

## For Year Ended 31 March 2020

	<u>Position @</u> <u>1 Apr 2019</u> £	<u>Loans Made</u> <u>During 19/20</u> £	<u>Loans Repaid</u> <u>During 19/20</u> £	<u>Position @</u> <u>31 Mar 2020</u> £
<b><u>Long Term Borrowing</u></b>				
PWLB	8,811,577	1,000,000	0	9,811,577
<b>Total Long Term Borrowing</b>	<b>8,811,577</b>	<b>1,000,000</b>	<b>0</b>	<b>9,811,577</b>
<b><u>Temporary Borrowing</u></b>				
Local Authorities	0	0	0	0
Central Government	0	0	0	0
Banks & Other Institutions	0	0	0	0
<b>Total Temporary Borrowing</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL BORROWING</b>	<b>8,811,577</b>	<b>1,000,000</b>	<b>0</b>	<b>9,811,577</b>
<b><u>Long Term Investment</u></b>				
CCLA LAPF Property Fund	(1,000,000)	0	0	(1,000,000)
<b>Total Long Term Investment</b>	<b>(1,000,000)</b>	<b>0</b>	<b>0</b>	<b>(1,000,000)</b>
<b><u>Short Term Investment</u></b>				
Aberdeen Money Market Fund	(1,230,000)	(56,060,000)	53,450,000	(3,840,000)
Bank of Scotland	(2,000,000)	(4,000,000)	3,000,000	(3,000,000)
Blackrock Money Market Fund	(3,260,000)	(16,990,000)	16,940,000	(3,310,000)
Barclays	(1,000,000)	(2,000,000)	3,000,000	0
Close Brothers	(2,000,000)	0	2,000,000	0
Debt Management Office	0	(18,535,000)	18,535,000	0
Goldman Sachs	(2,000,000)	(2,000,000)	4,000,000	0
HSBC Treasury	0	(23,393,000)	23,393,000	0
Local Authorities & Other	0	0	0	0
Nationwide	0	(1,000,000)	0	(1,000,000)
Santander	(1,000,000)	(7,000,000)	6,000,000	(2,000,000)
<b>Total Short Term Investment</b>	<b>(12,490,000)</b>	<b>(130,978,000)</b>	<b>130,318,000</b>	<b>(13,150,000)</b>
<b>TOTAL INVESTMENT (See below)</b>	<b>(13,490,000)</b>	<b>(130,978,000)</b>	<b>130,318,000</b>	<b>(14,150,000)</b>
<b>NET BORROWING / (INVESTMENT)</b>	<b>(4,678,423)</b>	<b>(129,978,000)</b>	<b>130,318,000</b>	<b>(4,338,423)</b>

## Temporary Borrowing &amp; Investment Statistics at 31 March 2020

**Investment:**

Fixed Rate Investment (LT & ST)	(7,000,000)	(50,928,000)	53,928,000	(4,000,000)
Variable Rate Investment	(6,490,000)	(80,050,000)	76,390,000	(10,150,000)
<b>TOTAL INVESTMENT</b>	<b>(13,490,000)</b>	<b>(130,978,000)</b>	<b>130,318,000</b>	<b>(14,150,000)</b>

Proportion of Fixed Rate Investment	28.27%
Proportion of Variable Rate Investment	71.73%
Temporary Investment Interest Receivable	£ 192,953
Equated Temporary Investment	£ 18,486,027
Weighted Average Interest Rate Received (Interest Receivable / Equated Investment)	1.04%
7 Day LIBID (Benchmark)	0.54%
3 Month LIBID	0.64%

**Borrowing:**

Temporary Borrowing Interest Payable	£ -
Equated Temporary Borrowing	£ -
Weighted Average Interest Rate Paid (Interest Payable / Equated Borrowing)	n/a
7 Day LIBOR (Benchmark)	0.66%

	<u>If LIBID</u>	<u>Better by</u>
7 Day	100,187	92,766
3 Month	118,740	74,213