

Supported borrowing debt repayment change from 4% reducing balance to 2% annuity method									
Current 4% Reducing Balance				Proposed 2% Annuity Method					
1st April	CFR	MRP	31st March	CFR	MRP	CFR	Difference	Cummulative	
2017	£ 106,981,866	£ 4,279,275	£ 102,702,592	£ 106,981,866	£ 1,264,869	£ 105,716,997	£ 3,014,406	£ 3,014,406	
2018	£ 102,702,592	£ 4,108,104	£ 98,594,488	£ 105,716,997	£ 1,290,166	£ 104,426,831	£ 2,817,937.2	£ 5,832,343	
2019	£ 98,594,488	£ 3,943,780	£ 94,650,708	£ 104,426,831	£ 1,315,970	£ 103,110,861	£ 2,627,810	£ 8,460,153	
2020	£ 94,650,708	£ 3,786,028	£ 90,864,680	£ 103,110,861	£ 1,342,289	£ 101,768,572	£ 2,443,739	£ 10,903,892	
2021	£ 90,864,680	£ 3,634,587	£ 87,230,093	£ 101,768,572	£ 1,369,135	£ 100,399,437	£ 2,265,452	£ 13,169,344	
2022	£ 87,230,093	£ 3,489,204	£ 83,740,889	£ 100,399,437	£ 1,396,518	£ 99,002,919	£ 2,092,686	£ 15,262,030	
2023	£ 83,740,889	£ 3,349,636	£ 80,391,254	£ 99,002,919	£ 1,424,448	£ 97,578,471	£ 1,925,188	£ 17,187,218	
2024	£ 80,391,254	£ 3,215,650	£ 77,175,603	£ 97,578,471	£ 1,452,937	£ 96,125,534	£ 1,762,713	£ 18,949,931	
2025	£ 77,175,603	£ 3,087,024	£ 74,088,579	£ 96,125,534	£ 1,481,996	£ 94,643,539	£ 1,605,028	£ 20,554,959	
2026	£ 74,088,579	£ 2,963,543	£ 71,125,036	£ 94,643,539	£ 1,511,636	£ 93,131,903	£ 1,451,908	£ 22,006,867	
2027	£ 71,125,036	£ 2,845,001	£ 68,280,035	£ 93,131,903	£ 1,541,868	£ 91,590,035	£ 1,303,133	£ 23,310,000	
2028	£ 68,280,035	£ 2,731,201	£ 65,548,833	£ 91,590,035	£ 1,572,706	£ 90,017,329	£ 1,158,496	£ 24,468,496	
2029	£ 65,548,833	£ 2,621,953	£ 62,926,880	£ 90,017,329	£ 1,604,160	£ 88,413,169	£ 1,017,794	£ 25,486,289	
2030	£ 62,926,880	£ 2,517,075	£ 60,409,805	£ 88,413,169	£ 1,636,243	£ 86,776,926	£ 880,832	£ 26,367,122	
2031	£ 60,409,805	£ 2,416,392	£ 57,993,413	£ 86,776,926	£ 1,668,968	£ 85,107,959	£ 747,424	£ 27,114,546	
2032	£ 57,993,413	£ 2,319,737	£ 55,673,676	£ 85,107,959	£ 1,702,347	£ 83,405,611	£ 617,389	£ 27,731,935	
2033	£ 55,673,676	£ 2,226,947	£ 53,446,729	£ 83,405,611	£ 1,736,394	£ 81,669,217	£ 490,553	£ 28,222,488	
2034	£ 53,446,729	£ 2,137,869	£ 51,308,860	£ 81,669,217	£ 1,771,122	£ 79,898,095	£ 366,747	£ 28,589,235	
2035	£ 51,308,860	£ 2,052,354	£ 49,256,505	£ 79,898,095	£ 1,806,544	£ 78,091,551	£ 245,810	£ 28,835,045	
2036	£ 49,256,505	£ 1,970,260	£ 47,286,245	£ 78,091,551	£ 1,842,675	£ 76,248,875	£ 127,585	£ 28,962,630	
2037	£ 47,286,245	£ 1,891,450	£ 45,394,795	£ 76,248,875	£ 1,879,529	£ 74,369,347	£ 11,921	£ 28,974,551	
2038	£ 45,394,795	£ 1,815,792	£ 43,579,004	£ 74,369,347	£ 1,917,119	£ 72,452,227	-£ 101,328	£ 28,873,224	
2039	£ 43,579,004	£ 1,743,160	£ 41,835,843	£ 72,452,227	£ 1,955,462	£ 70,496,765	-£ 212,302	£ 28,660,922	
2040	£ 41,835,843	£ 1,673,434	£ 40,162,410	£ 70,496,765	£ 1,994,571	£ 68,502,194	-£ 321,137	£ 28,339,785	
2041	£ 40,162,410	£ 1,606,496	£ 38,555,913	£ 68,502,194	£ 2,034,462	£ 66,467,732	-£ 427,966	£ 27,911,818	
2042	£ 38,555,913	£ 1,542,237	£ 37,013,677	£ 66,467,732	£ 2,075,152	£ 64,392,580	-£ 532,915	£ 27,378,903	
2043	£ 37,013,677	£ 1,480,547	£ 35,533,130	£ 64,392,580	£ 2,116,655	£ 62,275,925	-£ 636,108	£ 26,742,796	
2044	£ 35,533,130	£ 1,421,325	£ 34,111,805	£ 62,275,925	£ 2,158,988	£ 60,116,937	-£ 737,663	£ 26,005,133	
2045	£ 34,111,805	£ 1,364,472	£ 32,747,332	£ 60,116,937	£ 2,202,168	£ 57,914,770	-£ 837,695	£ 25,167,437	
2046	£ 32,747,332	£ 1,309,893	£ 31,437,439	£ 57,914,770	£ 2,246,211	£ 55,668,559	-£ 936,318	£ 24,231,120	
2047	£ 31,437,439	£ 1,257,498	£ 30,179,942	£ 55,668,559	£ 2,291,135	£ 53,377,424	-£ 1,033,638	£ 23,197,482	
2048	£ 30,179,942	£ 1,207,198	£ 28,972,744	£ 53,377,424	£ 2,336,958	£ 51,040,466	-£ 1,129,760	£ 22,067,722	
2049	£ 28,972,744	£ 1,158,910	£ 27,813,834	£ 51,040,466	£ 2,383,697	£ 48,656,769	-£ 1,224,787	£ 20,842,935	
2050	£ 27,813,834	£ 1,112,553	£ 26,701,281	£ 48,656,769	£ 2,431,371	£ 46,225,398	-£ 1,318,818	£ 19,524,117	
2051	£ 26,701,281	£ 1,068,051	£ 25,633,230	£ 46,225,398	£ 2,479,998	£ 43,745,399	-£ 1,411,947	£ 18,112,170	
2052	£ 25,633,230	£ 1,025,329	£ 24,607,900	£ 43,745,399	£ 2,529,598	£ 41,215,801	-£ 1,504,269	£ 16,607,901	
2053	£ 24,607,900	£ 984,316	£ 23,623,584	£ 41,215,801	£ 2,580,190	£ 38,635,611	-£ 1,595,874	£ 15,012,026	
2054	£ 23,623,584	£ 944,943	£ 22,678,641	£ 38,635,611	£ 2,631,794	£ 36,003,816	-£ 1,686,851	£ 13,325,176	
2055	£ 22,678,641	£ 907,146	£ 21,771,495	£ 36,003,816	£ 2,684,430	£ 33,319,386	-£ 1,777,284	£ 11,547,891	
2056	£ 21,771,495	£ 870,860	£ 20,900,635	£ 33,319,386	£ 2,738,119	£ 30,581,268	-£ 1,867,259	£ 9,680,632	
2057	£ 20,900,635	£ 836,025	£ 20,064,610	£ 30,581,268	£ 2,792,881	£ 27,788,387	-£ 1,956,856	£ 7,723,777	
2058	£ 20,064,610	£ 802,584	£ 19,262,026	£ 27,788,387	£ 2,848,739	£ 24,939,648	-£ 2,046,154	£ 5,677,623	
2059	£ 19,262,026	£ 770,481	£ 18,491,545	£ 24,939,648	£ 2,905,713	£ 22,033,935	-£ 2,135,232	£ 3,542,390	
2060	£ 18,491,545	£ 739,662	£ 17,751,883	£ 22,033,935	£ 2,963,828	£ 19,070,107	-£ 2,224,166	£ 1,318,224	
2061	£ 17,751,883	£ 710,075	£ 17,041,808	£ 19,070,107	£ 3,023,104	£ 16,047,003	-£ 2,313,029	£ 994,805	
2062	£ 17,041,808	£ 681,672	£ 16,360,135	£ 16,047,003	£ 3,083,566	£ 12,963,437	-£ 2,401,894	£ 3,396,699	
2063	£ 16,360,135	£ 654,405	£ 15,705,730	£ 12,963,437	£ 3,145,238	£ 9,818,199	-£ 2,490,832	£ 5,887,531	
2064	£ 15,705,730	£ 628,229	£ 15,077,501	£ 9,818,199	£ 3,208,142	£ 6,610,057	-£ 2,579,913	£ 8,467,444	
2065	£ 15,077,501	£ 603,100	£ 14,474,401	£ 6,610,057	£ 3,272,305	£ 3,337,751	-£ 2,669,205	£ 11,136,649	
2066	£ 14,474,401	£ 578,976	£ 13,895,425	£ 3,337,751	£ 3,337,751	£ 0	-£ 2,758,775	£ 13,895,425	