

**THREE – YEAR PRUDENTIAL INDICATORS**  
**Part A - Affordability**

**Table 4**

Estimate of Ratio of Financing Costs to net revenue stream

	2018-19	2019-20	2020-21
G.R.A.	2.84%	2.78%	2.72%
H.R.A.	11.66%	11.68%	11.59%

Estimate of the incremental impact of capital decision on the Council Tax and HRA rental levels

£	2018-19	2019-20	2020-21
Incremental increase Band D and HRA rental levels	Nil	Nil	Nil

Prudence:

**Table 5**

£ 000' s

	2018-19	2019-20	2020-21
Estimate of capital expenditure			
G.R.A.	1,421	987	987
H.R.A.	13,199	10,037	8,385
	14,620	11,024	9,372

Capital Financing Requirement

G.R.A.	19,590	19,102	18,842
H.R.A.	86,136	87,136	87,136
Total	105,726	106,238	105,978

## Appendix 2

### Part B - Treasury Management Prudential Indicators

**Table 6**

£ 000's	2018-19	2019-20	2020-21
<b>Authorised limit for external debt</b>			
Borrowing	110,000	112,500	112,500
Other Long Term Liabilities	2,000	2,000	2,000
<b>Total</b>	<b>112,000</b>	<b>114,500</b>	<b>114,500</b>
<b>Operational Boundary</b>			
Borrowing	107,500	107,500	107,500
Other Long Term Liabilities	600	750	750
<b>Total</b>	<b>108,100</b>	<b>108,250</b>	<b>108,250</b>

**Table 7 - Borrowing and Interest payment structure**

All fixed rate loans:

£ Value	% Interest Rate	Period	Mat date	£ Int p.a.
4,410,600	3.01	15	28/3/2027	132,759
4,410,600	3.30	20	28/3/2032	145,549
8,821,200	3.44	25	28/3/2037	303,449
8,821,200	3.50	30	28/3/2042	308,742
8,821,200	3.52	35	28/3/2047	310,506
8,821,200	3.53	37	28/3/2049	311,388
8,821,200	3.52	40	28/3/2052	310,506
8,821,200	3.51	42	28/3/2054	309,624
8,821,200	3.50	45	28/3/2057	308,742
8,821,200	3.50	47	28/3/2059	308,742
8,821,200	3.48	50	28/3/2062	306,977

Weighted average interest rate is 3.47%  
 Total interest charge p.a. is £3,056,986