## Affordability Analysis - 25 Year Projection

	Loan Charges Interest Rates Assumed	Year 1 2023/24 £,000 3.81%	Year 2 2024/25 £,000 3.17%	Year 3 2025/26 £,000 3.54%	Year 4 2026/27 £,000 4.15%	Year 5 2027/28 £,000 4.10%	Year 6 2028/29 £,000 4.35%	Year 7 2029/30 £,000 4.35%	Year 8 2030/31 £,000 4.35%	Year 9 2031/32 £,000 4.35%	Year 10 2032/33 £,000 4.35%	Year 11 2033/34£ .000 4.60%	Year 12 2034/35£ .000 4.60%	Year 13 2035/36 £,000 4.60%
1	Estimated Annual Borrowing	13,673	43,291	15,896	556	(3,434)	3,150	3,150	3,150	3,150	3,150	3,150	3,400	3,400
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	Existing Loan Charges Commitments	9,208 0	8,171 0	8,731 0	9,393 0	6,604 0	6,588 0	6,539	4,405 0	4,404 0	4,351 0	2,852 0	2,919 0	2,983 0
	Loan Charges From New Borrowing	222	1,393	3,215	3,665	3,791	3,760	0 3,930	4,099	4,270	4,638	4,815	4,997	5,188
2	Total Estimated Annual Loan Charges	9,430	9,564	11,946	13,058	10,395	10,348	10,469	8,505	8,674	8,989	7,667	7,916	8,171
3	Calculation Of Budget Headroom / (Issue)  Maximum Assumed Loan Charges Budget Less: Estimated Annual Loan Charges (As Above) Less: Monifieth High Revenue Funding Less: Set Aside for Following Year CFCR  Budget Headroom / (Issue)  Loan Charges Interest Rates Assumed	11,038 (9,430) 0 (600) 1,008 Year 14 2036/37 £,000 4.60%	10,500 (9,564) 0 0 937 Year 15 2037/38 £,000 4.60%	10,500 (11,946) 1,531 (0) 84 Year 16 2038/39 £,000 4.85%	10,500 (13,058) 2,297 0 (261) Year 17 2039/40 £,000 4.85%	10,500 (10,395) 2,012 0 2,117 Year 18 2040/41 £,000 4.85%	10,500 (10,348) 1,870 0 2,022 Year 19 2041/42 £,000 4.85%	10,500 (10,469) 1,870 0 1,901 Year 20 2042/43 £,000 4.85%	10,500 (8,505) 1,870 0 3,865 Year 21 2043/44 £,000 4.85%	10,500 (8,674) 1,870 0 3,696 Year 22 2043/45 £,000 4.85%	10,500 (8,989) 1,870 0 3,381 Year 23 2045/46 £,000 4.85%	10,500 (7,667) 1,870 0 4,703 Year 24 2046/47 £,000 4.85%	10,500 (7,916) 1,870 0 4,454 Year 25 2047/48 £,000 4.85%	10,500 (8,171) 1,870 0 4,199 Year 26 2047/48 £,000 4.85%
1	Estimated Annual Borrowing	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400	3,400
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2	Total Estimated Annual Loan Charges	8,532	9,125	9,662	10,047	10,440	10,842	10,774	14,693	14,983	15,100	15,199	15,053	15,142
3	Calculation Of Budget Headroom / (Issue)  Maximum Assumed Loan Charges Budget Less: Estimated Annual Loan Charges (As Above) Less: Monifieth High Revenue Funding Less: Set Aside for Following Year CFCR  Budget Headroom / (Issue)	10,500 (8,532) 1,870 0 3,838	10,500 (9,125) 1,870 0 3,245	10,500 (9,662) 1,870 0 2,708	10,500 (10,047) 1,870 0 2,323	10,500 (10,440) 1,870 0 1,930	10,500 (10,842) 1,870 0 1,528	10,500 (10,774) 1,870 0 1,596	10,500 (14,693) 1,870 0 (2,323)	10,500 (14,983) 1,870 0 (2,613)	10,500 (15,100) 1,869 0 (2,731)	10,500 (15,199) 1,869 0 (2,830)	10,500 (15,053) 1,869 0 (2,684)	10,500 (15,142) 1,869 0 (2,773)
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