

Summary of Investments and Borrowing

Investment	Investment Amount 31/03/21 £	Net Asset Value 30/09/21 £	Yield Rate Note 1 %	Forecast Return 2021/22 £
<b><u>Non - Specified (Financial Investments)- Long Term (over 12 mths)</u></b>				
CCLA Property Fund	4,000,000	4,448,206	3.65	162,300
Schroders Bond Fund	3,000,000	2,915,856	4.38	127,600
UBS Multi Asset Fund	3,000,000	2,794,549	4.34	121,300
CCLA Diversification Fund	2,000,000	2,051,402	3.23	66,200
Funding Circle	863,160	637,686	11.20	84,900
<b>Sub Total Non-specified (Financial Investments)</b>	<b>12,863,160</b>	<b>12,847,699</b>		<b>562,300</b>
<b><u>Non - Specified (Non-Financial Investments)- Long Term (over 12 mths)</u></b>				
Gryllus Property Company Loan - Maidstone	2,394,000	2,394,000	5.81	139,023
Freedom Leisure- Loan (TLP)	774,857	774,857	5.50	42,600
Freedom Leisure- Loan (de Stafford)	496,571	496,571	7.58	37,600
Gryllus Property Company Loan - 80-84 Station Rd East	1,012,500	1,012,500	5.81	54,979
Gryllus Property Company Loan - Castlefield	11,664,000	11,664,000	6.10	711,504
Gryllus Property Company Share Capital Note 2	5,251,500	5,251,500	-	-
<b>Sub Total Non-specified (Non-Financial Investments)</b>	<b>21,593,429</b>	<b>21,593,429</b>		<b>985,706</b>
<b>Total Non-Specified Investments</b>	<b>34,456,589</b>	<b>34,441,128</b>		<b>1,548,006</b>
<b><u>Specified Investments-Short Term (less than 12 mths)</u></b>				
Notice Accounts	4,000,000	4,042,002	0.17	7,000
Money Market Funds	3,250,000	12,285,000	0.02	2,700
<b>Total Specified Investments</b>	<b>7,250,000</b>	<b>16,327,002</b>		<b>9,700</b>
<b>Total Non- Specified and Specified Investments</b>	<b>41,706,589</b>	<b>50,768,130</b>		<b>1,557,706</b>
<b>Total Investment Income Budget 2021/22</b>				<b>1,515,700</b>
<b>Over/(under) budget</b>				<b>42,006</b>

<b>Borrowing</b>	<b>Loan Amount</b>	<b>Interest</b>	<b>Forecast Cost</b>
	<b>£</b>	<b>%</b>	<b>2021/22</b>
			<b>£</b>
<b>General Fund Borrowing</b>			
Gryllus Loan	3,420,000	2.46	84,132
Freedom Leisure Loan	2,225,000	2.45	54,513
Village Health Club	938,678	2.38	22,341
Linden House	4,175,000	2.69	112,308
Linden House	254,000	2.42	6,147
Quadrant House	15,340,000	2.41	369,694
Quadrant House	800,000	2.28	18,240
Gryllus - 80-84 Station Road	724,400	2.28	16,516
Gryllus - Castlefield	15,549,000	2.91	452,476
<b>Sub Total General Fund Borrowing</b>	<b>43,426,078</b>		<b>1,136,366</b>
<b>Total GF PWLB Budget 2021/22</b>			<b>1,137,000</b>
<b>Over/(under) budget</b>			<b>(634)</b>
<b>HRA Borrowing</b>			
Public Works Loan Board	61,189,000	2.70	1,632,209
<b>Sub Total HRA Borrowing</b>	<b>61,189,000</b>		<b>1,632,209</b>
<b>Total HRA PWLB Budget 2021/22</b>			<b>1,662,500</b>
<b>Over/(under) budget</b>			<b>(30,291)</b>
<b>Total Borrowing</b>	<b>104,615,078</b>		<b>2,768,575</b>
<b>Total Budget 2021/22</b>			<b>2,799,500</b>
<b>Total Over/(under) budget</b>			<b>(30,925)</b>

**Notes:**

1. Yield Rate - forecast annual return divided by net asset value. Funding Circle yield rate - forecast annual return divided by average opening & closing net asset value adjusted for estimated principal withdrawn Sept 21 to Mar 22
2. Gryllus share capital comprises of equity shares arising from loans granted - no dividend will be paid in the current year