

Affordability Analysis - 25 Year Projection

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>	<u>Year 8</u>	<u>Year 9</u>	<u>Year 10</u>	<u>Year 11</u>	<u>Year 12</u>	<u>Year 13</u>
	<u>2022/23</u>	<u>2023/24</u>	<u>2024/25</u>	<u>2025/26</u>	<u>2026/27</u>	<u>2027/28</u>	<u>2028/29</u>	<u>2029/30</u>	<u>2030/31</u>	<u>2031/32</u>	<u>2032/33</u>	<u>2033/34</u>	<u>2034/35</u>
	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>
	4.35%	4.35%	4.45%	4.45%	4.45%	4.45%	4.70%	4.70%	4.70%	4.70%	4.70%	4.95%	4.95%
1	Estimated Annual Borrowing	3.012	28.857	32.470	(0.582)	(5.375)	0.000	3.250	3.250	3.250	3.250	3.250	3.750
2	Total Estimated Annual Loan Charges	10.652	10.438	11.694	12.852	12.821	9.959	10.073	10.378	8.416	8.594	8.719	7.849
3	Calculation Of Budget Headroom / (Issue)												
	Maximum Assumed Loan Charges Budget	10.958	11.038	11.694	12.852	12.821	11.674	10.176	9.998	8.861	8.050	8.256	8.163
	Less: Estimated Annual Loan Charges (As Above)	(10.652)	(10.438)	(11.694)	(12.852)	(12.821)	(9.959)	(10.073)	(10.378)	(8.416)	(8.594)	(8.719)	(7.849)
	Less: Set Aside for Following Year CFCR	0.000	(0.600)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Budget Headroom / (Issue)	0.306	0.000	0.000	0.000	0.000	1.715	0.103	(0.380)	0.445	(0.544)	(0.463)	0.739

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	<u>Year 14</u>	<u>Year 15</u>	<u>Year 16</u>	<u>Year 17</u>	<u>Year 18</u>	<u>Year 19</u>	<u>Year 20</u>	<u>Year 21</u>	<u>Year 22</u>	<u>Year 23</u>	<u>Year 24</u>	<u>Year 25</u>	<u>Year 26</u>
	<u>2035/36</u>	<u>2036/37</u>	<u>2037/38</u>	<u>2038/39</u>	<u>2039/40</u>	<u>2040/41</u>	<u>2041/42</u>	<u>2042/43</u>	<u>2043/44</u>	<u>2043/45</u>	<u>2045/46</u>	<u>2046/47</u>	<u>2047/48</u>
	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>	<u>£million</u>
	4.95%	4.95%	4.95%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%
1	Estimated Annual Borrowing	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750	3.750
2	Total Estimated Annual Loan Charges	8.133	8.523	8.917	9.534	10.100	10.519	10.946	10.900	14.843	15.143	15.268	15.233
3	Calculation Of Budget Headroom / (Issue)												
	Maximum Assumed Loan Charges Budget	8.021	8.271	8.521	8.771	9.021	9.271	9.521	9.771	12.208	14.674	15.337	17.188
	Less: Estimated Annual Loan Charges (As Above)	(8.133)	(8.523)	(8.917)	(9.534)	(10.100)	(10.519)	(10.946)	(10.900)	(14.843)	(15.143)	(15.268)	(15.233)
	Less: Set Aside for Following Year CFCR	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Budget Headroom / (Issue)	(0.112)	(0.252)	(0.396)	(0.763)	(1.079)	(1.248)	(1.425)	(1.129)	(2.635)	(0.469)	0.069	2.605