

## Summary of Investments and Borrowing

Annex A

Investment	Investment Amount at 31/12/2020	Net Asset Value at 31/12/2020 Note 1	Yield Rate Note 2	Yield to 31/12/20 Note 3	Estimated Annual Return 2020/21 at 31/03/2021	2019/20 Actual
	£	£	%	£	£	£
<b>Non - Specified (Financial Investments)- Long Term (over 12 mths)</b>						
CCLA Property Fund	4,000,000	4,013,737	4.27	84,719	171,400	185,240
Schroders Bond Fund	3,000,000	2,927,632	4.50	33,903	131,700	124,418
UBS Multi Asset Fund	3,000,000	2,817,616	4.50	84,148	126,800	137,531
Funding Circle	1,261,826	1,091,959	4.50	55,666	65,000	78,011
CCLA Diversification Fund	2,000,000	1,971,862	3.36	35,972	66,300	66,284
<b>Sub Total Non-specified (Financial Investments)</b>	<b>13,261,826</b>	<b>12,822,805</b>		<b>294,408</b>	<b>561,200</b>	<b>591,484</b>
<b>Non - Specified (Non-Financial Investments)- Long Term (over 12 mths)</b>						
Gryllus Property Company Loan - Maidstone	2,394,000	2,394,000	5.81	0	139,100	139,023
Tandridge Leisure Ltd- Refurbishment Loan (TTLC)	0	0	0.00	0	0	1,520
Freedom Leisure- Loan (TLP)	1,017,000	1,017,000	5.50	0	53,271	63,926
Freedom Leisure- Loan (de Stafford)	651,750	651,750	7.58	0	47,050	54,484
Caterham Barracks	0	0	0.00	0	0	21,774
Gryllus Property Company Loan - 80-84 Station Rd East	1,012,500	1,012,500	5.81	0	58,800	53,924
Gryllus Property Company Loan - Castlefield	11,664,000	11,664,000	6.10	0	711,500	0
Gryllus Property Company Share Capital Note 4	5,251,500	5,251,500	-	-	-	0
<b>Sub Total Non-specified (Non-Financial Investments)</b>	<b>21,990,749</b>	<b>21,990,749</b>		<b>0</b>	<b>1,009,721</b>	<b>334,651</b>
<b>Total Non-Specified Investments</b>	<b>35,252,575</b>	<b>34,813,554</b>		<b>294,408</b>	<b>1,570,921</b>	<b>926,135</b>
<b>Specified Investments-Short Term (less than 12 mths)</b>						
Banks/Building Societies Deposits	0	-	0.00	0	0	6,381
Notice Accounts	4,000,000	4,042,381	0.07	4,920	12,400	20,919
Money Market Funds	20,000,000	20,000,000	0.01	15,779	20,000	75,255
<b>Total Specified Investments</b>	<b>24,000,000</b>	<b>24,042,381</b>		<b>20,699</b>	<b>32,400</b>	<b>102,555</b>
<b>Total Non- Specified and Specified Investments</b>	<b>59,252,575</b>	<b>58,855,935</b>		<b>315,107</b>	<b>1,603,321</b>	<b>1,028,690</b>
<b>Total Investment Income Budget 2020/21</b>					<b>2,764,200</b>	
<b>Over/(under) budget</b>					<b>(1,160,879)</b>	

Borrowing	Loan Amount at 31/12/20	Estimated Average Borrowing	Interest	Expenditure to 31/12/20	Estimated Annual Cost 2020/21 at 31/03/2021
	£	£	%	£	£
<b>General Fund Borrowing</b>					
Gryllus Loan	3,420,000	3,420,000	2.46	42,066	84,100
Freedom Leisure Loan	2,225,000	2,225,000	2.45	54,513	54,500
Village Health Club	938,678	938,678	2.38	22,341	22,300
Linden House	4,175,000	4,175,000	2.69	56,154	112,300
Linden House	254,000	254,000	2.42	6,146	6,100
Quadrant House	15,340,000	15,340,000	2.41	184,847	369,700
Quadrant House	800,000	800,000	2.28	18,240	18,200
Gryllus - 80-84 Station Road	724,400	724,400	2.28	16,516	16,500
Gryllus - Castlefield	15,549,000	15,549,000	2.91	452,476	452,500
<b>Sub Total General Fund Borrowing</b>	<b>43,426,078</b>	<b>43,426,078</b>		<b>853,298</b>	<b>1,136,200</b>
<b>General Fund Cost of Borrowing Budget</b>					<b>1,889,000</b>
<b>Over/(Under) Budget</b>					<b>(752,800)</b>
<b>HRA Borrowing</b>					
Public Works Loan Board	61,189,000	61,189,000	2.76	831,153	1,662,300
<b>Sub Total HRA Borrowing</b>	<b>61,189,000</b>	<b>61,189,000</b>		<b>831,153</b>	<b>1,662,300</b>
<b>HRA Cost of Borrowing Budget</b>					<b>1,926,500</b>
<b>Over/(Under) Budget</b>					<b>(264,200)</b>
<b>Total Borrowing</b>	<b>104,615,078</b>	<b>104,615,078</b>		<b>1,684,451</b>	<b>2,798,500</b>
<b>Total Cost of Borrowing Budget</b>					<b>3,815,500</b>
<b>Total Over/(Under) Budget</b>					<b>(1,017,000)</b>

## Notes

### 1. Net Asset Value

The Net Asset Value for CCLA Property Fund is at 30 Sept 2020

### 2. Yield Rate

CCLA Property Fund dividend yield Dec 20 provisional provided by CCLA 4.27%

Schroders Strategic Credit Fund Fact sheet on Schroders.co.uk current yield as at 30 Nov 2020 4.5%

UBS distribution yield latest per UBS Fact Sheet (Q3 20) 4.5 %

CCLA Diversified Fund Class 2 dividend yield Dec 20 provided by CCLA 3.36%

Funding Circle yield based on net earnings to 31 Dec 2020 per Funding Circle statement

3. Yield to 31/12/20 include actuals received or notified of at this date - CCLA Property Fund, UBS & CCLA show 2 quarters, Schroders only shows 1 quarter.

4. Gryllus share capital comprises of equity shares arising from loans granted - no dividend will be paid in the current year