ensuring a commitment to workforce dynamics, including flexibility and diversity so that the City has the necessary skills to deliver the required level of service now and into the future.

Key Assumptions Underpinning the Long Term Financial Plan

The following overarching assumptions and strategies underpin the development of this LTFP:

- Rate increases contained at 3% per annum over the life of the plan
- Growth in the annual rate base upgraded from 0.3% to 0.5% per annum
- Moving out of an operating deficit by year three of the plan to achieve and maintain a positive accounting result from ordinary operating activities
- Maintaining a sustainable liquidity position for the life of the plan (measured by Current Ratio)
- Renewing assets when required to maintain capacity of performance and associated levels of services
- Utilisation of debt to deliver key capital investments whilst maintaining debt service levels within benchmark levels
- Reserves to be either established or retained where there is a legal or statutory requirement to do so and are mechanisms for accumulating cash for future capital outlays, managing cyclical expenditure and meeting liability provisions
- Interest rates for investment funds will be around 3.0% to 5.0% over the life of the plan with the dollar return adjusted according to the annual cash available for short-term investment
- Interest rates for new borrowing will be approximately 5% over the life of the plan and within this range, consideration given to the loan term
- Limit spending on new capital and rather focus on renewal of the City's current assets
- Achievement of all financial and sustainability ratios. Continue to achieve a financial health indicator above benchmark score

Income and expenditure are based on the following assumptions as per table below:

City of Greater Geraldton Long Term Financial Plan 2025-2035 Variable Assumptions Underpinning the Plan									
	2026/2027	2027/2028	2028/2029	2029/2030	2030/2031	2031/2032	2032/2033	2033/2034	2034/2035
	$000s	$000s	$000s	$000s	$000s	$000s	$000s	$000s	$000s
Operating Revenues									
Rates	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
Fees & Charges	5.0%	1.0%	1.0%	5.0%	1.0%	1.0%	5.0%	1.0%	1.0%
Operating Grants	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Interest Earnings (Investment) based on a cash rate between 3.0% and 5.0% during the life of the plan.									
Rates - Growth in Rate Base	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Operating Expenses									
Employee Costs	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Materials & Contracts	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
Insurance	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Utility Charges	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%	3.5%
Interest Borrowing Costs (Loans) based on assumed interest rate of 5% according to the term and year loan is taken.									

The City's 10 year Capital Plan

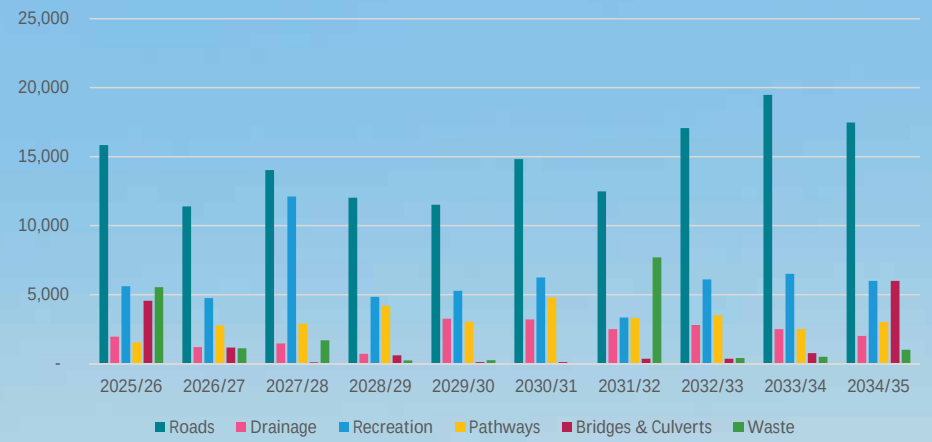
- Incorporates the City's Project Management Framework delivery strategy in relation to initiation, planning and procurement phases. This enables the City to establish a bank of projects that have progressed to the detailed design phase and are "shelf ready" to go when opportunity presents in relation to available funding both internally and externally.
- In years two to 10, the nature and type of capital expenditure are only indicative figures; however, the Capital Plan underpins the level of expenditure in relation to both resource capabilities and asset renewal demand profiles per asset category.
- In years two to 10, the amount of funding sourced from Non-Operating (Capital) grants and contributions are in the main based on

confirmed funding agreements and/or known sources of recurrent funding. There are capital projects that have been included and are represented by unsecured funding. The actual delivery of such projects will be dependent on such funding being secured. The LTFP assumes that the current level of funding will continue to be available for the life of the plan in relation to road related grants such as Roads to Recovery and Main Roads.

- During the life of the LTFP, the City's debt level is such that it provides the ability and capacity to manage unexpected peaks in capital expenditure that may result from emergent works or other capital funding opportunities.

The following table profiles planned capital infrastructure expenditure over the next ten years:

Capital Expenditure



The LTFP is assessed against these KPIs and will be compared with KPIs measured from the Annual Budgets and Annual Financial Statements to provide clear targets for the City to report its progress to the community each year.

The KPIs, target rates and results measured from the LTFP are tabled below:

Current ratio

This is a measure of a local government's liquidity and its ability to meet its short-term financial obligation out of unrestricted current assets. It is measured as:

CURRENT ASSETS LESS RESTRICTED ASSETS

Current Liabilities less Current Liabilities associated with Restricted Assets

Target - greater than or equal to 1:1

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Forecast	1.12	1.10	1.10	1.14	1.11	1.18	1.17	1.17	1.22	1.18

The target of greater than or equal to 1:1. Improving the City's liquidity position has been a keen focus of Council over several years.

Operating surplus ratio

This is an indicator of the extent to which revenues raised cover operational expenses only or are available for capital funding purposes. This is measured as:

NET OPERATING SURPLUS/DEFICIT

Own Source Revenue

Target - between 0% and 15%

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Forecast	-2.34%	-1.16%	1.80%	2.78%	2.85%	0.87%	0.28%	2.54%	1.41%	1.49%

As per the base principles and assumptions adopted in previous and now in this LTFP, the City has undertaken a fiscally responsible approach to return to a surplus position within a manageable timeframe.

Rates coverage ratio

This is an indicator of a local government's ability to cover its costs through its own tax revenue efforts. This is measured as:

TOTAL RATES REVENUE

Total Expenses

Target – greater than or equal to 40%

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Forecast	53.10%	54.34%	55.63%	56.57%	56.45%	56.24%	56.47%	56.91%	56.87%	57.28%

The LTFP trend is for this ratio to remain fairly constant throughout the life of the plan. This indicates that the City's rating strategy as outlined, allows the City to raise an acceptable level of funds through its rating efforts (no rate shocks) to financially sustain annual operational costs.

Debt service cover ratio

This is an indicator of a local government's ability to produce enough cash to cover its debt payments. This is measured as:

OPERATING REVENUE LESS OPERATING EXPENSES EXCEPT INTEREST EXPENSE AND DEPRECIATION

Principal and Interest Expense

Target – greater than or equal to 2 (advance standard greater than 5)

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Forecast	7.9	7.2	8.1	8.6	9.6	6.4	9.0	10.0	10.2	10.4

This ratio currently indicates that during the life of the LTFP the City's debt level is such that it provides the ability and capacity to manage unexpected peaks in capital expenditure that may result from emergent works or react to capital funding opportunities.

Own source revenue coverage ratio

This is an indicator of a local government's ability to cover its costs through its own taxing and revenue efforts.

OWN SOURCE OPERATING REVENUE

Operating Expense

Intermediate Target – between 60% and 90%

	2025/26	2026/27	2027/28	2028/29	2029/30	2030/31	2031/32	2032/33	2033/34	2034/35
Forecast	86.11%	88.11%	89.55%	90.06%	90.17%	89.17%	88.84%	90.07%	89.47%	89.49%

The City achieves the higher end of the target band for the life of the LTFP. This indicates the City is not overly dependent on external recurrent funding for operational activities. However, any significant reduction to external funding would still require a review of existing range and level of services.

Risk Assessment

The City continues its recovery from the unprecedented economic conditions caused by the COVID-19 crisis, volatile and changing political conditions and their impact on inflationary movements in recent years.

This LTFP has been developed on the basis that during the life of the plan, we will continue to experience the longer-term impacts of the changed economic environment we are operating in.

Achieving annual operating surpluses are now subject to new risks around future expenditure pressures stemming from demand for greater wage increases to combat rising costs of living and materials and contract price pressures on the back of high inflation.

The growth in the annual rate base has been set at 0.5% for the life of the LTFP. This is reflective of an increase in activity which is expected to continue in the short to medium term.

Current challenges relate to managing the financial risk associated with the delivery of large projects due to current market conditions which has resulted in non-residential construction prices rising significantly due to government construction and building stimulus packages, increases in trade and head contractor margins and significant increases to materials costs because of supply chain issues. Increased demand for skilled trades, pushed up prices for securing labourers, and increased availability of jobs for tender allowed contractors to pass on the increases in material and labour cost previously absorbed by a reduction in margins. This has resulted in recent and actual tender prices being around 10-30% higher than detailed cost estimates.

The City has an extensive road renewal program, which to a significant extent is externally funded on a recurrent basis from Road to Recovery and Main Roads funding. If that funding reduces or is not available to the City, then the timing and scope of the associated works will require reassessment. This LTFP assumes that external road funding levels will remain consistent throughout the life of the plan.

The financial projections in this LTFP are developed in a format that conforms to the Local Government (Financial Management) Regulations 1996 and Australian Accounting Standards.

This format has been chosen as it allows projections to feed into the statutory format of the Annual Budget and key performance measures in the LTFP to be compared with Annual Budgets and Annual Financial Reports. The statements include:

- Statement of Financial Position (Balance Sheet) and Equity Statement
- Statement of Comprehensive Income
- Statement of Cash Flows
- Statement of Financial Activity

The Statement of Comprehensive Income shows what is expected to happen during the year in terms of revenue, expenses and other adjustments from all activities. The LTFP continues the cycle of budgeting moving to an annual surplus position that will improve financial sustainability.

The Statement of Financial Position is a snapshot of the expected financial position of the City at the end of the financial year. It reports what is expected to be owned (assets) and what is expected to be owed (liabilities). The bottom line "Net Assets" represents the net worth of the Council. The assets and liabilities are separated into current and non-current. Current means those assets or liabilities, which will fall due in the next 12 months. Non-current refers to assets and liabilities that are either recoverable or which fall due over a longer period than 12 months.

The Statement of Cash Flows shows what is expected to happen during the year in terms of cash. The net cash provided by operating activities shows how much cash is expected to remain after paying for the services provided to the community. This can be used to fund other activities such as capital works and infrastructure. The information in this statement assists in the assessment of the ability to generate cash flows and meet financial commitments as they fall due, including debt repayments. Reflective of the current ratio, the City maintains the ability to meet all operating and capital commitments during the term of the LTFP.

In the LTFP, rates assessed and determined are within the accepted range of 90 to 110% and reflect cyclical movements in cash flow from year to year.

The statements are supported by schedules of:

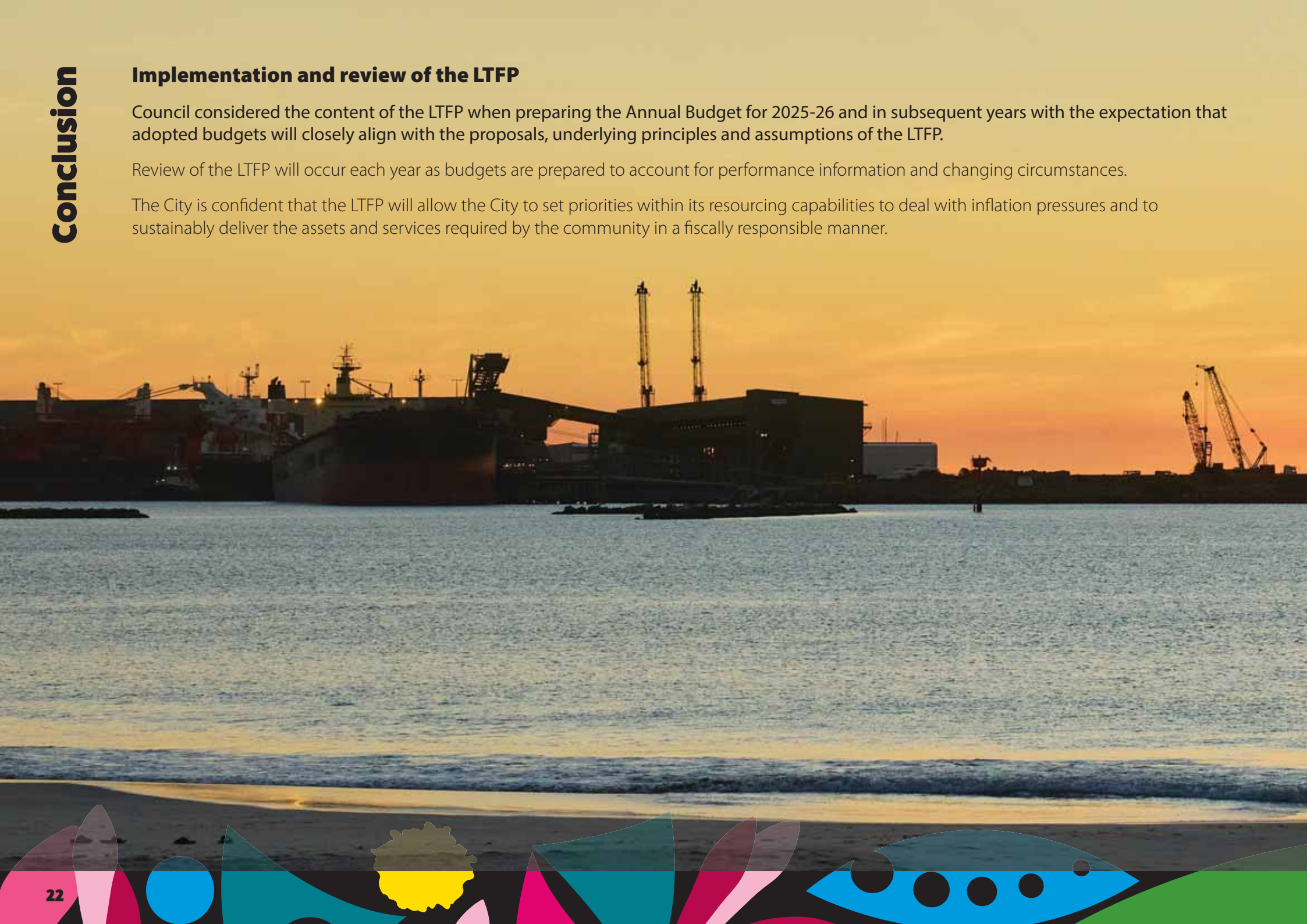
- Loan borrowings and repayments
- Capital works
- Cash reserves
- Depreciation calculations
- Assumptions used in the LTFP
- Schedule of KPIs

Implementation and review of the LTFP

Council considered the content of the LTFP when preparing the Annual Budget for 2025-26 and in subsequent years with the expectation that adopted budgets will closely align with the proposals, underlying principles and assumptions of the LTFP.

Review of the LTFP will occur each year as budgets are prepared to account for performance information and changing circumstances.

The City is confident that the LTFP will allow the City to set priorities within its resourcing capabilities to deal with inflation pressures and to sustainably deliver the assets and services required by the community in a fiscally responsible manner.



City of Greater Geraldton
a vibrant future

For further information

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