

APPENDIX B

**Chesterfield BC
Business Plan Assumptions
Self Financing**

a) Use Borrowing Schedules No

b) Clear borrowing and principal repayment inputs

Run automatic borrowing and loan repayment macro or input manually.

or long term borrowing only macro (no repayment)

Warning HRA Working Balance Below Minimum in Years Marked with *

Year	Borrowing Opening Balance £ pa	New Borrowing (from borrowing schedules) £ pa	Principal Repayments £ pa	Debt Repayments £ pa	Additional Required Borrowing £ pa	Borrowing Bal/Cfwd £ pa	HCFR £ pa	Unfinanced / (overfinanced) HCFR £ pa	Assumed internal borrowing £ pa	Assumed internal investment £ pa	Shortfall on Capital Programme £ pa	Closing HRA Working Balance £ pa	Interest on additional external borrowing %	Interest on internal borrowing %	Interest on internal investments %	Debt Management Costs (% of average debt) %
1 2015.16	0	-	-	0	0	0	136,404,645	136,404,645	136,404,645	0	0	12,556,075	4.00%	4.00%	0.50%	0.00%
2 2016.17	0	-	-	0	5,236,387	5,236,387	139,594,962	134,358,575	134,358,575	0	0	3,116,671	4.00%	4.00%	0.50%	0.00%
3 2017.18	5,236,387	-	-	0	16,330,278	21,566,665	153,831,316	132,264,651	132,264,651	0	0	2,740,900	4.00%	4.00%	0.50%	0.00%
4 2018.19	21,566,665	-	-	0	4,088,257	25,654,922	155,612,103	129,957,181	129,957,181	0	12,671,436	949,724	4.00%	4.00%	0.50%	0.00%
5 2019.20	25,654,922	-	-	0	0	25,654,922	153,277,921	127,623,000	127,623,000	0	0	-1,290,732	4.00%	4.00%	0.50%	0.00%
6 2020.21	25,654,922	-	-	0	0	25,654,922	150,978,753	125,323,831	125,323,831	0	0	-3,625,895	4.00%	4.00%	0.50%	0.00%
7 2021.22	25,654,922	-	-	0	0	25,654,922	148,714,071	123,059,149	123,059,149	0	0	-5,346,740	4.00%	4.00%	0.50%	0.00%
8 2022.23	25,654,922	-	-	0	0	25,654,922	146,483,360	120,828,438	120,828,438	0	0	-6,455,691	4.00%	4.00%	0.50%	0.00%
9 2023.24	25,654,922	-	-	0	0	25,654,922	144,286,110	118,631,188	118,631,188	0	0	-6,911,808	4.00%	4.00%	0.50%	0.00%
10 2024.25	25,654,922	-	-	0	317,095	25,972,017	142,438,914	116,466,896	116,466,896	0	0	-5,958,207	4.00%	4.00%	0.50%	0.00%
11 2025.26	25,972,017	-	-	0	4,684,604	30,656,621	144,986,934	114,330,313	114,330,313	0	0	-5,256,600	4.00%	4.00%	0.50%	0.00%
12 2026.27	30,656,621	-	-	0	4,964,023	35,620,644	147,776,153	112,155,509	112,155,509	0	0	-4,155,208	4.00%	4.00%	0.50%	0.00%
13 2027.28	35,620,644	-	-	0	5,248,331	40,868,976	150,807,842	109,938,866	109,938,866	0	0	-2,660,147	4.00%	4.00%	0.50%	0.00%
14 2028.29	40,868,976	-	-	0	5,537,427	46,406,402	154,083,151	107,676,749	107,676,749	0	0	-752,397	4.00%	4.00%	0.50%	0.00%
15 2029.30	46,406,402	-	-	0	3,840,199	50,246,602	155,612,103	105,365,501	105,365,501	0	1,991,409	1,625,595	4.00%	4.00%	0.50%	0.00%
16 2030.31	50,246,602	-	-	0	0	50,246,602	153,277,921	103,031,320	103,031,320	0	0	5,587,759	4.00%	4.00%	0.50%	0.00%
17 2031.32	50,246,602	-	-	0	0	50,246,602	150,978,753	100,732,151	100,732,151	0	0	9,380,609	4.00%	4.00%	0.50%	0.00%
18 2032.33	50,246,602	-	-	0	0	50,246,602	148,714,071	98,467,470	98,467,470	0	0	13,793,380	4.00%	4.00%	0.50%	0.00%
19 2033.34	50,246,602	-	-	0	0	50,246,602	146,483,360	96,236,759	96,236,759	0	0	18,906,940	4.00%	4.00%	0.50%	0.00%
20 2034.35	50,246,602	-	-	0	0	50,246,602	144,286,110	94,039,508	94,039,508	0	0	24,746,676	4.00%	4.00%	0.50%	0.00%
21 2035.36	50,246,602	-	-	0	0	50,246,602	142,121,818	91,875,217	91,875,217	0	0	28,524,411	4.00%	4.00%	0.50%	0.00%
22 2036.37	50,246,602	-	-	0	0	50,246,602	139,989,991	89,743,389	89,743,389	0	0	31,913,292	4.00%	4.00%	0.50%	0.00%
23 2037.38	50,246,602	-	-	0	0	50,246,602	137,890,141	87,643,539	87,643,539	0	0	35,750,259	4.00%	4.00%	0.50%	0.00%
24 2038.39	50,246,602	-	-	0	0	50,246,602	135,821,789	85,575,187	85,575,187	0	0	40,277,782	4.00%	4.00%	0.50%	0.00%
25 2039.40	50,246,602	-	-	0	0	50,246,602	133,784,462	83,537,861	83,537,861	0	0	45,522,479	4.00%	4.00%	0.50%	0.00%
26 2040.41	50,246,602	-	-	0	0	50,246,602	131,777,695	81,531,094	81,531,094	0	0	49,377,505	4.00%	4.00%	0.50%	0.00%
27 2041.42	50,246,602	-	-	0	0	50,246,602	129,801,030	79,554,428	79,554,428	0	0	55,176,110	4.00%	4.00%	0.50%	0.00%
28 2042.43	50,246,602	-	-	0	0	50,246,602	127,854,014	77,607,413	77,607,413	0	0	60,492,503	4.00%	4.00%	0.50%	0.00%
29 2043.44	50,246,602	-	-	0	0	50,246,602	125,936,204	75,689,602	75,689,602	0	0	66,581,082	4.00%	4.00%	0.50%	0.00%
30 2044.45	50,246,602	-	-	0	0	50,246,602	124,047,161	73,800,559	73,800,559	0	0	73,472,705	4.00%	4.00%	0.50%	0.00%